



Maybank

PT Bank Maybank Indonesia Tbk

20

**LAPORAN
KEBERLANJUTAN
SUSTAINABILITY REPORT**

20

BANK FOR ALL





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Pernyataan Berwawasan Masa Depan

Laporan ini berisi pernyataan berwawasan ke depan. Pernyataan ini didasarkan pada perkiraan dan proyeksi manajemen Maybank Indonesia dan informasi yang tersedia saat ini. Pernyataan berwawasan ke depan tidak menjamin perkembangan masa depan dan hasil yang dikehendaki. Hal ini dikarenakan sejumlah faktor seperti risiko dan ketidakpastian, dan berdasarkan asumsi yang mungkin tidak terbukti akurat. Kami tidak menganggap adanya kewajiban untuk memperbarui pernyataan berwawasan ke depan yang terdapat dalam laporan ini.

Forward-Looking Statement

This report contains forward-looking-statements. These statements are based on our current estimates and projections of Maybank Indonesia management and currently available information. Future statements are not guarantees of the future developments and result oriented therein. These are dependant on a number of factors, risk and uncertainties, and based on assumptions that may not prove to be accurate. We do not assume any obligation to update the forwardlooking statements contained in this report.



BANK FOR ALL

Ketika krisis pandemi Covid-19 melanda dunia, tidak terkecuali di Indonesia, Maybank Indonesia mengambil langkah dalam memerangi pandemi dengan mendukung Pemerintah melalui pembiayaan syariah sebesar Rp2,68 triliun untuk pengadaan vaksin Covid-19. Langkah ini hendaknya dapat menjadi solusi atas ancaman kesehatan global dan upaya pemulihan perekonomian Indonesia.

Selain itu, Maybank Indonesia juga berupaya untuk menyediakan layanan keuangan yang mampu memberikan dampak positif terhadap ekonomi dan manfaat yang lebih luas. Hal ini kami tempuh dengan menyelaraskan kepentingan Lingkungan, Sosial, dan Tata Kelola (LST) dalam produk dan jasa keuangan, operasional Bank, manajemen risiko, serta perilaku Maybankers. Seluruhnya kami lakukan sejalan dengan misi Maybank Indonesia sesungguhnya yaitu *Humanising Financial Services*.

As the Covid-19 pandemic crisis hit the world, including in Indonesia, Maybank Indonesia took steps in fighting the pandemic by supporting the Government through IDR 2.68 trillion sharia financing to procure Covid-19 vaccine. This step shall be a solution to resolve the global health threat and Indonesia's economic recovery.

Furthermore, Maybank Indonesia continues to deliver financial services that brings positive impact to the economy. We align across all aspects concerning the Environment, Social and Governance (ESG) interests in financial products and services, Bank operations, risk management, and Maybankers behaviour. Everything we do follows Maybank Indonesia's true mission, Humanising Financial Services.

Daftar Isi

Table of Contents

- 4 **Peristiwa Penting**
Event Highlights
- 5 **Penghargaan**
Awards
- 6 **Strategi Keberlanjutan Maybank Indonesia**
Maybank Indonesia's Sustainability Strategy
- 18 **Ikhtisar Kinerja Aspek Keberlanjutan**
Performance Overview on Sustainable Aspects
- 51 **Penjelasan Mengenai Pemangku Kepentingan**
Explanation on the stakeholder
- 55 **Permasalahan yang Dihadapi, Perkembangan, dan Pengaruh terhadap Penerapan Keuangan Berkelanjutan**
Issues, Development and Influence on Sustainable Financial Implementation



TENTANG KAMI

About Us

- 22 **Sekilas Maybank Indonesia**
Maybank Indonesia in Brief
- 24 **Identitas Perusahaan**
Corporate Identity
- 25 **Struktur Grup Perusahaan**
Corporate Group Structure
- 26 **Visi, Misi dan Budaya Perusahaan**
Vision, Mission and Corporate Cultures
- 28 **Perjalanan Kami**
Our Journey
- 30 **Sambutan Presiden Direktur**
Message from the President Director



TATA KELOLA BERKELANJUTAN

Sustainable Governance

- 39 **Tata Kelola Perusahaan yang Baik**
Good Corporate Governance
- 43 **Pengembangan Kompetensi Keuangan Berkelanjutan**
Development of Sustainable Financial Competency
- 44 **Manajemen Risiko Lingkungan, Sosial, dan Tata Kelola**
Environment, Social and Governance Risk Management



KINERJA EKONOMI

Economic Performance

- 59 **Kinerja Usaha Maybank Indonesia**
Business Performance of Maybank Indonesia
- 63 **Mendukung Pengembangan Nasabah**
Supporting Customer Development
- 65 **Kredit Kegiatan Usaha Berkelanjutan**
Loans for Sustainable Business Activities
- 66 **Manfaat Ekonomi bagi Masyarakat Luas**
Economic Benefit for Wider Community



KINERJA SOSIAL

Social Performance

- 70 **Tanggung Jawab Sosial**
Social Responsibility
- 71 **Dukungan Masyarakat Terdampak Pandemi**
Support for the Pandemic-Affected Communities
- 74 **Program Corporate Responsibility**
Corporate Responsibility Program
- 76 **Pemberdayaan Masyarakat**
Community Empowerment
- 78 **Pemberdayaan Komunitas Difabel**
Persons with Disabilities Community Empowerment
- 79 **RISE: Reach Independence @ Sustainable Entrepreneurship 2.0**
RISE: Reach Independence & Sustainable Entrepreneurship 2.0



- 82 **School Adoption**
School Adoption
- 84 **Edukasi Literasi Keuangan**
Financial Literacy Education
- 85 **Program CR Lain**
Other CR Programs
- 85 **Penghargaan Bidang CSR**
CSR Award
- 86 **Sumber Daya Manusia**
Human Resources
- 87 **Ketenagakerjaan**
Employment
- 88 **Komitmen Kesetaraan**
Commitment to Equality
- 90 **Menjaga Produktivitas di masa Pandemi**
Maintain Productivity during the Pandemic
- 91 **Pengembangan Karyawan**
Employee Development
- 92 **Recruit Right**
Recruit Right
- 93 **Perform Right**
Perform Right
- 94 **Develop Right**
Develop Right



KINERJA LINGKUNGAN

Environmental Performance

- 107 **Green Office**
Green Office
- 109 **CR Lingkungan Hidup**
Environmental CR



PRODUK DAN JASA KEUANGAN BERKELANJUTAN

Sustainable Financial Products and Services

- 113 **Komitmen untuk Menyediakan Produk yang Setara**
Commitment to Provide Equal Product
- 118 **Inovasi Produk Keuangan Berkelanjutan**
Innovation of Sustainable Financial Product
- 119 **Evaluasi Produk dan Layanan**
Evaluation of Products and Services
- 121 **Dampak Positif dan Negatif Produk dan Layanan**
Positive and Negative Impacts of Products and Services



TENTANG LAPORAN KEBERLANJUTAN

About Sustainability Report

- 131 **Profil Laporan**
Report Profile
- 132 **Pemilihan Topik dalam Laporan**
Selection of Topic in the Report
- 136 **Daftar Entitas yang Dihitung dalam Laporan Keuangan Konsolidasian**
List of Entities Calculated in the Consolidated Financial Statements
- 138 **Wilayah Operasi dan Pasar yang Dilayani**
Operated Areas and Markets
- 140 **Informasi Pendukung**
Supporting Information
- 140 **Data Terkait Indikator GRI**
Data Related to GRI Indicators
- 147 **Indeks Isi GRI**
GRI Content Index
- 152 **Indeks POJK-51/2017**
POJK-51/2017 index
- 154 **NCSR**
NCSR (National Center for Sustainability Report)
- 155 **Lembar Umpan Balik**
Feedback Form

Peristiwa Penting

Event Highlights

Januari January



Maybank Indonesia Sales Service Summit & Awards 2020
Maybank Indonesia Sales Service Summit & Awards 2020

Acara ini merupakan apresiasi bagi karyawan berprestasi. Ajang ini juga menjadi tempat untuk memaparkan visi, target serta rencana kerja tahun 2020.

This event served as an appreciation for best performing employees. This event also aimed to communicate vision, target and strategy for year 2020.

Februari February



Konferensi Pers Maybank Marathon Bali 2020
Press Conference on Maybank Marathon Bali 2020

Maybank Indonesia menggelar Konferensi Pers untuk mengungkapkan penyelenggaraan Maybank Marathon Bali 2020. Maybank Marathon kini mendapat pengakuan dunia dengan disematkannya Bronze Medal oleh World Athletics

Maybank Indonesia held Press Conference to announce the Maybank Marathon Bali 2020. Maybank Marathon now is globally recognised thank to Bronze Medal given by World Athletics.

Maret March



Rapat Umum Pemegang Saham Tahunan (RUPST) Maybank Indonesia
Annual General Meeting of Shareholders (AGMS) Maybank Indonesia

Maybank Indonesia menyelenggarakan RUPST di kantor pusat Senayan, Jakarta dengan tetap menerapkan protokol kesehatan di tengah wabah Covid-19. RUPST Maybank Indonesia menyetujui pembagian dividen dan perubahan susunan Direksi.

Maybank Indonesia held AGMS in the Senayan Head Office, Jakarta, by implementing health protocol amidst the Covid-19 pandemic. AGSM Maybank Indonesia agreed on dividend distribution and changes in Board of Director composition.

April April



Maybank Indonesia Melawan Covid-19
Maybank Indonesia Fight Against the Covid-19

Maybank Indonesia melakukan beberapa aksi sosial untuk mencegah penyebaran wabah, membantu Indonesia menghadapi pandemi Covid-19 dan mendukung Pemerintah dengan menyediakan APD, masker dan makanan bagi masyarakat yang membutuhkan.

Maybank Indonesia carried out some social activities to mitigate pandemic, help Indonesia overcome the Covid-19 pandemic and support the Government to provide APD, masks, and food for communities.

Juni June



HUT ke-61 Maybank Indonesia
61th Anniversary of Maybank Indonesia

Maybank Indonesia berulang tahun ke-61 di tahun 2020. Dengan memperhatikan kondisi terkini terkait pandemi Covid-19 dan menyusul kebijakan *split operations* dan *work from home*, perayaan kali ini digelar secara virtual yang diikuti sekitar 3.000 Maybankers.

Maybank Indonesia held the 61th anniversary in 2020. Considering the current situation related to the Covid-19 pandemic and split operations and work from home policy, the anniversary was held virtually and joined by 3.000 Maybankers.

Juni June



Maybank Indonesia Bantu Komunitas Difabel
Maybank Indonesia Helped Persons with Disabilities Communities

Maybank Indonesia dan Maybank Foundation menyalurkan bantuan kepada sejumlah kelompok masyarakat difabel dan komunitas prasejahtera di area Yogyakarta dan Bali.

Maybank Indonesia and Maybank Foundation distributed assistance to persons with disabilities and underprivileged communities in Yogyakarta and Bali.

Juli July



Donasi Masker Maybank Foundation kepada ASEAN Mask Donation from Maybank Foundation to ASEAN

Maybank Foundation menyerahkan donasi 150 masker pelindung wajah hasil 250 penenun perempuan di Kamboja di bawah naungan program Maybank Women Eco-Weavers kepada Sekretariat ASEAN.

Maybank Foundation donated 150 face-protection masks made by 250 Cambodian female weavers to the ASEAN Secretariat under the program of Maybank Women Eco-Weavers.

September September



Paparan Publik Maybank Indonesia Maybank Indonesia Public Discussion

Maybank Indonesia menggelar Paparan Publik Tahunan melalui webinar, yang merupakan kewajiban bagi perusahaan tercatat. Bank memaparkan kinerja keuangan per semester I 2020.

Maybank Indonesia held Annual Public Discussion via webinar, that is part of the company's duties. The Bank disclosed its financial performance per semester I 2020.

Oktober October



Unit Usaha Syariah Salurkan Pembiayaan sebesar USD 185 juta kepada Biofarma Sharia Business Unit Distributed Financing of USD 185 million to Biofarma

Sebagai bentuk dukungan terhadap Pemerintah dalam mengatasi wabah Covid-19, Maybank Indonesia melalui Unit Usaha Syariahnya telah menyalurkan pembiayaan fasilitas omnibus line sebesar USD 185 juta atau Rp 2,68 triliun kepada perusahaan induk BUMN farmasi Bio Farma.

As a form of support for Government in handling Covid-19 pandemic, Maybank Indonesia through its Sharia Business Unit has distributed omnibus line financing amounted to USD 185 million or Rp 2.68 trillion to parent company of SOE pharmacy Bio Farma.

Penghargaan

Awards



Peringkat Gold Gold Rank

dalam Asia Sustainability Reporting Rating (ASRRAT) 2020 oleh National Center for Sustainability Reporting (NCSR) (14 Desember)
in Asia Sustainability Reporting Rating (ASRRAT) 2020 by National Center for Sustainability Reporting (NCSR) (14 December)



The Most Appreciation Corporate Social Responsibility The Most Appreciation Corporate Social Responsibility

dalam ajang Tempo Country Contributor Award 2020 oleh Tempo Media Group (8 Desember)
in the event of Tempo Country Contributor Award 2020 by Tempo Media Group (8 December)



Bank Pendukung UMKM Terbaik Best SMEs Supporter Bank

untuk kategori Bank BUKU 3 dan 4 oleh Bank Indonesia (2 Desember)
for category of Bank BUKU 3 and 4 by Central Bank (2 December)

Strategi Keberlanjutan Maybank Indonesia

Maybank Indonesia's Sustainability Strategy

Sebagai salah satu perusahaan penyedia jasa keuangan terkemuka di Indonesia, Maybank Indonesia memainkan peranan penting dalam pelaksanaan pembangunan nasional melalui fungsi intermediary dan secara tidak langsung berkontribusi pada Tujuan Pembangunan Berkelanjutan melalui kredit yang dimanfaatkan untuk kegiatan usaha yang memberikan manfaat sosial dan lingkungan hidup.

Pemerintah mengharapkan peran Sektor Jasa Keuangan dalam mendukung pelaksanaan pembangunan berkelanjutan di Indonesia dengan menerapkan keuangan berkelanjutan dan mengintegrasikan aspek lingkungan, sosial, dan tata kelola (LST) dalam kegiatan usaha, hal ini dituangkan dalam Peraturan Otoritas Jasa Keuangan No-51/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan (LJK), Emiten, dan Perusahaan Publik dan POJK-60/2017 tentang Green Bond. Dengan pelaksanaan keuangan berkelanjutan, Bank dapat menjadi agen pembangunan yang berkelanjutan di Indonesia dan menopang perekonomian nasional.

Terjadinya pandemi Covid-19 adalah tantangan keberlanjutan yang paling utama untuk Indonesia dan seluruh dunia di sepanjang 2020. Sebagai sebuah entitas usaha, Maybank Indonesia telah melakukan pengelolaan risiko dampak pandemi terhadap bisnis serta memastikan keselamatan dan kesehatan karyawan kami sebagai prioritas utama. Dalam kaitan ini pula, Maybank Indonesia berkomitmen untuk mendukung pemerintah dan masyarakat Indonesia dalam mencegah dan menanggulangi pandemi yang kami wujudkan dalam Fasilitas Pembiayaan Vaksin Covid-19 kepada PT Bio Farma (Persero) pada Desember 2020. Fasilitas pembiayaan berbasis syariah *omnibus line facility* sebesar USD 185 juta atau setara Rp2,68 triliun disalurkan kepada Bio Farma, melalui beberapa termin, untuk mempersiapkan dan memproduksi vaksin Covid-19 yang dibutuhkan masyarakat.

KOMITMEN BANK TERHADAP LINGKUNGAN, SOSIAL DAN TATA KELOLA

Maybank Indonesia berkomitmen untuk menerapkan operasional Bank yang mempertimbangkan aspek lingkungan, sosial dan tata kelola (LST) yang baik dalam kerangka Keuangan Berkelanjutan. Pertimbangan LST diterapkan oleh Maybank Indonesia dalam penyaluran kredit, pengembangan portofolio, dan pengelolaan operasional bank agar lebih ramah lingkungan.

Sebagai bagian dari Maybank Group, Perseroan mengikuti arahan strategis dari perusahaan induk dalam melaksanakan komitmen LST. Group Maybank telah menetapkan M25, Strategi Maybank 2025, yang ditujukan untuk memperdalam komitmen Maybank yaitu 'to humanise financial services'. M25 adalah kelanjutan 'Rencana Keberlanjutan 20/20' yang telah diterapkan pada rentang 2015-2020 di Maybank Group, yang telah menghasilkan beberapa pencapaian penting antara lain memperluas dampak bank dalam komunitas, percepatan penyediaan layanan digital, mendukung pengembangan sumber daya manusia dan sebagainya.

As one of the leading financial service providers in Indonesia, Maybank Indonesia plays a vital role in the national development as an intermediary function and indirectly contributes to the Sustainable Development Goals through credit provision for business activities that provide social and environmental benefits.

The Government expects the Financial Services Sector to play a role in supporting the sustainable development in Indonesia by implementing sustainable finance and integrating environmental, social, and governance (ESG) aspects in its business activities, as stated in the Financial Services Authority Regulation No-51/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions (LJK), Issuers, and Public Companies and POJK-60/2017 concerning Green Bond. By implementing a sustainable finance policy, Banks can become sustainable development agents in Indonesia and support the national economy.

The outbreak of the Covid-19 pandemic is the most challenging situation for the sustainability efforts in Indonesia and the rest of the world throughout the year 2020. As a business entity, Maybank Indonesia has managed the risk of the pandemic on business development and ensures the safety and health of our employees as a top priority. In this regard, Maybank Indonesia is also committed to supporting the Government and the people of Indonesia in preventing and overcoming the pandemic, which manifested in the Covid-19 Vaccine Financing Facility for PT Bio Farma (Persero) in December 2020. This sharia-based omnibus line facility of USD 185 million or equivalent Rp2.68 trillion was distributed to Bio Farma, through several terms, to prepare and produce the Covid-19 vaccine for the community.

THE BANK'S COMMITMENT TO ENVIRONMENT, SOCIAL AND GOVERNANCE

Maybank Indonesia is committed to conducting banking operations by applying Environment, social and good governance (ESG) principles in the framework of Sustainable Finance. Maybank Indonesia applies the ESG principles in providing a loan, portfolio development, and banking operational management to be a more environmentally friendly bank.

As part of the Maybank Group, the Company follows the parent entity's strategic direction regarding the implementation of its ESG commitments. The Maybank Group has established M25, or the Maybank 2025 Strategy, to deepen Maybank's commitment "to humanise financial services". The M25 is a continuation of the '20/20 Sustainability Plan' implemented in the 2015-2020 period at the Maybank Group, which has resulted in several significant achievements, including expanding the impact of banks in the community, accelerating the provision of digital services, supporting human resource development and so on.



Melangkah Maju dengan M25

Strategi keberlanjutan M25 memuat tiga pilar yang menjadi prioritas strategis Maybank Group. Fokus yang pertama adalah “Transisi yang Bertanggung jawab” yang berpusat pada dukungan pada transisi bertanggung jawab menuju ekonomi yang lebih berkelanjutan dengan cara menyediakan layanan keuangan yang dititikberatkan pada keberlanjutan dan pengelolaan LST yang mumpuni. Fokus yang kedua, “memampukan masyarakat kita dengan visi masa depan”, adalah upaya untuk membuka peluang-peluang bagi masyarakat yang adil, inklusif, dan tahan iklim dengan cara penyelenggaraan keuangan inklusif, pemberdayaan masyarakat, dan kegiatan operasi yang inklusif. Fokus yang ketiga dipusatkan pada praktik-praktik bisnis Maybank Group untuk memastikan “rumah kami dalam keadaan baik dan mengerjakan apa yang kita perintahkan” yang meliputi penguatan tata kelola, strategi pengelolaan sumber daya manusia, serta pengelolaan dampak lingkungan dan sosial di sepanjang rantai nilai.

Taking Step Forward with the M25

The sustainability strategy of M25 contains three pillars: the strategic priorities of the Maybank Group. The first focus is “Responsible Transition”, which focuses on supporting a responsible transition to a more sustainable economy by providing financial services focused on sustainability and sound ESG management. The second focus, “enabling our society with a vision for the future”, is the efforts to open up opportunities for a just, inclusive and climate-resilient society by implementing inclusive finance, community empowerment, and inclusive operations. The third focus on Maybank Group’s business practices to ensure “our home is in good shape and doing what we say,” including strengthening governance, human resource management strategies, and managing environmental and social impacts along the value chain.

Memperdalam Makna *Humanising Financial Services* di Masyarakat Dimana Kami Deepen Humanising Financial Services in the Communities in which We Operate

Kami akan terus membangun masa depan berkelanjutan untuk generasi mendatang dengan menempatkan masyarakat sebagai pusat dari segala yang kami lakukan dan bertindak secara konsisten sesuai nilai perusahaan

By putting people at the center of all that we do and by acting consistently in accordance with our values, we will continue to build a sustainable future for generations to come



Transisi yang Bertanggung Jawab Responsible Transition

- Mendukung Transisi ke Ekonomi Rendah Karbon
- Mengembangkan Produk & Layanan yang Berfokus pada Keberlanjutan
- Manajemen Risiko Sistemik
- Integrasi LST dalam Analisis Keuangan
- Supporting the Transition to a Low Carbon Economy
- Developing Sustainability Focused Products & Services
- Systemic Risk Management
- ESG integration in Financial Analysis



Memberdayakan Masyarakat dengan Visi ke Masa Depan Enabling our Communities with a Vision for the Future

- Memberdayakan Masyarakat
- Inklusi Keuangan
- Ketahanan Iklim
- Transparansi dan Kepercayaan
- Keragaman dan Inklusi
- Empowering Communities
- Financial Inclusion
- Climate Resilience
- Transparency and Trust
- Diversity and Inclusion



Memastikan Semua Teratur dan Membuktikan Ucapan Our House is in Order and We Walk the Talk

- Tata Kelola dan Kepatuhan
- Privacy
- Hak Asasi Manusia
- Perubahan iklim
- Rantai Pasokan
- Dampak Lingkungan
- Governance and Compliance
- Privacy
- Human Rights
- Climate Change
- Our Supply Chain
- Our Environmental Impact

PELAKSANAAN RENCANA AKSI KEUANGAN BERKELANJUTAN

Maybank Indonesia menerapkan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2019-2023 yang berisi rencana aksi jangka pendek (satu tahun) dan jangka Panjang (lima tahun) sebagai bagian dari penerapan strategi keuangan berkelanjutan. Pelaksanaan RAKB ini merupakan implementasi Peraturan

IMPLEMENTATION OF THE SUSTAINABLE FINANCE ACTION PLAN

Maybank Indonesia implemented the 2019-2023 Sustainable Finance Action Plan (SFAP), which contains short-term (one year) and long-term (five years) action plans. The implementation of the SFAP is an implementation of the Financial Services Authority Regulation Number 51 of 2017

Otoritas Jasa Keuangan Nomor 51 Tahun 2017 (POJK 51/2017) tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan (LJK), Emiten, dan Perusahaan Publik.

Bank secara berkala akan melakukan evaluasi terhadap kebijakan atas proses keberlanjutan di dalam operasi bisnis dan perilaku investasi sehingga dapat mengelola risiko secara tepat, termasuk berperan aktif mendukung pertumbuhan ekonomi dan sosial di wilayah Bank beroperasi.

Visi Bank

- Visi Utama Maybank Indonesia
"Menjadi penyedia layanan keuangan terkemuka di Indonesia, yang didukung oleh sumber daya yang berkomitmen penuh dan inovatif untuk menciptakan nilai dan melayani komunitas."
- Visi Maybank Indonesia dalam implementasi Keuangan Berkelanjutan
"Menjadi Bank yang selalu berkomitmen untuk mendukung pertumbuhan ekonomi, sosial dan lingkungan sejalan dengan prinsip penerapan keuangan berkelanjutan"

Misi Bank

Misi Utama Maybank Indonesia: "Humanising Financial Services"

- Bank berfokus untuk menyediakan kenyamanan untuk mendapatkan secara langsung produk dan layanan perbankan.
- Bank memberikan solusi kepada nasabah berdasarkan kebutuhan nasabah
- Bank berkomitmen untuk memberikan persyaratan dan harga yang wajar
- Bank memprioritaskan pengalaman nasabah menggunakan teknologi digital generasi terdepan.

Misi Maybank Indonesia dalam implementasi keuangan berkelanjutan adalah:

- Meningkatkan dukungan secara berkelanjutan terhadap produk-produk ramah lingkungan
- Terus memperluas dan mempromosikan kemandirian dan kewirausahaan di seluruh bagian komunitas.
- Mendorong pertumbuhan usaha yang berkelanjutan dengan terus memperkuat *governance* dan transparansi.

Maybank Indonesia melakukan penyempurnaan implementasi keuangan berkelanjutan dengan mengadopsi dan mengimplementasikan praktik-praktik LST dalam kegiatan operasional bisnisnya dalam jangka waktu 5 tahun sejak dimulainya pelaksanaan RAKB. Adapun langkah-langkah strategis yang akan dilakukan untuk mencapai tujuan tersebut antara lain adalah:

1. Peningkatan kapabilitas sumber daya manusia termasuk tersedianya set skill baru karyawan yang dibutuhkan untuk mendukung terwujudnya keuangan berkelanjutan,
2. Mengintegrasikan aspek LST di dalam menyusun kebijakan atau standar prosedur operasi dan pengelolaan risiko dalam aktivitas bisnis Bank
3. Penyesuaian perangkat kerja operasional dan TI (termasuk infrastruktur Bank),

(POJK 51/2017) concerning the Implementation of Sustainable Finance for Financial Service Institutions (FSI), Issuers, and Public Companies.

The Bank periodically evaluates its policies on the sustainability process in business operations and investment behaviour to manage risks appropriately, including by taking an active role in supporting economic and social growth in the areas where the Bank operates.

The Bank's Vision

- Main Vision of Maybank Indonesia
"To be the leading financial service provider in Indonesia, supported by a fully committed and innovative resources to create value and serve the community."
- Maybank Indonesia's vision in implementing Sustainable Finance
"To become a bank that is always committed to supporting economic, social and environmental growth in line with the principles of sustainable finance company "

The Bank's Mission

The Main Mission of Maybank Indonesia: "Humanising Financial Services"

- The Bank focuses on providing conveniences in accessing its banking products and services directly.
- The Bank provides solutions to customers based on their needs
- The Bank is committed to providing fair terms and prices
- The Bank prioritizes customer experience using next-generation digital technology.

Maybank Indonesia's mission in implementing sustainable finance is:

- Increase sustainable support for environmentally friendly products
- Continue to expand and promote self-reliance and entrepreneurship in all sections of the community.
- Encouraging sustainable business growth by continuing to strengthen governance and transparency.

Maybank Indonesia has made improvements to the implementation of Sustainable Finance by adopting and implementing ESG practices in its business operations within 5 years from the commencement of RAKB implementation. The strategic measures taken to achieve these goals include:

1. Increasing the capabilities of human resources, including developing their new skill sets needed to support the realization of sustainable finance,
2. Integrating ESG aspects in formulating policies or standard operating procedures and risk management in the Bank's business activities
3. Adjustment of operational and IT work tools (including Bank infrastructure),



4. Membuat produk dan jasa solusi perbankan untuk mendukung keuangan berkelanjutan dan diikuti dengan pengembangan secara berkesinambungan
5. Peningkatan pertumbuhan portofolio pembiayaan pada kegiatan usaha berbasis LST secara bertahap.

4. Creating products and services for banking solutions to support sustainable finance followed by continuous development
5. Gradually increasing the growth of the financing portfolio in ESG-based business activities.

Rencana Aksi Keuangan Berkelanjutan Maybank Indonesia

Sustainable Finance Action Plan of Maybank Indonesia

Fokus Rencana	2018	2019	2020	2021	2022	2023	Focus of Plans
Human Capital							Human Capital
SOP & Regulasi							SOP & Regulations
Operasional dan Infrastruktur							Operations and Infrastructure
Produk							Products
Portofolio							Portfolio
	Persiapan Penyusunan rencana strategis dan alokasi sumber daya	Implementasi Awal Pengembangan sumber daya manusia tentang keuangan berkelanjutan, penyesuaian awal aspek LST ke dalam prosedur dan sistem informasi, pengembangan awal produk keuangan berkelanjutan serta pengelolaan lingkungan operasi perbankan			Implementasi Lanjutan Mengembangkan inisiatif sebelumnya, mengembangkan portofolio produk keuangan berkelanjutan serta integrasi penuh aspek LST dalam komponen manajemen risiko.		
	Preparation Formulation of strategic plans and resources allocation	Initial Implementation Human Capital Development in the area of sustainable finance, initial adjustment of ESG aspects to information systems and procedures, initial development of sustainable finance products and banking environment management			Further Implementation Building on previous initiatives, developing sustainable finance product portfolio, and full integration of ESG aspects as components of risk management.		

Pelaksanaan Sebagian Program Keuangan Berkelanjutan 2020

Maybank telah menerapkan RAKB 2020. Sebagian besar program yang kami rencanakan dapat terlaksana namun beberapa program maupun target yang telah ditetapkan tidak dapat dicapai karena keterbatasan dan perubahan-perubahan dampak terjadinya pandemi Covid-19. Tahun 2020 merupakan tahun kedua bagi Maybank Indonesia dalam menerapkan RAKB, untuk periode ini Bank telah mencanangkan target dan melaksanakan program yang penerapan keuangan berkelanjutan yang meliputi:

- Peningkatan kapasitas sumber daya manusia dengan pelaksanaan sosialisasi dan internalisasi keuangan berkelanjutan untuk Direksi (BOD), Pimpinan Unit Kerja (PUK), *Relationship Manager* (RM), analis kredit, dan semua level manajerial.
- Melakukan kaji ulang pada Standar Prosedur Operasional (SPO) yang telah ada dan melakukan integrasi manajemen risiko lingkungan hidup, sosial, dan tata kelola dalam proses bisnis bank.

Implementation of the 2020 Sustainable Finance Program

Maybank has implemented the 2020 SFAP. Most of the programs that we have planned could be delivered, and some others could not due to limitations and changes resulting from the impact of the Covid-19 pandemic. The year 2020 saw the second year for Maybank Indonesia implementing the SFAP. In this period, the Bank has set targets and implemented sustainable finance programs, which includes:

- Increasing human resource capacity by implementing socialization and internalization of sustainable finance for the Board of Directors (BOD), Head of Work Unit (PUK), Relationship Manager (RM), credit analysts, and all managerial levels.
- Reviewing the existing Standard Operating Procedures (SOPs) and integrating environmental, social and governance risk management into the Bank's business processes.

Pelaksanaan Kegiatan Keuangan Berkelanjutan 2020

Implementation of Sustainable Finance Activities in 2020

Aktivitas Activities	Dijelaskan dalam laporan ini Described in this report
PENGEMBANGAN KAPASITAS INTERNAL INTERNAL CAPACITY DEVELOPMENT	
a. Human Capital bersama dengan team <i>task force</i> menyusun modul e-learning mengenai Pengenalan Keuangan Berkelanjutan (<i>Sustainable Finance Awareness</i>) yang wajib diikuti oleh seluruh karyawan Bank untuk memberikan pemahaman awal mengenai Roadmap Keuangan Berkelanjutan dan POJK-51. E-learning tersebut dapat diakses oleh seluruh karyawan melalui website MyHR2u. Hingga tanggal 10 November 2020, sebanyak 5.079 karyawan telah lulus mengikuti modul dimaksud. Human Capital together with the task force prepared an e-learning module on the Introduction to Sustainable Finance (<i>Sustainable Finance Awareness</i>) which all Bank employees must follow to provide an initial understanding of the Sustainable Finance Roadmap and POJK-51. The e-learning can be accessed by all employees via the MyHR2u website. As of November 10, 2020, 5,079 employees have passed the module.	43

Aktivitas Activities	Dijelaskan dalam laporan ini Described in this report
b. Bank tengah menyusun ketentuan internal terkait penggolongan Kegiatan Usaha Berkelanjutan (KUB) dan menandai secara sistem. The Bank is currently drafting internal regulations related to the classification of Sustainable Business Activities (SBA) and flagging, by system.	46
c. Melanjutkan penerapan 'green office' dalam operasional keseharian Bank, antara lain termasuk penghematan konsumsi listrik di kantor pusat, penggunaan kertas, optimalisasi kendaraan operasional, pengurangan minuman botol/kemasan dan fasilitas rapat dengan menggunakan video conference baik untuk rapat dalam negeri maupun luar negeri. Continuing the application of the 'green office' in the daily operations of the Bank, among others, by reducing electricity and paper consumption at the head office, optimizing operational vehicles, reducing bottled/package drinks and facilitating meetings using video conferencing for both domestic and international meetings.	107-108
d. Melanjutkan inisiatif ramah lingkungan sebagai gaya hidup sehari-hari Maybankers. Selain penghematan penggunaan kertas, listrik dan air, karyawan diajak berpartisipasi untuk melakukan diet plastik dengan tidak menyediakan air minum dalam kemasan plastik ataupun piring plastik sekali pakai untuk kegiatan kantor. Karyawan diminta membawa botol minum (tumbler) sendiri dalam setiap rapat dan kegiatan kantor. Continuing the eco-friendly initiatives as a daily lifestyle for Maybankers. Apart from reducing the use of paper, electricity and water, employees are encouraged to go on a plastic-diet by not providing drinking water in plastic packaging or disposable plastic plates for any activities at the office. Employees are required to bring their own drinking bottle (tumbler) in every meeting and office activity.	107-108
PENGEMBANGAN PORTOFOLIO KEUANGAN BERKELANJUTAN DEVELOPMENT OF A SUSTAINABLE FINANCIAL PORTFOLIO	
e. Pengembangan Portofolio dan produk yang berkelanjutan. Saat ini total portofolio Bank yang sudah sesuai dengan penerapan keuangan berkelanjutan minimal sebesar 42% dari total portofolio kredit Bank yang di antaranya terdapat pada sektor UMKM, Infrastruktur dan Sektor kelapa sawit. Sustainable portfolio and product development. Currently, the Bank's total portfolio that is in accordance with the implementation of sustainable finance is at least 42% of the Bank's total loan portfolio, including in the MSME, Infrastructure and Palm Oil sectors.	113-118
f. Pemasaran produk Simpanan Pelajar (SimPel) kepada pelajar melalui kemitraan dengan lembaga pendidikan dalam jangkauan kantor cabang Bank. Per September 2020, jumlah rekening tabungan SimPel dan SimPel iB tumbuh 4%. The marketing of Simpanan Pelajar or Student Savings (SimPel) is conducted through partnerships with educational institutions within the reach of the Bank's branch offices. As of September 2020, the number of SimPel and SimPel iB savings accounts grew by 4%.	117
INTEGRASI ASPEK LINGKUNGAN, SOSIAL, DAN TATA KELOLA INTEGRATION OF ENVIRONMENT, SOCIAL AND GOVERNANCE ASPECTS	
g. Menyusun peraturan dan SPO tentang Jaminan Kecelakaan Kerja (JKK) & Tanggap Darurat yang sejalan dengan peraturan dan perundang-undangan yang berlaku. Prepare regulations and SPO regarding Work Accident Insurance (JKK) & Emergency Response in line with the prevailing laws and regulations.	99-100
h. Melakukan edukasi dan literasi keuangan syariah antara lain melalui kegiatan Indonesia Sharia Economic Festival, Leader Series/Thought Leaders Forum, dsb. Conducting education for Islamic financial literacy, among others, through the Indonesia Sharia Economic Festival, Leader Series / Thought Leaders Forum, etc.	84, 121
i. Implementasi berbagai inisiatif pengembangan komunitas dan pemberdayaan masyarakat. Various community development and community empowerment initiatives.	70-85
j. Bank terus melakukan pengembangan dan penyempurnaan Sistem Aplikasi Digital dan pengembangan infrastruktur serta keamanan TI antara lain untuk mendukung peningkatan transaksi digital. The Bank continues to develop and refine the Digital Application System and develop IT infrastructure and security, among others to support the increase in digital transactions.	49
k. Bank secara berkala melakukan penyempurnaan pada M2U App antara lain dengan upgrade layanan pembukaan rekening secara online melalui KYC video call dan peluncuran transaksi reksadana melalui M2U App. The Bank periodically makes improvements to the M2U App, including upgrading the online account opening service through KYC video calls and launching mutual fund transactions through the M2U App.	118
l. Secara berkala melakukan identifikasi portofolio kredit Bank telah memenuhi kriteria Lingkungan, Sosial dan Tata Kelola (LST). Bank terus memonitor dan berkomitmen untuk meningkatkan jumlah portofolio dimaksud sepanjang sesuai dengan risk appetite dan risk posture Bank. Periodically identify the Bank's credit portfolio that meets the Environmental, Social and Governance (ESG) criteria. The Bank continues to monitor and is committed to increasing the number of portfolios referred to in accordance with the Bank's risk appetite and risk posture.	44-45



MAYBANK INDONESIA DAN TUJUAN PEMBANGUNAN BERKELANJUTAN

Maybank Indonesia berkomitmen untuk mendukung pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*) yang diharapkan agar pada tahun 2030 tidak ada seorang pun tersisihkan dari manfaat pembangunan. Untuk melaksanakan komitmen ini, Bank memberikan kontribusi tidak langsung melalui pembiayaan dan pendanaan pada nasabah yang melakukan kegiatan usaha yang dapat memberikan dampak pada pembangunan berkelanjutan, serta memberikan kontribusi langsung melalui kegiatan *corporate responsibility* kepada masyarakat. SDGs juga merupakan target dalam kerangka keberlanjutan Maybank Group yang diintegrasikan dalam strategi M25.

MAYBANK INDONESIA AND THE SUSTAINABLE DEVELOPMENT GOALS

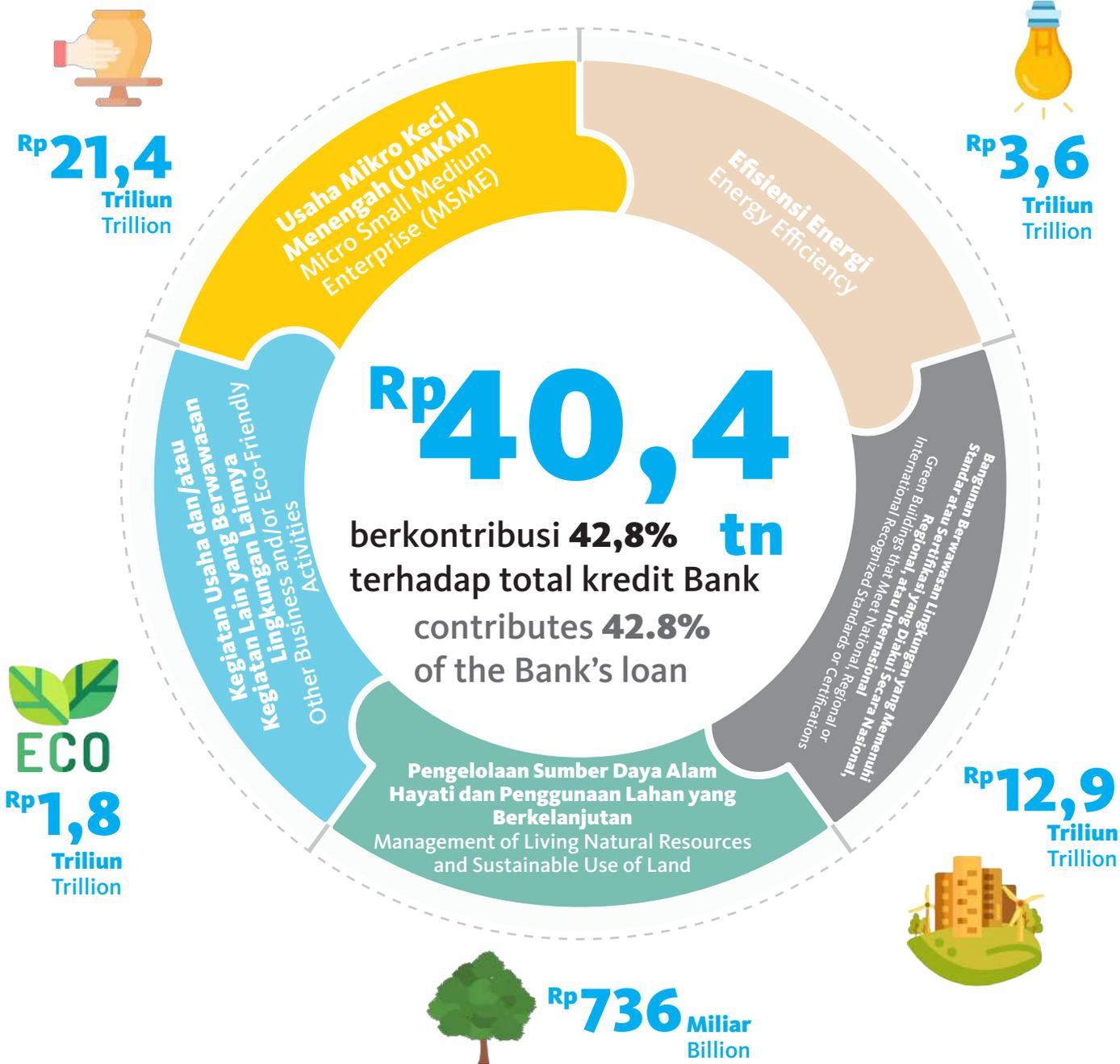
Maybank Indonesia is committed to supporting Sustainable Development Goals (SDGs) achievement, which aimed at ensuring that by 2030 no one will be left behind by the development progress. To carry out this commitment, the Bank provides indirect contributions through financing and funding for customers who carry out business activities that can impact sustainable development and make direct contributions through corporate responsibility activities to the community. SDGs are also the Maybank Group's sustainability framework targets, which is integrated into the M25 strategy.

Korelasi Program Maybank Indonesia dengan Tujuan Global

Correlation of the Maybank Indonesia Program with Global Goals



<u>Inisiatif</u>	Tujuan Pembangunan Berkelanjutan Sustainable Development Goals	<u>Initiative</u>	<u>Halaman Page</u>
Produk dan jasa keuangan bagi masyarakat <ul style="list-style-type: none"> • Produk pembiayaan bagi usaha mikro dan usaha kecil dan menengah • Pembiayaan infrastruktur 	 	Financial products and services for the community <ul style="list-style-type: none"> • Financing products for micro businesses and small and medium businesses • Infrastructure financing 	113-118
Pendidikan <ul style="list-style-type: none"> • Adopsi sekolah 		Education <ul style="list-style-type: none"> • School adoption 	76-84 94-96
Pemberdayaan Komunitas <ul style="list-style-type: none"> • Pemberdayaan Mikro dengan PUSPADI • Pemberdayaan Difabel melalui Reach Independence & Sustainable Entrepreneurship (R.I.S.E) • Maybank Women Eco-Weavers 	    	Community Empowerment <ul style="list-style-type: none"> • Micro Empowerment with PUSPADI • Empowerment of Persons with Disabilities through Reach Independence & Sustainable Entrepreneurship (R.I.S.E) • Maybank Women Eco-Weavers (MWEW) 	74-85
Mendukung Gaya Hidup Sehat <ul style="list-style-type: none"> • Kampanye dan Promosi Kesehatan 	 	Support on Healthy Living <ul style="list-style-type: none"> • Health Campaign and Promotion 	71-73 98-100
Pelestarian Budaya dan Bantuan Bencana		Culture Preservation and Natural Disaster Relief	76-77



PERKEMBANGAN KEUANGAN BERKELANJUTAN

SUSTAINABLE FINANCE PROGRESS

Kegiatan Operasional: Gedung Ramah Lingkungan & Penerapan SDM yang Baik

Operations: Green Building & Good HC Practices



Mendorong karyawan dengan gaya hidup ramah lingkungan
Encourage eco-friendly lifestyle for employees



Menggunakan lampu LED di kantor
Equip offices with use LED lights



Utilisasi listrik menurun 9%
Electricity utilization down by 9%



Fasilitas pertemuan menggunakan video conference
Meeting facilities using video conference



Menggunakan AC Freon R32 di kantor
Equip offices with use AC Freon R32



Optimalisasi kendaraan operasional
Operational vehicles optimization



Mengurangi penggunaan plastik
Reduce plastic-waste



Utilisasi air menurun sebesar 18%
Water utilization down by 18%

Mengintegrasikan pedoman Keuangan Berkelanjutan (K/B) & Lingkungan Sosial Tata Kelola (LST) ke dalam praktik sehari-hari
Incorporated Sustainable Finance (S/F) & ESG guidelines into our day to day practices

Kajian berkala terhadap Internal Risk Acceptance Criteria (RAC) dan update daftar Industri yang harus dihindari
Regular review on Internal Risk Acceptance Criteria (RAC) and update on List of Industry to avoid

Membangun kesadaran & keterampilan SDM pada K/B & LST
Build Awareness & Skill-up people on S/F & ESG

Penerapan work from home, work from office dan split operations selama pandemi
Implementation of WFH, WFO and split operations during pandemic

Protokol & pedoman kesehatan Covid-19 untuk karyawan
Covid-19 health protocols & guidelines for employees

Mendorong E-learning dan webinar kepada karyawan
Promote E-learning and webinars to employees



KOMITMEN MAYBANK TERHADAP LST

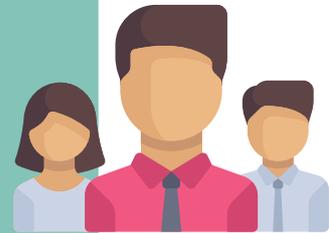
**MAYBANK COMMITMENT ON
SUSTAINABLE ESG**

PRIORITAS

Priority

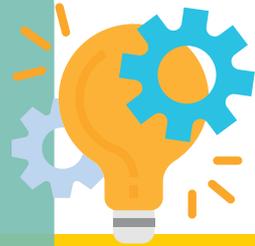
1

Pengembangan Kemampuan Internal (Orang)
Development of Internal Capacities (People)



2

Penyesuaian Organisasi, Manajemen Risiko, Tata Kelola dan SOP
Adjustment on Organization, Risk Management, Governance & SOP



3

Pengembangan Produk dan Layanan Keuangan Berkelanjutan
Development of Sustainable Finance Product and Services



PERKEMBANGAN KEUANGAN BERKELANJUTAN

SUSTAINABLE FINANCE PROGRESS

Penghimpunan Dana Fund Collection

15.110
Rekening Accounts

Rp141,95
Miliar Billion

Penyaluran Dana Fund Distribution

11.260
Rekening Accounts

Rp40,41
Trillion Triliun

Bank secara aktif akan fokus mengejar sektor-sektor usaha berkelanjutan yang lain seperti:

The Bank is also actively pursuing other sustainable business sectors such as:

Aktivitas Blacklist Blacklist Activities

- Kegiatan ilegal menurut hukum
- Pencucian uang dan/atau pendanaan terorisme
- Kerja paksa yang berbahaya atau eksploitasi pekerja anak yang berbahaya
- Pornografi, prostitusi dan layanan terkait
- Senjata dan senjata api
- Radioaktif, termasuk tenaga nuklir
- Kegiatan yang merusak situs warisan Dunia/Nasional/ UNESCO
- Spesies hewan yang terancam punah
- Serat asbestos yang tidak terikat
- Perjudian, permainan dan badan usaha sejenis
- Illegal activities by law
- Money laundering and / or terrorism activities
- Dangerous or exploitative forced labor or hazardous child labor
- Pornography, prostitution and its related services
- Weapons and firearms
- Radioactive materials, including nuclear power generation
- Activities that can damage World/ National/UNESCO heritage sites.
- Endangered animal species
- Unbound asbestos fibers
- Gambling, games and similar business entities

Jumlah dan komposisi kredit/ pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan	IDR	%
1 Efisiensi Energi Energy Efficiency	Rp3,56 triliun trillion	3,77% dari total kredit Bank of total Bank's loan
2 Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Management of Living Natural Resources and Sustainable Use of Land	Rp735,68 miliar billion	0,78% dari total kredit Bank of total Bank's loan
3 Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional Green Buildings that Meet National, Regional or International Recognized Standards or Certifications	Rp12,93 triliun trillion	13,70% dari total kredit Bank of total Bank's loan
4 Kegiatan Usaha dan/ atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Other Business and/or Eco-Friendly Activities	Rp1,76 triliun trillion	1,86% dari total kredit Bank of total Bank's loan
5 Kegiatan UMKM MSME Activities	Rp21,43 triliun trillion	22,70% dari total kredit Bank of total Bank's loan

- Energi Terbarukan
- Pencegahan dan Pengendalian Polusi
- Konservasi Keanekaragaman Hayati Darat dan Air
- Transportasi Ramah Lingkungan
- Pengelolaan Air dan Air Limbah yang Berkelanjutan
- Adaptasi Perubahan Iklim
- Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (Eco-efficient)
- Renewable Energy
- Pollution Prevention and Control
- Land and Water Biodiversity Conservation
- Green Transportation
- Sustainable Management of Water and Wastewater
- Climate Change Adaptation
- Products that Can Reduce Use of Resources and Produce Less Pollution (Eco-efficient)



Inisiatif yang Bank Lakukan di Tengah Pandemi Covid-19

In light of Covid-19, the Bank has implemented the following initiatives

Melakukan aktivasi Business Continuity Plan (BCP) selama masa pandemi dengan pengaturan kerja Operasional Terpisah dan Bekerja dari Rumah (*work from home*), termasuk mengatur giliran karyawan bekerja di kantor (*split operations*) dan penyesuaian operasional lainnya. Bank juga memperkenalkan konsep *Mobile Working* (*working from anywhere*).

The Bank activated the Business Continuity Plan (BCP) during the pandemic with separate operational and work from home arrangements, including arranging employee shifts to work in the office (*rotation/shift*) and other operational adjustments. The bank also introduced the concept of *Mobile Working* (*working from anywhere*).

Pelaksanaan inisiatif *work from home* juga mendukung Bank untuk melakukan penghematan energi melalui pelaksanaan rapat dan pertemuan baik domestik dan regional secara daring.

The implementation of the work from home initiative also supports the Bank to save energy through the implementation of online meetings, both domestic and regional.

Bank juga menerbitkan aturan dan petunjuk bagi karyawan untuk beraktivitas di masa adaptasi kebiasaan baru, melakukan pemeliharaan kantor secara rutin serta senantiasa menjalankan dan memantau penerapan protokol kesehatan secara disiplin.

The Bank also issued rules and instructions for employees to carry out activities during the adaptation period of new habits, perform routine office maintenance and always carries out and monitors the implementation of health protocols in a disciplined manner.

Berkembangnya kasus Covid-19 di Indonesia mendorong Bank untuk melakukan upaya penyesuaian dalam cara bekerja dan memberikan pelayanan kepada nasabah melalui solusi layanan digital perbankan seperti M2U dan M2E untuk membantu nasabah agar tetap dapat memenuhi kebutuhan transaksi perbankan mereka.

The development of the Covid-19 case in Indonesia has prompted the Bank to make adjustments to the way it works and provide services to customers through digital banking service solutions such as M2U and M2E to help customers continue to fulfill their banking transaction needs.

Bank juga meluncurkan kampanye #MyCareforYouandMe- "Bersama Perangi Covid-19" dalam menghadapi pandemi, antara lain program crowdsourcing melalui M2U App yaitu program penggalangan dana untuk membantu mereka yang terkena dampak oleh wabah Covid-19.

The Bank also launched the #MyCareforYouandMe campaign "Together to Fight Covid-19" in the face of the pandemic, including a crowdsourcing program through the Bank's mobile banking M2U, a fundraising program to help those affected by the Covid-19 virus outbreak.

Maybank Indonesia ikut berperan aktif dalam mendukung Pemerintah memerangi wabah virus Covid-19 dengan melakukan serangkaian aktivitas sosial, di antaranya; donasi alat pelindung diri (APD) untuk tenaga medis di beberapa RS rujukan di Indonesia, donasi paket sembako dan makanan kepada masyarakat terdampak termasuk komunitas penyandang disabilitas.

Maybank Indonesia plays an active role in supporting the Government in fighting the Covid-19 virus outbreak by carrying out a series of social activities, including; donations of personal protective equipment (PPE) for medical personnel in several referral hospitals in Indonesia, donations of basic food and food packages to affected communities, including communities of people with disabilities.

Maybank Indonesia menjadi bank pertama di Indonesia untuk memberikan fasilitas kepada produsen dan distributor produk farmasi milik negara PT Bio Farma (Persero) atas peran sentralnya dalam penanggulangan Covid-19 melalui pengadaan vaksin.

Maybank Indonesia is the first bank in Indonesia to provide facilities to state-owned pharmaceutical products producer and distributor PT Bio Farma (Persero) for its central role in the response to combat Covid-19 through the procurement of vaccines.

Bank juga secara ketat memantau kualitas aset terutama pada portofolio yang potensial terdampak oleh pandemi Covid-19 dan secara proaktif mengikutsertakan debitur untuk menilai dampak pandemi terhadap bisnis mereka.

The bank also closely monitors asset quality, especially in portfolios potentially affected by the Covid-19 pandemic and proactively engages debtors to assess the impact of the pandemic on their business.

Bank secara berkala meningkatkan kapabilitas layanan dengan pelaksanaan pemrosesan end-to-end transaksi secara paperless.

The Bank periodically improves service capabilities by implementing end-to-end paperless transaction processing.

Selama pandemi, Bank melalui Organization Learning tetap berkomitmen terhadap pengembangan karyawan dengan menyelenggarakan training domestik dan regional melalui fasilitas webinar antara lain *The Guru Series*, *Maybank Talk*, *Webinar LeadbyLearn*, dsb.

During the pandemic, the Bank through Organization Learning, remains committed for employee development by organizing domestic and regional training through webinar facilities including *The Guru Series*, *Maybank Talk*, *LeadbyLearn Webinar*, etc.

Bank juga menjangkau nasabah melalui serangkaian webinar dengan berbagai topik yang dilaksanakan pada tahun 2020 dan dapat diakses melalui website Bank.

The Bank also reached out to customers through a series of webinars on various topics which was held throughout 2020 and can be accessed through the Bank's website.



Aspek Ekonomi

Economic Aspect

	2017	2018	2019	2020
Simpanan Nasabah Deposits from Customer (Rp Miliar Billion)	121,292	116,812	110,601	115,003
Kredit yang Disalurkan Loans (Rp Miliar Billion)	125,436	133,439	122,579	105,271
Pendapatan Operasional (Neto) Operating Income (Net) (Rp Miliar Billion)	2,504	3,033	2,577	1,851
Laba Bersih setelah Pajak dan Hak Minoritas Net Profit after Tax and Minority (PATAMI) (Rp Miliar Billion)	1,804	2,195	1,843	1,266

Kinerja Usaha

Business Performance

Rp **115,003**

Simpanan Nasabah
Deposits from Customer
(Rp Miliar Billion)

Rp **105,271**

Kredit yang Disalurkan
Loans
(Rp Miliar Billion)

Rp **1,851**

**Pendapatan
Operasional (Neto)**
Operating Income (Net)
(Rp Miliar Billion)

Rp **1,266**

**Laba Bersih setelah
Pajak dan Hak Minoritas**
Net Profit after Tax and
Minority Rights (PATAMI)
(Rp Miliar Billion)



Aspek Lingkungan

Environment Aspect

	2017	2018	2019	2020
Pemakaian Listrik (MWh) Electricity usage (MWh)	53,498.77	47,750.86	47,277.62	38,730.42

**IKHTISAR
KINERJA
ASPEK**

KEBERLANJUTAN

Performance Overview
on Sustainable Aspects



Portfolio Produk Keuangan Berkelanjutan

Sustainable Financial Product Portfolio

	2017	2018	2019	2020
Pinjaman CFS Non Retail Non-Retail CFS Loan (Rp miliar billion)	52,579	58,286	48,291	36,779
Komposisi Kredit UMKM terhadap Total Kredit (Bank saja) Sesuai yang Dilaporkan pada RBB MSME Credit Composition to Total Loans (Bank only) as Reported in RBB	25.37%	25.12%	24.93%	22.7%
Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Loans/Financing for Sustainable Business Activities (Rp Miliar Billion)			42,566	40,412
Persentase Kredit Kegiatan Usaha Berkelanjutan Percentage of Loans for Sustainable Business Activities			39.32%	42.82%
Simpanan Pelajar Maybank SimPel dan SimPel iB Maybank Student Deposits SimPel and SimPel iB				
- Jumlah Penabung Number of Depositors	5,556	11,618	13,626	13,691
- Dana Nasabah Customer Deposit	1,93	5,23	6,8	6,7



Aspek Sosial

Social Aspect

	2017	2018	2019	2020
Komposisi Karyawan Perempuan dari Seluruh Angkatan Kerja The Composition of Female Employees of the Entire Workforce	57.34%	57.08%	56.12%	56.15%
Komposisi perempuan dari Seluruh Manajer The Composition of Female Employees of the Total Managers	36.47%	39.7%	41%	40.65%
Perempuan dalam jajaran Dewan Komisaris dan Direksi Women on the Board of Commissioners and Directors	6 dari out of 14	3 dari out of 14	3 dari out of 14	2 dari out of 14
R.I.S.E. Difabel Penerima Manfaat Persons with Disabilities Benefit Recipient of R.I.S.E	714	2,025	2,269	3,916
Investasi sosial melalui Program CR Social Investment through the CR Program (Rp miliar billion)	13	15	11	11
Penerima Manfaat Pembiayaan Mikro melalui Koperasi Mitra Dhuafa di Tiga Kabupaten dan PUSPADI di Bali* Beneficiaries of Microfinance through cooperatives of Mitra Dhuafa in three districts and PUSPADI in Bali	331	331	576	77
Penerima Manfaat Pendampingan Keterampilan Perempuan Penun Bersama ASPPUK (Asosiasi Pendamping Perempuan Usaha Kecil), Toraja Melo dan Sekar Kawung** Beneficiaries of the Assistance of Women's Weaver Skills Together with ASPPUK (Association of Women Small Business Assistance), Toraja Melo and Sekar Kawung	200	400	400	61

* Program microfinancing dengan koperasi Mitra Dhuafa berakhir di tahun 2019 sedangkan dengan PUSPADI Bali mulai di tahun 2020
Microfinancing program with Mitra Dhuafa ends in 2019 while PUSPADI Bali starts in 2020

** Program MWEW bersama ASPPUK berakhir di tahun 2019 dan program mulai berjalan bersama Toraja Melo & Sekar Kawung di tahun 2020
MWEW program with ASPPUK ends in 2019 and the program starts running with Toraja Melo & Sekar Kawung in 2020



TENTANG KAMI

About Us

22 | Sekilas Maybank Indonesia
Maybank Indonesia in Brief

24 | Identitas Perusahaan
Corporate Identity

25 | Struktur Grup Perusahaan
Corporate Group Structure

26 | Visi, Misi dan Budaya Perusahaan
Vision, Mission and Corporate Cultures

28 | Perjalanan Kami
Our Journey

30 | Sambutan Presiden Direktur
Message from the President Director

1
SATU
KEBANGGAAN
untuk Melayani
One Pride to Serve Others

Sekilas Maybank Indonesia

Maybank Indonesia in Brief





PT Bank Maybank Indonesia Tbk merupakan salah satu bank swasta terkemuka di Indonesia yang merupakan bagian dari Grup Malayan Banking Berhad (Maybank) sebagai salah satu grup penyedia layanan keuangan terbesar di ASEAN. Sebelumnya, PT Bank Maybank Indonesia Tbk bernama PT Bank Internasional Indonesia Tbk (BII) yang didirikan pada 15 Mei 1959, mendapatkan ijin sebagai bank devisa pada 1988 dan mencatatkan sahamnya sebagai perusahaan terbuka di Bursa Efek Jakarta dan Surabaya (sekarang telah *merger* menjadi Bursa Efek Indonesia) pada 1989.

Pada tahun 2008, Maybank mengakuisisi BII melalui anak perusahaan yang dimiliki sepenuhnya yaitu Maybank Offshore Corporate Services (Labuan) Sdn. Bhd. (MOCS) dan Sorak Financial Holdings Pte. Ltd. (Sorak). Kemudian, melalui hasil Keputusan Rapat Umum Pemegang Saham Luar Biasa, PT Bank Internasional Indonesia Tbk tanggal 24 Agustus 2015, persetujuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan Menkumham No. AHU-0941203. AH.01.02 tahun 2015 tanggal 26 Agustus 2015, dan Keputusan Dewan Komisiner Otoritas Jasa Keuangan (OJK) No. 18/KDK.03/2015 tanggal 23 September 2015, BII berubah nama menjadi PT Bank Maybank Indonesia Tbk (Maybank Indonesia), mengukuhkan identitasnya sebagai entitas utuh yang tidak terpisahkan dari Grup Maybank serta senantiasa berusaha untuk menghadirkan *Humanising Financial Services* kepada semua pemangku kepentingan.

Maybank Indonesia menyediakan serangkaian produk dan jasa komprehensif bagi nasabah individu maupun korporasi melalui layanan *Community Financial Services* (Perbankan Ritel dan Perbankan Non-Ritel) dan Perbankan Global, serta pembiayaan otomotif melalui entitas anak yaitu WOM Finance untuk kendaraan roda dua dan Maybank Finance untuk kendaraan roda empat. Maybank Indonesia juga terus mengembangkan layanan dan kapasitas digital banking melalui M2U ID App Mobile Banking, Maybank2u Internet Banking dan berbagai saluran lainnya. [\[GRI 102-6\]](#)

Pada akhir tahun 2020, Maybank Indonesia telah memiliki 361 cabang termasuk cabang Syariah yang tersebar di Indonesia serta satu cabang luar negeri (Mumbai, India). Di samping itu, Maybank Indonesia juga memiliki sebanyak 22 Mobil Kas Keliling dan 1.428 ATM termasuk CDM (*Cash Deposit Machine*) yang terkoneksi dengan lebih dari 20.000 ATM tergabung dalam jaringan ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS dan terhubung dengan 3.500 ATM Maybank di Singapura, Malaysia, dan Brunei.

Hingga periode 31 Desember 2020, Maybank Indonesia mengelola simpanan nasabah sebesar Rp115,0 triliun dan memiliki total aset senilai Rp173,2 triliun.

PT Bank Maybank Indonesia Tbk is one of the leading private banks in Indonesia which is part of the Malayan Banking Berhad (Maybank) Group, one of the largest financial service provider groups in ASEAN. Previously, PT Bank Maybank Indonesia Tbk named PT Bank Internasional Indonesia Tbk (BII) established on May 15, 1959, and obtained foreign exchange bank license in 1988 and listed its shares on the Jakarta and Surabaya Stock Exchanges (now Indonesia Stock Exchange) in 1989.

In 2008, Maybank acquired BII through its wholly owned subsidiary, Maybank Offshore Corporate Services (Labuan) Sdn. Bhd. (MOCS) and Sorak Financial Holdings Pte. Ltd. (SORAK). Then, through the Extraordinary General Meeting of Shareholders decision, PT Bank Internasional Indonesia Tbk dated August 24, 2015, the approval of the Minister of Law and Human Rights of the Republic of Indonesia through Decree of the Minister of Law and Human Rights No. AHU-0941203. AH.01.02 of 2015 dated August 26, 2015, and Decision of the Board of Commissioners of the Financial Services Authority (OJK) No.18/KDK.03/2015 dated September 23, 2015, BII changed its name to Maybank Indonesia, affirming its identity as an integral entity that is inseparable from the Maybank Group which constantly strives to present *Humanising Financial Services* to all stakeholders.

Maybank Indonesia provides a comprehensive range of products and services for individuals and corporate customers through *Community Financial Services* (Retail Banking and Non-Retail Banking) and Global Banking services, as well as automotive financing through subsidiaries, WOM Finance, for two-wheeled vehicles and Maybank Finance for four-wheeled vehicles. Maybank Indonesia also continues to develop digital banking services and capacity through M2U ID App Mobile Banking, Maybank2u Internet Banking and various other channels. [\[GRI 102-6\]](#)

As of the end of 2020, Maybank Indonesia has 361 branches that include Shariah branches spread across Indonesia and one overseas branch in Mumbai, India. In addition, Maybank Indonesia also has 22 Mobile Cash vehicles and 1,428 ATMs including CDM (*Cash Deposit Machine*) connected to more than 20,000 ATMs within ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS network and connected to 3,500 Maybank ATMs in Singapore, Malaysia and Brunei.

As of December 31, 2020, Maybank Indonesia managed Rp115.0 trillion in customer deposits and has total assets worth Rp173.2 trillion.

Identitas Perusahaan

Corporate Identity

NAMA PERUSAHAAN COMPANY NAME [GRI 102-1]
PT Bank Maybank Indonesia Tbk

TANGGAL PENDIRIAN DATE OF ESTABLISHMENT
15 Mei May 1959

TANGGAL EFEKTIF PERUBAHAN NAMA PERUSAHAAN COMPANY NAME CHANGE EFFECTIVE DATE
(Perubahan nama Perusahaan efektif sejak 23 September 2015)
PT Bank Internasional Indonesia Tbk berubah menjadi PT Bank Maybank Indonesia Tbk
PT Bank Internasional Indonesia Tbk changed to PT Bank Maybank Indonesia Tbk (Company name change has been effective as of September 23, 2015)

BIDANG USAHA BUSINESS FIELD [GRI 102-2]
Bank Umum/Jasa Perbankan
Commercial Banks/Banking Services

DASAR HUKUM PENDIRIAN LEGAL BASE OF ESTABLISHMENT [GRI 102-5]

- Ijin usaha sebagai Bank Umum melalui Surat Keputusan Menteri Keuangan Republik Indonesia No.138412/U.M.II tanggal 13 Oktober 1959, yang telah diubah dengan: Surat Keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor 18/KDK.03/2015 tanggal 23 September 2015
- Ijin usaha sebagai Bank Devisa melalui Surat Keputusan Direksi Bank Indonesia No. 21/11/Dir/Upps tanggal 9 November 1988
- Business license as a Commercial Bank through Decree of the Minister of Finance of the Republic of Indonesia No.138412/U.M.II dated October 13, 1959, which was amended by Decree of the Financial Services Authority Commissioner Number 18/KDK.03/2015 dated September 23, 2015
- Business license as a Foreign Exchange Bank through Decree of the Board of Directors of Bank Indonesia No.21/11/Dir/Upps November 9, 1988

MODAL DASAR AUTHORISED CAPITAL
Rp12.864.765.605.400 atau 476.608.857.231 saham yang terdiri dari shares consisting of:

- Rp349.331.607.900 atau 388.146.231 saham Kelas A nominal Class A shares nominal Rp900 per saham per share
- Rp2.000.520.000.000 atau 8.891.200.000 saham Kelas B nominal Class B shares nominal Rp225 per saham per share
- Rp10.514.913.997.500 atau 467.329.511.000 saham Kelas D nominal Class D shares nominal Rp22,50 per saham per share

MODAL DITEMPAK DAN DISETOR PENUH ISSUED AND FULLY PAID CAPITAL
Rp3.855.908.223.675,50 atau 76.215.195.821 saham yang terdiri dari shares consisting of:

- Rp349.331.607.900 atau 388.146.231 saham Kelas A nominal Class A shares nominal Rp900 per saham per share
- Rp2.000.520.000.000 atau 8.891.200.000 saham Kelas B nominal Class B shares nominal Rp225 per saham per share
- Rp1.506.056.615.775,50 atau 66.935.849.590 saham Kelas D nominal Class D shares nominal Rp22,50 per saham per share

TANGGAL PENCATATAN SAHAM SHARE LISTING DATE
21 November 1989

BURSA EFEK STOCK EXCHANGE
Bursa Efek Indonesia Indonesia Stock Exchange

KODE SAHAM STOCK CODE
BNII

KODE SWIFT SWIFT CODE
IBBKIDJA

KOMPOSISI PEMEGANG SAHAM COMPOSITION OF SHAREHOLDERS [GRI 102-5]

- Sorak Financial Holdings Pte.Ltd. (45,02%)
- Maybank Offshore Corporate Services (Labuan) Sdn. Bhd (33,96%)
- UBS AG London (18,31%)
- Masyarakat Public (2,71%)

ALAMAT KANTOR PUSAT HEAD OFFICE ADDRESS [GRI 102-3]
Sentral Senayan III
Jl. Asia Afrika No. 8, Gelora Bung Karno
Jakarta 10270, Indonesia
Tel : (62-21) 2922 8888
Fax : (62-21) 2922 8799
Email : customercare@maybank.co.id
Website : www.maybank.co.id

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www.facebook.com/MaybankIndonesia
@MaybankID
@maybankid
69811 atau | or (021) 1500611

ANAK PERUSAHAAN SUBSIDIARIES

- PT Wahana Ottomitra Multiartha Tbk (68,55%)
- PT Maybank Indonesia Finance (99,99%)

WILAYAH OPERASI OPERATING AREA [GRI 102-4]
Indonesia dan India
Indonesia and India

Skala Organisasi [GRI 102-7, GRI 102-8]

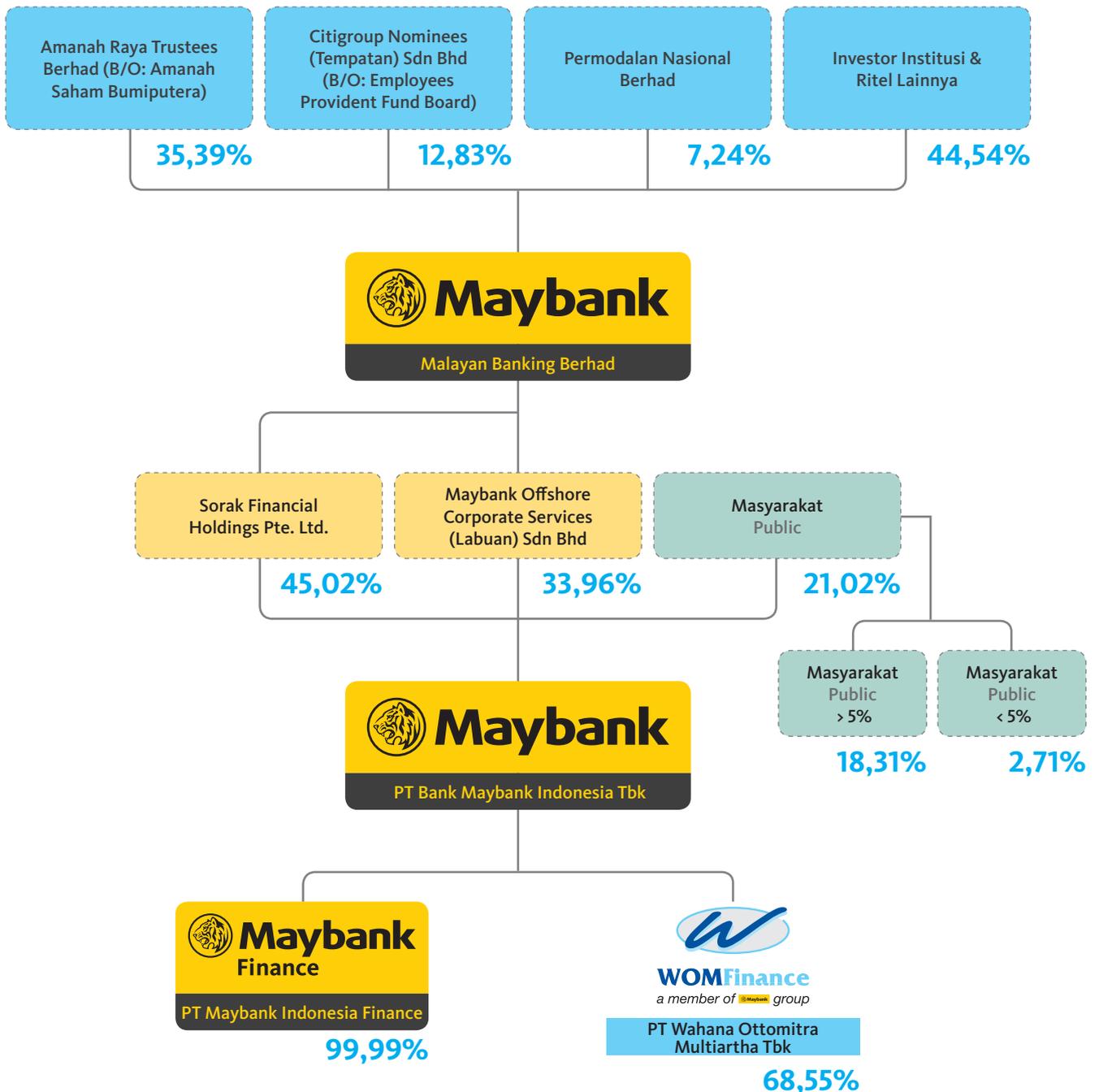
Organization Scale [GRI 102-7, GRI 102-8]

Deskripsi	Satuan Unit	2020	2019	2018	Description
Jumlah total karyawan	orang person	6,887	7,048	7,188	Total employee
Jumlah total operasi					Total operational
- cabang*	unit	361	374	356	- office*
- ATM dan CDM	unit	1,428	1,571	1,609	- ATM and CDM
Pendapatan operasional (bersih)	Rp miliar IDR billion	1,850.91	2,576.87	3,032.94	Operating income (nett)
Kapitalisasi					Capitalization
- Jumlah Aset	Rp miliar IDR billion	173,224.41	169,082.83	177,532.86	- Total Asset
- Jumlah Liabilitas	Rp miliar IDR billion	146,000.78	142,397.91	152,442.17	- Total Liability
- Jumlah Ekuitas	Rp miliar IDR billion	26,684.92	25,090.69	20,775.04	- Total Equity
Jumlah produk yang disediakan					Total product provided
- simpanan nasabah	Rp miliar IDR billion	115,003	110,601	116,812	- saving
- kredit yang disalurkan	Rp miliar IDR billion	105,271	122,579	133,439	- loan

* Total Cabang: Jumlah Kantor Cabang Konvensional + Jumlah Kantor Cabang Luar Negeri + Jumlah Kantor Cabang Syariah
Total Branches: Number of Conventional Branch Offices + Number of Foreign Branch Offices + Number of Sharia Branch Offices

Struktur Grup Perusahaan

Corporate Group Structure



Visi, Misi dan Budaya Perusahaan

Vision, Mission and Corporate Cultures

Visi Vision

Menjadi penyedia layanan keuangan terkemuka di Indonesia, yang didukung oleh sumber daya manusia yang berkomitmen penuh dan inovatif untuk menciptakan nilai dan melayani komunitas.

To be the leading financial services provider in Indonesia, driven by passionately committed and innovative people, creating value and serving communities.

Misi

Mission

Humanising Financial Services

Kami berfokus untuk menyediakan akses yang nyaman untuk mendapatkan secara langsung produk dan layanan perbankan.

We focus on providing convenient access to financing in both physical and digital environments.

Kami memberikan saran kepada nasabah berdasarkan kebutuhan.

We advise our customers based on their needs.

Kami berkomitmen untuk memberikan persyaratan dan harga yang wajar.

We are committed to offering fair terms and pricing.

Kami memprioritaskan pengalaman nasabah menggunakan teknologi digital generasi mendatang.

We priorities customer experience using next generation digital technologies.

Persetujuan Dewan Komisaris dan Direksi mengenai Visi dan Misi Bank

Visi dan Misi dari Maybank Indonesia telah ditinjau dan disetujui oleh Dewan Komisaris dan Direksi. Bank melakukan peninjauan secara periodik terhadap Visi dan Misi ini. Sampai dengan saat ini Visi dan Misi Bank masih valid dan sesuai dengan kondisi saat ini.

Pada akhir November 2014, Dewan Komisaris dan Direksi menyelenggarakan pertemuan dan memberikan persetujuan untuk menyelaraskan kembali visi dan misi Bank sesuai dengan perkembangan strategi yang terakhir yang dilakukan oleh Bank. Penyelarasan visi dan misi ini juga dilaksanakan berdasarkan ikrar bersama pada saat Maybank *Leaders Offsite Meeting* di Bogor. Acara ini diselenggarakan pada tanggal 21 Maret 2014.

Peninjauan terakhir dilakukan pada 30 November 2020 bersamaan dengan persetujuan Dewan Komisaris dan Direksi pada Rencana Bisnis Bank (RBB) 2021-2023.

Board of Commissioners and Board of Directors' Approval on the Bank's Vision and Mission

The Vision and Mission of Maybank Indonesia have been reviewed and approved by Board of Commissioners and Board of Directors. The Bank conducts a periodic review on this Vision & Mission. To date the Bank's Vision & Mission are deemed to be valid and aligned with the current condition.

At the end of November 2014, the Board of Commissioners and the Board of Directors convened and agreed to refine the Bank's vision and mission in accordance with the latest strategy devised and implemented by the Bank. The alignment of vision and mission was also held in conjunction with the joint pact during the BII Maybank *Leaders Offsite Meeting* in Bogor. The event was held on March 21, 2014.

The latest review was conducted on November 22, 2019 together with BOD and BOC approval in the Bank Business Plan (RBB) 2020-2022.

Budaya Perusahaan [GRI 102-16]

Corporate Cultures



Teamwork

Kami bekerja sama sebagai satu tim yang didasari nilai saling menghargai dan rasa kebanggaan.

We work together as a team based on mutual respect and dignity.



Integrity

Kami jujur, profesional dan berlandaskan moral dalam semua kegiatan usaha kami.

We are honest, professional and ethical in all our dealings.



Growth

Kami memiliki keinginan yang kuat untuk melakukan peningkatan dan pembaharuan secara konsisten.

We are passionate about constant improvement and innovation.



Excellence & Efficiency

Kami berkomitmen untuk menghasikan kinerja yang sempurna dan layanan prima.

We are committed to deliver outstanding performance and superior services.



Relationship Building

Kami secara berkesinambungan membangun hubungan kerja sama jangka panjang yang saling menguntungkan.

We continuously build long-term and mutually beneficial partnership.

Perjalanan Kami

Our Journey

1959

Didirikan pada 15 Mei 1959 oleh sebelas pelaku usaha yang berasal dari Jakarta, Bandung, Magelang, Semarang dan Surabaya. Established on May 15, 1959 by eleven business players originating from Jakarta, Bandung, Magelang, Semarang and Surabaya.

1979

Merger dengan PT Bank Tabungan Untuk Umum 1895 Surabaya. Merged with PT Bank Tabungan Untuk Umum 1895 Surabaya.

1988-1989

- Memperoleh ijin sebagai Bank Devisa.
- Mencatatkan sahamnya di Bursa Efek Jakarta dan Bursa Efek Surabaya (sekarang Bursa Efek Indonesia).
- Obtained license as a Foreign Exchange Bank.
- Listed its shares on Jakarta Stock Exchange and Surabaya Stock Exchange (now the Indonesia Stock Exchange).

1990

- Menerbitkan kartu kredit Visa dan MasterCard
- Penerbit pertama *Travelers Cheque* MasterCard.
- Issued Visa and MasterCard credit cards
- Became the first issuer of Mastercard Travelers Cheque

2016

- Meresmikan logo baru perusahaan sebagai identitas baru Maybank Indonesia yang selaras dengan identitas perusahaan induk Grup Maybank sehingga dapat memberikan nilai tambah bagi Nasabah.
- Menerbitkan Obligasi Subordinasi Berkelanjutan II Tahap II ("Obligasi Subordinasi") dengan jumlah Rp800 miliar dan Sukuk Mudharabah Berkelanjutan I Tahap II ("Sukuk Mudharabah") dengan jumlah Rp700 miliar.
- Maybank Indonesia ikut mendukung Pembangunan Infrastruktur Nasional dengan menyediakan fasilitas pembiayaan Syariah kepada PT Waskita Karya (Persero) Tbk dan PT Jasa Marga (Persero) Tbk.
- Officially announced the Bank's new logo – Maybank Indonesia – that is in line with the Maybank Group corporate identity, hence providing added value to the customers.
- Issued Shelf Registered Subordinated Bonds II Bank Maybank Indonesia Tranche II Year 2016 with a nominal amount of Rp800 billion and Shelf Registered Sukuk Mudharabah I Bank Maybank Indonesia Tranche II Year 2016 with a nominal amount of Rp700 billion.
- Supported the National Infrastructure Development by providing shariah financing facility to PT Waskita Karya (Persero) Tbk and PT Jasa Marga (Persero) Tbk.

2015

- Mengumumkan perubahan nama PT Bank Internasional Indonesia Tbk menjadi PT Bank Maybank Indonesia Tbk sehingga menjadi satu entitas dengan Grup Maybank.
- Pencapaian yang membanggakan dari Perbankan Syariah dengan menempati posisi ke-5 (lima) di industri Perbankan Syariah dan menempati posisi ke-1 (pertama) di industri Usaha Unit Syariah dalam sisi aset.
- Meluncurkan *mobile banking* berbasis internet "Maybank2U".
- Announced the change of name of PT Bank Internasional Indonesia Tbk to PT Bank Maybank Indonesia Tbk, hence becoming one entity with Maybank Group.
- Achieved notable performance from Shariah Banking by taking the 5th position in Shariah Banking industry and the 1st position in the Shariah Business Unit in terms of assets
- Launched internet-based mobile banking "Maybank2U".

2017

- Menandatangani Nota Kesepahaman (MoU) dengan PT Railink untuk mendukung transaksi non tunai (cashless) pembayaran kereta bandara Internasional Soekarno-Hatta
- Menerbitkan Obligasi Berkelanjutan II Tahap I sebesar Rp835 miliar dan Sukuk Mudharabah Berkelanjutan II Tahap I sebesar Rp266 miliar
- Menerbitkan Negotiable Certificate of Deposits (NCD) sebesar Rp400 miliar
- Signed a Memorandum of Understanding (MoU) with PT Railink to support a cashless transaction for payment system of Soekarno-Hatta International Airport train.
- Issued Shelf Registered Bonds II Tranche I amounting to Rp835 billion and Shelf Registered Sukuk Mudharabah II Tranche I amounting to Rp266 billion.
- Issued Negotiable Certificate of Deposits (NCD) amounting to Rp400 billion.

2018

- Ditunjuk sebagai salah satu Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Haji (BPS-BPIH) periode April 2018-Maret 2021 oleh Badan Pengelola Keuangan Haji (BPKH) sekaligus meluncurkan tabungan Haji dan Umrah bernama Tabungan MyArafah
- Menerbitkan Obligasi Berkelanjutan II Tahap II dan III masing-masing sebesar Rp645,5 miliar dan Rp379 miliar
- Melakukan Penawaran Umum Terbatas (PUT) VIII (Rights Issue) sebesar Rp2,0 triliun
- Menyediakan fasilitas lindung nilai (hedging) Syariah pertama di Indonesia kepada nasabah korporasi
- Meningkatkan kemitraan strategis dengan PT Angkasa Pura II (Persero) ("AP II") dengan menyediakan penambahan fasilitas pinjaman berjangka sebesar Rp3 triliun
- Appointed as one of Hajj Funds Management Partners (BPS-BPIH) by Hajj Funds Management Agency (BPKH) and subsequently launched Hajj and Umrah savings account named MyArafah
- Issued Shelf Registered Bonds II Tranche II and Tranche III at Rp645.5 billion and Rp379 billion respectively
- Completed Rp2 trillion rights issue
- Provided Indonesia's first ever shariah hedging facility to corporate customers
- Undertook strategic partnership with PT Angkasa Pura II (Persero) ("AP II") by providing additional term loan facility of Rp3 trillion



2003-2004

- Bank lokal pertama yang menyediakan layanan Cash Deposit Machine (CDM).
- Bank lokal pertama yang menerbitkan kartu syariah yang memiliki tiga fungsi sebagai charge card, debit card dan ATM.
- The first local bank to provide Cash Deposit Machine (CDM) service.
- The first local bank to introduce multifunction syariah cards functioning as charge card, debit card and ATM.

2006

Meluncurkan program **Tanggung Jawab Sosial** di bawah nama **"BII Berbagi"**. Launched Corporate Social Responsibility program namely **"BII Berbagi"**

2008

Diakuisisi oleh Malayan Banking Berhad (Maybank) melalui entitas anak yang dimiliki sepenuhnya, MOCS. Acquired by Malayan Banking Berhad (Maybank) through a wholly owned subsidiary, MOCS.

2014

- Meluncurkan layanan Perbankan Mikro BII Pilihan Bijak Mitra usaha (PIJAR)
- Menerbitkan obligasi Subordinasi dengan jumlah Rp1,5 triliun dan Sukuk Mudharabah dengan jumlah Rp300 miliar
- Melakukan penawaran umum terbatas VII (PUT VII) Rp1,5 triliun
- Meluncurkan strategi "Shariah First" sebagai penyedia produk dan jasa Syariah pada semua segmen bisnis
- Menyediakan fasilitas pembiayaan Musyarakah kepada Garuda Indonesia
- Launched Micro Banking Services, BII Pilihan Bijak Mitra Usaha.
- Issued Subordinated Bonds of Rp1.5 trillion and Sukuk Mudharabah of Rp300 billion.
- Conducted Right Issue VII of Rp1.5 trillion.
- Launched the "Shariah First" strategy as Shariah products and service provider across business segments.
- Provided Musyarakah financing facility to Garuda Indonesia.

2013

"Bank Terbaik dalam Kualitas Layanan" selama empat tahun berturut-turut berdasarkan Institute of Service Management Studies (ISMS) Trisakti. "The Best Bank in Service Quality" for four consecutive years according to Institute of Service Management Studies (ISMS) Trisakti.

2012

- Bank pertama di Indonesia yang menyediakan Paperless Account Opening System untuk mempersingkat waktu layanan pembukaan rekening.
- Mencatat tonggak baru dengan total aset melampaui Rp100 triliun dan laba bersih lebih dari Rp1 triliun.
- The first bank in Indonesia to provide Paperless Account Opening System to reduce time in account opening service.
- Broke new records with total assets exceeding Rp100 trillion and net profit of more than Rp1 trillion.

2019

- Menerbitkan Obligasi Berkelanjutan II Tahap IV dan Obligasi Berkelanjutan III Tahap I masing-masing sebesar Rp640,5 miliar dan Rp1 triliun
- Meluncurkan aplikasi mobile banking M2U Maybank App yang baru dengan tampilan yang modern dan user friendly.
- Bergabung sebagai anggota Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) sebagai salah satu wujud komitmen menerapkan keuangan berkelanjutan
- Pertama kali menyediakan fasilitas Cash Collection Solution kepada nasabah korporasi PT Federal International Finance (FIF GROUP)
- Issued Shelf Registered Bond II Tranche IV and Shelf Registered Bond III Tranche I at Rp640.5 billion and Rp1 trillion respectively
- Launched the new M2U Maybank App mobile banking application with a more modern and user-friendly appearance.
- Joined the Indonesian Sustainable Financial Initiative (IKBI) as a form of commitment to implement sustainable finance
- Offered Cash Collection Solution facilities for the first time to corporate customers of PT Federal International Finance (FIF GROUP)

2020

- Allianz Life dan Maybank Indonesia memperkenalkan perlindungan asuransi jiwa berjangka menurun, SmartProtection dan SmartProtection iB untuk pembiayaan baik dalam produk konvensional maupun syariah.
- Berperan aktif dalam mendukung Pemerintah memerangi wabah Covid-19 dengan melakukan serangkaian aktivitas sosial, di antaranya; donasi alat pelindung diri (APD), donasi paket sembako dan makanan kepada masyarakat terdampak termasuk komunitas penyandang difabel.
- Dinobatkan sebagai "The World's Best Consumer Digital Banks 2020" untuk kawasan Asia-Pasifik dan penghargaan sub-kategori "Best Website Design" untuk tingkat regional.
- Menjadi bank pertama di Indonesia untuk memberikan fasilitas kepada produsen dan distributor produk farmasi milik negara PT Bio Farma (Persero) dalam penanggulangan Covid-19 melalui pengadaan vaksin
- Dinobatkan sebagai "Best Digital Bank" di ajang 3rd Global Retail Banking Innovation Awards 2020 yang diselenggarakan Digital Banker
- Allianz Life and Maybank Indonesia introduced downtime life insurance, SmartProtection and iB SmartProtection for the financing of both conventional and sharia products.
- Maybank took an active role in supporting the Government to fight Covid-19 outbreak through a series of social activities, including; donating personal protective equipment (PPE), providing basic groceries and food packages to the affected communities, including the persons with disabilities.
- Maybank was named "The World's Best Consumer Digital Banks 2020" for the Asia-Pacific region and the "Best Website Design" for the sub-category award.
- Maybank became the first bank in Indonesia to facilitate PT Bio Farma Inc, a state-owned producer and distributor of pharmaceutical products, in the response to Covid-19 through vaccine supply
- Maybank was named "Best Digital Bank" in the 3rd Global Retail Banking Innovation Awards 2020 held by Digital Banker

Sambutan Presiden Direktur [GRI 102-14]

Message from the President Director



Taswin Zakaria

Presiden Direktur
President Director

Dalam penerapan keuangan berkelanjutan, Maybank Indonesia telah memasuki tahun kedua dari rencana lima tahun yang telah ditetapkan. Hingga 2020 pencapaian portofolio kredit pada kegiatan usaha berwawasan lingkungan telah mencapai 42,82% dari keseluruhan kredit yang disalurkan atau senilai Rp40,4 triliun.

Maybank Indonesia has entered the second year of the five-year plan to implement sustainable finance. Until 2020, the Bank's green credit portfolio has reached Rp40.4 trillion or 42.82% of the total loans disbursed.

PEMANGKU KEPENTINGAN YANG TERHORMAT,

Dengan mengucap rasa syukur kepada Tuhan Yang Maha Esa, melalui kesempatan ini, kami kembali dapat menyampaikan beberapa hasil yang telah diraih Maybank Indonesia dalam memberikan layanan keuangan kepada masyarakat Indonesia serta pelaksanaan komitmen kami untuk mewujudkan misi kami yaitu *Humanising Financial Services*.

SITUASI EKSTERNAL YANG MEMENGARUHI KEBERLANJUTAN

Tahun 2020 merupakan periode ekonomi yang belum pernah kita alami sebelumnya, di mana berdasarkan konsensus, pertumbuhan ekonomi dunia mengalami kontraksi sebesar -4.0 persen akibat pandemi global. Sementara, Indonesia mengalami dampak yang sama yaitu mengalami perlambatan sebesar -2,97 persen, jauh dari tingkat pertumbuhan pada 2019 yang mencapai 5,02 persen. Pandemi mengakibatkan penurunan kegiatan ekonomi yang menyebabkan rendahnya

DEAR STAKEHOLDERS,

By the Lord Almighty's grace, we are once again able to report Maybank Indonesia's results and achievements in providing financial services to the Indonesian people and delivering our commitment to realizing *Humanising Financial Services'* mission.

EXTERNAL SITUATIONS AFFECTING SUSTAINABILITY

In 2020, we saw an unprecedented economic situation that had never occurred before. According to a consensus, world economic growth contracted by -4.0 per cent due to the global pandemic. The Indonesian economy also experienced the same impact, a slowdown of -2.97 per cent, far below the growth rate in 2019, which reached 5.02 per cent. The pandemic led to a decline in economic activity, resulting in low demand for credit,



permintaan kredit sehingga melambat -2,4 persen dibandingkan tahun sebelumnya. Namun sebaliknya simpanan masyarakat meningkat +11,1 persen.

Menyikapi hal ini, Manajemen Maybank Indonesia telah menyesuaikan strategi usaha dengan kondisi perekonomian dan dampaknya terhadap sektor riil dan perbankan di dalam negeri. Termasuk dalam strategi itu adalah perlindungan kesehatan dan keselamatan karyawan kami, menjaga pertumbuhan pendapatan serta mengelola tekanan pada *Net Interest Margin* (NIM), efisiensi biaya, kualitas aset, menjaga likuiditas dan permodalan Bank, akselerasi perbankan digital, serta memperkuat proses pemantauan dan pengawasan.

Sepanjang tahun 2020 kinerja ekonomi Bank tetap menunjukkan hasil yang positif di tengah tantangan pandemi Corona Virus Disease 2019 (Covid-19). Maybank Indonesia telah menyalurkan kredit sebesar Rp105,3 triliun, dan membukukan laba bersih setelah pajak dan kepentingan non-pengendali sebesar Rp1,3 triliun. Pencapaian ini didukung oleh perbaikan biaya dana (*cost of fund*) dan pengelolaan biaya *overhead* secara efektif. Kualitas aset sedikit mengalami tekanan disebabkan pandemi seperti tercermin pada tingkat NPL sebesar 4,0% (gross) dan 2,5% (net) dari 3,3% (gross) dan 1,9% (net). Rasio kecukupan modal (CAR) tercatat sebesar 24,3% dan Rasio Loan to Deposit (LDR-Bank saja) berada pada level yang sehat sebesar 79,2%.

NILAI KEBERLANJUTAN MAYBANK INDONESIA

Kami menyadari peran penting perbankan untuk memastikan masa depan yang berkelanjutan bagi generasi penerus. Kami juga akan terus berusaha untuk memahami kebutuhan pemangku kepentingan yang beragam, dengan tetap memperhatikan dampak dari operasional bisnis Bank terhadap komunitas dan nasabah.

Sebagai perusahaan terbuka di sektor jasa keuangan, Maybank Indonesia berkomitmen untuk memastikan bahwa produk dan layanan keuangan serta operasional Bank memperhatikan aspek-aspek lingkungan, sosial, dan tata kelola (LST) yang baik, serta melakukan evaluasi terhadap kebijakan atas proses di dalam operasi bisnis dan perilaku investasi. Sehingga kami dapat mengelola risiko LST secara tepat dalam rangka berperan aktif mendukung pembangunan berkelanjutan.

TINDAK LANJUT BANK TERHADAP ISU TERKAIT PENERAPAN KEUANGAN BERKELANJUTAN

Bank mewujudkan nilai keberlanjutan melalui penyaluran pembiayaan untuk kegiatan-kegiatan pembangunan yang mendukung pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals* atau *SDGs*) dan upaya mengatasi perubahan iklim. Selain itu, Maybank Indonesia juga berperan langsung dalam pemberdayaan masyarakat melalui penerapan *Corporate Responsibility* guna membantu masyarakat pra-sejahtera dan marginal, untuk meraih kemandirian ekonomi.

which slowed down -2.4 per cent compared to the previous year. On the other hand, people's deposits increased by +11.1 per cent.

As a response, the Management of Maybank Indonesia has adjusted its business strategy to cope with the changing global economic environment and its impact on the nation's private and banking sectors. The strategies include protecting our employees' health and safety, maintaining revenue growth and managing pressure on Net Interest Margin (NIM), cost efficiency, asset quality, maintaining the Bank's liquidity and capital, accelerating digital banking, and strengthening monitoring and supervision processes.

Throughout 2020, the Bank's economic performance continued to show positive results amidst the challenges of the Corona Virus Disease (Covid-19) pandemic in 2019. Maybank Indonesia has disbursed loans amounting to Rp105.3 trillion and posted a net income after tax and non-controlling interests of Rp1.3 trillion. This achievement was supported by improvements in the cost of funds and effective management of overhead costs. Asset quality was under pressure due to the pandemic, as reflected in the NPL levels of 4.0% (gross) and 2.5% (net) from previously 3.3% (gross) and 1.9% (net). The capital adequacy ratio (CAR) was recorded at 24.3%. The Loan to Deposit Ratio (LDR-Bank only) was at a healthy level of 79.2%.

MAYBANK INDONESIA SUSTAINABILITY VALUE

We recognize the vital role of banking in ensuring a sustainable future for the next generation. We will also continue to strive to understand various stakeholders' needs while paying attention to the Bank's business operations' impact on the community and customers.

As a public company in the financial services sector, Maybank Indonesia is committed to ensuring that its financial products and services and its operations pay attention to the aspect of good environmental, social and governance (ESG). The Bank also evaluates policies on business operations and investment behaviour. Thus, Maybank Indonesia can manage ESG risk appropriately to play an active role in supporting sustainable development.

THE BANK'S RESPONSE TO ISSUES RELATED TO THE IMPLEMENTATION OF SUSTAINABLE FINANCE

The Bank realizes the values of sustainability by channelling financing for development activities that support the achievement of the Sustainable Development Goals (SDGs) and efforts to cope with climate change. In addition, Maybank Indonesia also plays a direct role in community empowerment by applying corporate responsibility to help the needy and marginalized communities achieve economic independence.

Dalam merespon pandemi yang terjadi, kami memahami bahwa sebagian besar debitur mengalami tantangan yang cukup berarti. Penting bagi kami untuk membantu agar kegiatan usaha mereka tetap dapat berjalan sehingga mencegah meluasnya dampak ekonomi dan sosial. Maybank Indonesia mengambil langkah dengan memantau kualitas aset terutama pada portofolio yang potensial terdampak, dan secara proaktif mengikutsertakan hampir semua debitur non-ritel dan ritel untuk menilai apakah restrukturisasi dan penjadwalan ulang diperlukan untuk mendukung bisnis mereka. Dengan pendekatan ini, Maybank Indonesia berupaya agar masyarakat dapat menghadapi krisis ini dan membantu upaya pemulihan ekonomi dan aktivitas bisnis mereka.

Layanan keuangan adalah kegiatan esensial yang dibutuhkan masyarakat dan memperoleh izin untuk tetap beroperasi dengan kondisi khusus. Untuk memastikan operasional Maybank Indonesia yang aman, kami telah menerapkan langkah-langkah berikut ini:

- Menerapkan prosedur pengaturan kerja yang sejalan dengan ketentuan Pemerintah dan pengendalian pencegahan penularan penyakit di tempat kerja untuk melindungi karyawan dan nasabah
- Meningkatkan layanan digital sehingga nasabah maupun calon nasabah tidak perlu mengunjungi kantor bank, termasuk layanan baru untuk membuka rekening dan membeli produk reksadana, melalui fitur di M2U App. Bank juga meningkatkan promosi dan kampanye layanan *digital banking* mendukung nasabah bertransaksi perbankan dari rumah
- Memanfaatkan platform digital untuk melaksanakan transaksi dan operasional perbankan yang *paperless* serta melakukan pembelajaran digital guna memenuhi kompetensi karyawan.

KOMITMEN MANAJEMEN DALAM MENERAPKAN KEUANGAN BERKELANJUTAN

Kami berkomitmen untuk melaksanakan penerapan keuangan berkelanjutan dengan merealisasikan Rencana Aksi Keuangan Berkelanjutan (RAKB) dan Rencana Bisnis Bank (RBB) secara berkesinambungan. Strategi penerapan keuangan berkelanjutan Maybank Indonesia juga memuat target-target yang sejalan dengan SDGs, baik melalui pengembangan portofolio maupun melalui kegiatan *Corporate Responsibility*.

Pelaksanaan keuangan berkelanjutan ini juga sejalan dengan POJK 51 dan rencana strategis induk perusahaan Maybank Group dalam Strategi Maybank 2025 atau M25 yang merupakan langkah lanjutan “Rencana Keberlanjutan 20/20” yang telah diterapkan pada periode 5 tahun sebelumnya. M25 menjadi kerangka kerja Maybank Group untuk melaksanakan dan mengintegrasikan aspek-aspek LST sebagai dasar pertumbuhan masa depan Maybank.

We understand that most debtors are facing challenging times due to the pandemic’s outbreak. Therefore we have to do something to help their business activities continue and prevent the spread of adverse economic and social impacts. Maybank Indonesia undertook a measure to monitor asset quality, especially in potentially affected portfolios, and proactively involving almost all non-retail and retail debtors to assess whether they need restructuring and rescheduling to support their business. Using this approach, Maybank Indonesia strives to help the community deal with this crisis and assist their economic recovery efforts and business activities.

Financial services are essential activities needed by the community and need to obtain permission to continue operating with special conditions. To ensure the safe operation of Maybank Indonesia, we have implemented the following steps:

- Implement work arrangements procedures that are in line with Government regulations and control for the prevention of disease transmission in the workplace to protect employees and customers
- Improve digital services so that existing and prospective customers do not need to visit bank offices, including through new services to help them open accounts and buy mutual fund products through features on the M2U App. The Bank also increases promotional efforts and campaigns for digital banking services to support customers in conducting banking transactions from home
- Utilizing digital platforms to carry out paperless banking transactions and operations and conduct digital learning to ensure employee competence.

THE MANAGEMENT’S COMMITMENT TO IMPLEMENTING SUSTAINABLE FINANCE

We are committed to establishing sustainable finance by realizing the Sustainable Finance Action Plan (SFAP) and the Bank Business Plan (BBP) sustainably. Maybank Indonesia’s sustainable finance implementation strategy also includes targets relevant to the SDGs, both through portfolio development and corporate responsibility activities.

The implementation of sustainable finance is also in line with POJK 51 and the Maybank Group’s parent company’s strategic plan in the Maybank 2025 or M25 Strategy, which is a continuation of the “20/20 Sustainability Plan” that has been implemented in the previous five years. M25 serves as the Maybank Group framework to implement and integrate ESG aspects as the basis for Maybank’s future growth.



KINERJA PENERAPAN KEUANGAN BERKELANJUTAN

Di bidang ekonomi, portofolio kredit yang telah disalurkan Maybank Indonesia yang dikategorikan dalam Kegiatan Usaha Berkelanjutan (KUB) sampai dengan 31 Desember 2020, telah mencapai 42,82% dari seluruh portofolio kredit Bank. Porsi terbesar dalam portofolio tersebut adalah kredit untuk sektor Usaha Kecil Menengah (UKM) yang mencapai Rp21,43 triliun yang menjadi salah satu prioritas Pemerintah dalam usaha pemulihan ekonomi. Rasio kredit UMKM terhadap total kredit Bank mencapai 22,70% dan berada di atas ketentuan minimum yang ditetapkan oleh regulator sebesar 20%.

Di bidang sosial, program *Corporate Responsibility* telah mendorong pembangunan yang inklusif dengan melibatkan masyarakat difabel dalam program R.I.S.E. (*Reach Independence & Sustainable Entrepreneurship*), pemberdayaan perempuan pra-sejahtera melalui penyaluran kredit mikro dan kegiatan tenun ramah lingkungan dalam kegiatan Maybank Women Eco-Weavers. Tanggung jawab sosial perusahaan juga diwujudkan melalui partisipasi kami dalam upaya penanggulangan pandemi, dengan donasi masker, Alat Pelindung Diri untuk tenaga kesehatan, penyediaan paket makanan, serta dukungan kewirausahaan untuk komunitas yang terdampak.

Untuk meningkatkan aspek perlindungan nasabah, Maybank Indonesia telah menyempurnakan proses customer on boarding, pengamanan data dan transaksi nasabah, serta peningkatan kapabilitas *Digital Banking* secara keseluruhan.

PENCAPAIAN PENTING

Kami terus mengembangkan kualitas sumber daya manusia Maybankers yang merupakan aset penting bagi Bank. Pengelolaan sumber daya manusia yang menyeluruh telah dijalankan dengan baik berdasarkan nilai-nilai Bank (Teamwork, Integrity, Growth, Excellence & Efficiency, dan Relationship Building – TIGER values). Inisiatif yang kami lakukan pada tahun 2020 meliputi pengembangan produktivitas, peran kepemimpinan, kapabilitas untuk mempercepat pertumbuhan era digital dan akuntabilitas karyawan. Upaya yang konsisten dalam menjaga dan mengembangkan Maybankers secara berimbang antara kinerja dan kehidupan personal telah membuahkan penghargaan, salah satunya Maybank Indonesia terpilih sebagai peraih Penghargaan ‘Best Companies to Work for in Asia 2020’ dan penghargaan untuk kategori ‘Wecare HR Asia Most Caring Companies Award 2020’ yang diselenggarakan HR Asia. Penghargaan ‘Best Companies to Work for in Asia 2020’ adalah yang kelima kalinya sejak 2015.

Kesungguhan Maybank Indonesia memberikan manfaat melalui program *Corporate Responsibility* juga memperoleh aspirasi dari pemangku kepentingan eksternal pada tahun 2020, yaitu: ‘Gold Rank for Sustainability Report 2019’ di ajang Asia Sustainability Reporting Rating 2020; dan ‘The Most Appreciation Corporate Social Responsibility’ dalam Tempo Country Contributor Award 2020.

SUSTAINABLE FINANCE PERFORMANCE

In the economic sector, the loan portfolio that Maybank Indonesia has disbursed, categorized as Sustainable Business Activities (KUB) as of December 31, 2020, has reached 42.82% of the Bank’s entire loan portfolio. The most considerable portion in the portfolio is credit for the Small and Medium Enterprises (SME) sector, amounting to Rp21.43 trillion, one of the Government’s prioritized economic recovery efforts. The ratio of MSME credit to total bank credit reached 22.70% and was above the regulator’s minimum requirement of 20%.

On the social aspect, the Corporate Responsibility program has encouraged inclusive development by involving persons with disabilities through the RISE (Reach Independence & Sustainable Entrepreneurship) program. The program empowers underprivileged women to access microcredit facility and the weaving activity in an environmentally friendly approach in the Maybank Women Eco-Weavers activity. Corporate social responsibility is also manifested through our participation in the pandemic countermeasures by donating masks, personal protective equipment for health workers, providing food packages and entrepreneurial support for affected communities.

To improve customer protection, Maybank Indonesia has improved its customer on boarding process, safeguarding customer data and transactions, as well as increasing the overall Digital Banking capability.

IMPORTANT ACHIEVEMENTS

We continue to develop the quality of human resources of Maybankers as an essential asset for the Bank. Comprehensive human resource management has been carried out adequately based on the Bank’s values (Teamwork, Integrity, Growth, Excellence & Efficiency, and Relationship Building - TIGER values). The Bank’s initiatives in 2020 include development for productivity, leadership roles, capabilities to accelerate growth in the digital age, and increased employee accountability. Consistent efforts to maintain and develop Maybankers in a balanced manner between performance and personal life have resulted in awards. Maybank Indonesia is named the ‘Best Companies to Work for in Asia 2020’ Award and ‘Wecare HR Asia Most Caring Companies Award 2020’ by HR Asia. The ‘2020 Best Company to Work For in Asia’ award is the fifth time since 2015.

Maybank Indonesia’s seriousness in providing benefits through the Corporate Responsibility program also received appreciation from external stakeholders in 2020, namely: ‘Gold Rank for Sustainability Report Writing 2019’ at the Asia Sustainability Reporting Rating 2020; and ‘The Most Appreciation Corporate Social Responsibility’ in the 2020 Tempo Country Contributor Award.

Pada Desember 2020, Maybank Indonesia mengukuhkan komitmennya untuk mendukung pemerintah dan masyarakat Indonesia dalam menghadapi pandemi yang masih berlangsung. Kami telah menjalin kesepakatan dengan PT Bio Farma (persero) untuk membiayai pengadaan dan produksi vaksin Covid-19. Selain itu, unit usaha syariah Maybank Indonesia menyediakan pembiayaan berbasis syariah *omnibus line facility* sebesar USD185 juta atau Rp2,68 triliun dalam beberapa termin. Kerja sama ini merupakan kehormatan bagi Maybank Indonesia untuk berpartisipasi secara aktif dalam upaya penanggulangan pandemi Covid-19 di Indonesia. Kami berharap dukungan ini dapat memberi dampak luas bagi masyarakat dan khususnya kepada Pemerintah untuk mempercepat pemulihan ekonomi nasional, serta iklim investasi di Indonesia.

PENGELOLAAN RISIKO LINGKUNGAN, SOSIAL, DAN TATA KELOLA

Maybank Indonesia berkomitmen untuk memastikan bahwa operasional Bank senantiasa ramah terhadap Lingkungan, Sosial dan Tata Kelola (LST) yang baik. Kami meyakini bahwa kinerja bisnis harus selaras dengan penerapan keuangan berkelanjutan. Dalam pengelolaan aspek LST, Bank telah memiliki dan menerapkan Kebijakan LST dan *Risk Management Framework* Maybank Indonesia di mana Bank tidak akan membiayai kegiatan yang dianggap tidak sejalan dengan nilai-nilai pokok (*core value*) Maybank Group serta praktik terbaik internasional. Untuk itu kami telah menetapkan kegiatan usaha yang tidak dibiayai (*blacklist activities*) dan kegiatan usaha yang perlu pengelolaan khusus (*designated loan*) karena memiliki risiko LST tinggi.

Dalam rangka penerapan pengelolaan risiko LST, Maybank Indonesia telah menyusun modul e-learning mengenai Pengenalan Keuangan Berkelanjutan (*Sustainable Finance Awareness*) yang wajib diikuti oleh seluruh karyawan Bank. Modul tersebut dapat diakses oleh seluruh karyawan melalui website MyHR2u dan telah diikuti 5.079 karyawan yang telah lulus. Di samping itu, Bank tengah menyusun ketentuan internal terkait penggolongan Kegiatan Usaha Berkelanjutan (KUB) dan menandai secara sistem sebagai bagian dari pengembangan portofolio keuangan berkelanjutan selanjutnya.

TANTANGAN, PEMANFAATAN PELUANG, PROSPEK USAHA, DAN STRATEGI PENCAPAIAN TARGET

Pertumbuhan kredit menjadi tantangan besar bagi Bank selama tahun 2020 yang lalu. Namun, dengan mulai terlaksananya program vaksinasi dan berjalannya program-program Pemerintah dalam rangka pemulihan ekonomi dapat membuka ruang bagi perbankan untuk meningkatkan penyediaan layanan keuangan di tahun mendatang. Selanjutnya, Maybank Indonesia akan meneruskan langkah-langkah yang membantu nasabah menghadapi tantangan dan fokus pada restrukturisasi kredit untuk menjaga kualitas aset.

In December 2020, Maybank Indonesia affirmed its commitment to support the Indonesian Government and people in facing the ongoing pandemic. We have entered into an agreement with PT Bio Farma (Persero) to finance the procurement and production of the Covid-19 vaccine. In addition, Maybank Indonesia's sharia business unit provides a sharia-based omnibus line facility amounting to USD185 million or Rp2.68 trillion in several terms. This collaboration is an honour for Maybank Indonesia as a form of active participation in the efforts to contain the Covid-19 pandemic in Indonesia. We hope that through this support, we can bring about a widespread impact on society and particularly for the Government to accelerate the recovery of the national economy and climate investment in Indonesia.

MANAGEMENT OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS

Maybank Indonesia is committed to ensuring that the Bank's operations are always friendly to the Environment, Social and Governance (ESG). We believe that business performance must be in line with sustainable finance implementation. In managing ESG aspects, the Bank has and implements Maybank Indonesia's ESG Policy and Risk Management Framework. The Bank will not finance any activity that is not in accordance with the core value of Maybank Group and international best practices. For this reason, we have made a list of business activities that will not be financed (blacklist activities) and those that need special treatment (designated loans) due to the high ESG risks they contain.

In the context of implementing ESG risk management, Maybank Indonesia has developed an e-learning module on the Introduction to Sustainable Finance (Sustainable Finance Awareness), which all Bank employees must follow. This module is accessible by all employees through the MyHR2u website and has been completed by 5,079 employees. In addition, the Bank is currently drafting internal regulations related to the classification of Sustainable Business Activities (KUB) and flagging as a part of the further development of a sustainable financial portfolio.

CHALLENGES, OPPORTUNITIES, BUSINESS PROSPECTS, AND STRATEGIES FOR ACHIEVING TARGETS

Credit growth was a significant challenge for the Bank during the past 2020. However, the mass vaccination and the Government economic recovery programs may provide an opportunity for banks to increase in providing their financial services in the coming year. Furthermore, Maybank Indonesia will continue assisting customers in dealing with the challenges and focus on restructuring loans to maintain asset quality.

Bank akan terus berperan aktif mendukung program prioritas pemerintah khususnya program Pemulihan Ekonomi Nasional (PEN) dengan menyalurkan kredit pada sektor – sektor prioritas yang mempunyai dampak cukup tinggi terhadap perekonomian seperti bisnis UMKM, ekonomi kreatif, bisnis berbasis teknologi sehingga dapat mendorong pertumbuhan ekonomi nasional. Secara garis besar strategi bisnis utama pada 2021 akan mencakup pertumbuhan aset yang sehat dan berkualitas, menjaga struktur biaya, meraih kembali momentum produktivitas, dan memperkuat dukungan digital dalam memberikan layanan kepada nasabah.

Dalam rangka keuangan berkelanjutan, Maybank Indonesia akan melanjutkan program-program yang telah dirancang untuk tahun ke-3 dan program yang belum terlaksana pada tahun 2020. Sesuai dengan RAKB, kegiatan tersebut meliputi peningkatan kapasitas internal, penyesuaian Standar Prosedur Operasi yang mengintegrasikan aspek LST, dan kegiatan *Corporate Responsibility* yang mendukung pengembangan keuangan berkelanjutan.

APRESIASI DAN PENUTUP

Mewakili Direksi, kami menyampaikan penghargaan kepada Dewan Komisaris, pemegang saham, segenap Maybankers, dan seluruh nasabah yang telah memberikan kepercayaan dan dukungan kepada Maybank Indonesia untuk dapat terus berkontribusi dalam pembangunan Indonesia melalui layanan keuangan yang menciptakan nilai dan layanan terbaik kepada komunitas.

The Bank will continue to play an active role in supporting the Government's priority programs, particularly the National Economic Recovery (NER) program, by channeling credit to priority sectors, which has a high impact on the economy, including MSME business creative economy, technology-based businesses. In general, the primary business strategy in 2021 will include healthy and quality asset growth, maintaining the cost structure, regaining productivity momentum, and strengthening digital support in providing services to customers.

In the context of sustainable finance, Maybank Indonesia will continue programs that have been designed for the 3rd year and programs that have not been implemented in 2020. Following the SFAP, these activities include increasing internal capacity, adjusting Standard Operating Procedures that integrate ESG aspects, and Corporate Responsibility activities that support sustainable financial development.

APPRECIATION AND CLOSING

On behalf of the Board of Directors, we would like to express our appreciation to the Board of Commissioners, Shareholders, Maybankers, and all Customers for the trust and supports to Maybank Indonesia, especially in its effort to contribute to Indonesia's development through financial services while delivering value as well as the best service to the community.

Jakarta, 2021

Atas nama Direksi
On behalf of the Directors
PT Bank Maybank Indonesia Tbk

Taswin Zakaria

Presiden Direktur
President Director



Maybank

t 2020

Maybank Indonesia Tbk

MUM REMEGANG SAHAM



EDWIN GERUNGAN



TATA KELOLA BERKELANJUTAN

Sustainable Governance

- 39 Tata Kelola Perusahaan yang Baik
Good Corporate Governance
- 43 Pengembangan Kompetensi Keuangan
Berkelanjutan
Development of Sustainable Financial
Competency
- 44 Manajemen Risiko Lingkungan, Sosial,
dan Tata Kelola
Environment, Social and Governance
Risk Management

- 51 Penjelasan Mengenai Pemangku
Kepentingan
Explanation Regarding Stakeholders
- 55 Permasalahan yang Dihadapi,
Perkembangan, dan Pengaruh
terhadap Penerapan Keuangan
Berkelanjutan
Issues, Development and Influence on
Sustainable Financial Implementation

1
SATU
KETERBUKAAN
untuk Peningkatan Kualitas Kerja
One Openness for Improving the Quality of Work



Bank membangun manajemen risiko LST sebagai salah satu inisiatif dalam Strategi Maybank 2025 yang diterapkan oleh Maybank Group, dengan tujuan menciptakan fundamental yang kuat bagi masa depan Bank.

Bank develops ESG risk management as one of the initiatives in the Maybank 2025 Strategy implemented by the Maybank Group, with the aim of creating strong fundamentals for the Bank's future.



Tata Kelola Perusahaan yang Baik

Good Corporate Governance

KOMITMEN TATA KELOLA PERUSAHAAN

Maybank Indonesia berkomitmen untuk menerapkan *Good Corporate Governance* (GCG) atau tata kelola perusahaan yang baik pada seluruh tingkatan dan jenjang organisasi. Komitmen ini dilakukan dalam upaya untuk meningkatkan kinerja Bank secara berkelanjutan serta memperoleh kepercayaan pemangku kepentingan.

Pengembangan tata kelola perusahaan yang baik yang dilakukan oleh Maybank Indonesia mencakup pula penerapan keuangan berkelanjutan yang mengintegrasikan aspek lingkungan, sosial, dan tata kelola (LST) ke dalam praktik GCG Bank secara keseluruhan. Bank membangun manajemen risiko LST sebagai salah satu inisiatif dalam Strategi Maybank 2025 yang diterapkan oleh Maybank Group, dengan tujuan menciptakan fundamental yang kuat bagi masa depan Bank.

Struktur Tata Kelola

Governance System yang diterapkan Maybank bertumpu pada *Governance Structure* yang mencakup struktur dan infrastruktur organisasi, *Governance Process* yang menjaga prosedur tata kelola agar menghasilkan kebijakan yang andal, dan *Governance Outcome* yang senantiasa mengevaluasi kinerja tata kelola.

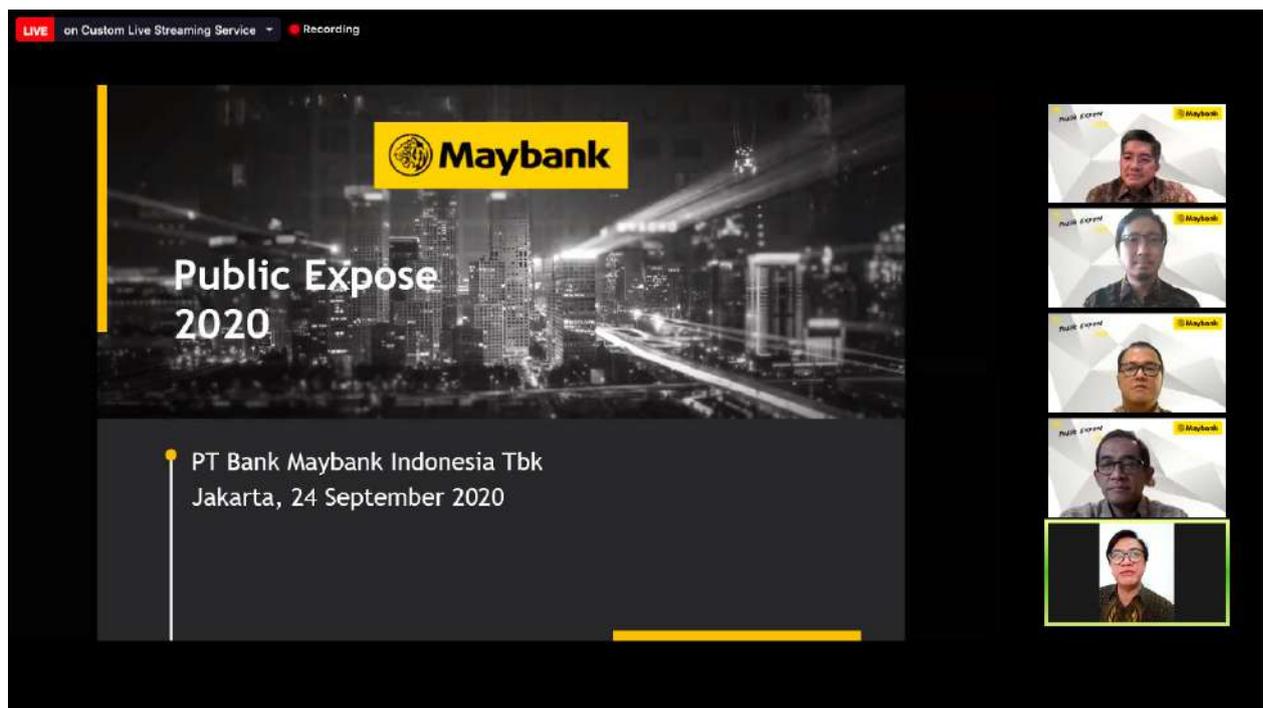
CORPORATE GOVERNANCE COMMITMENT

Maybank Indonesia is committed to implementing sound corporate (GCG) or good corporate governance at all organization levels and levels. This commitment is made to improve the Bank's performance sustainably and gain stakeholders' trust.

The development of good corporate governance carried out by Maybank Indonesia also includes the implementation of sustainable finance that integrates environmental, social and governance (LST) aspects into the Bank's overall GCG practice. The Bank develops ESG risk management as one of the initiatives in the Maybank 2025 Strategy implemented by the Maybank Group, intending to create strong fundamentals for the Bank's future.

Governance Structure

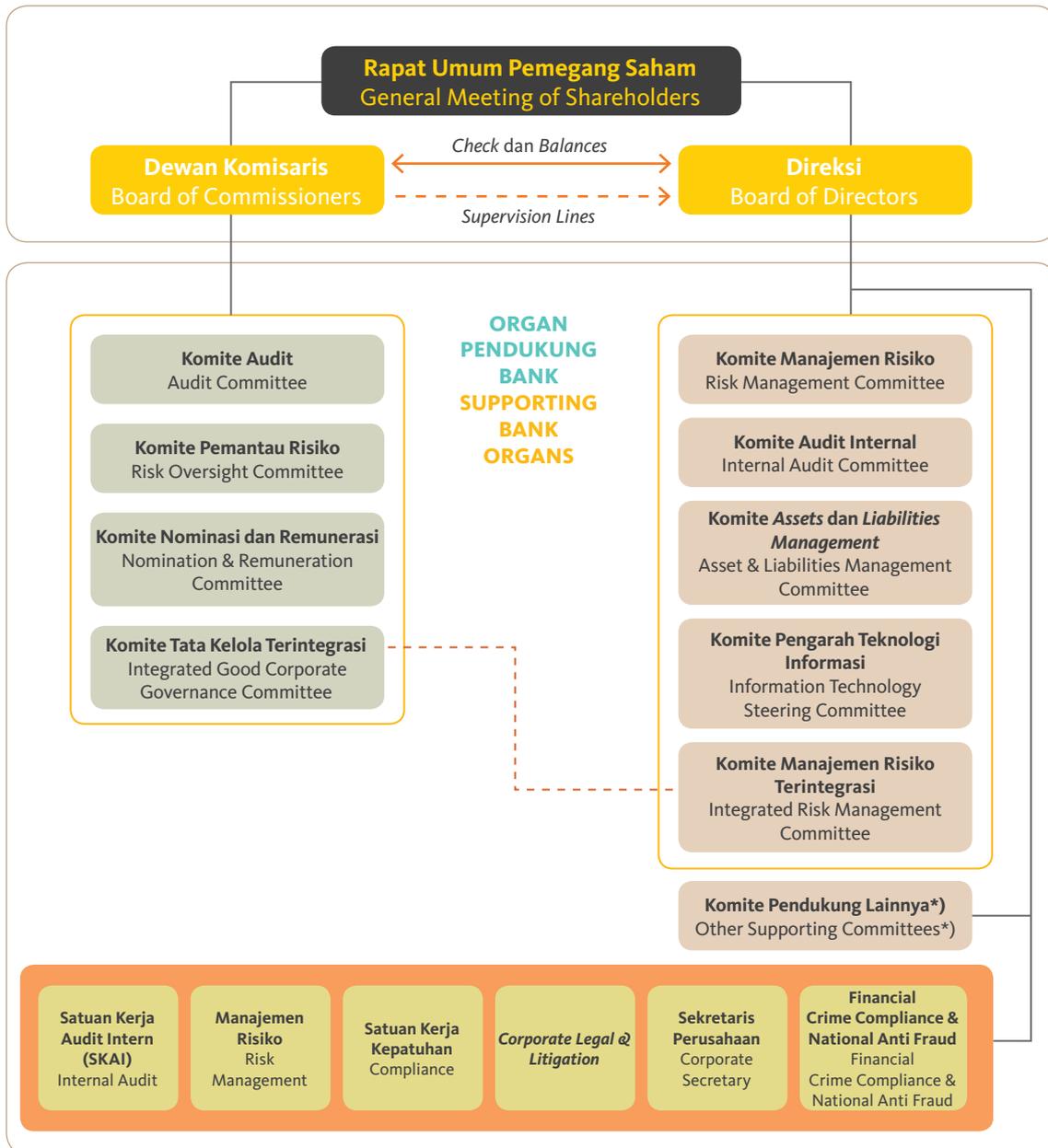
The Governance System implemented by Maybank relies on the Governance Structure, which includes the organizational structure and infrastructure, a Governance Process that maintains governance procedures to produce reliable policies, and a Governance Outcome that constantly evaluates governance performance.



Struktur Tata Kelola Bank [GRI 102-18]

Bank Corporate Governance Structure

STRUKTUR TATA KELOLA BANK BANK CORPORATE GOVERNANCE STRUCTURE



*) Komite Pendukung Lainnya yaitu Komite Kredit, Komite Restrukturisasi Kredit, Komite Penurunan Nilai, Komite Human Capital, dan Komite Personel juga memiliki garis pelaporan dan garis koordinasi dengan Direksi serta sejumlah satuan kerja yang independen. Other supporting committees: Credit Committee, Credit Restructuring Committee, Impairment Committee, Human Capital Committee, and Personnel Committee also have reporting and coordination lines with the Board of Directors and the independent working units.

--- Garis Koordinasi
Coordination Line



TUGAS, WEWENANG DAN TANGGUNG JAWAB ORGAN TATA KELOLA

Tiga organ utama dalam *governance structure* Maybank Indonesia adalah Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Hubungan antara ketiga struktur tersebut diatur oleh anggaran dasar Perseroan, dan peraturan perundangan yang berlaku yang dituangkan dalam piagam -piagam badan tata kelola serta standar dan pedoman pelaksanaan GCG Maybank Indonesia.

Rapat Umum Pemegang Saham (RUPS) merupakan entitas tertinggi berupa forum bagi pemegang saham untuk mengambil keputusan dan mengawasi kinerja Bank secara keseluruhan. RUPS terdiri dari: RUPS Tahunan (RUPST) dan RUPS Luar Biasa (RUPSLB). RUPS Tahunan diselenggarakan dalam jangka waktu paling lambat 6 (enam) bulan setelah tahun buku berakhir. Sedangkan RUPS Luar Biasa dapat diselenggarakan pada setiap waktu berdasarkan kebutuhan untuk kepentingan Perusahaan.

Dewan Komisaris memegang fungsi pengawasan dan penasihat yang bertanggung jawab untuk memastikan bahwa semua kegiatan usaha yang dilaksanakan Direksi diselenggarakan sesuai dengan tujuan Bank dan peraturan yang berlaku. Dewan Komisaris didukung oleh Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, dan Komite Tata Kelola Terintegrasi.

Direksi adalah organ tata kelola dengan mandat representasi dan manajerial yang memegang peran utama dalam kegiatan operasional Bank sehari-hari. Direksi bertanggung jawab untuk memastikan strategi dan inisiatif Bank, baik jangka pendek maupun jangka panjang agar dapat diimplementasikan dengan baik. Direksi dibantu Komite Kredit, Komite Restrukturisasi Kredit, Komite Manajemen Risiko, Komite Manajemen Risiko Terintegrasi, Komite Audit Intern, Komite Asset & Liabilities Management (ALCO), IT Steering Committee, Komite Penurunan Nilai, Komite Human Capital dan Komite Personnel yang bertugas untuk membantu proses penerapan kebijakan manajemen risiko, dan pengelolaan eksposur risiko yang diambil konglomerasi keuangan. Selain itu terdapat unit-unit kerja pendukung Direksi, antara lain Satuan Kerja Audit Internal (SKAI), Unit Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, Unit Kerja Corporate Legal & Litigation, Unit Kerja Financial Crime Compliance (FCC) & National Anti-Fraud serta Unit Kerja Corporate Security Management.

DUTIES, AUTHORITIES AND RESPONSIBILITIES OF THE GOVERNANCE BODY

The three main parts in Maybank Indonesia's governance structure are the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors. The relationship between the three parts is regulated by the Company's articles of association and the applicable laws and regulations outlined in the governance body charter and Maybank Indonesia's GCG implementation standards and guidelines.

As the highest body within the governance structure, the General Meeting of Shareholders (GMS) is a forum where shareholders exercise their rights to make decisions and supervise the overall performance of the Bank. The GMS consists of Annual GMS (AGMS) and Extraordinary GMS (EGMS). Annual GMS is held at the latest 6 (six) months after the financial year. Meanwhile, Extraordinary GMS can be held at any time if deemed necessary for the Company's interests.

The Board of Commissioners conducts supervisory and advisory function, responsible for ensuring that all business activities carried out by the Board of Directors are carried out accordingly with the Bank's objectives and applicable regulations. The Audit Committee supports the Board of Commissioners, the Risk Monitoring Committee, the Nomination and Remuneration Committee, and the Integrated Governance Committee.

The Board of Directors is a governance organ with a representative and managerial mandate that plays a significant role in the daily operations of the Bank. The Board of Directors is responsible for ensuring the Bank's strategies and initiatives, both short and long term, are adequately implemented. The Board of Directors is assisted by the Credit Committee, the Credit Restructuring Committee, the Risk Management Committee, the Integrated Risk Management Committee, the Internal Audit Committee, the Asset & Liabilities Management Committee (ALCO), the IT Steering Committee, the Impairment Committee, the Human Capital Committee and the Personnel Committee in charge of assisting the process. Implementation of risk management policies and management of risk exposures taken by financial conglomerates. Also, there are work units that support the Board of Directors, including the Internal Audit Unit (SKAI), the Risk Management Unit, the Compliance Unit, the Corporate Legal & Litigation Work Unit, the Financial Crime Compliance Work Unit (FCC) & National Anti-Fraud and the Corporate Security Management Work Unit.

DEWAN KOMISARIS DAN DIREKSI MAYBANK INDONESIA

BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS OF MAYBANK INDONESIA

Susunan Dewan Komisaris per 31 Desember 2020

Composition of the Board of Commissioners as of 31 December 2020

No	Nama Komisaris Name of Commissioner	Jabatan	Position
1	Datuk Abdul Farid Bin Alias	Presiden Komisaris	President Commissioner
2	Budhi Dyah Sitawati	Komisaris Independen	Independent Commissioner
3	Achjar Iljas	Komisaris Independen	Independent Commissioner
4	Hendar	Komisaris Independen	Independent Commissioner
5	Edwin Gerungan	Komisaris	Commissioner
6	Datuk Lim Hong Tat	Komisaris	Commissioner

Susunan Direksi per 31 Desember 2020

Composition of the Board of Directors as of December 31, 2020

No	Nama Direktur Name of Director	Jabatan	Position
1	Taswin Zakaria	Presiden Direktur	President Director
2	Thilagavathy Nadason	Direktur	Director
3	Irvandi Ferizal	Direktur	Director
4	Effendi	Direktur	Director
5	Widya Permana	Direktur	Director
6	Muhamadian	Direktur Kepatuhan	Director of Compliance
7	Steffano Ridwan	Direktur	Director
8	Ricky Antariksa	Direktur	Director

Penanggung jawab Keuangan Berkelanjutan

Untuk menerapkan keuangan berkelanjutan, Maybank Indonesia memiliki Rencana Aksi Keuangan Berkelanjutan (RAKB) yang memuat rencana strategis 2020-2024 yang implementasinya melibatkan seluruh organisasi Bank. Dalam keuangan berkelanjutan, Direksi berwenang untuk menetapkan rencana strategis, anggaran, dan melakukan evaluasi pencapaian program, Direksi juga bertanggung jawab atas penerapan keuangan berkelanjutan dan melaporkan hasil implementasinya kepada Dewan Komisaris dan regulator sesuai ketentuan.

Pelaksanaan program-program dalam RAKB dikelola oleh *Task Force Group* terdiri dari semua satuan/unit kerja/jabatan dari lintas divisi dan direktorat. *Task Force Group* bertugas merancang strategi, memastikan implementasi, memantau, dan melaporkan pelaksanaan program kepada Direksi dan Dewan Komisaris.

Person In Charge for Sustainable Finance

To implement sustainable finance, Maybank Indonesia has a Sustainable Finance Action Plan (SFAP), which contains the 2020-2024 strategic plan, and the implementation of which involves the whole organization of the Bank. Concerning sustainable finance, the Board of Directors is authorized to determine strategic plans, budgets and evaluate program achievements. The Board of Directors is also responsible for implementing sustainable finance and reports its implementation to the Board of Commissioners and regulators according to the applicable provisions.

The implementation of programs in the SFAP is managed by a Task Force Group consisting of all units/positions from across divisions and directorates. The Task Force Group is tasked with designing strategies, ensuring implementation, monitoring, and reporting to the Board of Directors and the Board of Commissioners.



Pengembangan Kompetensi Keuangan Berkelanjutan

Sustainable Finance Competency Development

Peningkatan pemahaman tentang prinsip dan penerapan pengelolaan aspek lingkungan, sosial, dan tata kelola dalam kegiatan perbankan menjadi prioritas utama dalam penerapan keuangan berkelanjutan, untuk itu Bank menyelenggarakan kegiatan peningkatan kapasitas internal personil Maybank Indonesia dengan kegiatan pelatihan dan sosialisasi. Aktivitas pengembangan kapasitas yang terlaksana pada tahun 2020 adalah sebagaimana berikut.

Increasing understanding of the principles and implementation of environmental, social and governance aspects in banking activities is a top priority in implementing sustainable finance. The Bank organizes internal capacity building for Maybank Indonesia personnel through training and socialization activities. The activities, as mentioned above, implemented in 2020 are as follows.

Deskripsi Kegiatan / Description of Activity	Peserta / Participants	Pencapaian / Achievement
<p>Pemahaman konsep dasar produk dan sosialisasi konsep keuangan berkelanjutan kepada <i>frontliners</i>, tim pengembangan produk dan tim terkait</p> <p>Understanding of basic product concepts and disseminating sustainable finance concepts to frontliners, product development teams and teams in Related Work Units</p>	<p>Unit Kerja Terkait Human Capital, Finance, Corporate & Brand Communications</p> <p>Human Capital, Finance, Corporate & Brand Communications</p>	<p>Sebanyak 5.079 telah mengikuti modul e-learning Sustainable Finance Awareness yang dapat diakses melalui website MyHR2U</p> <p>A total of 5,079 have participated in the Sustainable Finance Awareness e-learning module which can be accessed through the MyHR2U website</p>
<p>Workshop LST <i>knowledge building</i>, termasuk industri yang memiliki risiko LST tinggi, dan ISPO <i>sharing session</i> oleh WWF Indonesia pada tanggal 11 Desember 2020.</p> <p>Topik yang dibahas antara lain:</p> <ul style="list-style-type: none"> Risks associated with oil palm sector: Legality (inc. UUCK impacts), New Development, Traceability & Transparency Sustainable Palm Oil: Certification (RSPO @ ISPO), Critical Point of Palm Oil Certification for Banks Palm Oil Financing: Development of Palm Oil Policy for Banks, Risks & Opportunities in Palm Oil Sector Financing <p>Workshop on LST Knowledge Building, including industries with high ESG risk, and an ISPO sharing session by WWF Indonesia on 11 December 2020.</p> <p>Topics covered include:</p> <ul style="list-style-type: none"> Risks associated with oil palm sector: Legality (inc. UUCK impacts), New Development, Traceability & Transparency Sustainable Palm Oil: Certification (RSPO & ISPO), Critical Point of Palm Oil Certification for Banks Palm Oil Financing: Development of Palm Oil Policy for Banks, Risks & Opportunities in Palm Oil Sector Financing 	<p>Unit yang terlibat antara lain: manajemen puncak, posisi terkait penjualan dan pengembangan produk Bisnis, Credit Risk Management</p> <p>The units involved include: top management, sales-related positions and product development</p>	<p>Sebanyak 65 karyawan berpartisipasi dalam kegiatan Workshop LST <i>knowledge building</i> yang dilaksanakan secara virtual melalui aplikasi Zoom</p> <p>A total of 65 employees participated in a virtual workshop on LST Knowledge Building by Zoom apps</p>
<p>Edukasi dan Literasi Syariah</p> <p>Sharia Education and Literacy</p>	<p>Shariah Advisory & Assurance dan Unit kerja terkait</p> <p>Shariah Advisory & Assurance and related work units</p>	<p>Dilaksanakan antara lain melalui kegiatan Indonesia Sharia Economic Festival, Leader Series/ Thought Leaders Forum, dsb</p> <p>Implemented through, among others, the Indonesia Sharia Economic Festival, Leader Series / Thought Leaders Forum, etc.</p>

Manajemen Risiko Lingkungan, Sosial, dan Tata Kelola

Environment, Social and Governance Risk Management

Maybank Indonesia telah memiliki kebijakan dan komitmen pengelolaan lingkungan, sosial, dan tata kelola (LST) ke dalam produk dan layanan keuangan yang disediakan. Pelaksanaan kebijakan tersebut mencakup:

- Integrasi pertimbangan LST ke dalam aktivitas pembiayaan untuk mengelola risiko LST secara efektif dan mewujudkan peluang LST.
- Keterlibatan dan dialog dengan debitur/calon debitur (dalam pembiayaan syariah disebut sebagai nasabah/calon nasabah) dengan bekerja bersama dalam perbaikan LST untuk debitur/calon debitur.
- Upaya terus menerus terhadap peluang untuk meminimalkan dampak dari LST terhadap operasi, produk, dan layanan Maybank Indonesia.
- Pengecualian debitur/calon debitur yang kegiatan bisnisnya sesuai dengan *Black List Activities*.

Bank telah membuat kriteria sebagai bagian dari pedoman Pinjaman Bertanggung Jawab dalam mengelola risiko-risiko LST. Pedoman ini menjadi referensi dan pertimbangan dalam proses pemberian keputusan pinjaman berdasarkan prinsip-prinsip utama LST.

Maybank Indonesia has a policy and commitment to environmental, social and governance (ESG) management in financial products and services. The policy's implementation includes:

- Integration of ESG considerations into financing activities to manage ESG risk effectively and realize ESG opportunities.
- Involvement and dialogue with debtors / prospective debtors (referred to in sharia financing as customers / prospective customers) by working together in improving ESG for debtors / prospective debtors.
- Continuous efforts towards opportunities to minimize the impact of ESG on Maybank Indonesia's operations, products and services.
- Exclusion of debtors / prospective debtors whose business activities are listed in the Black List Activities.

The Bank has established criteria as part of the Responsible Credit guidelines in managing ESG risks. This guideline becomes a reference and consideration in the loan decision process based on the main ESG principles.

Cakupan Aspek LST

ESG Aspect Coverage

Lingkungan Environment	Sosial Social	Tata Kelola Governance
<ul style="list-style-type: none"> Perubahan iklim Pemanfaatan lahan Pemakaian air Pemakaian energi Emisi dan limbah Konservasi sumber daya alam/keberlanjutan Climate change Land use Water usage Energy consumption Emissions and waste Conservation of natural resources/ sustainability 	<ul style="list-style-type: none"> Hak asasi manusia Hak dan tunjangan karyawan Keberagaman tenaga kerja Tanggung jawab produk dan jasa Manajemen rantai pasok Investasi berbasis komunitas Tanggung jawab sosial perusahaan Perlindungan konsumen Keselamatan hewan Human rights Employee rights and benefits Employee diversity Product and service responsibilities Supply chain management Community based investment Corporate social responsibility Consumer protection Animal safety 	<ul style="list-style-type: none"> Tata kelola perusahaan Transparansi dan pelaporan Keuangan Berkelanjutan Manajemen pemangku kepentingan Corporate governance Transparency and reporting Sustainable finance Stakeholder management



DUE DILIGENCE

Sejak 2019, Maybank Indonesia telah menetapkan kebijakan LST dan *Risk Management Framework* Maybank Indonesia dan menerapkan kebijakan *High Risk Sector Risk Assessment Committees* (RAC), yang memuat kriteria faktor risiko yang disetujui dan dapat diterima sebagai saringan awal proses pemberian kredit pada industri yang memiliki risiko LST tinggi.

Bank akan memperbaharui RAC secara reguler terutama untuk industri yang memiliki risiko LST tinggi. Sebagai bagian dari kerangka kerja ini, Maybank tidak akan membiayai kegiatan yang dianggap tidak sejalan dengan nilai-nilai pokok (*core value*) Maybank Group serta praktik terbaik internasional, termasuk, tetapi tidak terbatas pada:

Blacklist Activities

- Produksi atau perdagangan produk maupun kegiatan yang dianggap ilegal menurut hukum di negara tempat bank beroperasi, peraturan/konvensi/perjanjian internasional, atau larangan internasional
- Pencucian uang dan/atau kegiatan terorisme
- Produksi atau kegiatan yang melibatkan bentuk kerja paksa yang berbahaya atau eksploitasi atau pekerja anak yang berbahaya
- Produksi atau perdagangan pornografi, prostitusi, dan layanan terkait
- Produksi atau perdagangan senjata api dan senjata yang berbahaya lainnya
- Produksi atau perdagangan bahan radioaktif, termasuk pembangkit tenaga nuklir dan layanan terkait
- Kegiatan yang dapat merusak situs warisan Dunia/Nasional/ UNESCO
- Produksi atau perdagangan spesies hewan yang terancam punah
- Produksi atau perdagangan serat asbestos yang tidak terikat
- Kegiatan perjudian, permainan dan badan usaha sejenis misal: lotre, segala bentuk taruhan, mesin permainan, kasino yang berdiri sendiri.

Selain itu, Bank menerapkan prosedur yang mengatur pemberian kredit kepada jenis usaha / industri yang termasuk kategori *Designated Loan*, yaitu kredit kepada kegiatan usaha yang memerlukan perhatian ekstra serta evaluasi lebih mendalam karena memiliki sifat risiko LST yang tinggi dan/atau prospek industri yang kurang baik.

Selain ketentuan yang berlaku dari Maybank Group, Maybank Indonesia telah menerapkan SOP Global Banking (Kebijakan Prosedur Perkreditan Global Banking) yang memuat seleksi awal bagi penyaluran kredit tidak boleh diberikan pada kegiatan usaha yang memenuhi kriteria sebagai berikut:

- Perusahaan yang terbukti secara hukum melanggar peraturan lingkungan hidup; atau
- Dalam daftar PROPER dengan klasifikasi merah atau hitam yang dikeluarkan oleh Kementerian LHK.

DUE DILIGENCE

Since 2019, Maybank Indonesia has established Maybank Indonesia's ESG policy and Risk Management Framework and implemented the High-Risk Sector Risk Assessment Committees (RAC) policy, which contains approved risk factor criteria and is acceptable as an initial screening process for lending to industries with high ESG risk.

The Bank will regularly update the RAC, especially for high ESG risk industries. As part of this framework, Maybank refrains from financing activities not to conform with the Maybank Group core values nor international best practice, including, but not limited to:

Blacklist Activities

- Production or trade-in products or activities that are considered illegal according to the law in the country where the Bank operates, international regulations/conventions/agreements, or international prohibitions
- Money laundering and terrorism activities
- Production or activities that involve dangerous forms of forced labour or exploitation or hazardous child labour
- Production or trade-in pornography, prostitution, and related services
- Production or trade-in firearms and other dangerous weapons
- Production or trade in radioactive materials, including nuclear power plants and related services
- Activities that could damage World/National/UNESCO heritage sites
- Production or trade-in endangered animal species
- Production or trade-in unbonded asbestos fibres
- Gambling, games and similar business entities, for example, lotteries, all forms of bets, game machines, stand-alone casinos.

Furthermore, Bank implements procedures that regulate the provision of credit to types of businesses/industries included in the Designated Loan category, namely loans to business activities that require extra attention and more in-depth evaluation because they have high ESG risk characteristics and unfavourable industry prospects.

In addition to the applicable provisions of the Maybank Group, Maybank Indonesia also implements the Global Banking Credit Procedure Policy, which emphasizes that the initial selection process for lending should not be given to business activities that meet the following criteria:

- Companies proven legally violating environmental regulations; or
- Registered with red or black classification in the PROPER list issued by the Ministry of LHK.

Maybank secara bertahap akan menyesuaikan SPO antara lain menambahkan tanggung jawab, kewenangan dan tugas untuk unit yang sudah ada yang menjalankan kebijakan LST kami dan bagian dari pelaksanaan RAKB. Saat ini kaji ulang terhadap SPO yang telah ada telah mulai dilakukan dan secara bertahap diimplementasikan dan diintegrasikan ke dalam manajemen risiko dalam aktivitas bisnis bank.

Maybank will gradually adjust the SOP, including adding responsibilities, powers and duties for the existing units that implement our ESG policies and part of the implementation of the RAKB. A review of existing SOPs has begun and is gradually being implemented and integrated into risk management in bank business activities.

PROSEDUR MENGIDENTIFIKASI, MENGUKUR, MEMANTAU, DAN MENGENDALIKAN RISIKO [GRI 102-11]

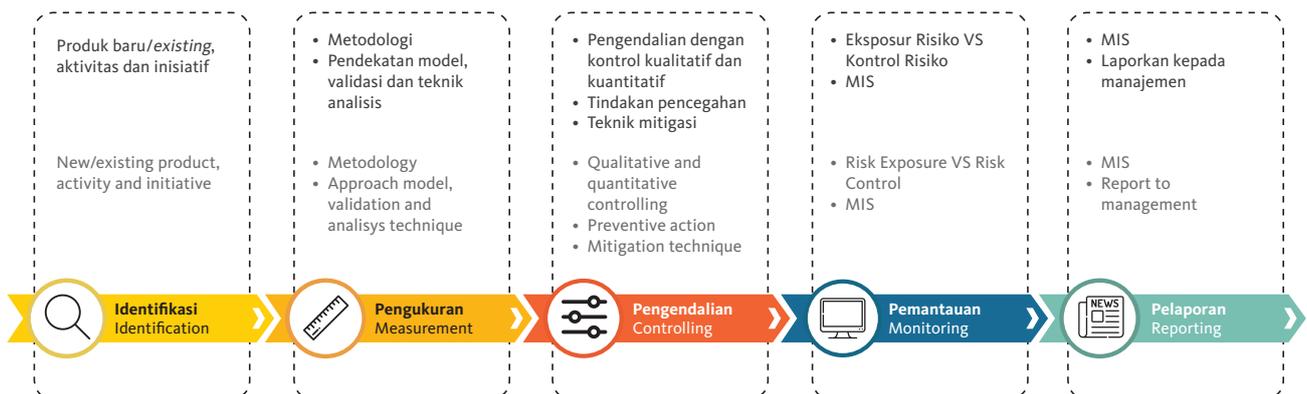
Maybank Indonesia melaksanakan manajemen risiko melalui prinsip *Three Lines of Defense* dan *Four Eyes Principle* untuk mengidentifikasi, mengendalikan, memantau dan melakukan mitigasi 12 risiko bank secara berkelanjutan: Kredit, Pasar, Likuiditas, Operasional, Imbal Hasil, Transaksi Intra-Grup, Kepatuhan, Hukum, Reputasi, Strategi, Investasi dan Asuransi. Kami menjalankannya dengan mengidentifikasi dan mengelola semua eksposur risiko yang melekat pada Bank secara maksimal.

PROCEDURES FOR IDENTIFYING, MEASURING, MONITORING AND CONTROLLING RISK [GRI 102-11]

Maybank Indonesia implements risk management by the principles of the *Three Lines of Defense* and *Four Eyes Principle* to identify, control, monitor and sustainably mitigate 12 bank risks: Credit, Market, Liquidity, Operations, Returns, Intra-Group Transactions, Compliance, Legal, Reputation, Strategy, Investment and Insurance. We do this by identifying and managing all risk exposures inherent in the Bank to the maximum.

Sistem Manajemen Risiko yang Diterapkan Bank

Risk Management System Implemented by the Bank



Maybank Indonesia telah mengimplementasikan fungsi pengendalian internal dalam kegiatan operasionalnya termasuk melalui pemisahan tugas, dual control, rekonsiliasi serta standar proses kerja dan pedoman pelaksanaan. Pengendalian internal meliputi pengendalian *operations, reporting, dan compliance*. Tiga tujuan pengendalian tersebut mengacu pada kerangka pengendalian intern yang disusun oleh Committee of Sponsoring Organizations of Treadway Commission (COSO).

Maybank Indonesia has implemented internal control functions in its operational activities, including through segregation of duties, dual control, reconciliation, and work process standards and implementation guidelines. Internal controls include management of operations, reporting, and compliance. The three control objectives refer to the internal control framework prepared by the Committee of Sponsoring Organizations of Treadway Commission (COSO).

Dengan penerapan GCG yang konsisten dan program-program pengembangan yang dilakukan pada tahun 2020, hasil penilaian mandiri yang dilakukan Maybank Indonesia atas penerapan Tata Kelola yang baik secara individu dan konsolidasi untuk periode Juni 2020 adalah Peringkat “2” dengan definisi peringkat “Baik” sebagaimana telah kami laporkan kepada Otoritas Jasa Keuangan.

With a consistent implementation of GCG and development programs carried out in 2020, Maybank Indonesia’s independent assessment of the performance of Good Corporate Governance individually and in a consolidated manner for June 2020 resulted in Rank “2”, or defined as “Good”, as we reported to the Financial Services Authority.

Pelaksanaan Kehati-hatian [GRI 102-11]

Sebagai salah satu industri jasa keuangan, Maybank Indonesia menetapkan dan menerapkan kebijakan dalam penerapan prinsip kehati-hatian dalam kegiatan perbankan dan program-program pelaksanaannya. Termasuk dalam hal ini adalah Kode

Implementation of the Prudent Principles [GRI 102-11]

As one of the financial services industries, Maybank Indonesia establishes and applies prudence in banking activities and its implementation programs. Included in this are the Maybank



Etik dan Pedoman Tingkah Laku Maybank Indonesia, Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT), Penerapan Strategi Anti-Fraud, Sistem Pelaporan Pelanggaran (Whistleblowing) dan peraturan pendukungnya. [GRI 103-1]

Indonesia Code of Ethics and Code of Conduct, the Anti Money Laundering and Prevention of Terrorism Funding Program (AML-CFT), Implementation of Anti-Fraud Strategy, Whistleblowing System and its supporting regulations. [GRI 103-1]

Kode Etik dan Pedoman Tingkah Laku Maybank Indonesia
[GRI 102-16]

Maybank Indonesia mengedepankan nilai-nilai T.I.G.E.R, (*Teamwork, Integrity, Growth, Excellence @ Efficiency dan Relationship Building*) dan kode etik sebagai patokan bagi setiap orang dalam berinteraksi satu sama lain, baik secara internal maupun kepada pihak eksternal. Internalisasi kode etik dan nilai-nilai budaya Bank dilakukan oleh setiap manajemen senior melalui pengarahan rutin dan akses e-learning, setiap karyawan juga menandatangani pakta integritas secara periodik sebagai janji untuk menjunjung tinggi nilai-nilai Maybank.

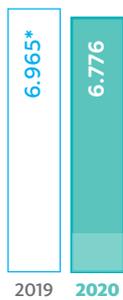
Maybank Indonesia's Code of Ethics and Code of Conduct
[GRI 102-16]

Maybank Indonesia puts forward T.I.G.E.R's values (*Teamwork, Integrity, Growth, Excellence & Efficiency and Relationship Building*) and code of ethics as a benchmark for everyone in the interaction with each other, both internally and with external parties. Each senior management carries out internalization of the code of ethics and cultural values of the Bank through regular briefings and access to e-learning. Each employee also signs an integrity pact periodically as a pledge to uphold the values of Maybank.

Internalisasi Budaya Risiko

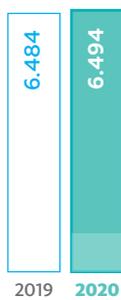
Internalization of risk culture

Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme
Anti-Money Laundering and Prevention of Terrorism Funding Training

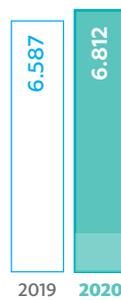


* Kelulusan 99%
Graduation 99%

Operation Risk Management
Operation Risk Management



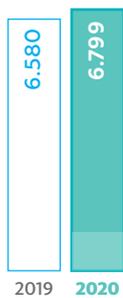
Living the Core Values of T.I.G.E.R
Living the Core Values of T.I.G.E.R



Pelatihan Code of Conduct
Code of Conduct Training



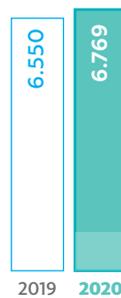
Information Security Awareness
Information Security Awareness



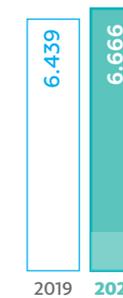
Business Continuity Management
Business Continuity Management



LEAN
LEAN



Peserta Pelatihan Anti-Fraud
Anti-Fraud Training participants



Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme

Bank telah menerapkan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) dengan membentuk Satuan Kerja APU PPT dalam Unit Kerja Financial Crime Compliance (FCC). Program-program APU PPT Bank berdasarkan 5 (lima) pilar yang dirangkum sebagaimana berikut.

Anti Money Laundering and Combating the Financing of Terrorism Program

The Bank has implemented the Anti Money Laundering and Combating the Financing of Terrorism (AML-CFT) program AML-CFT Work Unit in the Financial Crime Compliance (FCC) Work Unit. The Bank's APU PPT programs are based on 5 (five) pillars which are summarized as follows:

Penyelenggaraan APU-PPT meliputi

The implementation of APU-PPT includes

1	2	3	4	5
Pengawasan aktif Direksi dan Komisaris	Kebijakan dan Prosedur	Pengendalian Intern	Sistem Informasi Manajemen	Sumber Daya Manusia dan Pelatihan
Dewan Komisaris dan Direksi mengawasi secara aktif pelaksanaan program APU-PPT berdasarkan laporan rutin yang disampaikan. Dewan Komisaris dan Direksi juga memberikan persetujuan terkait kebijakan dan prosedur program APU-PPT	Bank menyesuaikan kebijakan dan prosedur yang sesuai dengan peraturan terkini	Pemantauan oleh pihak independen secara berkala. Internal Audit dan Eksternal Audit menguji efektivitas pelaksanaan Program APU-PPT sesuai dengan ketentuan yang berlaku	Pengembangan Sistem Informasi yang dapat memantau, mengidentifikasi, menganalisis dan menyediakan laporan dengan karakteristik transaksi berdasarkan risiko yang dilakukan nasabah. Dengan demikian, sistem ini dapat mendukung kegiatan pemantauan profil dan transaksi nasabah agar berjalan efektif	Program pelatihan bagi seluruh karyawan di bidang APU-PPT agar sumber daya manusia kami memiliki tingkat keahlian dan pengetahuan yang memadai dalam menjalankan tugasnya
Active Supervision of Directors and Commissioners	Policies and Procedures	Internal Control	Information Management System	Human Capital and Training
The Board of Commissioners and the Board of Directors conduct supervision of the APU and PPT program based on routine reports. The Board of Commissioners and the Board of Directors also give approval to the Policy and Procedures of the APU and PPT Program.	The Bank updates Policy and Procedures in accordance with the latest regulations.	Periodic monitoring by independent party. Internal Audit and the External Audit units assess the effectiveness of the implementation of the APU and PPT Program in accordance with prevailing regulations.	Development of Information Systems that can monitor, identify, analyse, and provide reports of transaction characteristics based on the risks that customers make. Therefore the system can support the monitoring of customer profiles and transactions.	Training programs for all employees in the fields of APU and PPT to provide them with an adequate level of expertise and knowledge to carry out their duties.

Penerapan Prinsip Know Your Employee

Penerapan *Know Your Employee* (KYE) telah dilaksanakan oleh Maybank Indonesia meliputi aspek-aspek sebagai berikut:

- Melakukan prosedur penyaringan (*pre-employee screening*) pada saat penerimaan pegawai baru dalam upaya memastikan profil calon karyawan tidak memiliki catatan kejahatan.
- Pengenalan dan pemantauan profil karyawan antara lain mencakup perilaku dan gaya hidup karyawan.

Implementation of Know Your Employee Principles

Maybank Indonesia has implemented Know Your Employee (KYE), covering the following aspects:

- Conduct pre-employee screening procedures at the time of employee recruitment to ensure prospective employees do not have a criminal record.
- Recognition and monitoring of employee profiles, including employee behaviour and lifestyle.

Penerapan Prinsip Know Your Customer

Maybank Indonesia menerapkan Prinsip Mengenal Nasabah (*Know Your Customer/KYC*) yang meliputi aspek-aspek sebagai berikut:

- Melakukan identifikasi, verifikasi, *screening* dan *risk assesment* kepada calon nasabah dalam rangka penerapan *Customer Due Diligence* (CDD).
- Melakukan pemantauan nasabah untuk memastikan bahwa transaksi yang dilakukan sejalan dengan pemahaman Bank atas nasabah, kegiatan usaha dan profil risiko nasabah, termasuk sumber dananya, dan tidak terkait dengan catatan kejahatan

Implementation of Know Your Customer Principles

Maybank Indonesia has implemented Know Your Customer (KYC) principles which include the following aspects:

- Perform identification, verification, screening and risk assessment of prospective customers in the context of implementing Customer Due Diligence (CDD).
- Monitor customers to ensure that transactions are carried out in line with the Bank's understanding of customers, business activities and customer risk profiles, including sources of funds, and are not related to criminal records.



- Dalam hal terdapat indikasi mencurigakan/ketidakwa-jaran terkait tindak pidana pencucian uang atau pendanaan terorisme maka Bank melaporkan Laporan Transaksi Keuangan Mencurigakan (LTKM) ke PPATK sesuai perundang-undangan yang berlaku.

Kejahatan Siber

Sejalan dengan peningkatan produk dan layanan keuangan digital yang terus dikembangkan, Maybank Indonesia memiliki kebijakan, prosedur dan organisasi khusus untuk menangani kejahatan siber, manajemen IT terus berupaya untuk mengimplementasikan teknologi keamanan sistem agar mampu mengidentifikasi, menangkal dan memonitor setiap potensi risiko kejahatan siber.

Selain itu, peningkatan kepedulian seluruh *stakeholder* baik karyawan dan nasabah terkait ancaman kejahatan dunia maya juga terus dilakukan secara berkesinambungan. Bank telah melakukan sosialisasi melalui publikasi *e-mail* dan *e-learning* mengenai peningkatan kewaspadaan akan serangan siber, termasuk cara pencegahan maupun cara penanganan serangan siber kepada seluruh karyawan. *Cyber risk* merupakan salah satu risiko yang dikelola secara komprehensif oleh Maybank Indonesia.

Penerapan Strategi Anti-Fraud

Maybank Indonesia memiliki Unit Kerja Financial Crime Compliance & National Anti Fraud untuk mengendalikan risiko terjadinya fraud. Tiga pendekatan: pencegahan, pengawasan dan penindakan. Kegiatan rutin yang dilaksanakan di bidang ini adalah *anti-fraud statement*, *training* dan kampanye *fraud awareness*, identifikasi dan analisis kerawanan, implementasi *Know Your Customer* (KYC) dan *Know Your Employee* (KYE). [GRI 103-2]

Dalam rangkaantisipasi kejadian fraud baik yang berasal dari internal maupun eksternal Bank, manajemen telah melakukan tindak lanjut dan perbaikan atas kelemahan-kelemahan yang ada dan memperkuat sistem pengendalian internal.

Efektifitas program anti-fraud dievaluasi oleh Unit Kerja Financial Crime Compliance & National Anti Fraud dengan melakukan proses pemantauan, evaluasi, dan tindak lanjut atas laporan yang diterima dan penerapan strategi anti-fraud untuk disampaikan dalam laporan ke Direksi dan Komisaris. [GRI 103-3]

Sistem Pelaporan Pelanggaran

Dalam rangka mitigasi *fraud*, Bank menerapkan prosedur dan mekanisme *Whistle Blowing* (WB) sebagai sebuah sistem pelaporan pelanggaran, yang merupakan sarana komunikasi efektif dalam mendeteksi praktik fraud dan penyimpangan lainnya melalui *Short Message Service* (SMS), WhatsApp, *E-mail*, maupun surat tertutup, dan bank memberikan perlindungan terhadap pelapor.

- In the event that there are suspicious/irregular indications related to the crime of money laundering or terrorism financing, the Bank shall report a Suspicious Financial Transaction Report (LTKM) to the PPATK in accordance with the applicable laws.

Cyber Crimes

In line with the continuous improvement of digital financial products and services, Maybank Indonesia has specific policies, procedures and organizations to deal with cybercrime. The IT department implements system security technology to enable the Company to identify, prevent and monitor any potential risk of cybercrime.

Increasing the awareness of all stakeholders, both employees and customers, regarding cybercrime threat is also continuously carried out. The Bank has conducted a socialization program through e-mail and e-learning publications regarding increased alertness of cyberattacks, including preventing and handling cyber-attacks to all employees. Cyber risk is one of the risks that Maybank Indonesia manages comprehensively.

Implementation of Anti-Fraud Strategy

Maybank Indonesia has established a Financial Crime Compliance & National Anti Fraud Unit to control the risk of fraud. Three approaches: prevention, surveillance and enforcement. In this regard, routine activities are anti-fraud statements, training and fraud awareness campaigns, identification and analysis of vulnerabilities, implementation of Know Your Customer (KYC) and Know Your Employee (KYE). [GRI 103-2]

To anticipate fraud occurrences, both internal and external to the Bank, the Bank's management has followed up and corrected existing weaknesses and strengthened the internal control system.

The anti-fraud program's effectiveness is evaluated by the Financial Crime Compliance & National Anti Fraud Unit by conducting a process of monitoring, evaluation, and follow-up on reports received and implementing anti-fraud strategies to be submitted in reports to the Directors and Commissioners. [GRI 103-3]

Whistleblowing System

To mitigate fraud, the Bank implements Whistle Blowing (WB) procedures and mechanisms as a violation reporting system, an effective means of communication in detecting fraudulent practices and other irregularities through Short Message Service (SMS), WhatsApp, E-mail, and closed letters. The Bank protects the reporter.

Rekapitulasi Pelaporan Pelanggaran

Recapitulation of Violation Reporting

Perihal Pengaduan (Kasus)	2020	2019	2018	Complaint Subject (Case)
Kode Etik	32	22	25	Code of Ethics
Pelanggaran Hukum & Regulasi				Law and Regulation Violation
<i>Fraud</i>	1			Fraud
Lainnya	48	1	7	Others
Jumlah	81	23	32	Total Number
Diselesaikan				Resolved

Rincian pelaksanaan tata kelola dan manajemen risiko Maybank Indonesia dapat dibaca dalam Laporan Tahunan Bank Maybank Indonesia Tbk tahun 2020, di bagian Laporan Tata Kelola Perusahaan.

Details of the implementation of governance and risk management of Maybank Indonesia can be read in the Annual Report of Bank Maybank Indonesia Tbk for 2020, in the Corporate Governance Report section.





Penjelasan Mengenai Pemangku Kepentingan

Explanation Regarding Stakeholders

Maybank Indonesia berinteraksi erat dengan pemangku kepentingan dalam rangka menyelenggarakan produk dan jasa keuangan serta melaksanakan strategi keuangan berkelanjutan. Pemangku kepentingan prioritas bank dalam hal ini diperoleh melalui asesmen pemangku kepentingan berdasarkan tiga kriteria yang berkaitan erat dengan keberlanjutan perusahaan: keabsahan (*legitimacy*), kedekatan fisik (*proximity*) dan urgensi (*urgency*). Pemangku kepentingan prioritas dan metode pelibatannya dalam pelaksanaan keuangan berkelanjutan adalah sebagai berikut. [GRI 102-42]

Maybank Indonesia interacts closely with stakeholders to deliver financial products and services and implement a sustainable financial strategy. Stakeholders that have become the bank's priority are the result of stakeholder assessment based on three criteria that are closely related to company sustainability: legitimacy, physical closeness (*proximity*) and urgency. Priority stakeholders and methods for their involvement in sustainable finance implementation are as follows. [GRI 102-42]

Daftar Pemangku Kepentingan Prioritas dan Strategi Pelibatannya

List of Priority Stakeholders and Strategy for Engagement

[GRI 102-40][GRI 102-43][GRI 102-44]

Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Nasabah	Pemberdayaan dan Komunikasi	Call Center	Menampung dan menyelesaikan keluhan nasabah	Setiap saat	Kualitas layanan dan keamanan transaksi Pengembangan produk
		Survei Kepuasan Pelanggan	Identifikasi kepuasan nasabah dan peningkatan kualitas layanan	Setahun sekali	Kredit korporasi, retail, UKM, mikro dan syariah Kemudahan akses
		Consumer Gathering	Pembinaan dan peningkatan hubungan bisnis	Minimal setahun sekali	Mengetahui dan memenuhi harapan nasabah
		Website	Edukasi layanan perbankan	Sesuai kebutuhan	Informasi cara mendapatkan layanan jasa perbankan. Informasi produk dan layanan perbankan
Customer	Empowerment and Communication	Call Center	Accommodate and resolve customer complaints	Anytime	Quality of service and transaction security Product development
		Customer satisfaction survey	Measure customer satisfaction level and identify service quality improvements	Once a year	Corporate, retail, SME, micro and shariah loans Easy access
		Consumer Gathering	Guidance and business relationship enhancement	At least once a year	Know and meet customer expectations
		Website	Education about banking services	As required	Information on how to obtain banking services Information on banking products and services

Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Masyarakat dan Lembaga Swadaya Masyarakat	Komunikasi dan Pemberdayaan	Kerja sama strategis dalam rangka tanggung jawab sosial	Memberdayakan kehidupan sosial dan partisipasi pada pelestarian lingkungan	Minimal per-kuartal atau sesuai kebutuhan	Mitigasi dampak sosial lingkungan dan kinerja program di bidang terkait Perkembangan realisasi program CR
		Laporan Keberlanjutan	Sosialisasi kebijakan dan program CR	Setahun sekali	Informasi mengenai kegiatan perusahaan
Society and Non-Governmental Organizations	Communication and Empowerment	Strategic cooperation in relation to social responsibility	Empowering the society and participation in environmental sustainability	At least quarterly or as required	Mitigation of environmental and social impacts and program performance in related fields Development and realisation of CR programs
		Sustainability Report	Socialisation of CR policies and programs	Once a year	Information about company activities
Karyawan	Pemberdayaan dan Kolaborasi	Media komunikasi internal (Portal)	Solusi kebijakan dan strategi pengembangan karyawan	Setiap saat	Pemberitahuan hak-hak karyawan Pemaparan kinerja, sasaran, dan strategi bank di masa mendatang
		Majalah Internal Kabar Maybank	Pemberian informasi pada karyawan tentang berbagai acara dan kegiatan Bank serta informasi yang berkenaan dengan perusahaan	Setiap bulan	Informasi tentang acara dan kegiatan perusahaan
		Pertemuan-pertemuan internal, termasuk: <i>Brownbag Session, Employee Festival, Year End party, Health Talk, Townhall Meeting, Sharing Knowledge, Conservation with Management, Regional Transformation Roadshow</i> , dan lain-lain	Komunikasi konstruktif untuk menjalin pengertian timbal balik antara karyawan dengan manajemen Forum komunikasi pemangku kepentingan Maybank Indonesia dengan manajemen Maybank Indonesia	Secara periodik tergantung masing-masing jenis pertemuan	<i>Sharing knowledge</i> dan diskusi berbagai hal terkait ketenagakerjaan Ajang apresiasi karyawan yang berprestasi Silaturahmi dan mempererat karyawan dengan jajaran manajemen Bincang-bincang seputar kesehatan Penyelarasan strategi, sasaran, dan evaluasi kinerja Maybank Indonesia dengan Grup Maybank.
		<i>Employee Engagement Survey (EES)</i>	Mengetahui dan meningkatkan keterikatan karyawan dengan perusahaan	Setahun sekali	Memotivasi karyawan



Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Employees	Empowerment and Collaboration	Internal communication media (Portal)	Socialisation of employee development policies and strategies	Anytime	Employee rights notice Exposure to future bank performance, goals and strategies
		Internal Magazine The Maybank News	Provision of information to employees about the Bank's various events and activities, as well as information pertaining to the company	Monthly	Information regarding company events and activities
		Various internal meetings, including: Brownbag Session, Employee Festival, End of year Party, Health Talk, Townhall Meeting, Sharing Knowledge, Conversation with Management, Regional Transformation Roadshow, and others.	Constructive communication to establish mutual understanding between the employees and management Maybank Indonesia Stakeholders Communication Forum with Maybank Indonesia management	Periodically, depending on the type of the meeting	Sharing knowledge and discussion of related employment issues Showing appreciation to high achieving employees Strengthening relationships between the employees and management Discussion about issues related to health Alignment of Maybank Indonesia's strategy, objectives, and performance evaluations with the Maybank Group
		Employee Engagement Survey (EES)	Knowledge of and improvement of employee loyalty to the company	Once a year	Motivating employees
Serikat Pekerja	Komunikasi dan Kolaborasi	Membahas perjanjian kerjasama	Membina hubungan bipatrit dengan Serikat Pekerja	Dua tahun sekali	Pengertian timbal balik antara perusahaan dengan karyawan. Pemenuhan hak-hak dan kewajiban karyawan
Labour Union	Communication and Collaboration	Discussing Agreement	Fostering bipartite relations with Trade Unions	Twice a year	Reciprocal understanding between the company and the employees Fulfilment of the employees' rights and obligations
Pemerintah (OJK dan lembaga terkait)	Komunikasi dan Konsultasi	Laporan pelaksanaan kepatuhan regulasi perbankan dan notifikasi pada Bank Indonesia	Konfirmasi tingkat kepatuhan atas peraturan perundangan yang berlaku	Per semester	Pemenuhan peraturan dan perundangan Pemenuhan aspek transparansi Peningkatan kualitas tata kelola
		Basel II Accord – Basel Committee	Partisipasi dalam kegiatan-kegiatan yang diselenggarakan komite	Minimal setahun sekali	Mitigasi risiko sosial dan lingkungan dalam pemberian kredit
		Laporan kepatuhan aspek syariah pada Dewan Syariah Nasional	Konfirmasi tingkat kepatuhan pada prinsip syariah	Minimal setahun sekali	<i>Anti Bribery and Corruption (ABC)</i> <i>Anti Money Laundering dan Anti</i>

Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Government (OJK and related institutions)	Communication and Consultation	Report about the implementation of Banking Regulation and Notification Compliance with Bank Indonesia	Confirmation that the Bank complies with all applicable laws	Per semester	Compliance with laws and regulations Fulfilling aspects of transparency Improving the quality of governance
		Basel II Accord – Basel Committee	Participation in activities conducted by the committee	At least once a year	Mitigating social and environmental risks in lending Anti Bribery and Corruption (ABC)
		Compliance report of sharia aspects to the National Sharia Board	Confirmation of compliance level to sharia principles	At least once a year	Anti Money Laundering and Anti Terrorism Increasing prudential principles in banking operations and services
Media	Komunikasi	Siaran Pers dan Konferensi Pers	Pemberian Informasi kinerja bank, investasi, termasuk rencana korporasi lainnya	Sesuai kebutuhan	Kinerja keuangan dan non-keuangan Perkembangan dan realisasi program CR Informasi tentang kegiatan CR perusahaan
Media	Communication	Press Releases & Press Conference	Providing information about bank performance, investments and other corporate plans	As required	Financial and non-financial performance The development and realisation of CR programs Information about corporate CR activities.

Komitmen pada Inisiatif Eksternal

Dalam menjalankan bisnisnya, Maybank Indonesia senantiasa mematuhi aturan yang telah ditetapkan oleh Pemerintah. Maybank Indonesia resmi bergabung menjadi anggota Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) sebagai komitmen menerapkan praktik keuangan berkelanjutan. Kami juga telah menerapkan standar baku yang berlaku di industri keuangan, baik bidang tata kelola maupun praktik bisnis yang berlaku umum, antara lain:

- Bank Indonesia dan/atau Otoritas Jasa Keuangan:
 - Risk Based Bank Rating (RBBR)
 - Sistem pengendalian risiko
- Bursa Efek Indonesia
- Corporate Governance Perception Index (CGPI)
- Peringkat Tata Kelola Perusahaan
- Banking Service Excellence
- ISO (Teknologi/Audit/Rekrutmen/Pelatihan). [GRI 102-12]

Keanggotaan Organisasi

Maybank Indonesia adalah anggota aktif Perhimpunan Bank-Bank Umum Nasional (Perbanas), Ikatan Bankir Indonesia (IBI), dan Asosiasi Emiten Indonesia (AEI). [GRI 102-13]

Commitment to External Initiatives

In running its business, Maybank Indonesia always complies with the Government's rules. Maybank Indonesia has officially joined as a member of the Indonesian Sustainable Finance Initiative (IKBI) as a commitment to implementing sustainable finance practices. We have also implemented standard standards that apply in the financial industry, both in the areas of governance and generally accepted business practices, including

- Bank Indonesia and/or the Financial Services Authority:
 - Risk-Based Bank Rating (RBBR)
 - Risk control system
- Indonesia stock exchange
- Corporate Governance Perception Index (CGPI)
- Rating of the Corporate governance
- Banking Service Excellence
- ISO (Technology/Audit/Recruitment/Training). [GRI 102-12]

Organization Membership

Maybank Indonesia is an active member of the Association of National Commercial Banks (Perbanas), the Indonesian Bankers Association (IBI), and the Association of Indonesian Issuers (AEI). [GRI 102-13]



Permasalahan yang Dihadapi, Perkembangan, dan Pengaruh terhadap Penerapan Keuangan Berkelanjutan

Problems Faced, Development, and Influence on the Implementation of Sustainable Finance

Terjadinya pandemi global Covid-19 adalah preseden yang sama sekali tidak diduga sebelumnya. Pandemi mengakibatkan adanya larangan dan pembatasan yang ditujukan untuk mencegah dan menanggulangi penularan penyakit yang memengaruhi aktivitas operasional perbankan, termasuk pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB) periode 2020. Bank telah berupaya semaksimal mungkin untuk merealisasikan program yang telah disusun dan sebagian besar telah berhasil dilaksanakan.

KENDALA YANG DIHADAPI DAN RENCANA MITIGASI

Bank menyadari pentingnya Keuangan Berkelanjutan bagi kegiatan usaha bank namun diperlukan waktu yang cukup panjang untuk dapat mengadopsi prinsip keuangan berkelanjutan dalam seluruh kegiatan usaha. Kendala yang dihadapi oleh Bank dalam penerapan RAKB baik internal dan eksternal dalam mengimplementasikan RAKB tahun 2020 dan masih akan dihadapi pada tahun 2021 antara lain:

- Tantangan Internal berupa peningkatan kapasitas dan pemahaman internal mengenai isu lingkungan, ekonomi, dan sosial dalam proses kredit dan manajemen risiko. Selain itu, tingginya ketidakpastian pada sektor-sektor usaha yang diklasifikasikan sebagai usaha berkelanjutan mengakibatkan Bank harus melakukan penyesuaian dalam proses integrasi Manajemen Risiko Berkelanjutan dalam praktik Manajemen Risiko Bank serta faktor kesiapan Bank dalam menghadapi perubahan teknologi yang begitu cepat di era digital
- Tantangan Eksternal antara lain dampak pandemi Covid-19 yang berdampak pada lemahnya pertumbuhan kredit dalam kategori Kegiatan Usaha Berkelanjutan (KUB), aturan pelaksanaan, kepastian hukum dan pengelolaan konflik pada sektor usaha KUB yang berpotensi meningkatkan risiko finansial bagi lembaga jasa keuangan.

Maybank Indonesia berkomitmen untuk melakukan peningkatan berkelanjutan dan upaya mitigasi untuk meminimalkan dampak jika kendala tersebut muncul, antara lain:

- Membangun komitmen seluruh pemangku kepentingan untuk peningkatan kesadaran dan kompetensi dalam perbaikan penerapan keuangan berkelanjutan serta proses integrasi dengan tata kelola manajemen risiko
- Meningkatkan kompetensi manajemen senior dan karyawan dalam penerapan keuangan berkelanjutan terutama proses penyaluran kredit
- Melakukan identifikasi terhadap seluruh kebijakan dan prosedur yang terkait dengan dampak LST dan kajian untuk pembentukan organisasi untuk memperkuat koordinasi, fungsi pemantauan, dan inovasi.
- Melakukan kaji ulang secara berkala terhadap penerapan keuangan berkelanjutan untuk memastikan keterlibatan semua pemangku kepentingan, termasuk menggunakan GRI dan IIRC (Laporan terintegrasi) sebagai pedoman.

The global outbreak of the Covid-19 pandemic is entirely unprecedented. The pandemic resulted in prohibitions and restrictions aimed at preventing and overcoming the transmission of diseases, eventually affecting banking operational activities, including implementing the 2020 Sustainable Finance Action Plan (RAKB). The Bank has made every effort to realize the programs the Bank has prepared, and most of them have been successfully implemented.

CONSTRAINTS AND MITIGATION PLANS

The Bank realizes the importance of Sustainable Finance for bank business activities, but it takes a long time to adopt sustainable finance principles in all business activities. The obstacles faced by the Bank in implementing the RAKB both internally and externally in 2020, which will still be faced in 2021, include:

- Internal challenges in the form of capacity building and internal understanding of environmental, economic and social issues in the credit process and risk management. In addition, the high uncertainty in business sectors classified as sustainable has resulted in Banks having to make adjustments in the process of integration of Sustainable Risk Management in Bank Risk Management practices and the Bank's readiness in facing rapid technological changes in the digital era.
- External challenges include the impact of the Covid-19 pandemic which impacts the sluggish credit growth in the Sustainable Business Activities (KUB) category, implementing regulations, legal certainty and conflict management KUB business sector, which has the potential to increase the financial risk for financial service institutions.

Maybank Indonesia is committed to continuous improvement and mitigation efforts to minimize the impact of these obstacles that arise, including:

- Building commitment of all stakeholders to increase awareness and competence in improving the implementation of sustainable finance as well as the integration process with risk management governance
- Improve the competence of senior management and employees in implementing sustainable finance, especially the process of lending
- Identify all policies and procedures related to ESG impacts and assessments for organizational formation to strengthen coordination, monitoring functions, and innovation.
- Conduct periodic reviews of the implementation of sustainable finance to ensure all stakeholders' involvement, including using the GRI and IIRC (Integrated Report) as guidelines.



KINERJA EKONOMI

Economic Performance

59 | Kinerja Usaha Maybank Indonesia
Business Performance of Maybank
Indonesia

63 | Mendukung Pengembangan Nasabah
Supporting Customer Development

65 | Kredit Kegiatan Usaha Berkelanjutan
Loans for Sustainable Business Activity

66 | Manfaat Ekonomi bagi Masyarakat
Luas
Economic Benefits for Wider
Community

1
SATU
SEMANGAT
untuk Meningkatkan Pencapaian
One Passion to Increase Achievement



dari Moderator melalui WhatsApp di nomor 62812 1554 3122. -- Wujudkan semua wacana jadi nyata

Pandemi yang belum pernah kita dihadapi ini telah berdampak pada industri perbankan termasuk Maybank Indonesia, kami telah mengambil langkah proaktif untuk mengantisipasi dampak lebih lanjut terhadap portofolio Bank sekaligus memanfaatkan peluang bisnis melalui layanan perbankan digital yang kini mulai menunjukkan hasil yang positif.

Taswin Zakaria - Presiden Direktur

This pandemic outbreak that no one of us has ever seen created a challenge to banking industry, and Maybank Indonesia is not an exception. Maybank has taken proactive steps to anticipate further impacts on the Bank's portfolio while at the same time strive to seize business opportunities through digital banking services which are now starting to show positive results.

Taswin Zakaria - President Director



Kinerja Usaha Maybank Indonesia

Maybank Indonesia's Business Performance

Tahun 2020 diisi oleh tantangan yang tidak diduga akibat pandemi global Covid-19, dampaknya tidak saja untuk Maybank Indonesia tetapi seluruh dunia, penerapan pembatasan sosial serta melambatnya aktivitas usaha menyebabkan penyerapan kredit perbankan melambat signifikan. Akibat pandemi, Badan Pusat Statistik (BPS) mencatat pertumbuhan ekonomi sepanjang 2020 mengalami kontraksi 2,07 persen secara year on year (yoy) akibat pelemahan yang terjadi di berbagai sektor ekonomi yang berdampak pada perbankan, Otoritas Jasa Keuangan (OJK) menyatakan pertumbuhan kredit perbankan pada tahun 2020 mengalami kontraksi 2,41 persen (yoy) lebih daripada pertumbuhan 6,08 persen (yoy) yang dicapai pada tahun 2019.

Dalam kondisi ini, Bank harus berupaya mempertahankan kondisi keuangan agar tetap sehat dan tumbuh secara prudent, tujuannya agar fungsi intermediasi yang dibutuhkan masyarakat dapat tetap terlayani dan keberlangsungan jangka panjang Bank tetap terjaga. Di samping itu, peran Bank juga penting dalam mendukung kepada program Pemerintah untuk menangani pandemi dan program pemulihan ekonomi nasional. [GRI 103-1]

Maybank Indonesia menerapkan strategi usaha untuk tumbuh secara bertanggung jawab dan secara selektif memastikan kualitas aset, serta fokus pada optimalisasi teknologi untuk memberikan pengalaman nasabah yang lebih baik. Maybank Indonesia telah menerapkan berbagai strategi untuk mencapai tujuan ini antara lain; mengakselerasi *transaction banking*, pertumbuhan kredit yang selektif sesuai dengan *risk appetite bank*, fokus pada segmen menengah dan kecil dan segmen ritel tertentu, pengelolaan dana pihak ketiga, pertumbuhan berkelanjutan *sharia banking*, peningkatan produktivitas kantor wilayah dan cabang, optimalisasi *digital channel* dan memastikan pertumbuhan biaya selaras dengan pertumbuhan pendapatan bank. [GRI 103-2]

Dengan penerapan strategi tersebut, Per 31 Desember 2020, laba bersih Maybank Indonesia setelah pajak dan kepentingan non pengendali (PATAMI) tercatat sebesar Rp1,3 triliun selama tahun 2020, atau turun sebesar 31,3% dibanding tahun 2019 dan lebih baik dari target Revisi Rencana Bisnis Bank (RBB).

Pandemi telah berdampak pada menurunnya permintaan kredit. Sepanjang 2020 Bank telah menyalurkan kredit sebesar Rp105,3 triliun, turun 14,1% dibandingkan tahun sebelumnya. Perbankan Syariah tetap mencatat pertumbuhan total aset yang sehat, yakni mencapai Rp35,3 triliun pada Desember 2020 atau naik 8,1% dari Rp32,6 triliun pada Desember 2019, pencapaian ini merupakan hasil pelaksanaan strategi "Sharia First" dan implementasi *Leverage Model* pada Unit Usaha Syariah memainkan peran strategis bagi peningkatan kinerja Perbankan Syariah Maybank Indonesia.

The year 2020 was filled with unexpected challenges due to the global Covid-19 pandemic. The impact was not only suffered by Maybank Indonesia but also by others all over the world. The social restrictions and slowed-down business activities led to a decrease in bank credit absorption. In its report, the Central Statistics Agency (BPS) states that the economic growth in 2020 experienced a contraction of 2.07 per cent year on year (yoy) due to the weakening in various economic sectors, which impacted the banking industry. The Financial Services Authority (OJK) stated that banking credit growth in 2020 contracted 2.41 per cent (yoy), more than 6.08 per cent (yoy) growth achieved in 2019.

In this condition, the Bank must do their best to maintain financial conditions to remain sound and to grow prudently. The objective is to keep running the intermediary function needed by the community and to maintain the long-term sustainability of the Bank. The Bank's role is also important in supporting Government programs to deal with pandemics and national economic recovery programs. [GRI 103-1]

Maybank Indonesia implements a business strategy to grow responsibly and selectively to ensure asset quality. The Bank also focuses on technology optimization to provide a better customer experience. Maybank Indonesia has implemented various strategies to achieve this goal, including accelerate transaction banking, selective credit growth following the Bank's risk appetite, focus on the middle and small segments and certain retail segments, third party fund management, sustainable growth of sharia banking, increase the productivity of regional and branch offices, optimize digital channels and ensure consistent cost growth with the growth of bank revenue. [GRI 103-2]

With the implementation of this strategy, as of 31 December 2020, Maybank Indonesia's net profit after tax and non-controlling interest (PATAMI) was recorded at Rp 1.3 trillion during 2020, or a decrease of 31.3% compared to 2019. However, it is a better performance than the revised target set in the Bank Business Plan (BBP).

The pandemic has resulted in a decline in demand for credit. Throughout 2020 the Bank has disbursed loans amounting to Rp105.3 trillion, down 14.1% compared to the previous year. Sharia Banking continues to record healthy growth in total assets, reaching Rp 35.3 trillion in December 2020 or an increase of 8.1% from Rp 32.6 trillion in December 2019. This achievement results from implementing the "Sharia First" strategy, and implementing the *Leverage Model* in the Sharia business Unit plays a strategic role in improving the performance of Maybank Indonesia's Sharia Banking.

Konsisten dengan strategi pengembangan tahun sebelumnya, pengembangan fasilitas Digital Banking selama tahun 2020 kembali memberikan kontribusi positif bagi Bank berupa peningkatan transaksi nasabah yang dilakukan melalui platform digital, khususnya dalam kondisi pandemi ini. Total volume transaksi yang dilakukan melalui M2U (*platform digital banking* untuk nasabah ritel) di tahun 2020 melonjak 110% menjadi 10 juta transaksi. Total dana pihak ketiga yang dihimpun melalui platform M2U melonjak 190,2% menjadi Rp3,4 triliun. Sementara, total volume transaksi melalui M2E (*platform digital banking* untuk nasabah korporasi) naik sebesar 36,2% menjadi 970.000 transaksi dan penghimpunan dana melalui platform ini meningkat 78,8% menjadi Rp14 triliun.

Tingkat kesehatan Bank pada 2020 masih dalam rentang kategori yang baik, dengan langkah proaktif untuk mengantisipasi dampak dari pandemi terhadap seluruh portofolio dengan mencermati kualitas aset dengan melakukan pendekatan prinsip kehati-hatian dan manajemen risiko yang ketat. Tingkat Non-Performing Loan (NPL) tercatat sebesar 4,0% (gross) dan 2,5% (net) pada Desember 2020 dibandingkan dengan 3,3% (gross) dan 1,9% (net) pada Desember 2019. NPL Bank berangsur membaik di setiap kuartal sejak semester I 2020, terlihat dari 5,0% (gross) di Juni 2020 menjadi 4,3% (gross) di September 2020. Sedangkan kualitas aset Perbankan Syariah mengalami tekanan, Non-Performing Financing (NPF) menjadi 3,2% (gross) dan 2,1% (net) pada Desember 2020, naik dari 2,0% (gross) dan 1,6% (net) pada Desember 2019. Posisi permodalan Bank cukup kokoh dengan Rasio Kecukupan Modal (CAR) sebesar 24,3% pada Desember 2020 dibandingkan dengan 21,4% pada periode yang sama tahun lalu, dan total permodalan naik menjadi Rp27,1triliun pada Desember 2020, naik dari Rp26,8 triliun pada Desember 2019.

Consistent with the previous year's development strategy, the development of Digital Banking facilities during 2020 again made a positive contribution to the Bank in increased customer transactions made through digital platforms, especially in this pandemic. The total volume of transactions made through M2U (digital banking platform for retail customers) in 2020 jumped 110% to 10 million transactions. Total third party funds collected through the M2U platform significantly increased by 190.2% to Rp3.4 trillion. Meanwhile, the total volume of transactions through M2E (digital banking platform for corporate customers) increased by 36.2% to 970,000 transactions and raising funds through this platform increased by 78.8% to Rp14 trillion.

The level of the Bank's soundness in 2020 is still in a good category range, with proactive steps to anticipate the impact of the pandemic on all portfolios by observing asset quality by adopting a strict prudential approach and risk management. The level of Non-Performing Loans (NPL) was recorded at 4.0% (gross) and 2.5% (net) in December 2020 compared to 3.3% (gross) and 1.9% (net) in December 2019. The Bank's NPL has gradually improved in each quarter since the first semester of 2020, as seen in the decrease of NPL from 5.0% (gross) in June 2020 to 4.3% (gross) in September 2020. While the asset quality of Islamic Banking is under pressure, Non-Performing Financing (NPF) increased to 3.2% (gross) and 2.1% (net) in December 2020, from 2.0% (gross) and 1.6% (net) in December 2019. The Bank's capital position is quite solid, with the Capital Adequacy Ratio (CAR) of 24.3% in December 2020 compared to 21.4% in the same period last year. Total capital increased to Rp 27.1 trillion in December 2020, up from Rp 26.8 trillion in December 2019.

Mendukung Nasabah saat Pandemi

Siapa pun tidak menduga terjadinya pandemi Covid-19 yang mengakibatkan dampak kesehatan dan pelemahan ekonomi yang luar biasa sejak kuartal kedua hingga akhir tahun 2020. Pandemi mengakibatkan menurunnya permintaan barang dan jasa, mengurangi kegiatan industri serta menekan penghasilan masyarakat, termasuk yang dialami oleh nasabah Bank.

Pemerintah telah merespons kondisi ini dengan program-program Stimulus Perekonomian Nasional termasuk untuk sektor perbankan. Dalam konteks ini, Maybank Indonesia bertindak proaktif membantu debitur dalam menganalisis dampak pandemi terhadap bisnis mereka. Bank telah melibatkan hampir semua debitur Non-Ritel untuk menilai apakah restrukturisasi dan penjadwalan ulang (*Restructuring @ Rescheduling/ R&R*) diperlukan untuk memastikan bahwa debitur tetap dapat menjalankan bisnis secara berkelanjutan. Untuk debitur ritel, Bank juga telah menyederhanakan proses dan memfasilitasi pengajuan R&R secara online melalui email, melalui *call center* ataupun website resmi Bank.

Supporting Customers during Pandemic

Nobody expect the outbreak of Covid-19 pandemic which led to health impacts and significant economic downturn from the second quarter to the end of 2020. The pandemic resulted in a decline in demand for goods and services, reduced industrial activities and lowered people's incomes, including bank customers.

The government has responded to this condition by launching National Economic Stimulus programs including for the banking sector. In this context, Maybank Indonesia has been proactive in assisting debtors in analyzing the impact of the pandemic on their business. The Bank has engaged almost all Non-Retail debtors to assess whether restructuring and rescheduling (*Restructuring & Rescheduling / R & R*) are necessary to ensure they can continue to do their business in a sustainable manner. For retail debtors, the Bank has also simplified the process and facilitated submission of R&R online via email, call centers or the Bank's official website.



Selanjutnya, sejalan dengan kebijakan Regulator yang terkait dengan program relaksasi bagi para nasabah yang terkena dampak Covid-19, Bank telah mengembangkan dan mengeluarkan kebijakan yang mengatur penanganan debitur yang terdampak yang memenuhi syarat dengan tetap menerapkan prinsip kehati-hatian. Sampai dengan tanggal 31 Desember 2020, Bank telah menyetujui pinjaman yang direstrukturisasi kepada lebih dari 20.000 debitur senilai Rp15,2 triliun.

Furthermore, in line with Regulator policies related to relaxation programs for customers affected by Covid-19, the Bank has developed and issued policies regulating the handling of affected debtors who meet the requirements while still applying the principle of prudence. As of December 31, 2020, the Bank has approved restructured loans to more than 20,000 debtors worth Rp15.2 trillion.

Perbandingan Target dan Kinerja

Evaluasi kinerja Maybank Indonesia dilakukan terhadap indikator-indikator yang telah ditetapkan dan dikomunikasikan kepada regulator dalam Rencana Bisnis Bank (RBB) dan revisinya. Selanjutnya Bank melakukan evaluasi atas pencapaian RBB dan melaporkannya kepada regulator dan publik setiap triwulan. [GRI 103-3]

Kinerja tahun 2020 yang diwarnai dengan pandemi Covid-19 sangat berdampak terhadap perlambatan aktivitas ekonomi domestik. Adaptasi cepat yang dilakukan Bank berhasil membukukan laba bersih setelah pajak dan kepentingan non pengendali (PATAMI) sebesar Rp1,3 triliun selama lebih baik dari target RBB.

Seiring dengan pencapaian laba Bank, rasio ROE dan ROA (Bank saja) pada 31 Desember 2020 tercatat masing-masing sebesar 4,30% dan 0,82%, menurun dibanding rasio pada 31 Desember 2019 yang sebesar 6,47% dan 1,09% namun berada di atas target Revisi RBB yang sebesar 2,87% dan 0,51%. Sementara rasio ROE dan ROA secara konsolidasian (dengan memperhitungkan laba anak perusahaan) tercatat masing-masing sebesar 5,13% dan 1,04%.

Rasio Margin Bunga Bank (NIM) pada tahun 2020 tercatat sebesar 4,55% turun sebesar 51 basis point (bps) dibandingkan pada tahun 2019, berada di bawah target yang ditetapkan turun 9 bps secara tahunan. NPL mencapai 4,00% dari level 3,33% dan lebih baik dibanding target Revisi RBB yang ditetapkan.

Comparison of Target and Performance

Maybank Indonesia's performance evaluation, is carried out against the predetermined indicators and communicated to regulators in the Bank's Business Plan (RBB) and its revisions. Furthermore, the Bank evaluates the achievement of the RBB and reports it to regulators and the public every quarter. [GRI 103-3]

The performance of 2020, marked by the Covid-19 pandemic, significantly impacted the slowdown in domestic economic activity. The Bank's prompt adaptation has succeeded in posting a net profit after tax and non-controlling interests (PATAMI) of Rp 1.3 trillion, or better than the RBB's.

In line with the achievement of the Bank's profit, the ROE and ROA (Bank only) ratios on December 31, 2020, were recorded at 4.30% and 0.82%, respectively. Lower than the ratios on December 31, 2019, were 6.47% and 1.09% but above the Revised RBB target of 2.87% and 0.51%. Meanwhile, the consolidated ROE and ROA ratios (taking into account the subsidiaries' profit) were recorded at 5.13% and 1.04%, respectively.

The Bank's Interest Margin Ratio (NIM) in 2020 was recorded at 4.55%, a decrease of 51 basis points (bps) compared to 2019, below the target set, namely, decrease by 9 bps on an annual basis. NPL reached 4.00% from the level of 3.33% and better than the Revised RBB target set.

Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi. [GRI 103-3]

Comparison of Production Targets and Performance, Portfolios, Target Financing, or Investment, Income and Profit and Loss. [GRI 103-3]

Uraian	Pencapaian Achievement			Description
	2020	2019	2018	
Total Aset (IDR miliar)	173,224	169,083	177,533	Total Assets (IDR miliar)
Aset Produktif Lainnya (IDR miliar)	54,053	29,185	23,806	Earning Assets (IDR miliar)
Kredit/Pembiayaan Bank (IDR miliar)	105,271	122,579	133,349	Bank Loan/Financing (IDR miliar)
Dana Pihak Ketiga (IDR miliar)	115,003	110,601	116,812	Third Funds (IDR miliar)
Pendapatan Operasional (IDR miliar)	9,639	10,755	10,367	Operating Income (IDR miliar)
Beban Operasional (IDR miliar)	5,713	6,397	6,023	Operating Expenses (IDR miliar)
Lab Bersih setelah pajak dan kepentingan non pengendali (IDR miliar)	1,266	1,843	2,195	Net Profit after tax and non-controlling interests (IDR miliar)
Rasio Kecukupan Modal Minimum (KPMM)	24.31%	21.38%	19.04%	Capital Adequacy Ratio (CAR)
Aset produktif bermasalah dan aset non- produktif bermasalah terhadap total aset produktif dan aset non produktif	2.81%	2.78%	2.25%	Non-performing earning assets and nonperforming non-earning assets to total earning assets and non-earning assets
Aset produktif bermasalah terhadap total aset produktif	2.58%	2.62%	2.11%	Non-performing earning assets to total earning assets
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	2.09%	1.72%	1.47%	Allowance for Impairment Losses on financial assets to earning assets
NPL gross	4.00%	3.33%	2.59%	NPL gross
NPL nett	2.49%	1.92%	1.50%	NPL nett
Return on Asset (ROA)	1.04%	1.45%	1.74%	Return on Asset (ROA)
Return on Equity (ROE)	5.13%	7.73%	10.21%	Return on Equity (ROE)
Net Interest Margin (NIM)	4.55%	5.07%	5.24%	Net Interest Margin (NIM)
Rasio Efisiensi (BOPO)	87.83%	85.78%	83.47%	Efficiency Ratio (BOPO)
Loan to Deposit Ratio (LDR)	89.10%	107.64%	109.75%	Loan to Deposit Ratio (LDR)
Nilai Liquidity Coverage Ratio (LCR)*				Nilai Liquidity Coverage Ratio (LCR)*
a. LCR secara individual	212.63%	146.49%	124.94%	a. Individual LCR
b. LCR secara konsolidasi	214.13%	145.21%	125.63%	b. Consolidated LCR

Seluruh data rasio adalah rasio individual (bank saja)
All ratio data are individual ratios (bank only)





Mendukung Pengembangan Nasabah

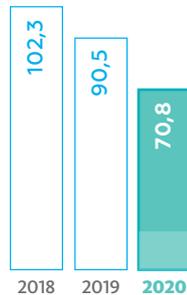
Supporting Customer Development



Kredit Komersial Commercial Credit

Kredit CFS

CFS Credit
(Rp triliun Rp trillion)



Kredit Perbankan Global

Global Banking Credit
(Rp triliun Rp trillion)



Pembiayaan Syariah

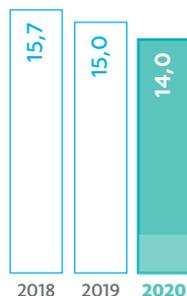
Sharia Financing
(Rp triliun Rp trillion)



Kredit Konsumen Consumer Credit

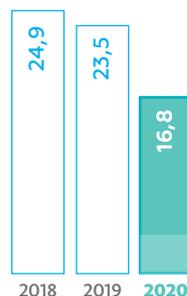
Kredit Pemilikan Rumah

Mortgage Loan
(Rp triliun Rp trillion)



Kredit Pemilikan Mobil dan Motor

Car Ownership Loan
(Rp triliun Rp trillion)



Kartu Kredit dan Pinjaman Tanpa

Agunan/PITA & Pinjaman Ritel Lainnya

Credit Card and Non-Collateral & Other
Retail Loans

(Rp triliun Rp trillion)



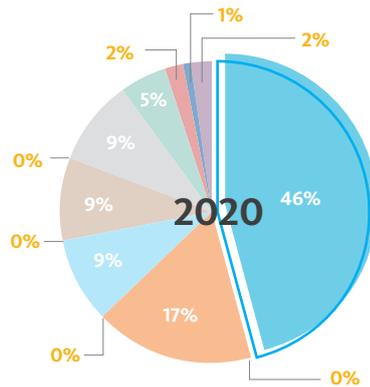
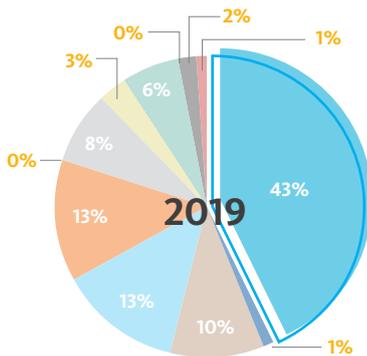
Maybank Indonesia menyalurkan kredit konvensional untuk dua segmen utama yaitu segmen *Global Banking* dan segmen *Community Financial Service* serta melayani kebutuhan pembiayaan syariah melalui Unit Usaha Syariah. Total kredit yang disalurkan di tahun 2020 turun 14,1% menjadi Rp105,3 triliun. Segmen kredit *Community Financial Services* (CFS) Non-Ritel, yang merupakan Usaha Kecil & Menengah (UKM), turun 23,8% menjadi Rp36,8 triliun dan kredit CFS Ritel turun 19,3% menjadi Rp34,0 triliun. Sementara segmen *Global Banking* membukukan pertumbuhan kredit sebesar 7,4% di Desember 2020 dibandingkan periode yang sama tahun lalu menjadi Rp34,5 triliun.

Maybank Indonesia distributes conventional credit for two main segments: the *Global Banking* segment and the *Community Financial Service* segment. It serves the needs of Sharia financing through the Islamic Business Unit. Total loans disbursed in 2020 decreased by 14.1% to Rp105.3 trillion. The Non-Retail *Community Financial Services* (CFS) credit segment, Small & Medium Enterprises (SMEs), fell 23.8% to Rp36.8 trillion, and CFS Retail loans fell 19.3% to Rp34.0 trillion. Meanwhile, the *Global Banking* segment recorded a loan growth of 7.4% in December 2020 compared to the same period last year to IDR 34.5 trillion.



Kredit berdasarkan Sektor Ekonomi (%)

Loans by Economic Sector (%)



- Akomodasi, Hotel, dan Travel
Accommodation, Hotel, and Travel
- Pertanian, Perhutanan, dan Perikanan
Agriculture, Forestry, and Fishing
- Otomotif Automotive
- Konstruksi Construction
- Aktivitas Finansial dan Asuransi
Financial and Insurance Activities
- Manufaktur Manufacturing
- Pertambangan dan Penggalian
Mining and Quarrying
- Aktivitas Real Estate Real Estate Activities
- Telekomunikasi, Media, dan Teknologi
Telecommunication, Media, and Technology
- Transportasi dan Pergudangan
Transportation and Storage
- Utilitas dan Infrastruktur
Utilities and Infrastructure
- Perdagangan Wholesale dan Ritel
Wholesale and Retail Trade

Portfolio Kredit berdasarkan Sektor Ekonomi

Loan Portfolio by Economic Sector

Sektor Ekonomi	2020		2019		2018		Economic Sector
	Nilai Value (Rp miliar)	Persentase Percentage	Nilai Value (Rp miliar)	Persentase Percentage	Nilai Value (Rp miliar)	Persentase Percentage	
Pertanian dan perhutanan	2,605	2.5%	3,186	2.6%	4,153	3.1%	Agriculture and forestry
Pertambangan	1,998	1.9%	2,049	1.7%	2,312	1.7%	Mining
Perindustrian	17,836	16.9%	20,333	16.6%	22,104	16.6%	Industry
Listrik, gas dan air	3,614	3.4%	5,754	4.7%	5,546	4.2%	Electricity, gas and water
Konstruksi	14,622	13.9%	10,458	8.5%	8,024	6.0%	Construction
Perdagangan, restoran dan hotel	16,908	16.1%	20,793	17.0%	23,362	17.5%	Trade, restaurants and hotels
Angkutan, gudang dan komunikasi	1,869	1.8%	2,650	2.2%	3,816	2.9%	Transport, warehouse and communications
Jasa-jasa dunia usaha	11,479	10.9%	14,722	12.0%	19,387	14.5%	Business services
Jasa-jasa sosial/masyarakat	270	0.3%	371	0.3%	494	0.4%	Social / community services
Lain-lain	25,835	24.5%	31,296	25.5%	32,774	24.6%	Others
Piutang pembiayaan konsumen entitas anak	8,232	7.8%	10,967	8.9%	11,377	8.5%	Subsidiary's consumer financing receivables
Total Konsolidasian	105,271		122,579		133,349		Total Consolidated



Kredit Kegiatan Usaha Berkelanjutan

Loans for Sustainable Business Activity

Dalam penerapan keuangan berkelanjutan, Bank telah menyalurkan kredit untuk Kegiatan Usaha Berkelanjutan (KUB). Total portofolio Bank sudah sesuai dengan penerapan keuangan berkelanjutan minimal sebesar 43% dari total portofolio kredit Bank yang meliputi sektor UMKM, infrastruktur dan sektor perkebunan dengan sertifikasi lestari.

In implementing sustainable finance, the Bank has distributed loans to Sustainable Business Activity (SBA). The Bank's total loan portfolio meets sustainable finance implementation criteria of 43% minimum of the Bank's total loan portfolio, including the MSME sector, infrastructure, and plantation sector operating with sustainable certification.

Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Penerapan Keuangan Berkelanjutan. [GRI 103-3]

Comparison of Portfolio Targets and Performance, Financing Targets, or investments in financial instruments or Projects that are in line with Sustainable Finance implementation. [GRI 103-3]

Deskripsi	Nominal Nominal (Rp triliun) (IDR trillion)	Persentase dari Total Portofolio Percentage of Total Portfolio	Description
Jumlah Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan		Total Product that Meet the Sustainable Finance Criteria	
a. Penghimpunan Dana	15.110 (rekening accounts)	Rp141,95 miliar	a. Fund collection
b. Penyaluran Dana	11.260 (rekening accounts)	Rp40,41 triliun	b. Fund distribution
Total Aset Produktif Kegiatan Usaha Berkelanjutan		Total Productive Assets for Sustainable Business	
1. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (IDR)		Rp40,41 triliun	1. Total Loan/Financing to Sustainable Business
2. Total Non- Kredit/Pembiayaan Non- Kegiatan Usaha Berkelanjutan (IDR)		-	2. Total Non-loan/Financing for Non-sustainable Business
Persentase Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan terhadap Total Kredit/Pembiayaan Bank (%)	42,82% dari total kredit Bank of total Bank's loans		Percentage of Total Loan/Financing for Sustainable Business to the Bank's Total Loan/Financing (%)
a. Jumlah dan Kualitas Kredit/Pembiayaan berdasarkan Kategori Kegiatan Usaha Berkelanjutan	(IDR)	%	a. The Amount and Quality of Loan/Financing based on the Category of Sustainable Business
b. Energi Terbarukan	-	-	b. Renewable Energy
c. Efisiensi Energi	Rp3,56 triliun	3,77% dari total kredit Bank of total Bank's loans	c. Energy Efficiency
d. Pencegahan dan Pengendalian Polusi	-	-	d. Pollution Prevention and Control
e. Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	Rp735,68 miliar	0,78% dari total kredit Bank of total Bank's loans	e. Management of Living Natural Resources and Sustainable Use of Land
f. Konservasi Keanekaragaman Hayati Darat dan Air	-	-	f. Land and Water Biodiversity Conservation
g. Transportasi Ramah Lingkungan	-	-	g. Green Transportation
h. Pengelolaan Air dan Air Limbah yang Berkelanjutan	-	-	h. Sustainable water and waste water management
i. Adaptasi Perubahan Iklim	-	-	i. Sustainable Management of Water and Wastewater
j. Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (Eco-efficient)	-	-	j. Products that Can Reduce Use of Resources and Produce Less Pollution (Eco-efficient)
k. Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional	Rp12,93 triliun	13,70% dari total kredit Bank of total Bank's loans	k. Green Buildings that Meet National, Regional or International Recognized Standards or Certifications
l. Kegiatan Usaha dan/ atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya	Rp1,76 triliun	1,86% dari total kredit Bank of total Bank's loans	l. Business and/or Other Eco-Friendly Activities
m. Kegiatan UMKM	Rp21,43 triliun	22,70% dari total kredit Bank of total Bank's loans	m. MSME Activities

Manfaat Ekonomi bagi Masyarakat Luas

Economic Benefits for Wider Community

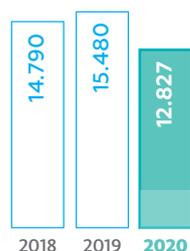
Kontribusi ekonomi yang tidak kalah pentingnya juga diberikan melalui program *Corporate Responsibility* (CR) yang kami laksanakan dengan berdasarkan pada empat fokus, yaitu *Community*, *Environment*, *Workplace*, dan *Marketplace*. Pelaksanaan CR bersifat donasi sebagai bagian dari tanggung jawab sosial dan lingkungan.

An equally crucial economic contribution is also made through the *Corporate Responsibility* (CR) program that we continue to conduct on the four pillars of CR; *Community*, *Environment*, *Workplace*, dan *Marketplace*. The implementation of CRs is sustainably supporting in nature as part of social and environmental responsibility.

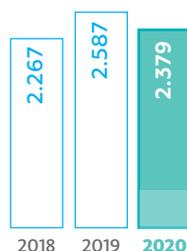


Nilai Ekonomi Langsung yang Diterima [GRI 201-1] Economic Values Generated

Pendapatan Bunga dan Syariah Interest and Sharia Income (Rp miliar Rp billion)



Pendapatan Non-Bunga Non-Interest Income (Rp miliar Rp billion)

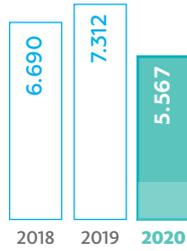




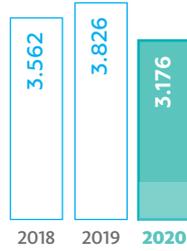
Nilai Ekonomi Langsung yang Didistribusikan [GRI 201-1]

Economic Value Distributed

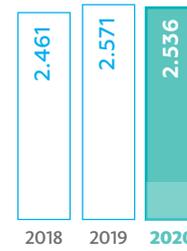
Beban Bunga dan Syariah Interest and Sharia Expenses (Rp miliar Rp billion)



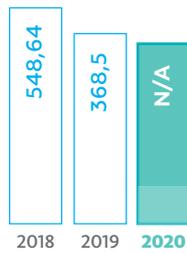
Umum dan Administrasi General Affair and Administration (Rp miliar Rp billion)



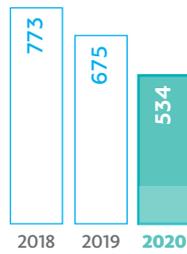
Gaji Karyawan dan Benefit Lainnya Employee Salary and Other Benefits (Rp miliar Rp billion)



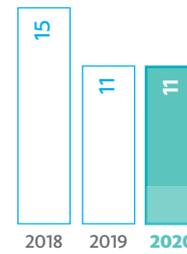
Pembayaran kepada Pemilik Modal (bunga, cicilan, dividen dll) Payment to Owners interest, installments, dividends, etc.) (Rp miliar Rp billion)



Pembayaran Pajak dan Retribusi Tax Payment and Retribution (Rp miliar Rp billion)



Biaya Program CR Cost of CR Programs (Rp miliar Rp billion)





Maybank

Maybank
PEDULI COVID-19
PENYERAHAN BANTUAN
KEWIRAUSAHAAN KEPADA
KOMUNITAS DIEK DIFA

Maybank
bank
ybank
bank
bank

KINERJA SOSIAL

Social Performance

- 70 **Tanggung Jawab Sosial**
Social Responsibility
- 71 Dukungan Masyarakat Terdampak Pandemi
Support for the Pandemic-Affected Communities
- 74 Program Corporate Responsibility
Corporate Responsibility Program
- 76 Pemberdayaan Masyarakat
Community Empowerment
- 78 Pemberdayaan Komunitas Difabel
Persons with Disabilities Community Empowerment
- 79 *RISE: Reach Independence @ Sustainable Entrepreneurship 2.0*
RISE: Reach Independence & Sustainable Entrepreneurship 2.0
- 82 *School Adoption*
School Adoption
- 84 Edukasi Literasi Keuangan
Financial Literacy Education

- 85 Program CR Lain
Other CR Programs
- 85 Penghargaan Bidang CSR
CSR Award
- 86 **Sumber Daya Manusia**
Human Resources
- 87 Ketenagakerjaan
Employment
- 88 Komitmen Kesetaraan
Commitment to Equality
- 90 Menjaga Produktivitas di masa Pandemi
Maintain productivity during the Pandemic
- 91 Pengembangan Karyawan
Employee Development
- 92 *Recruit Right*
Recruit Right
- 93 *Perform Right*
Perform Right
- 94 *Develop Right*
Develop Right

1
SATU
KEBERSAMAAN
untuk Pemerataan Kesejahteraan
One Togetherness for Equitable Prosperity

Tanggung Jawab Sosial

Social Responsibility



“Maybank Indonesia melanjutkan komitmen untuk memberikan perhatian kepada individu maupun komunitas wirausaha difabel dengan berbagai program yang bertujuan untuk meningkatkan semangat pantang menyerah, meningkatkan percaya diri, keterampilan hingga kapasitas usaha untuk mencapai masa depan yang mandiri dan sejahtera”.

Taswin Zakaria, Presiden Direktur

“Maybank Indonesia keeps fulfilling its long-held commitment towards helping persons with disabilities and entrepreneurs with a variety of programs, so they don't lose their fighting spirit, have stronger self-confidence, more sharpened skills, and higher business competence that will allow them to become self-reliant and live a prosperous life one day”.

Taswin Zakaria, President Director



Dukungan Masyarakat Terdampak Pandemi [GRI 203-2] [GRI 413-1]

Support for the Pandemic-Affected Communities

Maybank Indonesia bersama Maybank Foundation, yayasan yang menangani *Corporate Responsibility* (CR) Maybank Group, melanjutkan program pemberdayaan ekonomi bagi masyarakat meskipun pandemi Covid-19 masih berlangsung. Adapun kegiatan-kegiatan yang semula dilakukan melalui pertemuan dan tata muka secara langsung, kini dilakukan secara virtual melalui aplikasi digital.

Maybank Indonesia and Maybank Foundation, a foundation entrusted to handle Maybank Group's Corporate Responsibility (CR), did not discontinue community economic empowerment programs, albeit the persistent, year-long Covid-19 pandemic. However, the way the programs was implemented was changed, from previously face-to-face to virtually, using digital applications.

MAYBANK FIGHT COVID-19

MAYBANK FIGHT COVID-19

Selama masa pandemi Covid-19, Maybank Indonesia berperan aktif menjalankan kegiatan sosial kemasyarakatan untuk membantu komunitas terdampak pandemi. Maybank Indonesia turut melakukan serangkaian aktivitas sosial untuk membantu Indonesia menghadapi krisis kesehatan ini melalui berbagai inisiatif:

During the Covid-19 pandemic, Maybank Indonesia played an active role in running charity programs to help the affected communities. Maybank Indonesia engaged itself in a series of social conducts to help Indonesia endure this health crisis through the following initiatives:

i. Donasi Alat Pelindung Diri ke Rumah Sakit Rujukan Covid-19

i. Donation of Personal Protective Equipment to the Covid-19 Referral Hospital

Maybank Indonesia bekerja sama dengan Yayasan Anne Avantie memproduksi dan mendistribusikan donasi alat pelindung diri (APD) kepada 38 rumah sakit rujukan Covid-19. Total APD yang disumbangkan adalah sebanyak 1.100 APD ke rumah sakit rujukan yang berlokasi di Aceh, Jawa Barat, Sulawesi Selatan, Jakarta, Papua, Jawa Tengah, Jawa Timur, Maluku, Sulawesi Tengah, Sumatra Utara, Riau, Sumatera Selatan, Kalimantan Barat and Banten.

In collaboration with the Anne Avantie Foundation, Maybank Indonesia produced and distributed protective equipment (PPE) to 38 Covid-19 referral hospitals. As many as 1,100 PPE were donated to referral hospitals in Aceh, West Java, South Sulawesi, Jakarta, Papua, Central Java, East Java, Maluku, Central Sulawesi, North Sumatra, Riau, South Sumatra, West Kalimantan and Banten.

ii. Dukungan Donasi APD dan Peralatan Medis untuk RS Rujukan di Yogyakarta

ii. Donation of PPE and Medical Equipment to Referral Hospitals in Yogyakarta

Kantor cabang Maybank Indonesia Yogyakarta bekerja sama dengan Badan Musyawarah Perbankan DIY mendukung donasi peralatan medis dan alat pelindung diri (APD) ke rumah sakit rujukan Covid-19 di Yogyakarta untuk membantu tenaga medis yang masih kekurangan alat pelindung diri dan peralatan medis.

In collaboration with the province's Banking Consultative Body, Maybank Indonesia Yogyakarta branch office supported the donation of medical equipment and personal protective equipment (PPE) to Covid-19 referral hospitals in Yogyakarta to help medical workers because they were short on medical equipment.

iii. Dukungan Donasi Paket Makanan di Sulawesi Barat

iii. Donation of Meal Packages in West Sulawesi

Kantor Cabang Mamuju bekerja sama dengan Pemerintah Daerah Sulawesi Barat, menyumbangkan paket makanan kepada masyarakat yang kehilangan mata pencaharian imbas pandemi Covid-19 agar dapat meringankan beban mereka.

The Mamuju Branch Office worked with the West Sulawesi Regional Government to ease the burden of the communities who had lost their jobs and livelihood due to the Covid-19 pandemic by donating free meal packages.

iv. Donasi Masker Kain dan Materi Informasi Covid-19 kepada Penerima Manfaat CSR

iv. Donation of Cloth Masks and Covid-19 Information to the CSR Beneficiaries

Maybank Indonesia dan Maybank Foundation mendonasikan 1.100 masker kain hasil karya 250 penun wanita prasejahtera Program *Maybank Women Eco-Weavers* di Kamboja kepada 5 komunitas penerima manfaat program CSR, yaitu : SD Kenalan, PUSPADI Bali, SLB Semin, Ojek Difa dan Komunitas Berdaya Bareng. Selain menyumbangkan masker kain, Maybank Indonesia juga memberikan materi informasi singkat mengenai pandemi Covid-19 dan cara pencegahannya.

Maybank Indonesia and the Maybank Foundation bought 1,100 cloth masks made by 250 underprivileged women weavers from the Maybank Women Eco Weavers Program in Cambodia. They donated the masks to 5 community beneficiaries under the CSR program, Kenalan Elementary School, PUSPADI Bali, Semin (School for children with special needs), Ojek Difa and Berdaya Bareng community. In addition to donating cloth masks, Maybank Indonesia shared brief information about the pandemic and how to keep themselves from having the virus.

v. Dukungan Donasi Masker dan Sembako Bekerja Sama dengan Forum Komunikasi Industri Jasa Keuangan Aceh

Kantor Cabang Aceh bersama Forum Komunikasi Industri Jasa Keuangan (FK-IJK) Aceh berpartisipasi dalam pencegahan Covid-19 mendistribusikan donasi paket sembako untuk komunitas terdampak Covid-19 di Aceh.

vi. Donasi Alat Pelindung Diri Bekerja Sama dengan Otoritas Jasa Keuangan Sumatera Barat

Kantor Cabang Sumatera Barat bersama Forum Komunikasi Industri Jasa Keuangan (FK-IJK) Sumatera Barat berpartisipasi dalam pencegahan Covid-19 mendistribusikan donasi alat pelindung diri untuk para tenaga medis dan rumah sakit rujukan di Sumatera Barat.

vii. Donasi Untuk Gugus Tugas Covid-19 di Depok

Kantor cabang Maybank Indonesia Depok mendukung pengadaan peralatan penanggulangan Covid-19 kepada Gugus Tugas Covid-19 di RW 08 Beji, Depok.

viii. Donasi Sembako Untuk Para Difabel Terdampak

Maybank Indonesia menyalurkan donasi paket sembako kepada 2 komunitas difabel yaitu Puspadi di Bali dan Ojek Difa di Yogyakarta, total penerima manfaat ini sebanyak 55 difabel.

ix. Donasi Masker Sebagai Alat Pelindung Diri kepada Sekretariat ASEAN

Maybank Foundation bersama Maybank Indonesia secara simbolis menyerahkan donasi 150 masker hasil karya penenun perempuan Kamboja, peserta program *Maybank Women Eco-Weavers*, kepada Sekretariat ASEAN. Acara simbolis serah terima ini bertempat di Gedung Sekretariat ASEAN dengan disaksikan oleh Sekretaris Jenderal ASEAN, Dato Paduka Lim Jock Hoi, Utusan Negara Malaysia, Kamboja dan Vietnam untuk ASEAN serta Dewan Pengawas Maybank Foundation. Donasi masker ini merupakan bagian dari upaya berkelanjutan Maybank dalam membantu memerangi Covid-19 dan memperkuat kerja sama antara Maybank dan ASEAN, serta sebagai bukti komitmen dan solidaritas lintas negara.

PEDULI KETAHANAN PANGAN

Maybank Indonesia bekerja sama dengan Artemis & HARA Foundation melaksanakan program yang bertajuk “Peduli Pangan Desa Kota Covid-19”. Yaitu gerakan *social volunteerism* yang bertujuan untuk mengatasi rantai pasok pangan yang terganggu karena pandemi Covid-19. Program ini memberikan solusi dengan cara mendapatkan sumber produk makanan dari petani lokal yang kehilangan pembeli karena pasar dan swalayan tutup.

v. Donation of Masks and Groceries in Collaboration with the Aceh Financial Services Industry Communication Forum

The West Aceh Office and the Aceh Financial Services Industry Communication Forum (FK-IJK) participated in preventing Covid-19 by distributing free packages of meal to pandemic-affected communities in Aceh.

vi. Donation of Personal Protective Equipment in Collaboration with the West Sumatra Financial Services Authority

The West Sumatra Branch Office and the West Sumatra Financial Services Industry Communication Forum (FK-IJK) took part in preventing Covid-19 by distributing free personal protective equipment for medical workers and referral hospitals in West Sumatra.

vii. Donation for the Covid-19 Task Force in Depok

The Maybank Indonesia Depok branch office supported the donation of Covid-19 countermeasures equipment to the Covid-19 Task Force at RW 08 Beji, Depok.

viii. Donation of Groceries for the Affected Persons with Disabilities

Maybank Indonesia distributed free packages of meal to 2 communities of persons with disabilities, namely Puspadi in Bali and Ojek Difa in Yogyakarta, with a total of 55 beneficiaries.

ix. Donation of Masks as Personal Equipment to the ASEAN Secretary

Maybank Foundation and Maybank Indonesia symbolically bought 150 masks made by Cambodian women weavers, participants of the Maybank Women Eco-Weavers program, and donated the masks to the ASEAN Secretary. This symbolic ceremony took place at the ASEAN Secretary Building, witnessed by the Secretary-General of ASEAN, Dato Paduka Lim Jock Hoi, State Envoys of Malaysia, Cambodia and Vietnam to ASEAN and the Supervisory Board of the Maybank Foundation. This mask donation was part of Maybank's relentless efforts to help fight Covid-19 and strengthen cooperation between Maybank and ASEAN and a testament to its strong commitment and cross-nation solidarity.

CONCERNS TOWARDS FOOD SECURITY

Maybank Indonesia collaborated with Artemis & HARA Foundation to run the “Peduli Pangan Desa Kota Covid-19” program. The program was a social volunteerism movement that aims to overcome disruptions in the food supply chain due to the Covid-19 pandemic. This program offered a solution by sourcing food products from local farmers who had lost buyers because traditional markets and grocery stores were closed.



Produk dari petani ini akan dikelola oleh *traders*, kemudian disalurkan ke *demand points* peduli pangan untuk diolah oleh para *volunteer*. Hasil olahan makanan kemudian disalurkan kepada warga rumah susun atau pemukiman kumuh di Muara Baru, Jakarta untuk memastikan ketersediaan makanan bagi orang-orang yang kehilangan sumber pendapatan dan yang membutuhkan makanan.

Dalam program ini, lebih dari 5.000 orang yang menjadi penerima manfaat antara lain yaitu petani, pemasok pangan, serta pihak-pihak lain merasakan manfaat dari program ini, seperti antara lain ojek online yang melakukan pengantaran makanan.

Dukungan Maybank Indonesia dalam rangka ketahanan pangan juga diberikan kepada 24 anggota Ojek Difa (ojek difabel) Yogyakarta yang terdampak pandemi secara ekonomi dengan donasi program kewirausahaan melalui budidaya Lele Aquaponic. Program kewirausahaan ini menggabungkan budidaya konvensional dengan hidroponik (budidaya tanaman di air). Selain meningkatkan ekonomi dan kesejahteraan mereka, program ini juga dapat menjadi alternatif solusi ketersediaan pangan.

The local farmers' products were managed by traders, then distributed to food care demand points for the volunteers to process. The processed food was then distributed to residents of slummy flats or settlements in Muara Baru, Jakarta, to ensure food remained available for people who had lost their income source and dire need of food.

This program empowered more than 5,000 beneficiaries, including the local farmers, food suppliers, and other parties, including online motorcycle taxis that would deliver the processed food to the beneficiaries.

Maybank Indonesia also supported 24 members of the Yogyakarta Difa Ojek (persons with disabilities online motorcyclist taxi drivers) in food security. They were economically affected by the pandemic through entrepreneurial programs in Aquaponic catfish cultivation. This entrepreneurial program combined conventional cultivation with hydroponics. While this program improved the economy and welfare, it was later proven to be an alternative food security solution.



Program Corporate Responsibility [GRI 203-2] [GRI 413-1]

Corporate Responsibility Program

MISI CORPORATE RESPONSIBILITY MAYBANK INDONESIA

Penyelenggaraan *Corporate Responsibility* bertujuan untuk memberikan dampak positif guna memajukan kondisi sosial komunitas dan masyarakat dengan pelaksanaan program tepat guna dan berdampak jangka panjang dengan mengembangkan program yang berkesinambungan. Sejalan dengan komitmen perusahaan untuk senantiasa berada di tengah komunitas serta tumbuh dan berkembang bersama masyarakat.

Program *Corporate Responsibility* (CR) adalah wujud komitmen Maybank Indonesia untuk membangun hubungan yang harmonis dan berkelanjutan dengan komunitas, lingkungan, dan pemangku kepentingan yang terhubung baik secara lokal, nasional maupun global, serta mengarah kepada misi Perusahaan yakni “*Humanising Financial Services*”.

Bank berkomitmen untuk:

- Membantu kelompok masyarakat prasejahtera, melalui lembaga keuangan yang memiliki fokus pada pembiayaan mikro (*Humanising*), untuk meningkatkan kesejahteraan.
- Membantu kelompok difabel, masyarakat urban prasejahtera dan marginal, melalui program kewirausahaan yang sesuai dengan keterbatasan mereka, agar mereka dapat mandiri dan meningkatkan kesejahteraan di masa yang akan datang.
- Memberikan wawasan yang relevan untuk kelompok masyarakat prasejahtera antara lain tentang pengetahuan dasar akuntansi, pemasaran dan kesehatan.
- Berperan aktif dalam memberikan bantuan kepada daerah yang terkena bencana di tanah air, baik dalam tahap ‘tanggap darurat’ maupun dalam tahap rehabilitasi.

Terdapat empat prinsip CR yang diterapkan pada setiap program yaitu *Community*, *Environment*, *Workplace*, dan *Marketplace*, yang diterapkan melalui lima pilar kegiatan yaitu pendidikan, pemberdayaan masyarakat, kegiatan untuk mendukung hidup yang sehat, pelestarian seni dan budaya, serta konservasi lingkungan dengan tetap memiliki kepekaan terhadap situasi yang terjadi di tanah air seperti jika terjadi bencana alam.

Kegiatan-kegiatan CR juga dititikberatkan pada program yang mendukung pelaksanaan keuangan berkelanjutan seperti edukasi dan literasi perbankan serta pemberdayaan Usaha Mikro Kecil dan Menengah. Selain pemberdayaan, CR Maybank Indonesia bertujuan untuk mewujudkan partisipasi langsung Bank dalam pencapaian Tujuan Pembangunan Berkelanjutan (SDGs). Dalam pelaksanaan CR, Bank mengikutsertakan Maybankers dalam berbagai kegiatan yang bisa mereka ikuti, ini adalah bentuk *employee volunteerism* yang menjadikan program-program CR dekat dengan kami.

MISSION OF CORPORATE RESPONSIBILITY MAYBANK INDONESIA

The implementation of Corporate Responsibility aims to positively contribute to the community and society’s social life by implementing the right programs that have lasting benefits through sustainable programs that align with the company’s commitment to always be with the community and grow and develop with the community.

The Corporate Responsibility (CR) Program is a form of Maybank Indonesia’s commitment to building harmonious and sustainable relationships with the communities, the environment, and stakeholders who are connected locally, nationally and globally, and leading to the Company’s mission of “*Humanising Financial Services*”.

The Bank is committed to:

- Assisting underprivileged groups of people, through financial institutions that focus on micro-financing (micro-financing), to improve the people’s welfare.
- Assisting groups of persons with disabilities, underprivileged urban communities and orphans, through entrepreneurship programs that can help them fill what is lacking in their lives, allowing them to become self-reliant and live a more prosperous life one day.
- Sharing whatever relevant insights the underprivileged groups may need, including basic knowledge of accounting, marketing and health.
- Continuously assuming an active role in assisting in disaster-stricken areas in the country, both during ‘emergency response’ phases and in the rehabilitation phase.

There are four CR principles applied to each program, namely *Community*, *Environment*, *Workplace*, and *Marketplace*, which are built on five pillars of activities in education, community empowerment, healthy living, arts and culture preservation, and environmental conservation while staying sensitive to any difficult situation that may at times hit our homeland due to natural disaster.

CR activities also focus on programs that support the implementation of sustainable finance, such as banking education and literacy, and empowering Micro, Small and Medium Enterprises. Apart from empowerment, CR Maybank Indonesia aims to realize the Bank’s intent to participate directly in reaching the Sustainable Development Goals (SDGs). In implementing CR, the Bank engages Maybankers in various CR programs every time situation allows; all this is a form of employee volunteerism that makes CR programs close to us.

PILAR CR MAYBANK INDONESIA DAN SDGS

LINGKUNGAN ENVIRONMENT
Pelestarian lingkungan bagi masa depan yang lebih baik
Preserve environment for better future

**SENI DAN BUDAYA
ARTS AND CULTURE**
Melestarikan seni dan warisan budaya
Preserve arts and culture heritage

**HUMANISING
FINANCIAL
SERVICES**

**MENDUKUNG HIDUP SEHAT
SUPPORT HEALTHY LIVING**
Mendukung hidup sehat melalui program kesehatan dan olahraga
Promote winning culture & healthy life through sports and health

PILLARS OF CR MAYBANK INDONESIA AND SDGS

PENDIDIKAN EDUCATION
Memberikan kesempatan untuk pendidikan lebih tinggi
Provide opportunity for better education

**PEMBERDAYAAN MASYARAKAT
COMMUNITY EMPOWERMENT**
Mendukung masyarakat untuk masa depan lebih baik
Empowering community for better future

ORGANISASI

Program dan kegiatan CR Maybank Indonesia dikelola oleh unit CSR & Sustainability Reporting yang berada di bawah Divisi Corporate & Brand Communications. Bank juga bekerja sama dengan Maybank Foundation – Maybank Group pada program-program yang bersifat regional agar dampak program menjangkau wilayah yang lebih luas.

ORGANIZATION

The CSR & Sustainability Reporting unit manages Maybank Indonesia's CR programs under the Corporate & Brand Communications Division. The Bank also collaborates with the Maybank Foundation - Maybank Group on regional programs, hoping the program benefits reach a much wider area.



Investasi Sosial untuk Kegiatan Corporate Responsibility Social Investment for Corporate Responsibility Program (Rp Miliar Billion)

13	15	11	11
2017	2018	2019	2020



Pemberdayaan Masyarakat

[GRI 203-2] [GRI 413-1]

Community Empowerment

MAYBANK WOMEN ECO-WEAVERS

Maybank Women Eco-Weavers (MWEW) adalah program pemberdayaan perempuan yang digagas Maybank Indonesia sejak tahun 2015 dan telah diadopsi oleh Maybank Foundation untuk direplikasi ke Laos dan Kamboja. MWEW Tahap pertama telah dilaksanakan pada tahun 2015-2019 dan berlanjut ke tahap kedua di tahun 2020, Bank bekerja sama dengan Asosiasi Pendamping Perempuan Usaha Kecil (ASPPUK), Toraja Melo dan Sekar Kawung untuk meningkatkan kesejahteraan perempuan prasejahtera di wilayah Provinsi Sumatera Barat, Nusa Tenggara Barat, Nusa Tenggara Timur dan Jawa Timur.

MWEW mempromosikan pelestarian budaya tenun tradisional dengan cara yang lestari yaitu dengan menggunakan pewarna alami, bahkan para penenun diharuskan berkomitmen mempertahankan dan mengembangkan tanaman yang menjadi sumber pewarna alami. Penggunaan pewarna alami yang ramah lingkungan menciptakan hasil karya seni tenun yang tidak hanya unik tetapi juga diproduksi secara ramah lingkungan, antara lain penggunaan air lebih efisien, tidak lagi menggunakan pewarna kimia yang dapat membahayakan ekosistem, dan aman bagi penenun, keluarganya serta konsumen.

Dalam program ini, Maybank Indonesia memberikan pelatihan cara menenun, pembuatan motif tenun, pembuatan pewarna alami, pemasaran dan literasi Keuangan. Di samping itu, Bank juga meningkatkan kewirausahaan perempuan melalui hibah pembiayaan mikro untuk modal awal untuk pembentukan koperasi, pengadaan peralatan program seperti: alat tenun dan benang, dan merintis pembangunan pusat belajar tenun.

Kegiatan pengembangan MWEW yang dilakukan pada tahun 2020 adalah sebagai berikut:

- I. Sharing Pengetahuan Kewirausahaan Para Penenun Program MWEW di Lombok Timur
Sesi berbagi pengetahuan untuk para penenun mengenai kewirausahaan dan meningkatkan kapasitas serta manajemen keuangan mereka. Kegiatan ini diharapkan dapat memaksimalkan pengembangan produk para penenun perempuan serta menciptakan nilai jual yang tinggi. Setelah mengikuti program RISE 2.0 ini, para penenun membagikan pengetahuan dan pengalaman mereka tentang pelatihan kepada 11 penenun lainnya yang dilaksanakan di Learning Center Lombok Timur.
- II. Pelatihan dan *Site Visit* ke Lembata, NTT
Program *site visit* dan pelatihan mengenai pemahaman dasar tentang preferensi konsumen, cara menembus pasar saat ini, mempelajari gambar desain, pencocokan warna, serta bagaimana menerapkan pola tenun pada produk turunan. Pelatihan ini diikuti oleh 36 penenun yang bertujuan untuk memaksimalkan pengembangan produk mereka serta menciptakan nilai jual yang tinggi.

MAYBANK WOMEN ECO-WEAVERS

Maybank Women Eco Weavers (MWEW) is a women's empowerment program initiated by Maybank Indonesia in 2015, an initiative adopted by Maybank Foundation to be replicated in Laos and Cambodia. The first phase MWEW was implemented in 2015-2019. The first year of the second phase began in 2020, where the Bank worked with the Association of Women Small Business Assistants (ASPPUK), Toraja Melo and Sekar Kawung to improve the welfare of underprivileged women in West Sumatra, Nusa Tenggara West, East Nusa Tenggara and East Java.

MWEW promotes sustainable preservation of traditional weaving culture, where natural dyes are used, and weavers' commitment to preserve and grow plants that are sources of natural dyes is required. The use of environmentally friendly natural dyes allows the production of woven cloth that is unique and environmentally friendly. In the process, water is used more efficiently while chemical dyes that can harm the ecosystem is no longer used, making the entire production process safe for weavers, their families and consumers.

In this program, Maybank Indonesia trains women how to weave, make woven motifs, make natural dyes, and market woven products in addition to sharing knowledge about financial literacy. The Bank has also improved the women's entrepreneurial skill by giving micro-financing as initial capital to form cooperatives, provided weaving tools and threads, and initiated a weaving learning centre.

MWEW development activities carried out in 2020 are as follows:

- I. Entrepreneurial Knowledge Sharing of Weavers of the MWEW Program in East Lombok
Knowledge sharing session for weavers about entrepreneurship and competence enhancement, and financial management. We hope the weavers can maximize their product development and create a high selling value. After participating in the RISE 2.0 program, the weavers shared their knowledge and experiences with 11 other weavers at the East Lombok Learning Center.
- II. Training and Site Visit to Lembata, NTT
Site visits and training on basic knowledge about consumer preferences, how to penetrate the current market, read designs, match colours, and how to apply weaving patterns to derivative products. The training was participated by 36 weavers who sought to maximize their products' development and create high sales value.



III. Penguatan Usaha Produktif untuk Kesejahteraan Penenun di Tuban, Jawa Timur.

Maybank Indonesia bersama dengan Sekar Kawung meningkatkan kesejahteraan dan pendapatan para penenun prasejahtera di Kecamatan Kerek, Kabupaten Tuban, Provinsi Jawa Timur melalui penguatan usaha produktif dengan cara membeli kain para penenun dan mengembangkannya. Selain itu Sekar Kawung menunjuk ahli pemasaran dan media di bidang *Sustainable Fashion*, untuk membantu mewujudkan *brand strategy*. Selama bulan Oktober dan November, Sekar Kawung telah membeli 72 helai untuk dikembangkan menjadi berbagai produk fesyen. Jenis kain tersebut terdiri dari Kembang Jati, Sesar, Sesar Tuban, Tenun Gedog Putih, Tenun Intip Ian, Tenun Gedog Ukuran Sinjang dan Tenun Gedog ukuran Sayur.

III. Strengthening Productive Enterprises for Weaver's Welfare in Tuban, East Java.

In collaboration with Sekar Kawung, Maybank Indonesia helps the underprivileged weavers in Kerek Subdistrict, Tuban Regency, East Java Province generate more income by strengthening productive businesses and purchasing cloth for weavers for them to weave. Sekar Kawung appoints marketing and media experts in Sustainable Fashion to help realize the brand strategy. During October and November, Sekar Kawung bought 72 pieces of cloth to make fashion products. Fabrics of this type include Kembang Jati, Sesar, Sesar Tuban, Tenun Gedog Putih, Tenun Intip Ian, Tenun Gedog Ukuran Sinjang dan Tenun Gedog ukuran Sayur.

MWEW Memberdayakan Perempuan Prasejahtera dan Budaya yang Lestari

MWEW Empowers Underprivileged Women and Preserve Culture

SDGs yang relevan Relevant SDG	2015	2017	2019	2020
	Diinisiasi Maybank Indonesia	Pengakuan dan partisipasi dalam ASEAN 50 th Anniversary	melatih 400 penenun di Sawahlunto, Tanah Datar, Lombok Tengah, Lombok Timur	melatih 61 penenun, pembatik dan penjahit di Lembata dan Tuban
	Initiated by Maybank Indonesia	Recognition and participation in ASEAN 50 th Anniversary	trained 400 weavers in Sawahlunto, Tanah Datar, Central Lombok, East Lombok	trained 61 weavers, batik makers and tailors in Lembata and Tuban



Pemberdayaan Komunitas Difabel

[GRI 203-2] [GRI 413-1]

Persons with Disabilities Community Empowerment

Maybank Indonesia bekerja sama dengan PUSPADI Bali melaksanakan program pemberdayaan komunitas difabel di Bali. Program ini merupakan hibah modal untuk komunitas difabel yang ingin mengembangkan usahanya melalui koperasi Koperasi Pusat Pemberdayaan Penyandang Disabilitas (PUSPADI) Bali.

Program pemberdayaan ini bertujuan untuk membantu meningkatkan semangat kewirausahaan, mengurangi tingkat kemiskinan dengan memberdayakan komunitas difabel agar dapat mandiri serta membantu mendapatkan penghasilan tambahan agar dapat lebih sejahtera. Program ini dilaksanakan sejak 2020 hingga 2022 dengan target penerima manfaat sebanyak 77 komunitas difabel pelaku usaha kecil dan menengah (UMKM) di Bali melalui program pembiayaan mikro dan modal usaha. Total dana yang diberikan kepada Koperasi PUSPADI Bali mencapai Rp150 juta yang terdiri dana hibah dan dana pinjaman non-bunga.

Maybank Indonesia collaborates with the PUSPADI Bali to run empowerment for the persons with disabilities community in Bali. This program gives capital to members of the persons with disabilities community who seek to expand their business through the Bali Cooperative Center for the Empowerment of Persons with Disabilities (PUSPADI).

This empowerment program aims to help enhance entrepreneurial spirit, reduce poverty through empowering the persons with disabilities community to become self-reliant and able to make extra income. This program has been initiated from 2020 to 2022 with 77 beneficiaries who are small and medium enterprises (MSMEs) run by persons with disabilities communities in Bali through micro-financing and business capital programs. The total funds provided to the PUSPADI Bali Cooperative reached IDR 150 million, consisting of grants and no-interest loan funds.





RISE: Reach Independence & Sustainable Entrepreneurship 2.0 [GRI 203-2] [GRI 413-1]

RISE: Reach Independence & Sustainable Entrepreneurship 2.0

Maybank Indonesia dan Maybank Foundation aktif melaksanakan program pelatihan pemberdayaan ekonomi bagi difabel dan komunitas marginal melalui program RISE (*Reach Independence @ Sustainable Entrepreneurship*) 2.0 guna membantu mereka yang terdampak pandemi agar tetap dapat menjalankan usaha.

Maybank Indonesia and the Maybank Foundation have been active in implementing economic empowerment training programs for persons with disabilities and marginalized communities through RISE (Reach Independence & Sustainable Entrepreneurship) 2.0 program to help those affected by the pandemic continue to run their business.

Program RISE 2.0 dimulai sejak awal 2020 ini akan berlangsung hingga 2023 dan menargetkan lebih banyak komunitas difabel dan komunitas marginal di berbagai wilayah di Indonesia. Pelatihan ini akan dilaksanakan di 25 kota di Indonesia dan menargetkan 4.780 peserta. Pada setiap pelatihan juga dilakukan edukasi literasi keuangan di mana peserta memperoleh pemahaman terkait pengelolaan keuangan serta pengenalan produk dan layanan perbankan.

The RISE 2.0 program started in early 2020 and will end in 2023, targeting more communities of persons with disabilities and marginalized communities in various regions in Indonesia. In 2020, this online training was held in 25 cities in Indonesia with 4,780 participants. At each training, financial literacy education was given where participants gained knowledge about financial management and an introduction to banking products and services.

Kegiatan RISE 2.0

RISE 2.0 Activities

Level	Peserta Participant	Materi Subject	Durasi Length	Mentoring & Coaching
Basic	Komunitas difabel yang belum memiliki dan sedang merintis usaha	<ul style="list-style-type: none"> Perubahan pola pikir Memilih usaha yang tepat Cara pemasaran sederhana Pengelolaan keuangan dan edukasi perbankan 	4 hari	Tidak ada
	Communities of persons with disabilities owning no or running a startup business	<ul style="list-style-type: none"> Change in mindset Choosing the right business How to do simple market Financial management and banking education 	4 days	Not provided
Standard	Peserta program RISE 2.0 level <i>Basic</i> yang memenuhi kualifikasi mengikuti level <i>Standard</i>	<ul style="list-style-type: none"> Perubahan perilaku usaha Menciptakan manfaat produk Teknik visualisasi kemasan produk Penggunaan media pemasaran <i>Blue Ocean Strategy</i> Menciptakan market Pengelolaan keuangan dan edukasi perbankan 	5 hari	3-6 bulan
	Participants of RISE 2.0 Basic level program who meet the qualifications required for Standard level	<ul style="list-style-type: none"> Changes in business conduct How to create product benefits Product packaging visualization techniques Use of marketing media Blue Ocean Strategy How to create a market Financial management and banking education 	5 days	3-6 months

Level	Peserta Participant	Materi Subject	Durasi Length	Mentoring & Coaching
Premium	Peserta program RISE 2.0 level <i>Standard</i> yang memenuhi kualifikasi mengikuti level <i>Premium</i>	<ul style="list-style-type: none"> • Teknik pemasaran virtual melalui media sosial dan <i>E-Commerce</i> • Menciptakan nilai tambah dan <i>branding</i> produk • Pembuatan konten pemasaran virtual • Pemasaran lintas negara • Mengembangkan usaha melalui proyek bisnis • Pengelolaan keuangan dan edukasi perbankan 	5 hari	12 bulan
	Participants of RISE 2.0 Basic level program who meet the qualifications required for Premium level	<ul style="list-style-type: none"> • Virtual marketing techniques through social media and E-Commerce • How to create added value and make product branding • Virtual marketing content creation • Cross-border marketing • How to expand business through business project • Financial management and banking education 	5 days	12 months

RISE adalah program peningkatan kapasitas bagi komunitas difabel melalui program pelatihan terstruktur, dimulai dari pelatihan keterampilan mandiri hingga pendampingan pengembang usaha. Program RISE 2.0 dirancang untuk menyempurnakan program RISE tahap pertama, yang terintegrasi dari awal hingga akhir dengan menggunakan pendekatan 3E (*Embrace, Embed @ Engage*) dengan memanfaatkan teknologi sebagai sarana pelatihan dan mentoring, melakukan pendampingan yang intensif dan berkelanjutan, tracking sistematis perkembangan usaha. Tujuannya adalah untuk meningkatkan pendapatan peserta, menciptakan basis data online dan marketplace sebagai sarana peserta menjual produk, serta menghubungkan peserta dengan produk, layanan dan teknologi perbankan digital yang dibutuhkan peserta.

RISE is a capacity-building program for the persons with disabilities community through a structured training program, from training independent skills to coaching in business development. The RISE 2.0 training program is designed as a refinement of the first stage of RISE program, which integrates from start to finish using the 3E approach (*Embrace, Embed & Engage*) with the use of technology as a means of training and coaching, providing intensive and continuous mentoring, and running a systematic tracking of business development. The goal is to help participants generate more income, create online database and marketplaces where participants can sell their products, and connect them with digital banking products, services and technology.

RISE Membuka Peluang Ekonomi yang Inklusif

RISE Opens Inclusive Economic Opportunities

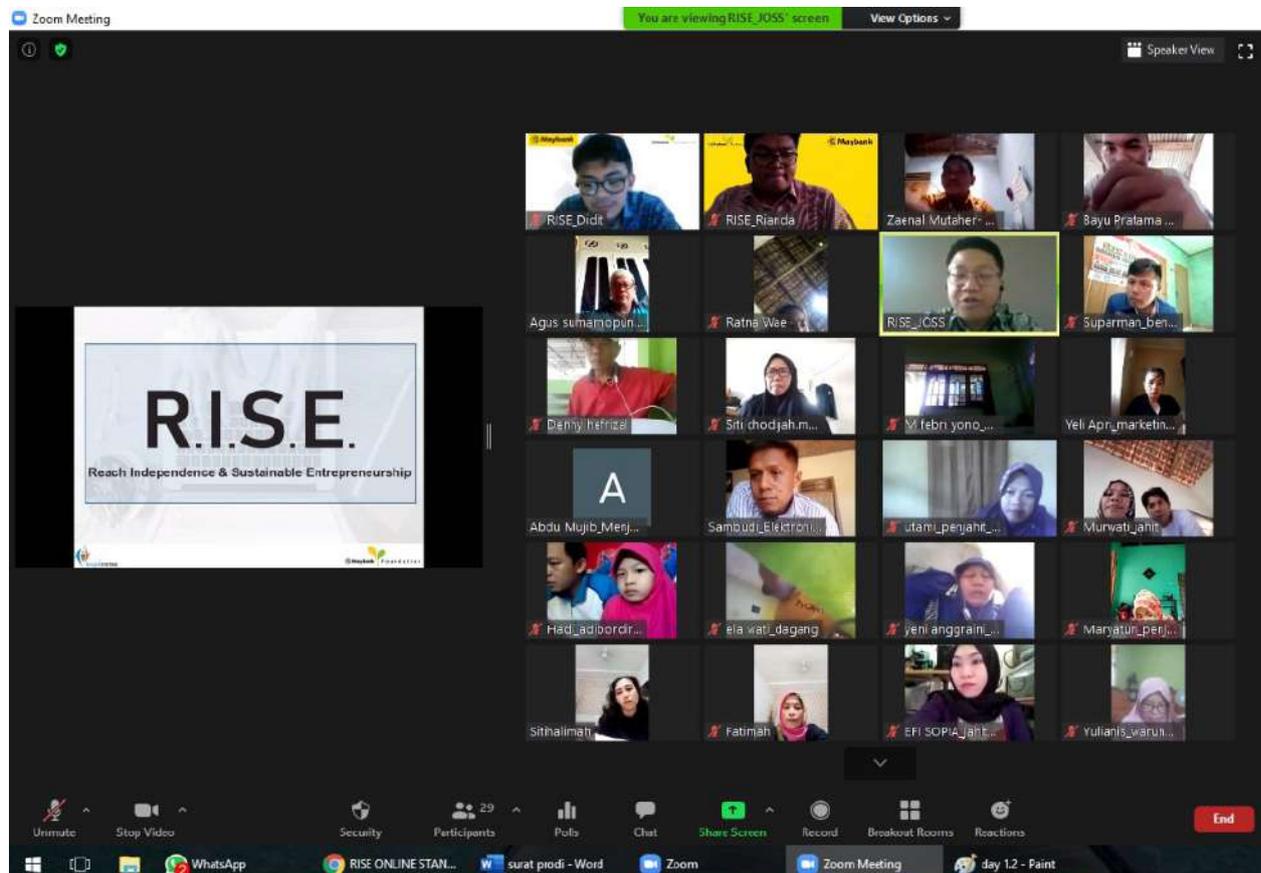
SDG yang relevan Relevant SDG	2016	RISE 1.0 antara 2016-2019 RISE 1.0 2016 - 2019	2020	Target 2023 2023 target
	Diinisiasi oleh Maybank Foundation	2.267 peserta difabel dan komunitas marjinal telah mendapatkan pelatihan kewirausahaan dan kemandirian	1.647 difabel dan komunitas marjinal ikut serta pelatihan RISE dalam 35 sesi di 16 kota	7.350 peserta hingga akhir 2023 untuk tiga level yaitu Basic, Standard & Premium.
	Initiated by Maybank Foundation	2,267 participants with different ability and marginalized communities have received training in entrepreneurship and self-reliance	1,647 persons with disabilities and marginalized communities participated in RISE's 35 training sessions in 16 cities	7,350 participants up to the end of 2023 for three levels namely Basic, Standard & Premium.



Pencapaian dan KPI RISE hingga 2019

RISE Achievement and KPI up to 2019

No	KPIs / Prediksi Hasil	KPIs / Result Predictions	Pencapaian	Achievement
1	2.000 peserta (70% PWDs; 30% komunitas marginal)	2,000 participants (70% PWDs; 30% marginalized communities)	2.058 peserta: pencapaian jumlah PWD 1.953 (KPI PWD 1.400) (128,0% PWD)	2,058 participants: A total PWD 1,953 (KPI PWD 1,400) (128.0% PWD) was accomplished
2	40% dari total peserta menerima rata-rata pertumbuhan penghasilan sebesar 100%	40% of the total participants received an average income growth of 100%	Tercapai 403,7% rata-rata pertumbuhan penghasilan	403.7% average income growth accomplished
3	Sebanyak 60% dari total 2.058 peserta yang memuai perbaikan bisnis selama 3 bulan setelah masing-masing sesi pelatihan	As many as 60% of the total 2,058 participants started to improve their business during the 3 months after each training session	Tercapai 115,8% Sebanyak 1.420 total peserta yang memulai bisnis (1.200 peserta telah memulai /memiliki bisnis)	Reached 115.8% A total of 1,420 participants have started a business (1,200 participants are running a business or a startup business)
4	Sebanyak 50% dari 60% total peserta yang telah memulai bisnis mampu menopang diri mereka secara finansial untuk kebutuhan dasar dalam 3 bulan selesai pelatihan dan program mentoring	As many as 50% of the 60% of the total participants who have started a business are able to support themselves financially for basic needs within 3 months of completing the training and mentoring program	Tercapai 218,8% Sebanyak 1.312 peserta menjadi mandiri (600 peserta telah memuai/memiliki bisnis)	Reached 218.8% A total of 1,312 participants became self-reliant (600 participants are running a business or a startup business)
5	Sebanyak 70% dari 60% total peserta yang telah memulai/ bisnis mengalami pertumbuhan rata-rata penghasilan dalam waktu 3 bulan setelah selesai masing-masing pelatihan	As many as 70% of the total 60% of participants who have started / businesses experienced growth in average income within 3 months after completing each training.	Tercapai 112,3% Sebanyak 943 total peserta rata-rata mampu menumbuhkan penghasilan (840 peserta telah memulai bisnis)	112.3% accomplished A total of 943 participants, on average, are able to grow their income (840 participants are running a startup business)



School Adoption [GRI 203-2] [GRI 413-1]

School Adoption

Maybank Indonesia memulai program *school adoption* sejak tahun 2008 untuk mendukung peningkatan kualitas pendidikan Indonesia, melalui donasi peralatan untuk mendukung kegiatan belajar mengajar, renovasi sekolah yang rusak serta melibatkan *employee volunteerism*. Program *school adoption* mendukung pemerintah dalam meningkatkan pendidikan anak-anak di Indonesia, meningkatkan wawasan dan pengetahuan anak Indonesia serta menjalin hubungan jangka panjang dengan siswa maupun lingkungan sekolah.

Pada tahun 2020, Maybank Indonesia telah membina beberapa sekolah melalui program pelatihan yang mengajak guru, staf dan masyarakat sekitar untuk meningkatkan keterampilan dan mengasah kemampuan mereka dalam berwirausaha. Sehingga mereka mampu meningkatkan pendapatan dan mandiri secara finansial serta dapat memberikan manfaat kepada masyarakat sekitarnya.

Maybank Indonesia started the school adoption program in 2008 to improve Indonesia's quality of education by donating teaching aids for faculty members and learning tools for students, renovating damaged schools, and engaging the employees in volunteering programs. This program helps the government improve children's education in Indonesia, broaden children's knowledge and insights, and foster long-term relationships with students and the school environment.

In 2020, Maybank Indonesia gave coaching to several schools through training programs where teachers, staff and the communities living near special schools were invited to improve their skills and hone their entrepreneurship abilities. This was done to help them get extra income and become financially self-reliant so they can contribute to the surrounding communities.



Kegiatan School Adoption

School Adoption Activities

SDGs yang relevan Relevant SDG	Sekolah Adopsi Adopted School	Peserta Participants	Program pengembangan Development Program
	<p>SLB (Sekolah Luar Biasa) Dharma Putera Semin, Gunung Kidul, Yogyakarta. bekerja sama dengan Perhimpunan Lawe dalam melaksanakan program pelatihan kewirausahaan untuk para staf dan guru.</p> <p>SLB (Special School) Dharma Putera Semin, Gunung Kidul, Yogyakarta. collaborating with the Lawe Association implemented entrepreneurship training programs for staff and teachers.</p>	<p>Sebanyak 12 (dua belas) orang peserta mengikuti pelatihan yang dilaksanakan sebanyak 7 (tujuh) kali dalam jangka waktu 5 (lima) bulan.</p> <p>A total of 12 (twelve) participants attended 7 trainings which was carried in 5 (five) months.</p>	<p>Pengembangan kualitas produk, pembukuan dasar, penghitungan harga produk, pemasaran, dan sosial bisnis model canvas. Program ini merupakan keberlanjutan dari program donasi dan pelatihan menjahit untuk siswa guru dan masyarakat sekitar SLB Semin yang dilaksanakan sejak 2016.</p> <p>Product quality development, basic bookkeeping, product price calculation, marketing, and the social business model of the canvas. This program is a continuation of the donation program and sewing training for teacher students and the community around SLB Semin which has been implemented since 2016.</p>
	<p>SD Kanisius Kenalan, Magelang untuk memberdayakan sekolah dan masyarakat sekitarnya. Program ini dimulai sejak 23 September 2019 dan akan berjalan selama 3 tahun hingga September 2022.</p> <p>Kanisius Kenalan Elementary School, Magelang to empower schools and the surrounding community. This program was started on September 23 2019 and will run for 3 years until September 2022.</p>	<p>Melibatkan murid SD Kanisius Kenalan dari kelas I-VI yang berjumlah 71 anak, 8 guru, 65 orang tua wali, komunitas Republik Anak Kenalan, dan komite sekolah.</p> <p>Involving Kanisius Kenalan elementary school's 1st to 6th graders with a total of 71 participating children, 8 teachers, 65 guardian parents, the Community of the Republik Anak Kenalan, and the school committee.</p>	<p>Pendidikan pertanian integratif di lahan yang terbatas untuk mewujudkan pekarangan yang produktif yang dapat meningkatkan kesejahteraan ekonomi, gizi, kemandirian pangan. Mengembangkan sekolah sebagai pusat pembelajaran pertanian terpadu untuk siswa, guru dan masyarakat.</p> <p>Hingga akhir tahun 2020, program ini telah berhasil melaksanakan berbagai aktivitas diantaranya; perawatan tanaman sayuran, menyediakan media tanam, membuat para-para, pendidikan pertanian terintegrasi serta melakukan pembibitan indigofera dan cabai serta pembuatan pupuk cair.</p> <p>Integrative agricultural education on tiny piece of land to create productive yards that can improve economic welfare, nutrition, food self-sufficiency. Developing schools as an integrated agricultural learning center for students, teachers and the community.</p> <p>Until the end of 2020, various activities were successfully carried out under this program including; care for vegetable plants, planting media, how to make para-para, integrated agricultural education and made indigofera and chili seedlings liquid fertilizers production.</p>

WORKSHOP PENGEMBANGAN KAPASITAS DAN CRITICAL THINKING

Maybank Indonesia mengadakan *workshop* pengembangan kapasitas dan *critical thinking* bagi siswa-siswi SMA/SMK di Gianyar dan Klungkung, Bali yang berlangsung selama satu hari di Balai Budaya Gianyar Bali dengan mengundang Fajar Budi Laksono, CEO D'Tech-Engineering. Workshop yang dihadiri oleh 90 siswa-siswi dari 12 SMA/SMK diadakan dengan tujuan agar para pelajar mendapat pengetahuan, wawasan dan perspektif yang baru dalam merencanakan hidup dan meraih apa yang mereka cita-citakan serta diharapkan dapat siap dalam menghadapi tantangan revolusi industri 4.0. yang mendorong terjadinya disrupsi dalam berbagai bidang.

CAPACITY BUILDING AND CRITICAL THINKING WORKSHOP

Maybank Indonesia held a 1-day capacity building and critical thinking workshop for high school/vocational high school students in Gianyar and Klungkung, Bali, at the Gianyar Bali Cultural Center, inviting Fajar Budi Laksono, CEO of D'TechEngineering as a guest lecturer. The workshop was attended by 90 students from 12 high and vocational schools and was held to help students gain new knowledge, broaden their insights, and have different perspectives in planning for life to achieving what they aspire to succeed and be ready for the challenges of the industrial revolution 4.0. an era where causes disruptions in many fields.

Edukasi Literasi Keuangan

[GRI 203-2] [GRI 413-1] [GRI FS16]

Financial Literacy Education

Maybank Indonesia melaksanakan program edukasi dan literasi keuangan yang bertujuan untuk meningkatkan pemahaman pengetahuan dan keterampilan masyarakat dalam mengelola sumber daya keuangan (literasi keuangan) serta meningkatkan kesejahteraannya. Program edukasi ini selaras dengan Program Strategi Nasional Literasi Keuangan yang diselenggarakan Otoritas Jasa Keuangan (OJK) dan Program Edukasi Perbankan Nasional Bank Indonesia (BI).

Maybank Internship Program

Program Maybank Internship memberikan kesempatan kepada mahasiswa dan pelajar untuk belajar mengenai operasional dan kinerja perbankan. Pada tahun 2020, total pelajar dan mahasiswa yang berpartisipasi dalam program internship ini sebanyak 28 (dua puluh delapan) mahasiswa dari 8 (delapan) perguruan tinggi di Indonesia. Sekolah dan universitas tersebut meliputi Universitas Indonesia, Institut Teknologi Bandung, Universitas Gadjah Mada, Universitas Padjajaran, Universitas Bina Nusantara, Universitas Mercu Buana, Universitas Gunadarma, dan Universitas Atmajaya.

Edukasi Perbankan untuk Komunitas Difabel dan Perempuan Prasejahtera Secara Daring

Pada tahun 2020, Maybank Indonesia dan Maybank Foundation juga bekerja sama dengan People System Consultancy melaksanakan literasi keuangan secara daring kepada 1.647 orang komunitas difabel di 16 kota di Indonesia sebagai bagian dari pelatihan kewirausahaan *Reach Independence @ Sustainable Entrepreneurship* (RISE). Dalam pelatihan tersebut, Maybankers kantor cabang secara sukarela memberikan edukasi perbankan kepada para peserta dan mengenalkan informasi produk perbankan yang sesuai dengan kebutuhan mereka.

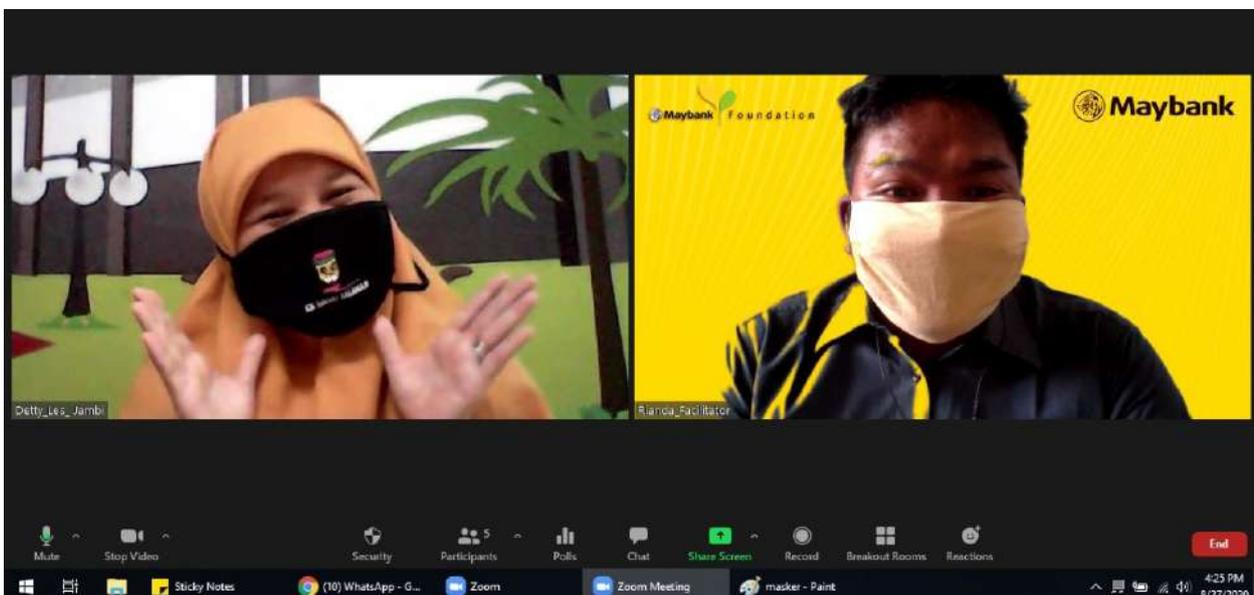
Maybank Indonesia implements financial education and literacy programs to enhance public knowledge and understanding in managing financial resources (financial literacy) while improving their welfare. This educational program is in line with the Financial Literacy National Strategy Program organized by the Financial Services Authority (OJK) and the Bank Indonesia (BI) National Banking Education Program.

Maybank Internship Program

The Maybank Internship Program provides students and college students with opportunities to learn about banking operations and performance. In 2020, the program was participated by 28 college students from Indonesia's prominent universities. Participating schools and universities included the University of Indonesia, Bandung Institute of Technology, Gadjah Mada University, Padjajaran University, Bina Nusantara University, Mercu Buana University, Gunadarma University and Atmajaya University.

Online Banking Education for the Persons with Disabilities Community and Underprivileged Women

In 2020, Maybank Indonesia and the Maybank Foundation collaborated with People System Consultancy to run an online financial literacy program for 1,647 persons with disabilities in 16 cities in Indonesia as part of the Reach Independence & Sustainable Entrepreneurship (RISE) entrepreneurship training. In the training, Maybankers gave lectures on banking and shared information on banking products to the participating students according to their need.





Program CR Lain [GRI 203-2] [GRI 413-1]

Other CR Programs

Maybank Indonesia juga mendukung masyarakat melalui donasi kegiatan sosial lainnya, seperti:

- Menyambung silaturahmi dan berbuat kebaikan kepada sesama dalam rangka Bulan Suci Ramadhan 1441 H (2020 M). Kegiatan tersebut dilaksanakan dalam bentuk donasi 230 paket masker, 200 paket alat tulis, 310 paket makanan berbuka dan donasi kepada 340 anak yatim dan dhuafa dari 4 panti asuhan yaitu Panti Asuhan Muslimin Jaya (Tebet), Yayasan Masjid Nurul Iman (Ciledug), Yayasan Afiah (Jagakarsa) dan Yayasan Al -Mustaqim Bintaro. Kegiatan ini dilakukan dengan tetap memperhatikan protokol kesehatan yang telah ditetapkan pemerintah.
- Mendukung pementasan tari dan ogoh - ogoh dalam rangka menyambut Tawur Agung Kesanga/ Mecaru Hari Raya Nyepi Tahun Baru Caka 1942 di Banjar Abianbase, Kuta, Bali. Program ini bagian dari upaya Bank untuk melestarikan seni dan budaya di Indonesia sesuai dengan salah satu pilar CR Maybank Indonesia.

Maybank Indonesia also supports the community through donations to other social activities, such as:

- Held the 'connect with and do good to others' program in the Holy Month of Ramadan 1441 H (2020 AD), where 230 packets of masks, 200 of stationery, 310 of iftar meals and cash donation were given to 340 orphans and the needy from 4 orphanages, namely the Muslimin Jaya Orphanage (Tebet), the Nurul Iman Mosque Foundation (Ciledug), the Afiah Foundation (Jagakarsa) and the Al-Mustaqim Bintaro Foundation. This program was held with due observance of the government's health protocols made mandatory.
- Supported dance performances and ogoh - ogoh to welcome Tawur Agung Kesanga / Mecaru Nyepi Day, Caka New Year 1942 at Banjar Abianbase, Kuta, Bali. This program is part of the Bank's efforts to preserve art and culture in Indonesia in accordance with one of the pillars of CR Maybank Indonesia.

Penghargaan Bidang CSR

CSR Award

Selaras dengan komitmen dan kebijakan Bank dalam pelaksanaan CR, Maybank Indonesia meraih apresiasi pihak eksternal dengan perolehan berbagai penghargaan di bidang tanggung jawab sosial perusahaan sebagai berikut:

- "Gold Rank Best Sustainability Report" dalam Asia Sustainability Report Rating 2020 oleh National Center of Sustainability Reporting (NCSR).
- "The Most Appreciation Corporate Social Responsibility" dalam ajang Tempo Country Contributor Award 2020 oleh Tempo Media Group.

In line with the Bank's policies and commitment in CR, Maybank Indonesia garners appreciation from external parties as can be seen in the various awards the Bank received in corporate social responsibility, as listed below:

- "Gold Rank Best Sustainability Report" in the Asia Sustainability Report Rating 2020 by the National Center of Sustainability Reporting (NCSR).
- "The Most Appreciation Corporate Social Responsibility" in the Tempo Country Contributor Award 2020 by Tempo Media Group.

Sumber Daya Manusia

Human Resources



Pada tahun 2020, Maybank Indonesia kembali memperoleh apresiasi sebagai tempat kerja terbaik, '*Best Companies to Work for in Asia 2020*'. Ini membuktikan keberhasilan kami secara konsisten selama kurun waktu lima tahun berturut-turut membangun budaya kerja yang mengedepankan aspirasi karyawan, lingkungan kerja yang positif, inovatif, dan *agile* serta memiliki jiwa *ownership* yang tinggi terhadap pekerjaan, antar sesama dan dengan Perusahaan.

Irvandi Ferizal, Director Human Capital Maybank Indonesia

Maybank Indonesia garnered more recognition in 2020 when it was named 'The Best Companies to Work for in Asia 2020', the fifth such award in five consecutive years. This proves the Bank's sustained success in building a work culture that prioritises employee aspirations and a positive, innovative and agile work environment; and builds a high sense of ownership towards work, fellow employees, and the Company.

Irvandi Ferizal, Director Human Capital Maybank Indonesia



Ketenagakerjaan

Employment

Untuk melaksanakan misi utama Humanising Financial Services, Maybank Indonesia memerlukan sumber daya manusia yang tidak saja mampu mengelola operasional perbankan sehari-hari tetapi juga mampu melakukan inovasi dan beradaptasi dengan rencana masa depan layanan keuangan digital. Pengelolaan sumber daya manusia yang menyeluruh harus dilakukan untuk memastikan Bank memiliki angkatan kerja yang efisien, cermat dalam mengelola risiko, termotivasi, dan bisa membangun talenta-talenta untuk keberlanjutan jangka panjang. [GRI 103-1]

Direktorat Human Capital mengimplementasikan kebijakan dan strategi pengelolaan sumber daya manusia (SDM) untuk mencapai pertumbuhan dan produktivitas sesuai target Bank. Strategi ini melibatkan peran aktif para manajer lini sebagai mitra strategis Direktorat Human Capital. Dalam menerapkan pengelolaan SDM yang komprehensif, Maybank Indonesia berkomitmen untuk menjadi perusahaan pilihan (*employer of choice*) dalam menciptakan nilai dan melayani komunitas.

To realize its mission of Humanising Financial Services, Maybank Indonesia needs human resources capable of running day-to-day banking operations, making continuous innovations, and adapting for the future digital financial services plans. To ensure it has an efficient workforce who are highly motivated and capable of running effective risk management and building sustainable talents in the long run, the Bank needs comprehensive human resource management [GRI 103-1]

The Human Capital Directorate implements policies and strategies for human resources (HR) management to achieve growth and productivity based on the Bank's stated targets. The active role of line managers as strategic partners of the Human Capital Directorate is considered. In running a comprehensive HR management, Maybank Indonesia embraces its commitment to become an employer of choice in value creation and community services.



Komitmen Kesetaraan

Commitment to Equality

Maybank Indonesia mengedepankan prinsip kesetaraan dan keberagaman, termasuk dalam proses rekrutmen calon karyawan, pengembangan, penilaian kinerja dan benefit. Bank juga berkomitmen untuk tidak mempekerjakan tenaga kerja di bawah umur sesuai dengan peraturan ketenagakerjaan. Bank meyakini bahwa keberagaman suku, agama, ras maupun gender akan membuat Bank menjadi semakin inklusif dan meningkatkan kemampuan karyawan untuk beradaptasi dengan keberagaman. **[GRI 103-1]**

Penerapan kesetaraan di tempat kerja

- Pernyataan larangan diskriminasi dalam bentuk apa pun terhadap karyawan dicantumkan dalam Perjanjian Kerja Bersama (PKB) yang berlaku.
- Proses rekrutmen Bank mengedepankan kesesuaian kompetensi kandidat dengan persyaratan yang dibutuhkan untuk mengisi posisi-posisi yang tersedia, berbasis kompetensi kandidat dengan menerapkan prinsip keterbukaan, kewajaran dan kesetaraan.
- Benefit bagi karyawan menggunakan Total Rewards yaitu remunerasi yang adil dan kompetitif mengacu pada 3P (*position/jabatan, performance/kinerja dan kompetensi, person/individu*).

Untuk menjadi tempat kerja yang inklusif, bersama Maybank Group, Bank menyelenggarakan program Maybank Indonesia Women Council sebagai bagian dari Maybank Women Mentor Women (WMW) Council di Group Maybank. Program ini telah dimulai sejak tahun 2016 berisikan kegiatan untuk mempercepat pengembangan kompetensi dan kapabilitas para karyawan perempuan serta meningkatkan representasi perempuan di jajaran Manajemen. Salah satu program kerja Women Council adalah melaksanakan serangkaian workshop atau pelatihan untuk mempersiapkan para karyawan perempuan dalam menghadapi era digitalisasi.

Maybank Indonesia places priority on the principles of equality and diversity, in the recruitment process, employee development and assessment, and remuneration system. The Bank's other commitment is to never employ underage workers pursuant to Government regulations. The Bank believes that an inclusive workforce of different ethnics, religions, races and genders will make all of its employees more adaptive to social differences. **[GRI 103-1]**

How equality is implemented in workplace

- Prohibition of discrimination of any form on employees is included in the Bank's Collective Labor Agreement (CLA).
- The Bank's recruitment process prioritizes the conformity of candidate competencies to the requirement skills for the vacant positions by applying the principles of openness, fairness and equality.
- Employee allowance is set using a Total Reward, a fair and competitive remuneration system that is referred to the 3Ps (*position, performance, and personal*) competence.

To become an inclusive workplace, the Bank and Maybank Group organize the Maybank Indonesia Women Council program as part of the latter's Maybank Women Mentor Women (WMW) Council. Commenced in 2016, the program allows faster development of competencies and capabilities of female employees and increases female representation in management. One of the Women Council's work programs is to organize a series of workshops or trainings to prepare female employees for the digitalization era.

Karyawan Perempuan di Maybank Indonesia	Female employees at Maybank Indonesia
14% Anggota Perempuan dalam Dewan Komisaris dan Direksi	14% Female Members on the Board of Commissioners and Directors
1 Anggota Perempuan di Dewan Komisaris	1 Female Member on the Board of Commissioners
56% Anggota Perempuan dari Seluruh Karyawan Tetap	56% Female Members of All Full-time Employees
1 Direktur Perempuan di Jajaran Direksi	1 Female Director on the Board of Directors
41% Karyawan Tetap Perempuan di Tingkat Manajerial	41% Female Full-time Employees at Managerial Level
82 Anggota Perempuan di Jabatan Pejabat Eksekutif	82 Female Members in Executive Offices



My

international
women's day

bank



#EachforEqual

Dear Maybankers,

International Women's Day (IWD) merupakan perayaan bagi kaum perempuan di seluruh dunia, dan tahun 2020 mengangkat tema **#EachforEqual**. Tema ini menghimbau setiap perempuan bertanggung jawab atas pikiran dan tindakan kita sendiri, kapanpun dan dimanapun. Kita harus bisa secara sadar memilih untuk menantang stereotip, melawan bias memperluas persepsi tentang kesetaraan gender dan secara aktif mengambil tindakan yang dapat kita lakukan untuk memperbaiki situasi & membuat dampak positif agar tercipta *gender equal world*. Mari gunakan kesempatan ini untuk saling berpegang tangan, menguatkan dan mendorong para perempuan untuk melakukan yang terbaik kepada seluruh perempuan di dunia dan merayakan segala pencapaian yang diraih perempuan dalam memperjuangkan kesetaraan *gender*.

Dengan semangat perayaan IWD 2020, **Women Council Maybank Indonesia** menyampaikan apresiasi kepada seluruh rekan-rekan **Maybankers perempuan yang telah memberikan kontribusi terbaik untuk perusahaan, keluarga dan negeri ini**. Selain itu, kami bersama seluruh Maybankers perempuan juga menyatakan kepedulian kami terhadap situasi tantangan global saat ini, yang disebabkan wabah COVID-19. Kami berharap agar situasi ini semakin membaik dan kami mengucapkan terimakasih kepada setiap pihak yang terlibat dalam menangani wabah ini.

#MyBank

SELAMAT HARI PEREMPUAN INTERNASIONAL!

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

Humanising Financial Services.



Maybank

Menjaga Produktivitas di masa Pandemi

Maintaining Productivity in the Pandemic

Pada tahun 2020, Bank menerapkan pengaturan kerja *work from office* dan *work from home* untuk mencegah penularan di tempat kerja sesuai dengan anjuran Pemerintah. Hampir 60% dan karyawan kantor pusat yang bekerja dari kantor hanya 40% karyawan dengan persyaratan khusus.

Untuk karyawan cabang, karena sifat pekerjaannya harus dilakukan di Kantor Bank, maka pengaturan kerja ditetapkan oleh masing-masing pimpinan cabang dan berkoordinasi dengan Regional Director dan Regional Service Supervisor masing-masing wilayah. Pemantauan kualitas pekerjaan karyawan tetap menjadi perhatian dalam kondisi ini, evaluasi kinerja rutin dilihat dari hasil akhir P2K (Penilaian Prestasi Kerja) masing-masing karyawan yang dilakukan di pertengahan dan akhir tahun serta peran atasan dalam memonitor produktivitas dan kualitas pekerjaan timnya masing-masing.

In 2020, the Bank applied a work from office and work from home system to prevent Covid19 virus transmission in the workplace in adherence to Government recommendations. Only 40% of the nearly 60% head office employees were given special requirements.

For branch employees who still need to do their work form office, a special arrangement was made by each branch manager in collaboration with Regional Director and Regional Service Supervisors. Monitoring on work quality of full-time employees remained the main focus in this hostile condition, whereas routine performance evaluation was measured with final results of the P2K (Assessment of Work Performance) of each employee conducted in the middle and end of the year as well as the role of superiors in monitoring the productivity and quality of work of their respective teams.





Pengembangan Karyawan

Employee Development

Maybank Indonesia mengimplementasikan kerangka pengembangan sumber daya manusia (SDM) yang komprehensif, mulai dari rekrutmen hingga pensiun, yang dilandasi oleh core values TIGER (*Teamwork, Integrity, Growth, Excellence & Efficiency*, dan *Relationship Building*) serta 4 pilar *Employee Value Proposition* (EVP) (*Go Ahead, Grow, Go Ahead, Fly, Go Ahead, Create, dan Go Ahead, Care*). Program pengembangan SDM pada tahun 2020 meliputi:

1. Mendorong produktivitas penjualan melalui implementasi kerangka pengelolaan SDM Bank serta mendorong seluruh karyawan untuk terlibat melakukan penjualan (*driving sales environment*).
2. Melanjutkan program peningkatan kapabilitas dan kesiapan SDM untuk mencapai percepatan pertumbuhan menuju era digital.
3. Membangun dan terus memperkuat kultur Bank untuk mendorong kinerja, kepatuhan dan akuntabilitas (*Perform, Comply dan Accountable*) yang telah menjadi budaya kerja Maybank Indonesia sejak dicanangkan pada tahun 2016.

Maybank Indonesia implements a comprehensive human resource (HR) development framework, from recruitment to retirement, which is based on TIGER core values (*Teamwork, Integrity, Growth, Excellence & Efficiency*, and *Relationship Building*) as well as 4 pillars of the *Employee Value Proposition* (EVP) (*Go Ahead, Grow, Go Ahead, Fly, Go Ahead, Create, and Go Ahead, Care*). HR development programs in 2020 include:

1. Encouraging sales productivity through the implementation of the Bank's human resources management framework, and encouraging all employees to engage themselves in driving sales environment.
2. Continuing the programs of human resources readiness and capability improvement to achieve accelerated growth towards the digital era.
3. Developing and continuously strengthening the Bank's culture to encourage *Perform, Comply and Accountable* aspects which have been Maybank Indonesia's work culture since the culture was launched in 2016

Kerangka pengelolaan SDM Maybank Indonesia		
<p><i>Employer Value Proposition</i></p> <p>Mencakup seluruh program kerja dan strategi Human Capital, demi terciptanya tempat kerja yang kondusif, aman, dan nyaman yang menjadi kekuatan dalam menghadapi tantangan.</p> <p><i>Employer Value Proposition</i></p> <p>Covers all work programs and Human Capital strategies, for the creation of a conducive, safe, and comfortable workplace has become a strength in facing challenges.</p>	<p><i>Go Ahead. Grow.</i> Bank memiliki komitmen kuat dan fokus untuk mengembangkan kemampuan dan kualitas karyawan. Setiap karyawan diberikan kesempatan yang sama untuk mengembangkan kemampuannya secara personal dan profesional.</p>	<p><i>Go Ahead. Grow.</i> The Bank has a strong commitment and focus on developing the capabilities and quality of its employees. Every employee is given the same opportunity to develop their abilities personally and professionally.</p>
	<p><i>Go Ahead. Fly.</i> Sebagai bagian dari grup Maybank, Bank memberikan nilai tambah bagi setiap karyawannya. Kami berkomitmen untuk memberikan kesempatan bagi para talent untuk memiliki pengalaman berkarier internasional.</p>	<p><i>Go Ahead. Fly.</i> As part of the Maybank group, the Bank provides added value to every employee. We are committed to providing opportunities for talents to have an international career experience.</p>
	<p><i>Go Ahead. Create.</i> Karyawan Bank ditantang untuk berpikir kreatif, inovatif, dan out-of-the box untuk mewujudkan pertumbuhan yang lebih baik dan berkesinambungan bagi Maybank Indonesia.</p>	<p><i>Go Ahead. Create.</i> Bank employees are challenged to think creatively, innovatively, and out-of-the box to create stronger and sustainable growth for Maybank Indonesia..</p>
	<p><i>Go Ahead. Care.</i> Sebagai institusi yang memiliki perspektif jangka panjang di Indonesia, Bank memiliki visi untuk menjadi Relationship Bank terkemuka di tengah-tengah komunitas. Dalam rangka mencapai visi tersebut, Bank tidak hanya mementingkan segi bisnis tetapi turut peduli terhadap setiap karyawan dan komunitas sebagai bentuk realisasi dari komitmen dan tanggung jawab sosial Maybank Indonesia kepada masyarakat.</p>	<p><i>Go Ahead. Care.</i> As an institution with a long-term perspective in Indonesia, the Bank has a vision to become a leading Relationship Bank for the community. In order to achieve this vision, the Bank has concerns not only towards the business but also for all employees and the community as a manifestation of Maybank Indonesia's commitment and social responsibility towards the community.</p>

Recruit Right [GRI 401-1]

Recruit Right

Strategi *recruit right* bertujuan untuk memperoleh talenta terbaik di seluruh tingkatan mulai dari tenaga penjualan dan layanan nasabah hingga posisi manajerial penting, strategi ini dijalankan dengan cara:

- Program *pipeline/fresh graduates* untuk posisi *frontliners* melalui *job fair, campus hiring*, dan kuliah tamu dengan hasil rekrutmen: Management Development Program 41 orang, Talenta Service Program 50 orang, Talenta Marketing Program 66 orang. Total menjadi 157 orang.
- Rekrutmen internal dan rekrutmen eksternal (*prohire*) melalui proses referral dari karyawan, sehingga memberikan kandidat berkualitas dengan mengedepankan prinsip *Know Your Employee (KYE)*.

The recruit right strategy aims at acquiring the best talent at all levels, from sales and customer service to important managerial positions. This strategy is implemented by:

- Pipeline/ fresh graduates program for frontliners positions through job fairs, campus hiring, and guest lectures; the results of the recruitment is: 41 graduated from Management Development Program, 50 from Talent Service Program, and 66 from Marketing Talent Program. The programs produced 157 graduates.
- Internal recruitment and external recruitment (*prohire*) through a process of referral from employees, which produces quality candidates on the Know Your Employee (KYE) principle.

Total New Hire	2020	2019	2018
Sepanjang tahun 2020, Bank berhasil menarik 718 karyawan baru untuk menempati berbagai posisi yang tersedia. Throughout 2020, the Bank attracted 718 new employees that were later stationed at various positions	368 laki-laki male	558 laki-laki male	550 laki-laki male
	350 perempuan female	636 perempuan female	622 perempuan female

New Hire berdasarkan Kelompok Usia tahun 2020 New Hire by Age Group in 2020	
<30 tahun years	48%
30-50 tahun years	51%
>50 tahun years	1%





Perform Right

Perform Right

Strategi *perform right* meliputi pengelolaan kinerja karyawan dilakukan secara objektif, berdasarkan pencapaian *Key Performance Indicator* (KPI) yang telah disepakati bersama, dengan mengedepankan pembinaan interaktif antara karyawan dengan manajer lini, yang dilakukan terintegrasi dengan proses pengelolaan sumber daya manusia lainnya. Penilaian dilakukan. Untuk itu, Direktorat Human Capital bersama unit kerja terkait memastikan keselarasan antara strategi dan target Bank dengan KPI yang menjadi target unit kerja dan karyawan yang akan menjadi acuan penilaian karyawan yang selaras dengan target kinerja Bank. [GRI 103-3]

Setiap awal tahun, setiap karyawan mengisi goal setting berdasarkan rencana perusahaan dalam aplikasi MyHR2u. Penilaian kinerja dilakukan pada pertengahan dan akhir tahun dengan cara melakukan penilaian sendiri. Pencapaian akhir tahun karyawan ditinjau ulang dan dikalibrasi oleh Pimpinan Unit Kerja dan Direktur untuk diambil keputusan rating final karyawan dalam berbagai kategori kinerja.

Proses pemantauan kinerja dilakukan secara online yang diikuti dengan pembinaan dari atasan masing-masing dengan *coaching* serta komunikasi *one on one* yang merupakan implementasi kultur *coaching* dalam *Performance Improvement Plan* (PIP), untuk itu setiap manajer lini dibekali dengan kemampuan untuk melakukan *coaching* dan *powerful conversation* dalam rangka memfasilitasi proses ini. Hasil penilaian kinerja menjadi faktor penting dalam penentuan pengembangan diri karyawan, jenjang karir, dan penerimaan remunerasi, dan promosi yang memperhatikan kesiapan karyawan yang bersangkutan untuk menduduki posisi baru.

The 'perform right' strategy encompasses an objective employee performance management, based on agreed Key Performance Indicators (KPI) while an HR an interactive, comprehensively integrated coaching for employees by line managers is prioritized. Assessment is periodically made. To that end, the Human Capital Directorate and related units the Bank's strategies and targets are aligned with KPIs as the unit's and individual employee's targets, which also serve as a reference in employee assessment in line with the Bank's performance targets. [GRI 103-3]

At the beginning of each year, each employee fills out a goal setting based on the Bank's plan for MyHR2U application. Performance assessment is made in mid year and end of the year through self-assessment. Employee year-end achievements are reviewed and calibrated by the Head of the Work Unit and the Director for final rating decisions under different categories.

The performance monitoring process is run online paired with coaching by respective superiors with one on one communication as the implementation of coaching culture in the Performance Improvement Plan (PIP). Therefore, every line manager is equipped with the ability to give coaching and have powerful conversation skill to facilitate this process. The performance assessment results are an important factor in setting employee self-development, career paths, remuneration, and promotions with employee readiness also taken into account when the need to fill a certain position comes up.



Develop Right

Develop Right

Bank memberikan kesempatan bagi setiap karyawan untuk mengembangkan dirinya, baik secara personal maupun profesional. Model pengembangan *Personal Development Plan* (PDP) mengikuti prinsip pengembangan 70:20:10 yang meliputi pengalaman yang berhubungan dengan pekerjaan (70%), interaksi dengan *stakeholders* (20%), serta kegiatan pelatihan formal (10%), baik di dalam kelas maupun melalui media *e-learning*.

Selama tahun 2020, terdapat 5 (lima) *batch Development Program* yang telah diselenggarakan. Hal ini merupakan bukti nyata bahwa Maybank Indonesia berkomitmen untuk terus berusaha menjadi penyedia layanan keuangan terkemuka dan sebagai bentuk tanggung jawab Maybank kepada Indonesia.

PENGEMBANGAN KOMPETENSI [GRI 404-2]

Pengembangan kompetensi karyawan direncanakan setiap awal tahun melalui Analisa Kebutuhan *Training (Training Needs Analysis)* untuk seluruh Bank baik yang sifatnya strategis maupun pengembangan kompetensi dasar/wajib. Program pengembangan secara individu direncanakan sedemikian rupa termasuk mengakomodasi aspirasi individu untuk mengembangkan potensi dirinya. Program ini dapat diakses secara online oleh karyawan melalui MyPDP Online.

Program pengembangan karyawan difokuskan pada kompetensi perbankan *Sales Frontliners* di cabang, seperti *banking operations*, *credit skills*, *selling skills* dan prinsip kehati-hatian. Sejalan dengan pengembangan layanan keuangan digital, Maybank Indonesia memfokuskan pengembangan karyawan yang *Future Ready*. Pendekatan ini ditujukan untuk memampukan karyawan untuk memahami, menguasai, dan memanfaatkan teknologi digital dan layanan keuangan elektronik. *Future Ready* dan pengembangan kompetensi perbankan menjadi fokus penting bagi Maybank Indonesia untuk memastikan keberlanjutan masa depan Bank.

A great number of opportunities are given to every employee to develop themselves for either personal or professional purpose. The Personal Development Plan (PDP) development model follows the 70:20:10 development principle which includes work-related experiences (70%), interactions with stakeholders (20%), and formal training activities (10%), both in class and through e-learning media.

During 2020, 5 (five) batch Development Programs have been held which proved that Maybank Indonesia is committed to continuing to strive to be a leading financial service provider and as a form of Maybank's responsibility to Indonesia.

COMPETENCY DEVELOPMENT [GRI 404-2]

Employee competency development is planned at the beginning of each year through a bank-wide Training Needs Analysis, both on strategic and basic / mandatory levels. Individual development programs are planned in a way that accommodates individual aspirations to develop their potential. Employees can access this program virtually via MyPDP Online.

Employee development programs are focused on how to enhance the competence of banking sales frontliners at branches e.g. in banking operations, credit skills, selling skills and prudential principles. In line with digital financial services development, Maybank Indonesia focuses on developing employees who are Future Ready. This approach should enable employees to understand, master, and make the best use of digital technology and electronic financial services. Future Ready and banking competency development are a focus of importance for Maybank Indonesia to ensure a sustainable future.

Beberapa program untuk meningkatkan keterampilan karyawan dalam *Future Ready* antara lain; penetapan *Key Performance Indicator (Percipio dan Futurization Upskilling)*, *Guru Series* sebanyak 5 batch, *Brand Evangelists*, *Data Science Bootcamp*, *Human Centered Design*, *Social Media Storytelling* dan lain sebagainya.

Programs to improve employee skills in *Future Ready* include; setting *Key Performance Indicators (Percipio and Futurization Upskilling)*, 5 batches of *Teacher Series*, *Brand Evangelists*, *Data Science Bootcamp*, *Human Centered Design*, *Social Media Storytelling* etc.

Secara keseluruhan, pada tahun 2020, rata-rata jumlah jam pelatihan yang diselenggarakan Bank mencapai lebih dari 53 jam per karyawan dan melibatkan lebih dari 120.00 peserta pelatihan.

Overall, in 2020, the Bank gave an average per-employee training hours of more than 53 hours, participated by more than 120.00 employees.

Program Pelatihan [GRI 404-2]

Training Program [GRI 404-2]

Jenis Pendidikan dan Pelatihan Type of Education and Training	2020		2019		2018	
	Batch	Jumlah Peserta Number of participants	Batch	Jumlah Peserta Number of participants	Batch	Jumlah Peserta Number of participants
Program Teknikal Technical Program						
<i>Banking Skills (Treasury, Compliance, Audit, operation, Service Quality)</i>	121	7.051	158	4.584	364	10.066
<i>Credit Skills</i>	38	1.409	32	1.077	40	1.043
<i>Sales @ Consumers</i>	129	6.230	343	8.718	94	2.608
<i>Leadership @ Soft skills</i>	75	8.250	119	11.625	374	10.506
<i>Induction Program</i>	60	597	72	917	79	950
Program Terintegrasi Integrated Program						
<i>Talenta Marketing Marketing Talent</i>	2	64	4	122	3	81
<i>Talenta Service Talent Service</i>	1	50	4	209	3	155
<i>Management Development Program</i>	2	48	2	54	3	80
<i>Relationship Management Development Program (RMDP)</i>	-	-	1	22	-	-
<i>Information Technology Development Program (ITDP)</i>	-	-	1	12	-	-
Program Sertifikasi Certification Program						
<i>Sertifikasi Manajemen Risiko Risk Management Certification</i>	-	2.125	-	2.141	-	1.986
<i>Sertifikasi Reksa Dana (Waperd) Mutual Fund Certification</i>	-	416	-	449	-	396
<i>Sertifikasi AAJI AAJI Certification</i>	-	430	-	452	-	390
<i>Eksternal/Pelatihan Publik External/Public Trainings</i>	58	206	102	252	125	348

<p>Pada tahun 2020, rata-rata jumlah jam pelatihan yang diselenggarakan Bank mencapai lebih dari 53 jam per karyawan (<i>Learning Academy</i>).</p> <p>In 2020, the average training hours given by the Bank reached more than 53 hours per employee (<i>Learning Academy</i>).</p>	<p>Selain program pembelajaran di dalam kelas, terdapat proses pembelajaran yang wajib dilakukan oleh semua karyawan melalui e-Learning. (<i>Learning Academy</i>)</p> <p>In addition to the in-class learning program, there is a learning academy program that all employees must take through e-Learning</p>							
	<p>Pelatihan E-Learning Mandatory 2020 2020 Mandatory E-Learning Training</p>							
	<i>Operational Risk Management</i>	<i>Code of conduct</i>	<i>KYC/APU PPT</i>	<i>Information Security Awareness</i>	<i>Core Value TIGER</i>	<i>Business Continuity Management</i>	<i>Lean e-learning</i>	<i>Information Risk Management</i>
	95%	100%	99%	98%	99%	98%	98%	98%

PENGEMBANGAN KEPEMIMPINAN

Selain pengembangan kompetensi inti yang dibutuhkan untuk operasi perbankan, Bank membangun karakter Maybankers dengan pengayaan keterampilan kepemimpinan yang sesuai dengan nilai-nilai TIGER, program kepemimpinan tersebut meliputi:

- Tingkatan Foundation yang berfokus pada *Execution*, diperuntukkan bagi level Staf dan Asisten Manajer.
- Tingkatan Intermediate 1 yang berfokus pada *Building Relationship*, diperuntukkan bagi level Manajer dan Manajer Senior.
- Tingkatan Intermediate 2 yang berfokus pada *Influence* dan *Empowerment*, diperuntukkan bagi level Asisten Wakil Presiden dan Wakil Presiden.
- Tingkatan *Advance* yang berfokus pada *Strategic Direction* dan *Alignment*, diperuntukkan bagi level Wakil Presiden Senior dan Wakil Presiden Eksekutif.
- Tingkatan C-Level yang berfokus pada *Visionary Direction* dan *Alignment*, diperuntukkan bagi level Direktur.

Bank juga menyediakan program pengembangan untuk *fresh graduate* atau program *pipeline* sebagai langkah mempersiapkan pemimpin muda pada level manajerial di masa depan dan secara berkesinambungan melakukan identifikasi pengembangan-pengembangan yang sesuai dengan kebutuhan bisnis guna mendukung kemajuan bisnis Bank.

Program perencanaan & pengembangan para suksesor untuk cabang-cabang Bank yang menitikberatkan pada sisi *experiential-based* guna meningkatkan esposure yang relevan bagi suksesor terkait agar tingkat kesiapan (*readiness level*) pun meningkat terhadap posisi yang dituju.

Pengelolaan Talent

Pengelolaan dan pengembangan *talent* untuk mendorong percepatan peningkatan kapabilitas bagi karyawan yang dipertimbangkan mampu bertumbuh bersama Bank menjadi kader pemimpin masa depan. Tahun 2020 ini, pengelolaan *talent* memiliki fokus pada area berikut ini:

- Klasifikasi Talent (*Talent Classification*): mengidentifikasi 1.475 karyawan sebagai Talent dengan memperhatikan kinerja dan potensi yang dimiliki tiap karyawan tersebut yang dapat dikembangkan kapabilitasnya secara lebih intensif untuk mendukung pertumbuhan Bank.
- Klasifikasi *Mission Critical Position* (MCP): mengidentifikasi 51 posisi kritis, yaitu posisi utama yang memiliki dampak besar secara langsung terhadap bisnis Bank baik bisnis utama maupun area fungsional bank.
- Perencanaan Suksesi (*Succession Planning*): mengidentifikasi 99 karyawan dari proses nominasi para talent sebagai suksesor untuk dipersiapkan sebagai penerus posisi-posisi kritis (MCP) yang ada selalu terisi agar kelangsungan bisnis tetap terjaga.

LEADERSHIP DEVELOPMENT

In addition to developing the core competencies required for an effective banking operations, the Bank builds the character of Maybankers by enriching leadership skills in accordance with TIGER values. The leadership program includes:

- The Foundation level that focuses on Execution, intended for Staff and Assistant Manager levels.
- Intermediate 1 level which focuses on Building Relationship, intended for Manager and Senior Manager levels.
- Intermediate 2 level, which focuses on Influence and Empowerment, intended for Assistant Vice President and Vice President level.
- The Advanced level that focuses on Strategic Direction and Alignment, intended for Senior Vice President and Executive Vice President levels.
- The C-Level that focuses on Visionary Direction and Alignment, intended for Director level.

The Bank also provides development programs for fresh graduates, or pipeline programs, as a step to prepare young leaders at the managerial level in the future and continuously identify developments in accordance with business needs to support the business progress of the Bank.

Successor planning & development program for the branches that focuses on the experiential-based side in order to increase the relevant exposure for the successors concerned so that their readiness level towards the intended position will increase.

Talent Management

Talent management and development to accelerate capability improvement for employees who are considered capable of growing with the Bank to become a cadre of future leaders. In 2020, talent management will focus on the following areas:

- Talent Classification: identifies 1,475 employees as Talent by taking into account the performance and potential of each employee whose capabilities can be developed more intensively to support the Bank's growth.
- Mission Critical Position (MCP) classification: identifies 51 critical positions, namely the main positions which have a major direct impact on the Bank's business, both the main business and bank's functional areas of the bank.
- Succession Planning: identifies 99 employees from the talent nomination process as successors to be prepared to succeed the existing critical positions (MCP) so that business continuity is maintained.

Reward Right

Penghargaan bagi karyawan diberikan mengikuti filosofi *Total Rewards* yang bertumpu pada 3P (*position/jabatan, performance/kinerja, dan person/kompetensi individu*), pendapatan karyawan meliputi kompensasi tetap maupun tidak tetap untuk jangka pendek maupun panjang; remunerasi berbasis kinerja dengan total *cash* yang diterima berada di atas median pasar dan sesuai dengan ketentuan pengupahan; *Sales Incentive Plan* (SIP); program jaminan kesehatan dengan skema *flexi benefit*; hak cuti; dan program pensiun.

Reward Right

Rewards for employees are given pursuant to the Total Rewards philosophy which is based on the 3Ps (*position, performance, and person / individual competence*). Employees' income includes regular and non-regular compensation for the short and long term; performance-based remuneration with total cash received above the market median and in compliance with wage regulations; Sales Incentive Plan (SIP); health insurance program with a flexi benefit scheme; leave rights; and pension plans.

Rasio Gaji

Salary Ratio

Deskripsi	Rasio Ratio	Description
Rasio gaji karyawan terendah dengan UMP / UMR	1,04	The lowest employee salary ratio to UMP / UMR
Rasio gaji karyawan tertinggi dan terendah	51,45	The highest and lowest employee salary ratio
Rasio gaji Direksi yang tertinggi dan terendah	2,96	The ratio of the highest and lowest Directors' salaries
Rasio gaji Komisaris yang tertinggi dan terendah	1,27	The highest and lowest Commissioner salary ratio
Rasio gaji Direksi tertinggi dan karyawan tertinggi	3,34	The ratio of the salary of the highest Directors to the highest employees

Biaya Pendidikan & Pelatihan Karyawan

Training and Education Expenses

Deskripsi	2020	2019	2018	Description
Rasio	3.07%	5,13%	5,05%	Ratio
Jumlah	Rp 65,383 miliar	Rp107,074 miliar	Rp100,286 miliar	Total

Digitalisasi Layanan SDM

Maybank Indonesia telah menggunakan platform digital untuk menyediakan berbagai informasi dan layanan SDM secara elektronik melalui aplikasi dan portal untuk personil Direktorat Human Capital, dan seluruh karyawan. Platform elektronik menjadi sangat penting dalam rangka memastikan proses bisnis, dalam hal ini pengelolaan SDM, dapat berjalan dengan efektif dalam kondisi kerja yang dibatasi.

Digitizing HR Services

Maybank Indonesia has used a digital platform to provide various HR electronic information and services through applications and portals for Human Capital Directorate personnel and all employees. Electronic platforms are very important to ensure that business processes, in this case HR management, can run effectively under the heavily regulated work environment.

Aplikasi dan platform yang dimanfaatkan Maybank Indonesia antara lain:

- Portal MyHR2u merupakan sistem informasi Sumber Daya Manusia (*Human Resource Information System -HRIS*) yang berbasis *employee self-service* dan *manager self-service* yang senantiasa dikembangkan untuk memudahkan karyawan dalam proses sumber daya manusia, seperti informasi benefit, pinjaman dan asuransi karyawan, administrasi terkait kepersonaliaan, penilaian kinerja, pelatihan online (*e-learning*), dan sebagainya. Layanan portal MyHR2u juga membantu dalam implementasi berbagai program yang memerlukan keterlibatan karyawan.
- MyCampus adalah platform berbasis web untuk *Learning Management System* yang memfasilitasi karyawan Maybank Indonesia dalam proses pengelolaan seluruh aktivitas terkait pelatihan dan pengembangan karyawan.
- MyNet merupakan aplikasi komunikasi internal karyawan melalui kanal komunikasi digital internal untuk seluruh Maybankers, berisikan *culture program, sales podcast, training karyawan, produk-produk Maybank, promo-promo*

The applications and platforms used by Maybank Indonesia include:

- MyHR2u Portal is a Human Resource Information System (HRIS) based on employee self-service and manager self-service which is constantly developed to facilitate employees in human resource processes, such as information on employee allowances, loans and insurance, personnel-related administration, performance appraisal, online training (*e-learning*), and so on. The MyHR2u portal service also supports the implementation of various programs that require employee involvement.
- MyCampus is a web-based platform for the Learning Management System that facilitates Maybank Indonesia's employees in the process of managing all activities related to employee training and development.
- MyNet is an internal employee communication application through an internal digital communication channel for all Maybankers, containing culture programs, sales podcasts, employee training, Maybank products, the latest promos,

terbaru, berita terbaru terkait Maybank, dan juga informasi program-program tertentu seperti program referral, program *induction*, dan program *pipeline*.

- @Mayang2U yang merupakan chatbot di aplikasi LINE yang memberikan jawaban tentang *Talent Acquisition*, Personalia & Payroll, MyHR2U, Asuransi Kesehatan FWD, BPJS, CUG, Pinjaman Karyawan, Perjalanan Dinas, *Employee Relations*, dan *Talent @ Learning*.

the latest news related to Maybank, and also information on certain programs such as referral program, induction program, and pipeline program.

- @Mayang2U which is a chat box on the LINE application that provides answers about Talent Acquisition, Personnel & Payroll, MyHR2U, FWD Health Insurance, BPJS, CUG, Employee Loans, Official Travel, Employee Relations, and Talent & Learning.

Kesehatan dan Keselamatan Kerja

Topik khusus

Program pencegahan dan penanggulangan pandemi di tempat kerja

Bank adalah salah satu jenis usaha yang diizinkan untuk tetap beroperasi dalam kondisi pembatasan untuk mencegah dan menanggulangi penularan pandemi Covid-19. Untuk tetap memberikan layanan yang sangat dibutuhkan oleh nasabah, Maybank Indonesia menerapkan langkah-langkah untuk melindungi kesehatan dan keselamatan karyawan dan nasabah. Langkah-langkah yang dilakukan terangkum di bawah ini.

Di tempat kerja

- *General cleaning* dengan desinfektan dua minggu sekali dan pembersihan rutin dua kali per hari
- Kewajiban memakai masker dan memeriksa suhu tubuh sebelum memasuki tempat kerja
- Penyediaan sarana cuci tangan, *hand sanitizer*, *mask*, *gloves* ke seluruh kantor Bank serta *face shield* bagi *frontliners*
- Kontrol tempat parkir sepeda untuk memantau karyawan yang datang bekerja menggunakan sepeda
- Kampanye dan sosialisasi Pola Hidup Bersih dan Sehat (PHBS) dan informasi Covid-19
- Perlakuan tempat kerja jika diketahui terdapat karyawan yang terpapar, termasuk dengan pelacakan kontak dan melakukan pengetesan bagi kontak erat dengan memperhatikan kebijakan dan ketentuan yang berlaku baik nasional maupun daerah

Berhubungan dengan aktivitas kerja

- Bekerja dari rumah (*work from home*) bagi manajemen dan karyawan yang pekerjaannya dapat dilakukan secara *remote* (jarak jauh)
- Mengatur jumlah karyawan yang bekerja dari kantor (WFO) pada jam kedatangan yang berbeda (*split operations*) dengan memperhatikan tingkat kepentingan pekerjaan
- Pengawasan oleh setiap pimpinan unit atas efektivitas waktu kerja dan stamina karyawan di unit kerjanya
- Memastikan pelaksanaan pembatasan fisik, meminimalkan tatap muka, dan menggunakan pertemuan virtual
- Mengatur perjalanan, cuti, dan ketentuan karantina mandiri
- Menyediakan transportasi khusus bagi karyawan WFO dan mendorong karyawan untuk menggunakan kendaraan pribadi

Dilakukan oleh karyawan

- Melakukan deklarasi kesehatan harian dan wajib melaporkan kondisi kesehatan pribadi maupun keluarga
- Menerapkan prosedur penanganan termasuk pemeriksaan rapid test/swab test, isolasi mandiri atau karantina mandiri
- Pembatasan bekerja di kantor untuk perempuan hamil berdasarkan usia kandungan dan konsultasi dokter
- Menerapkan aturan pembatasan secara disiplin dan pembinaan bagi pelanggaran
- Memberikan hak karyawan yang terpapar Covid-19 dan tidak melakukan pemutusan hubungan kerja oleh karena itu

Occupational Health and Safety

Special topic

Workplace pandemic prevention and response programs

Banks are one of the business activities that are allowed to continue operating under restrictive conditions to prevent and combat the transmission of the Covid-19 pandemic. To continue to provide services that are needed by customers, Maybank Indonesia has implemented the following steps to protect the health and safety of our employees and customers, as summarized below.

At work

- General cleaning with disinfectant once every two weeks and routine cleaning twice per day
- Obligation to wear a mask and have their body temperature checked before entering the workplace
- Provision of hand washing facilities, hand sanitizers, masks, gloves to all Bank offices as well as face shields for frontliners
- Bicycle parking control to monitor employees commute to work riding bicycles
- Campaign and socialization of Clean and Healthy Lifestyle (PHBS) and Covid-19 information
- Treatment of the workplace if an employee is known to have been exposed to the virus, including by tracing contacts and testing the close contacts with due observance on policies and regulations that apply both nationally and regionally

Related to work activities

- Work from home for management and employees who can do their work remotely
- Controlling the number of employees who come to work at with different hours of arrival (*split operations*) with due regard to the level of importance of the job
- Supervision by each unit leader on the effectiveness of working time and stamina of employees in the work unit
- Ensures the implementation of physical restrictions, minimizes face-to-face, and uses virtual meetings
- Arranges travel, leave and self-quarantine provisions
- Provided special transportation for WFO employees and encourage employees to use private vehicles

Conducted by employees

- Conduct daily health declarations and must report personal and family health conditions
- Implementing treatment procedures including rapid tests / swab tests, self-isolation or self-quarantine
- Restrictions on working in the office for pregnant women based on the age of the womb and doctor's consultation
- Implementing disciplinary restrictions and guidance for violations
- Give rights to employees exposed to Covid-19 and not to terminate employment because of this



Bank berkomitmen untuk menyediakan lingkungan kerja yang sehat, nyaman dan aman bagi karyawan, sejalan dengan peraturan keselamatan dan kesehatan di tempat kerja dan sebagai upaya untuk memberikan rasa aman bagi karyawan. Komitmen ini diwujudkan dengan pelaksanaan program dan pelayanan kesehatan dan keselamatan kerja (K3) oleh Unit Kerja HC-Employee Relations & Health Safety dengan bekerja sama dengan unit kerja lain.

Fokus program K3 pada 2020 adalah pengelolaan pencegahan dan penanggulangan pandemi Covid-19 untuk memastikan operasi perbankan yang esensial dapat terlaksana dan perlindungan kesehatan karyawan dan nasabah tetap terjaga. Terkait dengan hal ini, Bank menerapkan *Business Continuity Management (BCM)*, untuk memastikan bisnis tetap berlangsung dalam kondisi darurat, dengan tetap mengedepankan jaminan terhadap kesehatan dan keselamatan kerja karyawan, nasabah dan pemangku kepentingan lain yang berada di area operasional Bank. Termasuk pelaksanaan BCM adalah kaji ulang kondisi terkini dengan *Business Continuity Plan (BCP) Meeting* yang dilakukan dua kali setiap minggu yang dihadiri 3 anggota Direksi. Di setiap region, Bank membentuk gugus tugas yang memperoleh penugasan dan pelatihan untuk menangani kondisi ini.

BCM Covid-19 diterapkan dengan pembentukan Satuan Tugas dan penerapan Panduan (*Guidelines*) dalam *New Normal Handbook* dan Protokol Kesehatan bagi Karyawan Maybank Indonesia. Panduan-panduan tersebut telah disosialisasikan kepada seluruh karyawan dan dimonitor pelaksanaannya oleh setiap pimpinan unit kerja bersama dengan BHC & Unit HC-Health & Safety. Bank juga telah melakukan sosialisasi bagi Satgas Covid-19 bekerja sama dengan instansi Pemerintahan terkait yang dilakukan secara bertahap dan berkesinambungan.

Komunikasi dan sosialisasi Maybank Indonesia kepada karyawan dilakukan melalui:

- Media Email blast, Whats App blast, dan MyNet
- Meeting BCP seminggu 2x yang dihadiri oleh 3 Direktur
- Pembentukan gugus tugas di setiap Region dan disertakan pelaksanaan training terkait tugas dan tanggung jawab gugus tugas di setiap Region
- Penerbitan Handbook protokol kesehatan serta handbook-handbook lainnya yang berkaitan dengan pencegahan dan penanganan covid-19 melalui MyHR2u

Pada tahun 2020, di bidang K3, Bank juga melakukan kaji ulang dan membuat peraturan dan SPO tentang Jaminan Kecelakaan Kerja (JKK) & Tanggap Darurat, sesuai dengan ketentuan dalam peraturan dan perundang-undangan yang berlaku.

Kegiatan K3 rutin lainnya tetap dilakukan oleh Bank meliputi edukasi tentang Covid-19, program-program dari Badan Pengelola Jaminan Sosial (BPJS) dan melengkapi sarana dan prasarana K3 seperti pemasangan dan pemeliharaan Alat Pemadam Api Ringan (APAR), Fasilitas Pertolongan Pertama pada Kecelakaan Kerja, Penempatan Tanda Arah Jalur Evakuasi, dan Latihan Evakuasi Kondisi Darurat.

The Bank is committed to providing a healthy, comfortable and safe work environment for employees, in line with workplace safety and health regulations and as an effort to provide a sense of security for employees. This commitment is manifested in the implementation of occupational health and safety (K3) programs and services by the HC-Employee Relations & Health Safety Work Unit in collaboration with other work units.

The emphasis of the K3 program in 2020 is the management of prevention and control of the Covid-19 pandemic to ensure that essential banking operations are carried out and that the health protection of employees and customers is maintained. In this regard, the Bank implements Business Continuity Management (BCM) in order that the business continues in an emergency, while still prioritizing guarantees for the health and safety of employees, customers and other stakeholders in the Bank's operational areas. Included in the implementation of BCM was a review of the latest conditions with a biweekly Business Continuity Plan (BCP) Meeting attended by 3 members of the Board of Directors. In each region, the Bank forms a task force that is assigned and trained how to deal with the pandemic.

BCM Covid-19 is implemented by establishing a Task Force and implementing the Guidelines in the New Normal Handbook and Health Protocols for Maybank Indonesia Employees. The guidelines have been shared to all employees and their implementation is monitored by each head of the work unit together with the BHC & HC-Health & Safety Unit. The Bank has also conducted outreach for the Covid Task Force in collaboration with related Government agencies which has been carried out gradually and continuously.

Communication and dissemination of Maybank Indonesia to employees is carried out through:

- Media Email blast, Whats App blast, and MyNet
- biweekly BCP Meetings attended by 3 Directors
- Establishment of a task force in each region and include the implementation of training related to the duties and responsibilities of the task force in each region
- Publishing a health protocol handbook and other handbooks related to the prevention and management of covid-19 through MyHR2u

In 2020, in the field of OHS, the Bank also makes reviews and make regulations and set SPO for Work Accident Security (JKK) & Emergency Response, in accordance with all prevailing laws and regulations.

Other routine OHS activities were still carried out by the Bank including education about Covid-19, programs from the Social Security Management Agency (BPJS) and completing OHS facilities and infrastructure such as installation and maintenance of Light Fire Extinguishers (APAR), First Aid Facilities for Work Accidents, Placement of Evacuation Route Signs, and Emergency Evacuation Drills.

Selain itu, Bank memberikan edukasi mengenai kesehatan melalui Program *Health Talk* maupun dalam hal antisipasi dan penanganan kecelakaan kerja di tempat kerja. Panduan mengenai Pelaksanaan Program K3 telah diatur dalam Kebijakan Khusus sehingga menjadi pedoman bagi Unit Kerja dalam melaksanakan dan juga memantau efektivitas pelaksanaannya.

Praktik Ketenagakerjaan

Maybank Indonesia berkomitmen untuk meningkatkan kondisi hubungan industrial yang kondusif dan harmonis di lingkungan kerja yang mampu berkontribusi terhadap peningkatan produktivitas secara keseluruhan. Upaya tersebut dilakukan bersama seluruh pemangku kepentingan terkait, baik pihak internal seperti karyawan, para pimpinan unit kerja dan organisasi pekerja, dan pihak eksternal seperti Regulator atau instansi pemerintah di bidang ketenagakerjaan.

Dalam hal pengelolaan strategi hubungan industrial, Bank bermitra dengan Serikat Pekerja (SP) sebagai Organisasi Pekerja. Bank memberi kebebasan kepada Organisasi Pekerja untuk menjalankan tugas dan fungsinya sesuai dengan peraturan perundang-undangan yang berlaku, termasuk didalamnya mendukung penyediaan sarana/fasilitas untuk kegiatan organisasi, korespondensi dan pendebitan iuran keanggotaan melalui pemotongan upah sesuai dengan ketentuan dalam PKB merupakan bentuk lain komitmen Bank dalam hal menjalin hubungan yang sinergis dengan Organisasi Pekerja.

Terciptanya *mutual understanding* dan *mutual trust* antara Bank dan Organisasi Pekerja dapat terekam dalam perundingan PKB yang terlaksana dengan baik dan kondusif dimulai dari tahap pra perundingan sampai dengan sosialisasi kepada karyawan. PKB yang belaku saat ini adalah periode 2019-2021 yang mengikat 100% dari keseluruhan karyawan Maybank Indonesia. [GRI 102-41]

Inisiatif yang dilakukan oleh Bank untuk memastikan tercapainya sinergi manajemen dan karyawan adalah sebagai berikut:

1. Membangun komunikasi dan interaksi yang bersifat dua arah, antara sesama karyawan dan antara atasan dan bawahan agar tercipta hubungan yang solid dan sepemahaman.
2. Memfasilitasi terwujudnya sarana dan prasarana bagi karyawan dalam menyampaikan aspirasi, ide, pendapat, saran dan kritik yang membangun bagi Bank.
3. Memastikan kebijakan Bank di bidang ketenagakerjaan sejalan dengan ketentuan perundang-undangan yang berlaku termasuk dalam hal pelaksanaannya.
4. Edukasi berkelanjutan mengenai ketentuan-ketentuan terkait ketenagakerjaan dan kebijakan Bank melalui berbagai *media sharing*, *training*, diskusi dan sebagainya.

In addition, the Bank gives education about health through the Health Talk Program and how to anticipate and hand work accidents in the workplace. Guidelines for OHS Program are regulated under Special Policy for the Work Unit in implementing and monitoring the effectiveness of its implementation.

Employment Practice

Maybank Indonesia is committed to improving its already harmonious industrial relations in work places that can contribute more to improvements in overall productivity. This commitment shall be fulfilled by all relevant stakeholders, both internal parties such as employees, unit leaders and workers' organizations, and external parties e.g. regulators or government agencies in the area of employment.

In terms of managing the industrial relations strategy, the Bank partners with the Workers Union (SP) as the Workers' Organization. The Bank grants freedom to the organization to discharge its duties and functions pursuant prevailing regulations, including by helping to provide facilities for organizational activities, make correspondence and debit membership contributions through wage deductions pursuant to the provisions under the CLA as another form of the Bank's commitment to build synergistic relationship with the Workers' Organization.

The conducive, mutual understanding and mutual trust between the Bank and the Worker Organization are well recorded in the PKB negotiations, from the pre-negotiation stage to socialization to employees. The current PKB is the 2019-2021 period which binds 100% of all Maybank Indonesia employees. [GRI 102-41]

The initiatives taken by the Bank to ensure the achievement of synergy between management and employees are as follows:

1. Build two-way communication and interaction, between fellow employees and between superiors and subordinates in order to create a solid and mutually understanding relationship.
2. Facilitating the realization of facilities and infrastructure for employees in expressing their aspirations, ideas, opinions, suggestions and constructive criticism for the Bank.
3. Ensure that the Bank's policies in the field of employment comply with prevailing laws and regulations, including the implementation of each.
4. Continuous education about provisions related to employment and Bank policies through various media sharing, training, discussions, and so on.



5. Menciptakan hubungan yang berlandaskan pada *trust* dan *mutual understanding* antara Bank dengan Organisasi Pekerja sehingga tercapai sinergitas dan produktivitas.
6. Penyelesaian permasalahan ke karyawan dan/atau perselisihan hubungan industrial dengan *best possible manner* dan mengedepankan musyawarah mufakat.
7. Menjalin komunikasi intensif dan konsultasi dengan pihak Pemerintah berkaitan dengan keberlakuan peraturan perundang-undangan di bidang ketenagakerjaan.

Penyelesaian Perselisihan

Penyelesaian permasalahan ketenagakerjaan dan/atau perselisihan hubungan industrial dilakukan dengan semangat untuk menghindari terjadinya konflik dengan mengedepankan komunikasi yang baik. Bank bersama Organisasi Pekerja telah membuat kebijakan dan prosedur penyelesaian keluhan kesah karyawan maupun pelaksanaan tindakan pembinaan disiplin karyawan sebagai pedoman bagi para atasan maupun pimpinan unit kerja dan guna memastikan kepatutan dan keadilan.

Proses penyelesaian keluhan kesah ketenagakerjaan dilaksanakan sebagai berikut:

1. Setiap keluhan dan pengaduan karyawan yang menyangkut ketenagakerjaan, pertama-tama diselesaikan secara musyawarah untuk mufakat dengan atasan langsung.
2. Bila penyelesaian belum mencapai hasil yang memuaskan, maka karyawan dapat meneruskan keluhan dan pengaduan kepada atasan yang lebih tinggi.
3. Dalam hal tidak tercapai kata sepakat antara perusahaan dengan organisasi pekerja maka penyelesaian dilakukan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

Selama tahun 2020 terdapat 2 (dua) kasus penyelesaian perselisihan yang diselesaikan di tingkat Dinas Tenaga Kerja dan tidak terdapat kasus yang diselesaikan melalui pengadilan industrial.

Turnover Karyawan [GRI 401-1]

Pada 2020, Bank mencatatkan tingkat *turnover* karyawan yang lebih rendah daripada sebelumnya yaitu 4.0% yang merupakan hasil dari serangkaian strategi SDM seperti pelatihan, kesinambungan kepemimpinan, rekrutmen, dan remunerasi yang telah dilaksanakan.

5. Creating relationships based on trust and mutual understanding between the Bank and the Workers' Organization to achieve synergy and expected productivity.
6. Settlement of employment issues and / or industrial relations disputes in the best possible manner and prioritizing deliberation to reach consensus.
7. Maintaining intensive communication and consultation with the Government regarding the enforceability of employment laws and regulations.

Dispute Resolution

Labor issues and/or industrial relations disputes are settled on the spirit of avoiding conflicts by having effective communication. The Bank and the Workers' Organization have developed policies and procedures for settling employee complaints as well as implementing employee disciplinary guidance measures as guidelines for superiors and work unit leaders and to ensure appropriateness and fairness.

The following is a process with which every dispute is settled:

1. Every complaint from employees relating to employment shall be settled internally by deliberation to reach a consensus with the direct supervisor.
2. If the resolution has not reached a satisfactory settlement, then the employee can bring the issue to a manager of higher level.
3. In the event that no agreement between the company and the workers' organization is reached, the dispute shall be settled pursuant to prevailing laws and regulations.

During 2020, 2 (two) disputes were settled at the Employment Office level and no cases were brought to industrial court for further settlement.

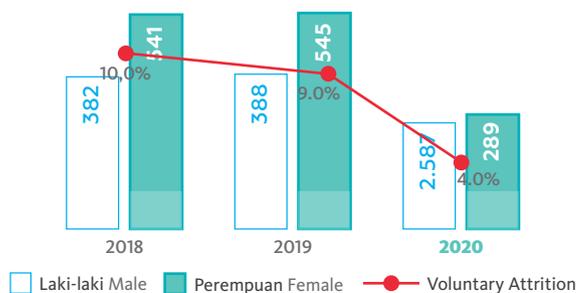
Employee Turnover [GRI 401-1]

In 2020, the Bank recorded a lower employee turnover rate than the previous year, or 4.0% as a result of a series of well-executed HR strategies such as training, leadership sustainability, recruitment and remuneration.

Tingkat Turnover karyawan

Employee Turnover Rate

Tingkat Turnover Karyawan
Employee Turnover Rate
(Orang Person)



Employee Engagement

Maybank Indonesia selalu berupaya untuk menjawab dan memenuhi kebutuhan karyawan dengan mengedepankan keseimbangan antara produktivitas kerja dan kehidupan personal karyawan (*work-life balance*). Sebagai upaya untuk menjadikan perusahaan sebagai *A Great Place to Work*, maka dalam tahun ini, perusahaan fokus pada 3 pilar yaitu; *Humanising Strong Culture, Humanising Employee Benefit & Humanising Employee Engagement*. Dari 3 pilar tersebut, Bank menjabarkannya menjadi beberapa inisiatif: *Leadership, High Performance Culture, Reward Right Program, Employee Wellness & Equality, Recruit Right, WOW Employee Experience*, dan *Enjoyment* dengan sejumlah kegiatan:

Employee Engagement

Maybank Indonesia always strives to answer and meet employee needs with a priority placed on work-life balance. As an effort to make the company *A Great Place to Work*, this year, the company was focused on 3 pillars, namely; *Humanising Strong Culture, Humanising Employee Benefit & Humanising Employee Engagement*. Of the 3 pillars, the Bank has elaborated them into several initiatives: *Leadership, High Performance Culture, Reward Right Program, Employee Wellness & Equality, Recruit Right, WOW Employee Experience*, and *Enjoyment* with a number of activities:

Kegiatan Events/ Activities	Deskripsi	Description
<i>Best Employee Award (BEA)</i>	Dilaksanakan setiap tahun dengan tujuan mengapresiasi pencapaian Maybankers yang luar biasa, dan dilanjutkan dengan <i>Maybank Group Award Night (MGAN)</i> yang diikuti seluruh Maybankers dari seluruh dunia.	Held annually with the aim of appreciating the extraordinary achievements of Maybankers, and will be continued with the <i>Maybank Group Award Night (MGAN)</i> , which is attended by all Maybankers from all over the world.
<i>Martabak For Maybankers</i>	Kegiatan ini mengajak Direksi mengunjungi kantor cabang maupun kantor pusat dengan cara <i>offline/online</i> . Kegiatan ini bertujuan untuk memberikan kesempatan kepada karyawan untuk berinteraksi langsung dengan Direksi dan mengajak karyawan untuk memahami strategi Bank. Tahun 2020 sedikit berbeda dari tahun sebelumnya, dimana Bank memanfaatkan teknologi dalam melakukan kegiatan ini, yaitu secara online yang telah berlangsung dengan baik. Hal ini menunjukkan bahwa perusahaan selalu menyediakan ruang terbuka untuk mendengarkan ide-ide menarik dari karyawan melalui dukungan yang dilakukan oleh Bank secara konsisten.	This activity requires the Board of Directors to visit branch offices and head offices offline / online. This activity aims to provide opportunities for employees to interact directly with the Board of Directors and invite employees to understand the Bank's strategy. 2020 was a little different from the previous year, where the Bank utilized technology in carrying out this activity via well-running online communication. This shows that the Bank always provides an open space to listen to interesting ideas from employees through its consistent support.
17-an Maybank Juara	Dilakukan oleh seluruh Maybankers di Indonesia untuk memperingati Hari Kemerdekaan Indonesia, disertai beberapa lomba untuk meningkatkan <i>engagement</i> karyawan. Khususnya di tahun 2020 kami melakukan kegiatan 17-an secara Virtual dengan tema "Pesta Rakat 17'an Meskipun Berjauhan".	Held by all Maybankers in Indonesia to commemorate Indonesia's Independence Day, where contests are held to increase employee engagement. Particularly in 2020 we conducted virtual 17's activities with the theme "17'an Rakat Even though Distant Party".
<i>Global Tiger Day</i>	Maybank Indonesia mengadakan <i>campaign</i> dalam upaya mendukung dan meningkatkan kesadaran serta mendorong para karyawan untuk berpikir kreatif dalam melindungi populasi harimau.	Maybank Indonesia ran a campaign in an effort to support and raise awareness and encourage employees to think creatively in protecting the tiger population.

Kegiatan Events/ Activities	Deskripsi	Description
Engagement Activity (Valentine Days, Sport Activities online/offline di Head Office maupun Cabang, Health Talk, National Children Day, International Woman Day, Holiday at Home Challenge, Work From Home Challenge, Cooking Class, Perayaan Keagamaan, dll)	Bank memfasilitasi pelaksanaan berbagai kegiatan engagement karyawan untuk membangun kebersamaan antar karyawan dan mendukung pola hidup sehat.	The Bank facilitates the implementation of various employee engagement activities to build togetherness among employees and support a healthy lifestyle.
Empowering Message	Bank juga memfasilitasi dalam melakukan kampanye komunikasi positif yang melibatkan seluruh karyawan dan manajemen dalam berbagai bentuk seperti; film pendek, <i>podcast</i> , pesan motivasi dan masih banyak lagi.	The Bank also facilitates conducting positive communication campaigns involving all employees and management in various forms such as; short films, podcasts, motivational messages and many more.

Pensiun

Dalam rangka mempersiapkan karyawan yang akan memasuki masa purna bakti, Bank menyelenggarakan program-program pelatihan Masa Persiapan Purna Bakti yang bertujuan untuk mempersiapkan mental dan memberikan pengetahuan serta motivasi kepada karyawan untuk menghadapi aktivitas sehari-hari ketika pensiun.

Dalam rangka mempersiapkan karyawan yang akan memasuki masa purna bakti, Bank menyelenggarakan program-program pelatihan Masa Persiapan Purna Bakti yang bertujuan untuk mempersiapkan mental dan memberikan pengetahuan serta motivasi kepada karyawan untuk menghadapi aktivitas sehari-hari ketika pensiun. Pada tahun 2020, jumlah karyawan yang pensiun dipercepat dan pensiun normal sebanyak 151 orang mengalami penurunan sebesar 18% dibanding tahun sebelumnya.

Penghargaan Bidang SDM

Berbagai inisiatif pengelolaan SDM tersebut membuat Maybank Indonesia kembali menerima penghargaan terkait di bidang pengelolaan SDM. Penghargaan ini sekaligus menjadi wujud nyata apresiasi pihak eksternal dalam menilai keberhasilan Maybank Indonesia di bidang SDM. Penghargaan tersebut adalah sebagai berikut:

- Asia Best Employer Brand Award 2020 from CHRO Asia
- HR Asia Awards Indonesia 2020:
 - Best Companies to Work for in Asia (Gold Trophy –5th consecutive year of winning).
 - The winner of WeCare HR Asia Most Caring Companies Award 2020.
- Indonesia Human Capital Awards (IHCA) 2020:
 - Platinum Award-The Best Human Capital for Public Company (BUKU III category).
 - The Best in Learning Integration & Innovation of Human Capital.
 - The Best Lifetime Human Capital Director Achievement Award-personal award for Bp. Irvandi Ferizal
- Digital Marketing & Human Capital Award 2020 (Business News):
- The Best overall for corporate in Human Capital 2020 (Foreign Banking)
- The Best Chief Human Capital Officer 2020 for Bp. Irvandi Ferizal
- HR Excellence Awards 2020:
 - Excellence in Business Transformation : Silver
 - Excellence in Crisis Management & Recovery : Gold
 - Excellence in HR Innovation : Gold
 - Excellence in Talent Management : Bronze
 - Excellence in HR Team Collaboration: Gold
 - Excellence in HR Communication Strategy : Silver
 - Excellence in Employer of the Year : Silver

Retirement

In order to prepare employees who are entering retirement, the Bank organizes training programs during the Retirement Preparation Period which aims to prepare the retiring employees mentally while providing them with knowledge and motivation about how to live their post-retirement life.

In order to prepare employees who are entering retirement, the Bank organizes training programs during the Retirement Preparation Period which aims to prepare the retiring employees mentally while providing them with knowledge and motivation about how to live their post-retirement life. In 2020, 151 employees retired, both early and normally, showing an increase of 18% compared to the previous year.

HR Field Award

These various HR management initiatives have earned Maybank Indonesia another award in HR management. This award is also a form of appreciation from external parties in assessing the success of Maybank Indonesia in the HR sector. The awards are as follows:

- Asia Best Employer Brand Award 2020 from CHRO Asia
- HR Asia Awards Indonesia 2020:
 - Best Companies to Work for in Asia (Gold Trophy –5th consecutive year of winning).
 - The winner of WeCare HR Asia Most Caring Companies Award 2020.
- Indonesia Human Capital Awards (IHCA) 2020:
 - Platinum Award - The Best Human Capital for Public Company (BUKU III category).
 - The Best in Learning Integration & Innovation of Human Capital.
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 - Excellence in HR Team Collaboration: Gold
 - Excellence in HR Communication Strategy: Silver
 - Excellence in Employer of the Year: Silver



KINERJA LINGKUNGAN

Environmental Performance

107 | *Green Office*
Green Office

109 | CR Lingkungan Hidup
Environmental CR

1
**SATU
GERAKAN**
untuk Kelestarian Alam
One Movement for Nature Conservation



Maybank melakukan pengelolaan risiko lingkungan untuk memastikan keberlangsungan usaha dan menjaga kelestarian lingkungan Indonesia. Selain itu, pengelolaan risiko lingkungan merupakan salah satu implementasi penting dalam penerapan keuangan berkelanjutan.

Taswin Zakaria, Presiden Direktur

Maybank manages environmental risks in order to achieve business continuity while preserving the environment in Indonesia. Furthermore, environmental risk management is one of the pillars in the implementation of sustainable finance.

Taswin Zakaria, President Director



Green Office

Green Office

MENGURANGI DAMPAK LINGKUNGAN DENGAN DIGITALISASI

Digitalisasi merupakan salah satu inisiatif penting untuk mengurangi dampak lingkungan dari aktivitas perbankan, baik digitalisasi produk dan layanan keuangan maupun digitalisasi proses bisnis internal. Produk dan layanan perbankan elektronik yang disediakan Maybank Indonesia untuk nasabah, yaitu M2U dan M2E, serta pemanfaatan platform digital untuk layanan sumber daya manusia dengan MyHR2u, *e-learning* dan lain-lain, dapat mengurangi dampak lingkungan dari penggunaan energi, air, dan kertas karena nasabah tidak perlu datang ke kantor bank untuk melakukan transaksi perbankan maupun karyawan tidak perlu lagi menggunakan kertas untuk aplikasi kepersonaliaan.

Ke depan, Bank secara berkala meningkatkan kapabilitas layanan dengan pelaksanaan pemrosesan *end-to-end* transaksi secara *paperless* sesuai dengan kebutuhan nasabah. Pengembangan produk dan layanan perbankan elektronik sejalan dengan strategi Maybank Indonesia yang menetapkan digitalisasi sebagai salah satu agenda penting dalam keberlanjutan usaha secara berkelanjutan.

OPERASI BANK RAMAH LINGKUNGAN

Untuk mengurangi dampak lingkungan dari operasi kantor-kantor Bank berupa pemakaian listrik, air, dan timbulan emisi serta limbah, Maybank Indonesia menerapkan inisiatif *Green Office* sebagai bagian dari pelaksanaan inisiatif keuangan berkelanjutan. Tujuan *Green Office* adalah menciptakan kesadaran karyawan terhadap pelestarian lingkungan dengan melakukan konsumsi yang bertanggung jawab.

Penerapan '*Green Office*' dalam operasional keseharian Bank dilakukan dengan mengikutsertakan Maybankers dalam kegiatan-kegiatan efisiensi, antara lain:

- Penghematan konsumsi listrik di kantor pusat, penggunaan kertas, optimalisasi kendaraan operasional
- Pengurangan minuman botol/kemasan dan melakukan diet plastik dengan tidak menyediakan air minum dalam kemasan plastik ataupun piring plastik sekali pakai untuk kegiatan kantor. Karyawan diminta membawa botol minum (*tumbler*) sendiri dalam setiap rapat dan kegiatan kantor
- Penggunaan fasilitas rapat dengan *video conference* baik untuk rapat dalam negeri maupun luar negeri
- Penyelenggaraan pelatihan domestik dan regional melalui fasilitas webinar antara lain The Guru Series, Maybank Talk, Webinar LeadbyLearn, dan lain sebagainya
- Penggunaan AC dengan gas freon R32 secara bertahap pada kantor-kantor yang dilakukan renovasi/ yang membutuhkan penggantian AC. Selama tahun 2020, terdapat tambahan 22 kantor yang telah menggunakan AC dengan freon R32

REDUCING THE ENVIRONMENTAL IMPACT THROUGH DIGITALIZATION

Digitalization is one of the important initiatives to reduce environmental impacts from banking activities, both digitalization of products and financial services, as well as digitalization of internal business processes. Electronic banking products and services provided by Maybank Indonesia for customers, namely M2U and M2E, as well as the utilization of digital platforms for human resources services with MyHR2u, *e-learning*, and others, may reduce the environmental impacts from the utilization of energy, water, and paper, as customers no longer need to bank offices to conduct banking transactions nor do employees need to use paper for personnel applications.

Going forward, the Bank will periodically improve service capabilities through the implementation of paperless end-to-end processing in accordance with the needs of the customers. The development of electronic banking products and services is in line with the strategy of Maybank Indonesia, which established digitalization as one of the key agenda for business continuity in a sustainable manner.

ENVIRONMENTALLY FRIENDLY BANK OPERATIONS

To reduce the environmental impacts from the operations of Bank's offices in the form of electricity, water, as well as emission of waste, Maybank Indonesia implemented the *Green Office* initiative as part of the sustainable finance initiative implementation. The objective of *Green Office* is to create employee awareness on environmental preservation through responsible consumption.

The implementation of '*Green Office*' in the Bank's daily operations is carried out by involving Maybankers in efficiency activities, among others:

- Saving of electricity consumption and paper usage at the head office, optimization of operational vehicles
- Reduction of bottled/packaged drinks and adopting the plastic diet by not serving drinking water in plastic containers or disposable plastic plates for office activities. Employees are encouraged to bring their own tumbler to every meeting and office activity
- Use of meeting facilities with video conference, both for domestic and international meetings
- Implementation of domestic and regional trainings through the webinar facility, among others The Guru Series, Maybank Talk, Webinar LeadbyLearn, and others
- Gradually replacing the use of ACs with freon gas R32 in offices that are renovating/ requiring replacement of air conditioners. Throughout 2020, there was an additional of 22 offices that have used ACs with freon R32

- Penggunaan lampu LED pada *Banking Hall, Back Office*, media promosi (*signage*) secara bertahap di kantor-kantor Bank menggantikan lampu tabung dan bohlam *incandescent*. Selama tahun 2020, terdapat tambahan 22 kantor yang menggunakan lampu LED
 - Pengurangan jumlah unit mobil yang di sewa menjadi taksi sehingga realisasi biaya penggunaan mobil dan bahan bakar minyak. Pada tahun 2020 sewa mobil 441 unit dibandingkan 724 unit secara nasional, sedangkan khusus di Kantor Pusat hanya menggunakan layanan taksi online
 - Penerapan Kebijakan *Paperless, Kill the forms*, penggunaan kertas bekas dan monitoring penggunaan mesin fotokopi. Saat ini Bank sedang dilakukan pilot project untuk pemanfaatan cetak Duplex untuk mengurangi kertas, Pilot Project telah dilakukan di 5 kantor Bank dan mengindikasikan penurunan penggunaan kertas selama dua bulan (Agustus-September 2020) sebanyak 15 rim (-/+ 7800 lembar)
 - Perencanaan pengembangan pengelolaan limbah baik di kantor pusat maupun di kantor cabang (lama atau baru) serta melakukan penghematan konsumsi air.
- The use of LED light in the Banking Hall, Back Office, promotional media (*signage*) in a gradual manner in Bank offices, replacing fluorescent lights and incandescent light bulbs. Throughout 2020, there was an additional of 22 offices that use LED lights
 - Reducing the number of rental cars to taxis, to realize the cost of using cars and fuel. In 2020, car rental was 441 units, compared to 724 units nationwide, while the Head Office in particular only uses online taxi services
 - Implementation of the Paperless, Kill the Forms Policy, use of used paper, and monitoring the use of the photocopier. Currently, the Bank is conducting a pilot project for the utilization of Duplex printing to reduce paper usage, the Pilot Project has been carried out in 5 Bank offices and indicates a reduction in paper use for two months (August-September 2020) of 15 reams (-/+ 7800 sheets of paper)
 - Plan for the development of waste management both in the head office as well in branch offices (old and new) as well as reducing water consumption.

Rincian perbankan digital dapat dibaca di bagian Produk dan Layanan Keuangan Berkelanjutan dalam Laporan ini.

Details of digital banking can be viewed in the Sustainable Financial Products and Services section in this Report.





CR Lingkungan Hidup

Environmental CR

MAYBANK WOMEN ECO-WEAVERS (MWEW)

Program MWEW adalah program CR yang telah memberdayakan 461 penenun perempuan sejak 2015, selain untuk pemberdayaan ekonomi di Sawah Lunto, Tanah Datar, Lombok Tengah Lombok Timur, Lembata serta Tuban, MWEW juga mempromosikan pengembangan tenun pewarna alami berbasis budaya dan lingkungan. Program MWEW berdampak pada pelestarian lingkungan melalui:

- peningkatan kualitas air dan lingkungan yang dicerminkan dari penghematan pemakaian air untuk kegiatan tenun: dari 25 liter menjadi hanya 10 liter air
- penggunaan bahan pewarna alami sebagai substitusi pewarna sintetik sehingga mampu mengurangi pencemaran lingkungan akibat limbah bahan beracun yang berbahaya bagi kesehatan

PENGELOLAAN LINGKUNGAN HIDUP PADA PRODUK KREDIT

Maybank Indonesia memastikan pengelolaan risiko sosial dan lingkungan yang dapat ditimbulkan dari kegiatan usaha oleh debitur yang memanfaatkan kredit dari Bank, sebagai bagian dari risiko Lingkungan, Sosial dan Tata Kelola (LST), dilakukan sesuai dengan kebijakan, standar, dan pelaksanaan prosedur kredit.

Bank memegang teguh peraturan yang berlaku, termasuk dalam bidang pembiayaan. Berdasarkan SE.2016.016/DIR RISK MGMT Tentang Risiko Reputasi Dalam Aktivitas Perkreditan, Maybank Indonesia tidak menyediakan pembiayaan bagi usaha atau kegiatan yang masuk dalam kategori dilarang atas dasar terbukti melanggar hukum lingkungan. Perlakuan yang sama juga diterapkan bagi perusahaan yang mendapatkan peringkat merah atau hitam dalam daftar Program Penilaian Peringkat Kinerja Perusahaan (PROPER) yang dirilis oleh Kementerian Lingkungan Hidup.

Rincian manajemen risiko lingkungan dapat dibaca di bagian Tata Kelola Perusahaan dalam Laporan ini.

MAYBANK WOMEN ECO-WEAVERS (MWEW)

The MWEW program is a CR program that has empowered 461 women weavers since 2015, in addition to economic empowerment in Sawah Lunto, Tanah Datar, Central Lombok, and East Lombok, MWEW also promotes the development of natural and cultural-based weaving dyes. The MWEW program has an impact on environmental preservation through:

- improvement in the quality of environment and ground water as reflected in the saving of water use in weaving activities: from 25 liters to only 10 liters
- the use of natural dyes to replace synthetic dyes that leads to lower level of pollution caused by health-threatening toxic waste

ENVIRONMENTAL MANAGEMENT ON FINANCING PRODUCTS

Maybank Indonesia ensures that the potential social and environmental risks caused by its debtors' business operations, as part of Environmental, Social and Governance (ESG) risks, are managed according to the established policies, standards and credit distribution procedure.

The Bank adheres to all applicable regulations, including in the field of financing. Based on SE.2016.016/DIR RISK MGMT on Reputation Risk in Credit Activities, Maybank Indonesia does not provide financing to businesses or activities that are categorized as prohibited for having been proven to have violated environmental regulations. The same treatment is also applied to entities that are rated red or black in the list of Company Performance Rating Programs (PROPER) released by the Ministry of Environment.

Details on environmental risk management can be viewed in the Corporate Governance section in this Report.



Maybank

PENANDATANGANAN PERJANJIAN KERJASAMA
PEMBAYARAN BERBASIS QR (QRIS)
PT BANK MAYBANK INDONESIA TBK
DENGAN PT BANK
Pembayaran Satu



Gunawan Effendi
Chief Executive Officer
PT Indomobil Finance Indonesia

Ricky Antariksa
Direktur Perbankan Global
PT Bank Maybank Indonesia Tbk

RICKY ANT
DIREKTUR GLOBAL BANKING PT BANK

K PRODUK DAN JASA KEUANGAN BERKELANJUTAN

Sustainable Financial Products and Services

113 | Komitmen untuk Menyediakan
Produk yang Setara
Commitment to Provide Equal Product

118 | Inovasi Produk Keuangan
Berkelanjutan
Innovation of Sustainable Financial
Product

119 | Evaluasi Produk dan Layanan
Evaluation of Products and Services

121 | Dampak Positif dan Negatif Produk
dan Layanan
Positive and Negative Impacts of
Products and Services

1
SATU
SOLUSI

untuk Beragam Kebutuhan
One Solution, Diverse Needs



Masa depan yang berkelanjutan adalah saat di mana manfaat pembangunan dapat dirasakan oleh semua orang, semua lapisan, di semua tempat. Manfaat tersebut tidak saja dalam bentuk nilai moneter, tetapi juga lingkungan yang lestari dan berkeadilan sosial. Untuk itu, Maybank Indonesia menerapkan keuangan berkelanjutan, bukan hanya untuk melaksanakan kewajiban, tetapi karena keuangan yang berkelanjutan adalah ‘common sense’ bagi bisnis, hal yang memang seharusnya kita lakukan bersama-sama.

Thilagavathy Nadason, Direktur Finance, Financial Planning, Performance Management, dan Procurement & Premises Maybank Indonesia

A sustainable future is a times when the benefits of development can be felt by everyone, all walks of life, at anyplace. The benefits are not only in monetary forms, but also in the form of an environment that is sustainable and just. To that end, Maybank Indonesia implements financial sustainability, not only as a means to meet our obligations, but because financial sustainability is a ‘common sense’ for businesses, the thing that must be carried out together, as it should be.

Thilagavathy Nadason, Director of Finance, Financial Planning, Performance Management, and Procurement & Premises of Maybank Indonesia



Komitmen untuk Menyediakan Produk yang Setara

Commitment to Provide Equal Product

Produk dan layanan keuangan sangat dibutuhkan oleh individu maupun pengusaha untuk memperoleh akses permodalan maupun transaksi keuangan. Akses keuangan yang merata dan inklusif dibutuhkan untuk mendukung pertumbuhan ekonomi, terlebih lagi belum semua orang memperoleh produk / layanan keuangan formal sehingga diperlukan peran serta Industri Jasa Keuangan untuk meningkatkan inklusi keuangan. [GRI 103-1]

Maybank Indonesia berkomitmen untuk menyediakan produk dan layanan keuangan yang setara untuk semua lapisan masyarakat. Bank menyediakan produk dan layanan keuangan dengan fitur dan manfaat yang sesuai dengan kebutuhan setiap segmen, agar setiap orang dapat menikmati layanan keuangan yang inklusif dan sesuai dengan kebutuhannya.

Produk dan layanan keuangan yang setara disediakan oleh Maybank Indonesia melalui akses layanan keuangan, produk keuangan inklusif, baik untuk nasabah individu maupun usaha kecil dan menengah serta produk keuangan yang memiliki manfaat sosial dan lingkungan. [GRI 103-2]

AKSES PRODUK DAN LAYANAN KEUANGAN

Maybank Indonesia menyediakan beragam kanal layanan yang mencakup layanan konvensional dan elektronik untuk memperluas akses pada produk dan layanan keuangan. Kanal-kanal layanan Bank antara lain:

Kantor Bank

Pada 2020, Maybank Indonesia memberikan layanan melalui 361 kantor-kantor bank untuk layanan perbankan konvensional dan layanan keuangan syariah. Kantor-kantor bank tersebut tersebar di berbagai kota dan provinsi di seluruh Indonesia, satu kantor cabang beroperasi di Kota Mumbai, India. Bank juga menyediakan akses layanan keuangan melalui 22 Mobil Kas Keliling untuk menjangkau komunitas di daerah di mana kantor bank belum tersedia.

Anjungan Tunai Mandiri

Maybank Indonesia mengoperasikan 1.428 Anjungan Tunai Mandiri (ATM) termasuk Cash Deposit Machine (CDM) yang terkoneksi dengan lebih dari 20.000 ATM tergabung dalam jaringan ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS dan terhubung dengan 3.500 ATM Maybank di Singapura, Malaysia dan Brunei.

Financial products and services are highly required by individuals and entrepreneurs to gain capital access as well as financial transactions. Equal and inclusive financial access is needed to support economic growth, moreover, not everyone has obtained formal financial products/services, requiring the participation of the Financial Services Industry to increase financial inclusion. [GRI 103-1]

Maybank Indonesia is committed to provide equal financial products and services for the community. The Bank offers financial products and services with features and benefits that suit the needs of each segment to allow everyone to enjoy inclusive financial services to meet their needs.

Equal financial products and services are provided by Maybank Indonesia through access to financial services, inclusive financial products, both for individual customers and small and medium enterprises as well as financial products with social and environmental benefits. [GRI 103-2]

ACCESS TO FINANCIAL PRODUCTS AND SERVICES

Maybank Indonesia provides a variety of service channels, including conventional and electronic services to expand access to financial products and services. The Bank's service channels include:

Bank Offices

In 2020, Maybank Indonesia provided services through 361 bank offices for conventional banking services and Islamic financial services. The bank branches are located in numerous cities and provinces throughout Indonesia, and one branch office operates in Mumbai, India. The Bank also provides financial services access through 22 Mobile Cash Vehicles to reach communities in regions where a branch office is not yet available.

Automated Teller Machine

Maybank Indonesia operates 1,428 Automated Teller Machines (ATMs), including Cash Deposit Machines (CDM) connected with more than 20,000 ATMs integrated into the ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS networks, and connected to 3,500 Maybank ATMs in Singapore, Malaysia, and Brunei.

Perbankan Elektronik

Maybank Indonesia telah menyediakan produk dan layanan keuangan dengan menggunakan platform digital yang terus dikembangkan secara komprehensif. Pemanfaatan perbankan elektronik (*e-banking*) juga menjadi sangat relevan pada saat kegiatan yang bersifat pertemuan tatap muka harus dibatasi seperti pada masa pandemi ini. Selain itu, perbankan elektronik adalah solusi bagi nasabah yang disibukkan dengan beragam aktivitas untuk tetap bisa melakukan transaksi keuangan kapan dan di mana saja, terutama segmen bankable kami yang terdiri dari profesional dan keluarga muda yang terus tumbuh. Bagi lingkungan, perbankan digital memberikan manfaat mengurangi mobilitas nasabah untuk datang ke kantor bank sehingga dapat mengurangi penggunaan energi dan kertas.

Maybank Indonesia juga terus mengembangkan layanan dan kapasitas perbankan elektronik melalui *mobile banking*, *internet banking*, dan berbagai saluran lainnya, diantaranya:

- Maybank2u atau M2U adalah layanan *e-banking* melalui internet diperuntukkan kepada nasabah individu dan korporasi untuk melakukan transaksi kapan pun dan di mana pun. M2U memiliki lapisan keamanan ganda untuk melindungi dan memberikan pelanggan sebuah transaksi yang sangat aman.
- CoOLBanking (*Corporate Online Banking*) adalah layanan perbankan elektronik berbasis internet untuk nasabah Usaha Kecil Menengah (UKM), komersial, dan korporasi yang dapat mempermudah bisnis melalui solusi *cash management* dan fitur transaksi perbankan menyeluruh.
- Layanan perbankan lainnya yang berbasis perbankan elektronik adalah CoolPay, Maybank2E, eCustody, TradeConnex, dan Layanan perbankan elektronik melalui metode *Secure File Transfer Protocol* (SFTP).

Pada tahun 2020, Maybank Indonesia mengembangkan aplikasi Maybank2U (M2U) untuk nasabah individu dan Maybank2E (M2E) untuk nasabah korporasi untuk melakukan transaksi keuangan pada platform internet. Dalam masa pandemi, pemanfaatan transaksi keuangan yang dilakukan melalui M2U naik 110% menjadi 10 juta transaksi sepanjang tahun 2020. Aplikasi M2U telah ditingkatkan sehingga memungkinkan pembukaan rekening baru secara daring tanpa harus datang ke kantor Bank, prinsip *Know Your Customer* (KYC) tetap dipenuhi dengan memanfaatkan video. Di tahun yang sama, terdapat 34,000 pembukaan rekening tabungan/deposito dan lebih dari 45.000 rekening baru dibuka melalui M2U, Total dana pihak ketiga yang dihimpun melalui platform M2U meningkat 190,2% menjadi Rp3,4 triliun.

Electronic Banking

Maybank Indonesia has provided financial products and services using a digital platform that continues to be developed in a comprehensive manner. The utilization of electronic banking (*e-banking*) is also highly relevant during a period when face-to-face meetings must be limited, such as during this pandemic. In addition, electronic banking is a solution for customers who are preoccupied with numerous activities to still be able to conduct financial transactions anytime and anywhere, particularly our bankable segment consisting of young families and professionals that continues to grow. For the environment, digital banking provides the benefit in reducing customer mobility to come to bank offices, consequently reducing the use of energy and paper.

Maybank Indonesia also continues to enhance its electronic banking capacity and services through mobile banking, internet banking, and other channels, including:

- Maybank2u or M2U is an e-banking service via the internet intended for individual and corporate customers to conduct transactions anytime and anywhere. M2u is equipped with multiple layers of security to protect and provide customers with a very secure transaction.
- CoOLBanking (*Corporate Online Banking*) is an internet-based electronic banking service for Small and Medium Enterprises (SMEs), commercial and corporate customers that facilitates businesses through cash management solutions and comprehensive banking transaction features.
- Other banking services based on electronic banking include CoolPay, Maybank2E, eCustody, TradeConnex, and electronic banking services through the *Secure File Transfer Protocol* (SFTP) method.

In 2020, Maybank Indonesia developed the Maybank2U (M2U) application for individual customers and Maybank2E (M2E) application for corporate customers to conduct financial transactions on the internet platform. During the pandemic, the utilization of financial transactions through M2U increased by 110% to 10 million transactions throughout 2020. The M2U application has been enhanced, allowing the opening of new accounts online without having to come to the Bank's office, the *Know Your Customer* (KYC) principle is still fulfilled through the use of video. In the same year, 34,000 savings/ time deposits were opened and more than 45,000 new accounts were opened through M2U, total third-party funds raised through the M2U platform increased by 190.2% to Rp3.4 trillion.



Fitur baru yang ditambahkan adalah transaksi reksa dana, kini nasabah bisa melakukan transaksi pembelian tunggal atau autodebet otomatis setiap bulan, top-up, jual dan memeriksa portofolio. M2U juga sudah melayani pengisian dompet digital dan transaksi QR Code. Selain memberikan kenyamanan bagi nasabah 24/7 dan mengurangi dampak lingkungan, layanan digital juga merupakan peluang pertumbuhan pendapatan bagi Bank untuk mendapatkan nasabah baru, *fee based income*, dan meningkatkan dana murah.

Pada Desember 2020, layanan perbankan digital Bank memperoleh penghargaan “Best Digital Bank” di ajang 3rd Global Retail Banking Innovation Awards 2020 yang diselenggarakan Digital Banker, media publikasi dan riset ternama di industri perbankan yang berpusat di Singapura. Dalam menentukan pemenang penghargaan, Digital Banker menggunakan metodologi penilaian yang dikembangkan sendiri dan menentukan *scoring* berdasarkan data kualitatif maupun kuantitatif, dipadukan dengan penilaian atas kinerja keuangan, *brand value*, strategi korporasi dan *leadership*, proses transformasi digital, inovasi, hingga kapabilitas sumber daya dan organisasi.

Produk dan Jasa Keuangan Inklusif

Maybank Indonesia berkomitmen menyediakan produk dan layanan keuangan bagi komunitas, tidak saja untuk nasabah dengan skala usaha menengah ke atas, tetapi juga memfokuskan pada pengembangan pembiayaan pada sektor Usaha Mikro, Kecil dan Menengah (UMKM) melalui Direktorat Community Financial Services. Profil nasabah pada segmen ini adalah individu atau perusahaan skala kecil dan menengah yang dikelola perorangan atau keluarga.

Sektor UMKM adalah penopang ekonomi terpenting bagi Indonesia, berdasarkan data Asosiasi UMKM Indonesia, kontribusinya terhadap PDB pada 2020 mencapai 37,3 persen dari yang semula 60,3 persen pada tahun sebelumnya. Perlambatan ekonomi mengakibatkan penyerapan kredit CFS pada tahun 2020 mengalami penurunan yang signifikan. Segmen kredit *Community Financial Services* (CFS) Non-Ritel turun 23,8% menjadi Rp36,8 triliun dan kredit CFS Ritel turun 19,3% menjadi Rp34,0 triliun, per 31 Desember 2020, porsi portofolio kredit UMKM melalui kredit CFS ritel dan non-ritel mencapai 22,70% dari total kredit Bank saja yaitu sebesar Rp94,4 triliun.

Produk keuangan inklusif lainnya yang disediakan oleh Bank adalah produk Simpanan Pelajar (Simpel dan Simpel iB) yang ditujukan bagi pelajar. Keduanya merupakan produk Basic Saving Account dengan layanan yang sangat mudah dan bertujuan untuk meningkatkan pemahaman keuangan dan budaya menabung. Pada 2020, jumlah rekening tabungan SimPel dan SimPel iB tumbuh 0,5% (2019: 13%) menjadi 13.691 (2019: 13,626) dengan saldo dana sebesar Rp6,7 miliar (2019: Rp6,8 miliar).

A new additional feature is mutual funds transaction, allowing customers to conduct single purchase transactions or automatic auto debit every month, top-up, sell, and check their portfolio. M2U also handles digital wallet top-ups and QR Code transactions. In addition to providing 24/7 convenience to the customers and reducing the environmental impacts, digital services are also an opportunity for the Bank to grow revenues for new customers, *fee-based income*, and increase cheap funds.

In December 2020, the Bank's digital banking services received the award “Best Digital Bank” in the 3rd Global Retail Banking Innovation Award 2020 event that was organized by Digital Banker, a prominent publication and research media in the banking industry based in Singapore. In determining the award winners, Digital Banker uses a self-developed assessment methodology and determines the scoring based on qualitative and quantitative data, combined with the assessment on financial performance, brand value, corporate and leadership strategies, digital transformation process, innovations, up to resources and organizational capabilities.

Inclusive Financial Products and Services

Maybank Indonesia is committed to provide financial products and services to communities, not only for customers with medium to large scale businesses, but also focuses on the developing financing in the Micro, Small, and Medium Enterprises (MSMEs) through the Community Financial Services Directorate. The customer profiles in this segment are individuals or small and medium scale companies that are managed by individuals or families.

The MSME sector is the important economic support for Indonesia, based on the data from the Indonesian MSME Association, its contribution to the GDP in 2020 reached 37.3 percent, from 60.3 percent in the previous year. The economic slowdown leads to a significant decline in CFS credit absorption in 2020. The segment of Non-Retail Community Financial Services (CFS) loan decreased by 23.8% to Rp36.8 trillion and Retail CFS loan decreased by 19.3% to Rp34.0 trillion, as of 31 December 2020, the MSME loan portfolio through the retail and non-retail CFS loan reached 22.70% of the total Bank loans only, amounting to Rp94.4 trillion.

Other inclusive financial products offered by the Bank are the Simpanan Pelajar products (Simpel and Simpel iB) for students. Both are Basic Saving Account products with effortless services and aim to increase financial literacy and saving culture. In 2020, the number of SimPel and SimPel iB savings accounts grew by 0.5% (2019: 13%) to 13,691 (2019: 13,626) with a fund balance of Rp6.7 billion (2019: Rp6,8 billion).

Produk dan Layanan Keuangan untuk Manfaat Lingkungan dan Sosial [GRI FS7]

Sejalan dengan pelaksanaan keuangan berkelanjutan, Bank berkomitmen untuk menyediakan produk keuangan yang ditujukan untuk Kegiatan Usaha Berwawasan Lingkungan (KUBL), sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) No. 51 tahun 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik serta POJK-60 / 2017 tentang Penerbitan dan Persyaratan Efek Bersifat Utang Berwawasan Lingkungan (*Green Bond*).

Termasuk dalam KUBL adalah kegiatan usaha yang bergerak dalam bidang energi terbarukan, energi efisiensi, pencegahan dan pengendalian polusi, pengelolaan sumber daya alam hayati dan penggunaan lahan berkelanjutan, konservasi keanekaragaman hayati, transportasi ramah lingkungan, pengelolaan air berkelanjutan, adaptasi perubahan iklim, *eco-efficient*, serta bangunan berwawasan lingkungan. Hingga Desember 2020, portofolio kredit Bank untuk KUBL dan UMKM telah mencapai Rp40,41 triliun atau 42,82% dari total kredit yang disalurkan, angka ini meningkat dari 39,32% pada tahun 2019 senilai Rp42,56 triliun.

Portofolio kredit yang disalurkan pada kegiatan usaha berwawasan lingkungan adalah:

- Kredit kepada industri kelapa sawit yang menerapkan sertifikasi sawit lestari, baik sertifikasi Roundtable Sustainable Palm Oil (RSPO) maupun Indonesian Sustainable Palm Oil (ISPO). Pada 2020, penyaluran kredit kepada pengusaha yang tersertifikasi RSPO/ISPO mencapai Rp735,7 miliar (2019: Rp1,39 triliun) atau 0,75% (2019:1,3%) dari total portofolio kredit
- Kredit untuk kegiatan efisiensi energi sebesar Rp3,56 triliun atau 4,48% dari total portofolio kredit
- Kredit untuk konstruksi bangunan berwawasan lingkungan yang memenuhi standar atau sertifikasi yang diakui secara nasional, regional, atau internasional mencapai Rp12,94 triliun atau 11,63% dari total kredit yang disalurkan Bank
- Kredit untuk kegiatan usaha dan/ atau kegiatan lain yang berwawasan lingkungan lainnya mencapai Rp1,76 triliun atau 2,02% dari total portofolio kredit Bank. [GRI 203-2]

Produk untuk Manfaat Sosial [GRI FS7]

Produk Bank yang bertujuan memberikan manfaat sosial disediakan melalui produk Kredit Kepemilikan Rumah (KPR) dan KPR iB, Tabungan MyArafah untuk menabung keberangkatan haji dan umrah, Maybank Tabungan EduPlan / EduPlan iB untuk biaya pendidikan dan lain-lain. Bank juga mengembangkan produk TAAT dan TAAT iB untuk segmen komunitas keagamaan dengan tujuan yang serupa yaitu keuangan inklusif. Pada tahun 2020, saldo dana dari komunitas keagamaan menurun sebesar 27,9% (2019: 51%) menjadi Rp135,2 miliar (2019: Rp187,6 miliar).

Financial Products and Services for Environmental and Social Benefits [GRI FS7]

In line with the implementation of sustainable finance, the Bank is committed to provide financial products aimed at Environmentally Friendly Business Activities (KUBL), as stipulated in the Financial Services Authority Regulation (POJK) No. 51 of 2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, as well as POJK-60/2017 on the Issuance and Requirements of Environmentally Friendly Debt Securities (Green Bond).

Included in the KUBL are businesses engaging in the fields of renewable energy, energy efficiency, prevention and control of pollution, management of biological natural resources and sustainable land use, biodiversity conservation, environmentally friendly transportation, sustainable water management, climate change adaptation, eco-efficient, as well as environmentally friendly buildings. As of December 2020, the Bank's loan portfolio for KUBL and MSME have reached Rp40.41 trillion or 42.82% of the total disbursed loans, this figure increased from 39.32% in 2019 amounting to Rp42.56 trillion.

Loan portfolio disbursed to environmentally friendly activities are:

- Loan to the palm oil industry that applies the sustainable palm oil certification, both the Roundtable Sustainable Palm Oil (RSPO) certification and Indonesian Sustainable Palm Oil (ISPO). In 2020, lending to RSPO/ ISPO certified entrepreneurs reached Rp735,7 billion (2019: Rp1.39 trillion) or 0.75% (2019:1.3%) of the total loan portfolio
- Loan for energy efficiency activities amounting to Rp3,56 trillion or 4.8% of the total loan portfolio
- Loan for the construction of environmentally friendly buildings that meet the national, regional, or international recognized standards reached Rp12,94 trillion or 11.63% of the loans disbursed by the Bank
- Loan for other environmentally friendly businesses and/or activities reached Rp1,76 trillion or 2.02% of the Bank's total loan portfolio. [GRI 203-2]

Products for Social Benefits [GRI FS7]

Bank products with the aim to provide social benefits are provided through the Mortgage Loan (KPR) and KPR iB, MyArafah Savings for Hajj and umrah savings, Maybank EduPlan/ EduPlan iB Savings for education costs, and others. The Bank is also developing the TAAT and TAAT iB products for the religious community segment with the same objective, namely financial inclusion. In 2020, the balance of funds from the religious community decrease by 27.9% (2019: 51%) to Rp135.2 billion (2019: Rp187.6 billion).



Fasilitasi Pembiayaan Vaksin Covid-19 Bio Farma

Pada 14 Desember 2020 Maybank Indonesia menjalin kesepakatan dengan PT Bio Farma (persero) untuk menyediakan pembiayaan yang dibutuhkan bagi pengadaan dan pembuatan vaksin Covid-19 oleh Bio Farma. Pembiayaan ini adalah pembiayaan pembelian vaksin yang pertama dan satu-satunya pada tahun 2020 yang ditujukan untuk mendukung program Pemerintah dalam mengendalikan penularan Covid-19 dan percepatan pemulihan ekonomi.

Maybank Indonesia mengucurkan fasilitas pembiayaan berbasis syariah *omnibus line facility* sebesar USD185 juta atau Rp2,68 triliun kepada Bio Farma untuk vaksin Covid-19. Dana tersebut disalurkan untuk pembiayaan vaksin Covid-19 yang disalurkan melalui beberapa termin. Fasilitas pembiayaan ini mencakup proposisi syariah, *Musharakah Trade Financing* serta *forward hedging*.

"Harapan kami, kerja sama ini dapat memberi dampak luas bagi masyarakat dan khususnya kepada Pemerintah untuk mempercepat pemulihan ekonomi nasional, serta iklim investasi di Indonesia," ujar Presiden Direktur Maybank Indonesia Taswin Zakaria.

Direktur Perbankan Global Maybank Indonesia mengatakan, selaras dengan pendekatan Sharia First, Maybank Indonesia memberikan solusi pembiayaan ini dengan tujuan untuk memperluas cakupan utilisasi pembiayaan berbasis syariah di tengah dunia usaha Indonesia.

Facilitating for the Financing of Bio Farma Covid-19 Vaccine

On 14 December 2020, Maybank Indonesia entered into an agreement with PT Bio Farma (Persero) to provide the required financing for the procurement and manufacturing of the Covid-19 vaccine by Bio Farma. This financing is the first and only vaccine purchase financing in 2020 with the objective of supporting the Government program in controlling the transmission of Covid-19 and acceleration of economic recovery.

Maybank Indonesia provided a sharia-based omnibus line facility amounting to USD185 million or Rp2.68 trillion to Bio Farma for the Covid-19 vaccine. The funds were channeled for the financing of Covid-19 vaccine that was channeled through several terms. This financing facility includes a Sharia proposition, *Musharakah Trade Financing*, as well as *forward hedging*.

"We hope that this cooperation will have a broad impact on the community, particularly for the government to accelerate the recover the national economy, as well as the investment climate in Indonesia," stated the President Director of Maybank Indonesia, Taswin Zakaria.

Director of Global Banking of Maybank Indonesia stated, in line with the Sharia First approach, Maybank Indonesia provided this financing solution with the objective to expand the scope of utilization of Sharia-based financing in Indonesian businesses.

Produk Maybank Indonesia yang Inklusif untuk Segmen Usaha Mikro dan Kecil [GRI FS7]

Kredit Usaha Rakyat (KUR),

Fasilitas pembiayaan modal kerja dan atau investasi bagi UKM produktif. Terdapat dua jenis produk KUR yang diselenggarakan yaitu KUR Tenaga Kerja Indonesia dan KUR Ritel.

People's Business Credit

Facility for working capital and or investment financing for productive SMEs. There are two types of KUR products, namely KUR Tenaga Kerja (Indonesian Labor) and KUR Ritel (Retail).

Kredit Modal Kerja dan Kredit Investasi

Kredit Modal Kerja ditujukan bagi pengusaha kecil dan usaha untuk modal kerja dalam jangka waktu pengembalian maksimal 1 tahun. Sedangkan Kredit Investasi merupakan kredit jangka panjang dengan jangka waktu dan angsuran yang bisa disesuaikan dengan arus kas perusahaan.

Working Capital Loan and Investment Loans

The Working Capital Loan is intended for small entrepreneurs and businesses for working capital within a maximum return period of 1 year. In contrast, Investment Loan is a long-term credit with a term and installments that can be adjusted to the company's cash flow.

SINERGI

Fasilitas pembiayaan berbasis kartu dengan konsep pembiayaan distributor yang dikembangkan untuk menjangkau segmen bisnis UMKM.

SYNERGY

Card-based financing facility with the concept of distributor financing developed to reach the MSME business segment.

SimPel dan SimPel iB

Simpanan Pelajar (SimPel) biasa dan syariah (SimPel iB) adalah produk Basic Saving Account yang disediakan oleh Bank khusus untuk pelajar untuk mendorong budaya menabung.

SimPel and SimPel iB

Conventional Student Savings (SimPel) and Sharia Student Savings (SimPel iB) are Basic Saving Account products provided by the Bank, specifically for students to encourage a culture of saving.

Maybank Indonesia Products that are Inclusive for the Micro and Small Business Segments [GRI FS7]

Program Sahabat BPR

Penyaluran kredit mikro dengan mitra BPR & Koperasi serta lembaga keuangan lain (*linkage program*). Pada penyaluran pinjaman secara langsung ke *end user*, Bank juga memberikan berbagai aktivitas pendampingan dan pembinaan yang bertujuan mendukung pengembangan usaha pelaku usaha.

BPR Friend Program

Micro credit channeling with BPR & Cooperative partners and other financial institutions (*linkage program*). The Bank also provides various assistance and coaching activities in lending directly to end-user aimed at supporting the business development of businesses.

SPEKTRA (Solusi kePEmilikan Kios eksTRA)

Fasilitas kredit yang diberikan kepada para pengusaha kecil dan menengah berupa pembiayaan pengadaan ruang usaha baru atau perpanjangan Hak Pakai Kios.

SPEKTRA (Solusi kePEmilikan Kios eksTRA)/Kiosk Ownership Solution

Loan facilities provided to small and medium entrepreneurs in the form of financing for the procurement of new business space or extension of Kiosk Use Rights.

SATU (Solusi Usaha Terpadu)

Fasilitas pembiayaan dengan pagu kredit hingga Rp1 miliar, menggunakan jaminan kios sebagai modal usaha.

SATU (Integrated Business Solution)

Financing facilities with a credit ceiling of up to Rp1 billion, using kiosk collateral as business capital.

Inovasi Produk Keuangan Berkelanjutan

Innovation of Sustainable Financial Product

Dalam rencana strategis penerapan keuangan berkelanjutan, Maybank Indonesia baru akan meluncurkan produk / layanan keuangan berkelanjutan pada tahun 2021, namun demikian Bank melakukan inovasi pada produk dan jasa yang memiliki manfaat lingkungan dan sosial. Inovasi yang dilakukan pada tahun 2020 merupakan tindak lanjut Bank terhadap keterbatasan nasabah akibat pandemi yang sedang terjadi.

Inovasi produk dan jasa keuangan berkelanjutan antara lain adalah:

- Bank melakukan penyempurnaan pada M2U App antara lain dengan upgrade layanan pembukaan rekening secara daring dengan pelaksanaan KYC yang dilakukan melalui video call serta peluncuran transaksi reksa dana melalui M2U App. Kedua fitur layanan tersebut sudah bisa dinikmati oleh nasabah dan calon nasabah di mana pun berada dengan akses internet, sehingga meningkatkan akses layanan keuangan yang inklusif.
- Bank meluncurkan kampanye #MyCareforYouandMe- "Bersama Perangi Covid-19" dalam menghadapi pandemi, antara lain program *crowdsourcing* melalui M2U App yaitu program penggalangan dana untuk membantu mereka yang terkena dampak oleh wabah virus Covid-19.
- Fitur Ibadah Kurban Bersama Maybank bekerja sama dengan Global Qurban - Aksi Cepat Tanggap yang menyalurkan hewan kurban tepat sasaran yang dilengkapi dengan laporan yang lengkap setelah penyaluran. Ibadah Kurban yang diberikan secara daring, untuk mengurangi risiko penularan virus corona, dilakukan melalui website dan Maybank Virtual Account menggunakan M2U App.

In the strategic plan of sustainable finance implementation, Maybank Indonesia will launch its sustainable finance products/ services in 2021, however, the Bank is making innovations in products and services with environmental and social benefits. The innovations made in 2020 are the Bank's response to customers' limitations due to the ongoing pandemic.

Innovations in sustainable finance products and services include:

- The Bank made enhancements on the M2U app, among others by upgrading an online account opening services with KYC implementation carried out through video calls as well as the launch of mutual funds transactions through the M2U App. Both of these features can be used by existing and prospective customers anywhere with internet access, consequently increasing access for inclusive financial services.
- The Bank launched "MyCareforYouandMe-Together to Fight Covid-19" campaign in addressing the pandemic, among others the crowdsourcing program through the M2U App, which is a fund raising program to assist those affected by the Covid-19 virus outbreak.
- Joint Qurban With Maybank feature in collaboration with Global Qurban – Aksi Cepat Tanggap that properly distributes the sacrifice animals, complemented with a complete report after the distribution. The Qurban service, which is provided online, to reduce the transmission of the corona virus, is carried out through the website and Maybank Virtual Account, using the M2U App.



Evaluasi Produk dan Layanan

Evaluation of Products and Services

Industri Jasa Keuangan adalah kegiatan usaha yang *highly regulated* dan diawasi oleh Otoritas Jasa Keuangan serta memenuhi ketentuan yang ditetapkan oleh Bank Sentral. Setiap produk dan layanan keuangan yang diterbitkan, Maybank Indonesia melakukan evaluasi untuk memastikan kepatuhan pada peraturan dan persyaratan yang telah ditetapkan dan memperoleh persetujuan dari regulator sebelum setiap produk atau layanan keuangan dipasarkan.

Kriteria pengkajian produk yang dilakukan Bank meliputi:

- Kejelasan manfaat produk yang ditawarkan kepada nasabah;
- Adanya kepastian besaran biaya administrasi untuk penggunaan produk atau layanan;
- Adanya penjelasan posisi bank sebagai agen penjualan atau penyelenggara;
- Pencantuman profil risiko atau produk tertentu sesuai ketentuan;
- Pencantuman nomor telepon/alamat *e-mail* staf pelayanan nasabah dengan jelas agar nasabah dapat mengajukan keluhan atau pertanyaan jika diperlukan;
- Adanya persetujuan Bank Indonesia; serta
- Penyampaian laporan kepada Bank Indonesia, 7 (tujuh) hari setelah produk yang disetujui tersebut diluncurkan.

Komunikasi Produk dan Layanan

Informasi mengenai produk dan aktivitas bank disampaikan dengan transparan baik secara lisan maupun tulisan, termasuk jika terdapat potensi risiko yang melekat pada produk tersebut. Informasi umum tentang produk dan aktivitas dapat diakses melalui laman www.maybank.co.id, dan rincian spesifik produk dapat diperoleh melalui layanan nasabah. [GRI 103-1]

The Financial Services Industry is a highly regulated business activity and supervised by the Financial Services Authority as well as complying with the regulations set by the Central Bank. For every issued product and service, Maybank Indonesia conducts an evaluation to ensure compliance with the established regulations and requirements and obtain approval from the regulators before any financial product or service is marketed.

Product assessment criteria conducted by the Bank include:

- Clarity of product benefits offered to customers;
- The certainty of the amount of administrative costs for the use of products or services;
- An explanation of the Bank's position as a sales agent or organizer;
- Inclusion of risk profiles or specific products in accordance with the provisions;
- Phone number/email address of the customer service staff is clearly stated, enabling customers to submit a complaint or question if needed;
- Bank Indonesia approval; and
- Submitting a report to Bank Indonesia, 7 (seven) days after the approved product is launched.

Product and Service Communications

Information regarding bank products and activities is transparently conveyed both verbally and in writing, including if there are potential risks attached to the product. General information about products and activities can be accessed through the website www.maybank.co.id, and specific product details can be obtained through customer service. [GRI 103-1]



Akses Informasi Produk dan Layanan Perbankan

- Cetak: koran dan majalah
- Media luar ruang: billboard, umbul-umbul, stiker di fasad dan stiker di cabang
- Cabang: brosur, poster, rollup banner, ATM screen,
- Digital: website, media sosial (Facebook, twitter, instagram, youtube), email blast, SMSblast, digital news site, Google Display Network (GDN)
- Elektronik: radio
- Event: exhibition tie up dengan pihak ke-3

Pada setiap kegiatan penawaran dan penjualan produk, petugas pemasaran menjelaskan kegunaan produk, hak dan kewajiban atas produk yang dimaksud, termasuk kondisi dan prosedur penyelesaian bila terjadi perselisihan. Tim layanan juga menerima media visual secara rutin melalui email *Service Quality* yang berisi edukasi mengenai standar layanan, proses, dan prosedur yang terdapat di Maybank Indonesia.

Untuk memastikan pemahaman yang oleh setiap petugas pemasaran, Bank melakukan Uji P3K (Produk, Proses, Prosedur, Keamanan) setiap 3 bulan. Uji P3K bertujuan untuk menguatkan pengetahuan dan keterampilan para Service Team dan Sales Team mengenai proses, prosedur dan pengetahuan produk agar dapat memberikan layanan prima bagi nasabah. [GRI 103-3]

Sepanjang tahun 2020, seluruh produk dan layanan baru 100% telah dievaluasi keamanannya dan tidak terdapat produk atau layanan keuangan yang mendapatkan sanksi akibat ketidakpatuhan pada ketentuan produk perbankan dan tidak terdapat produk atau layanan yang dihentikan penjualannya. [GRI 417-2]

Access Information on Banking Product and Services

- Print: newspapers and magazines
- External media: billboards, banners, stickers on facades and stickers on branches
- Branch: brochure, poster, rollup banner, ATM screen,
- Digital: websites, social media (Facebook, Twitter, Instagram, YouTube), email blasts, SMSblasts, digital news sites, Google Display Network (GDN)
- Electronics: radio
- Event: exhibition tie up with 3rd parties

In each product offering and selling activity, the marketing staff explains the product's use, rights, and obligations for the product in question, including conditions and procedures for resolution in the event of a dispute. The service team also receives visual media regularly through the Service Quality email containing education about the service standards, processes, and procedures found in Maybank Indonesia

To ensure the understanding of every marketing staff, the Bank conducts a quarterly P3K test (Products, Processes, Procedures, Safety). The P3K test aims to strengthen the knowledge and skills of the Service Team and Sales Team regarding the processes, procedures, and product knowledge to provide excellent service for customers. [GRI 103-3]

During 2020, all new products and services 100% have been evaluated for safety, and there are no financial products or services that are sanctioned due to non-compliance with banking product regulations, and there are no products or services that are terminated from selling. [GRI 417-2]





Dampak Positif dan Negatif Produk dan Layanan

Positive and Negative Impacts of Products and Services

Produk dan layanan keuangan yang disediakan Maybank Indonesia bertujuan untuk meningkatkan kesejahteraan bagi komunitas. Tersedianya akses produk dan layanan keuangan membawa manfaat maupun dampak negatif. Ulasan dampak produk dan layanan keuangan adalah sebagai berikut.

Financial products and services provided by Maybank Indonesia aimed to improve the community's welfare. The availability of access to financial products and services has benefits and negative impacts. The following is an overview of the impacts of financial products and services.

Produk dan Layanan Products and Services	Dampak Positif Positive impact	Dampak Negatif Negative impact	Upaya Bank Bank's Efforts
Akses perbankan elektronik yang lebih luas Broader electronic banking access	Lebih banyak nasabah bisa melakukan transaksi keuangan kapan pun dan di mana pun More customers can conduct financial transactions anytime and anywhere	Risiko keamanan transaksi perbankan akibat kurang kewaspadaan nasabah Banking transaction security risks due to lack of customer prudence	Melakukan edukasi nasabah dan memperbarui aspek keamanan perbankan elektronik Conduct customer education and update the aspects of electronic banking security
Kredit untuk nasabah UMKM Credit for MSME customers	Lebih banyak nasabah UMKM dapat memperoleh modal untuk kegiatan usaha yang produktif More MSME customers can receive capital for productive business activities	Tata kelola dan kondisi ekonomi dapat memengaruhi kesehatan Bank Governance and economic conditions can affect the health of the Bank	Menerapkan prinsip kehati-hatian, pembinaan, dan pemantauan nasabah Apply the principle of prudence, guidance, and customer monitoring
Edukasi & Literasi Keuangan Financial Education & Literacy	Meningkatnya kesadaran masyarakat termasuk penerima manfaat program CR Maybank Indonesia terkait pengelolaan keuangan yang baik Rise the awareness of the community including Maybank Indonesia CR's beneficiaries about the importance of financial management	Tidak semua lapisan masyarakat memiliki pengetahuan keuangan yang cukup dan mampu mengelola keuangannya Not all levels of society have sufficient financial knowledge and are able to manage their finances	Melakukan edukasi & literasi keuangan kepada masyarakat termasuk penerima manfaat program CR Maybank Indonesia Conducting financial literacy & education to the community, including Maybank Indonesia CR's beneficiaries

Untuk mendukung nasabah dalam masa pandemi Covid-19 Maybank Indonesia menjangkau nasabah melalui serangkaian webinar dengan berbagai topik yang dilaksanakan pada tahun 2020 dan dapat diakses melalui website Bank. Dalam webinar ini nasabah dapat mempelajari pengetahuan, keterampilan yang tepat untuk menghadapi keterbatasan pada saat pandemi, termasuk literasi keuangan. Webinar yang diselenggarakan pada 2020 misalnya membahas topik digital marketing untuk menyalahi surutnya penjualan, layanan perbankan syariah, pola hidup bersih dan sehat, tumbuh kembang keluarga serta beragam topik finansial dan non-finansial lainnya. Ini adalah pendekatan yang dilakukan Maybank Indonesia untuk meningkatkan dampak positif Bank kepada masyarakat melalui edukasi dan literasi.

To support the customers during the Covid-19 pandemic, Maybank Indonesia reached its customers through a series of webinars with various topics organized in 2020 and can be accessed through the Bank's website. In this webinar, customers can learn the appropriate knowledge and skills to address the pandemic limitations, including financial literacy. For example, the webinar organized in 2020 discussed the topic of digital marketing to overcome a decline in sales, sharia banking services, clean and healthy lifestyles, family growth, and other various financial and non-financial topics. This is the approach carried out by Maybank Indonesia to increase the Bank's positive impact on the community through education and literacy.

Program-program edukasi pelanggan daring dapat diakses melalui Webinar Event - Maybank Indonesia, terbuka untuk publik tidak harus menjadi nasabah.

Online customer education programs can be accessed through Webinar Event - Maybank Indonesia, open for the public, not only for customers.

Produk dan Layanan yang Ditarik Kembali

Sepanjang 2020, tidak ada produk dan layanan keuangan yang ditarik kembali dari program penjualan.

Pengelolaan Nasabah

Maybank Indonesia berkomitmen untuk menyediakan produk dan layanan keuangan didukung pelayanan yang terpercaya dan menyeluruh kepada kebutuhan para nasabah. Sekaligus sebagai wujud pemenuhan tanggung jawab Perusahaan kepada nasabah dan meningkatkan kepuasan dan kepercayaan nasabah serta menjadikan Maybank Indonesia sebagai pilihan mereka. [GRI 103-1]

Maybank Indonesia berkomitmen untuk menyediakan produk dan layanan keuangan dengan menjadi *customer centric organization*, yaitu pelayanan terbaik di seluruh elemen organisasi yang berfokus pada pelanggan. Untuk itu Bank telah menetapkan program pengembangan *Service Values*, *Service Standard* dan *Service Commitment* yang selaras dengan fokus strategi layanan terbaru serta melanjutkan peningkatan proses komunikasi dan kampanye CARE (*Customers Are Really Everything*) yang melandasi seluruh proses kerja tim layanan di cabang.

Program pengembangan tersebut bertujuan menciptakan *WOW Customer Experience* sebagai *brand* dan *Customer Centricity* sebagai DNA. Program-program yang diterapkan Bank antara lain:

- Program *engagement* nasabah.
- Program peningkatan kualitas layanan.
- Program peningkatan loyalitas nasabah
- Jaminan perlindungan simpanan dan kerahasiaan data nasabah.
- Penyediaan informasi yang komprehensif terkait produk dan jasa Perusahaan.
- Penyediaan pusat pengaduan dan penanggulangan keluhan nasabah. [GRI 103-2]

Recalled Products and Services

During 2020, there were no financial products and services that are recalled from the sales program.

Customer Management

Maybank Indonesia is committed to providing financial products and services supported by trusted and comprehensive services to its customers' needs. This also serves as the Company's fulfilment in its responsibilities to customers and makes Maybank Indonesia their choice. [GRI 103-1]

Maybank Indonesia is committed to providing financial products and services by becoming a customer-centric organization, which is the best service in all organizational elements that focuses on customers. To that end, the Bank has established a Service Values, Service Standards, and Service Commitment development program that is aligned with the latest service strategy focus as well as continuing the improvement on the communication process and CARE (*Customers Are Really Everything*) campaign that underlies the entire work process of the service team at the branch.

The development program aims to create *WOW Customer Experience* as a brand and *Customer Centricity* as DNA. The programs implemented by the Bank include:

- Customer engagement program.
- Service quality improvement program.
- Customer loyalty improvement program
- Guaranteed protection of customer data confidentiality.
- Providing comprehensive information regarding the Company's products and services.
- Provision of customer complaints and handling centres. [GRI 103-2]



Menjadi "Top of Mind Banking in WOW Customer Experience" dengan terus menerus mendesain dan memberikan layanan terbaik secara menyeluruh untuk meningkatkan loyalitas pelanggan.

To be "Top of Mind Banking in WOW Customer Experience" by continuously by designing and providing the best services to improve the customer loyalty

MISI

Mission

1. Menanamkan DNA *Customer Centricity* untuk mewujudkan kepuasan dan loyalitas nasabah dengan semangat CARE sebagai *platform*
2. Mendorong proses dan sarana inovasi untuk mendukung WOW *Customer Experience* melalui lingkungan yang kolaboratif

1. Inculcate DNA Customer Centricity to realize customer satisfaction and loyalty with the spirit of CARE as a platform.
2. Encourage innovation processes and means to support WOW Customer Experience through collaborative environment.

SDM Unggul Excellent HC	Proses Brilian Brilliant Process	WOW Experience Channel WOW Experience Channel	Customer Experience Menyeluruh Fully Customer Experience
<p>Peningkatan kualitas dan <i>staff</i> dan memperkuat DNA <i>Customer Centric</i>.</p> <p>Quality and loyalty HC improvements – especially the services team</p>	<p>Inovasi melalui sentralisasi, simplikasi dan automasi untuk meningkatkan kenyamanan proses layanan di seluruh <i>Customer Touch Point</i> atau <i>Maybank Indonesia's Channel</i>.</p> <p>Centralization, simplification, and convenience of service process to all 'customer touch point' or <i>Maybank Indonesia's channel</i></p>	<p>Terciptanya WOW Experience di semua '<i>Customer Touch Point</i>' dan <i>Maybank Indonesia's Channel</i> dalam proses layanan secara keseluruhan (<i>end to end</i>).</p> <p>WOW experience in all 'customer touch point' or <i>Maybank Indonesia's channel</i> in end to end process</p>	<p>Memperkuat <i>Brand</i> <i>Maybank</i> dalam industri perbankan melalui peningkatan kualitas layanan dan kepuasan pelanggan.</p> <p>Strengthening the 'Brand' of <i>Maybank</i> in banking service industry through quality service and customer satisfaction</p>

CUSTOMER CENTRICITY ORGANISATION

Customer Care

Maybank Indonesia Customer Care hadir guna memberikan kemudahan bagi nasabah untuk mendapatkan layanan terbaik melalui beragam kanal komunikasi. Selain melalui kantor bank, nasabah dapat mengakses layanan baik melalui telepon, email maupun media sosial untuk mendapatkan layanan permintaan informasi, pelaporan termasuk pengaduan maupun keluhan.

- Telepon **1500611** yang dapat diakses dari seluruh Indonesia
- Email customercare@maybank.co.id
- Twitter di @Maybank ID
- Facebook di MaybankIndonesia, dan
- Instagram di MaybankID

Dengan terjadinya pembatasan yang harus diterapkan mengikuti kebijakan pemerintah dalam mencegah penularan virus corona, Centralized Customer Care menerapkan operasi *Call Center* dijalankan di 2 (dua) tempat agar layanan *Call Center* tetap beroperasi 24/7 dengan menerapkan protokol kesehatan. Ini juga kami lakukan untuk mengantisipasi peningkatan layanan (*inquiry/request/complaint*) melalui *Call Center* karena kunjungan nasabah ke kantor Bank berkurang.

Customer Care

Maybank Indonesia Customer Care is here to provide convenience for customers to acquire the best services from Maybank Indonesia through various communication channels. Apart from the branch office, customers can access services through telephone, email, or social media to obtain information, requests, and services, including feedback and complaints.

- Phone: **1500611** which can be accessed from anywhere in Indonesia
- Email: customercare@maybank.co.id
- Twitter: @Maybank ID
- Facebook: MaybankIndonesia, and
- Instagram: MaybankID

With the restrictions that must be implemented in compliance with the government policy in preventing the transmission of the coronavirus, the Centralized Customer Care runs the *Call Center* operations in 2 (two) places to enable the *Call Center* services to remain in operations 24/7 while still maintaining health protocols. We are also doing this to anticipate an increase in service demands (*inquiry/request/complaint*) through the *Call Center* as customer visits to the Bank's office have decreased.

Call Center juga merupakan salah satu kontributor penting mendukung bisnis bank dengan melakukan *cross selling* khususnya untuk produk dan program kartu kredit sesuai dengan kriteria yang berlaku.

Pada tahun 2020 *cross selling* yang dilakukan *Centralized Customer Care* berkontribusi sebesar 10% secara *bankwide* dari total penjualan program/promo kartu kredit dengan rata-rata bulanan *volume cross selling* sebesar Rp15 miliar. Nilai penjualan menurun sekitar 15% dibandingkan tahun sebelumnya, namun tetap membuktikan bahwa *Centralized Customer Care* tetap berkinerja khususnya dalam kondisi pandemi.

Penanganan Keluhan Nasabah

Pengelolaan pengaduan nasabah di Maybank Indonesia dibuat sejalan dengan Misi dari Maybank yaitu “Humanising Financial Services” dengan mengacu kepada regulasi Perlindungan Konsumen. Pengelolaan pengaduan nasabah di Maybank Indonesia dikelola oleh unit *Centralized Customer Care (CCC)* dengan didukung oleh unit kerja khusus, *Customer Feedback & Advocacy Management (CFAM)*. Unit penanganan pengaduan juga merupakan *representative* bank untuk bertindak mewakili Bank dalam proses fasilitasi, mediasi ataupun proses hukum apabila terjadi perselisihan antara nasabah dengan Bank, bersinergi dengan unit-unit terkait.

Pengaduan nasabah dapat disampaikan nasabah melalui Kantor Cabang, Call Center, Email, Sosial Media, Media Massa, Regulator dan lembaga lain. Maybank Indonesia berkomitmen untuk melakukan perbaikan berkelanjutan atas pengaduan yang diterima dengan melakukan koordinasi dan eskalasi lebih lanjut ke pihak-pihak terkait untuk melakukan perbaikan dan menentukan mitigasi kedepannya apabila terdapat *issue-issue* yang berpotensi berdampak pada peningkatan jumlah pengaduan. Dalam penanganan keluhan nasabah, Bank menetapkan target *Service Level Agreement (SLA)* penyelesaian pengaduan di atas 95% sebagai *Key Performance Indicator*.

Di tingkat strategis, Bank melakukan kaji ulang dan evaluasi yang melibatkan masing-masing bisnis dan manajemen dalam *Customer Relationship Management (CRM) Committee Meeting*. Kaji ulang tersebut membahas dan mendiskusikan secara mendalam atas pengaduan yang diterima dari seluruh *channel*, untuk menetapkan rekomendasi dan rencana aksi untuk perbaikan atas produk dan layanan di unit-unit terkait.

Pada tahun 2020, Bank melakukan peningkatan layanan penanganan keluhan nasabah agar pelayanan dan *Customer Experience* menjadi lebih baik. Proses yang dilakukan adalah *review, assesment* dan *simplifikasi* atas *SLA & Flow* Penyelesaian Pengaduan, *Permintaan & Inquiry* Nasabah. Terdapat 15 inisiatif yang dilakukan untuk *simplifikasi* dan perbaikan yang telah kami lakukan untuk proses-proses yang ada di *Kartu Kredit, E-Channel (ATM, Internet Banking dan Mobile Banking)* dan *KPR*.

Call Center is also one of the key contributors in supporting the Bank’s business by conducting *cross-selling*, particularly for credit card products and programs in accordance with the applicable criteria.

In 2020, *cross-selling* conducted by *Centralized Customer Care* contributed 10% bank-wide to the total sales of credit card programs/ promos with an average monthly *cross-selling* volume of Rp15 billion. The sales value decreased by approximately 15% but still pointed out that *Centralized Customer Care* continues to perform, particularly during pandemic conditions.

Handling of Customer Complaints

The management of customer complaint in Maybank Indonesia is established in line with Maybank’s Mission, namely “Humanising Financial Services” with reference to Consumer Protection regulations. The management of customer complaints at Maybank Indonesia is managed by the *Centralized Customer Care (CCC)* unit supported by a special work unit, *Customer Feedback & Advocacy Management (CFAM)*. The complaint handling unit is also the Bank’s representative to act on behalf of the Bank in the process of facilitation, mediation, or legal proceedings in a dispute between the customer and the Bank, in synergy with the relevant units.

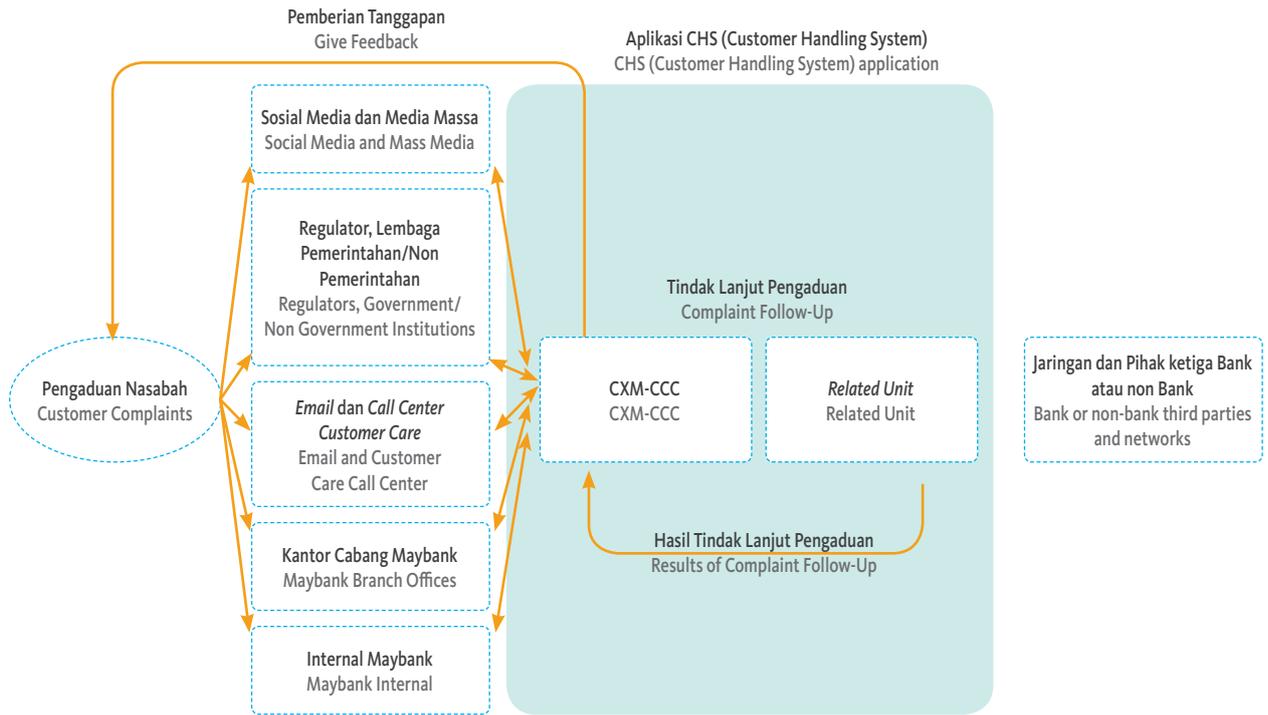
Customers complaint can be submitted through the Branch Office, Call Center, Email, Social Media, Mass Media, Regulators, and other institutions. Maybank Indonesia is committed to performing continuous improvement to complaints it received by coordinating and further escalating to relevant parties to make improvements and determine future mitigation if there are issues with the potentials to have an impact on an increase in the number of complaints. The Bank established the complaint settlement *Service Level Agreement (SLA)* to be above 95% as a *Key Performance Indicator* in handling customer complaints.

At the strategic level, the Bank conducts reviews and evaluations involving each business and management in the *Customer Relationship Management (CRM) Committee Meeting*. The review thoroughly analyzes and discusses complaints received from all channels to determine recommendations and action plans for improved products and services in the related units.

In 2020, the Bank improved its customer complaint handling service to ensure that service and *Customer Experience* will be better. The process carried out is *review, assessment* and *simplification* of the *SLA & Complaint Settlement Flow, Customer Request & Inquiry*. We have taken 15 initiatives to simplify and improve the current processes on *Credit Card, E-Channel (ATM, Internet Banking, and Mobile Banking)*, and *Mortgage Loan*.

Inisiatif review dan *assesment* atas *flow* proses permintaan nasabah dilakukan sebagai tindak lanjut Bank untuk mitigasi untuk pencegahan *fraud* transaksi yang dilakukan oleh pihak yang tidak bertanggung jawab serta melindungi kepentingan nasabah.

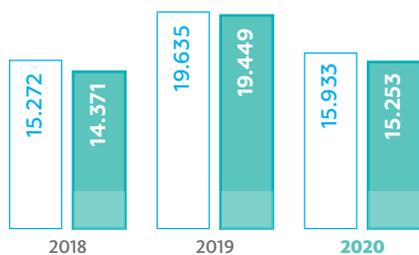
The review and assessment initiative on the customer request flow process was carried out as the Bank's response to mitigate fraud transactions by irresponsible parties and protect customers' interests.



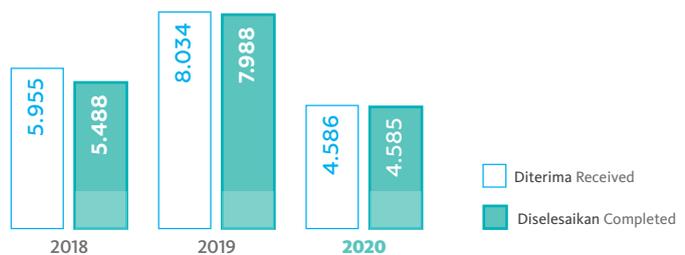
Dengan melaksanakan perbaikan yang komprehensif, Bank mencatat hasil yang positif yaitu terdapat penurunan jumlah pengaduan secara keseluruhan sebesar 33% dibandingkan periode sebelumnya, demikian pula pengaduan yang disampaikan ke media massa/online dengan penurunan sebesar 29% dibandingkan periode sebelumnya.

By conducting a comprehensive improvement, the Bank posted positive results, namely a decrease in the overall number of complaints by 33% compared to the previous period and complaints submitted to mass media/online with a decline of 25% compared to the last period.

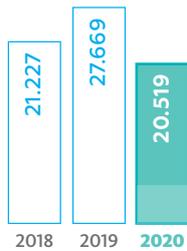
Pengaduan Berdampak Finansial
Complaints with Financial Impact



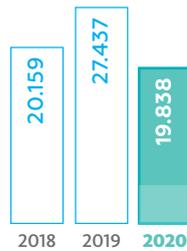
Pengaduan Berdampak Non-Finansial
Complaints with Non-Financial Impact



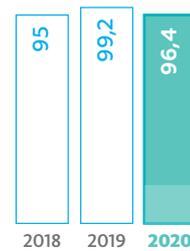
Jumlah Pengaduan Bersifat Finansial & Non-Finansial
Number of Financial & Non-Financial Complaints
(Rp triliun Rp trillion)



Jumlah Pengaduan Bersifat Finansial & Non-Finansial diselesaikan
Number of Financial & Non-Financial Complaints Completed
(Rp triliun Rp trillion)



Rasio Penyelesaian (target SLA >95%)
Completion Ratio (SLA target >95%)
(%)



Survei Kepuasan Pelanggan

Untuk meningkatkan kepuasan nasabah Bank serta memahami kebutuhan dan harapan pelanggan, Maybank Indonesia bekerjasama dengan pihak ke-3 dalam melakukan survei tingkat kepuasan nasabah.

Masukan dari nasabah merupakan dasar penting bagi Maybank Indonesia untuk terus meningkatkan inisiatif serta inovasi dalam layanan, dalam hal *People, Product, Process*, dan juga *Infrastructure Area*. Tujuan akhirnya adalah untuk memastikan bahwa produk dan layanan yang disediakan Maybank Indonesia telah sesuai dengan kebutuhan nasabah dan memberikan nilai yang maksimal.

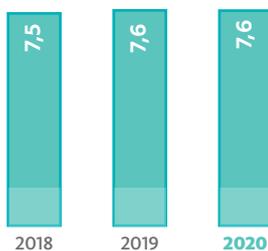
Customer Satisfaction Survey

Customer Satisfaction Survey To improve the Bank's customer satisfaction and understand customer needs and expectations, Maybank Indonesia collaborates with a 3rd party in conducting the customer satisfaction survey.

Customer input is an essential basis for Maybank Indonesia to continue increasing the initiatives and innovations in services in terms of *People, Product, Process*, and *Infrastructure Area*. The ultimate goal is to ensure that the products and services provided by Maybank Indonesia have been in accordance with customer needs and provide maximum value.

Customer Engagement

Customer Engagement
Customer Engagement



Customer Engagement

Cakupan parameter Customer Satisfaction Index (CSI) adalah:

1. Evaluasi pelanggan
2. Kebutuhan, harapan dan motivasi pelanggan
3. Kebiasaan perbankan pelanggan
4. Tingkat keinginan pelanggan untuk bertahan
5. Tingkat keinginan pelanggan untuk merekomendasikan Maybank Indonesia

The parameter of Customer Satisfaction Index (CSI) covered are:

1. Customer evaluation
2. The needs, expectations and motivations of customers
3. Customer's banking habits
4. The level of customer desire to stay
5. The level of customer desire to recommend Maybank Indonesia



Maybank Indonesia bekerja sama dengan Nielsen Indonesia dalam melakukan survei kepuasan nasabah untuk layanan *Centralized Customer Care*. Berdasarkan hasil survey pada tahun 2020 terdapat kenaikan indeks kepuasan nasabah dalam menerima layanan Call Center menjadi 7.95 dari tahun sebelumnya 7.71.

Perlindungan Privasi Nasabah

Pelaksanaan kegiatan operasional perbankan selalu mengacu kepada prinsip kerahasiaan data nasabah sesuai peraturan dan ketentuan yang berlaku, termasuk dengan cara:

- penerapan pengamanan pada sistem teknologi informasi yang dapat melindungi dan menjaga data seluruh nasabah dan mencegah terjadinya pelanggaran yang dilakukan oleh pihak internal
- Mekanisme dan prosedur kerja yang dilakukan di *Customer Care*, baik dalam pemberian informasi maupun dalam penanganan permohonan ataupun keluhan
- Perlindungan data didukung oleh teknologi informasi, pada setiap pengiriman email yang terindikasi terdapat data nasabah, maka sistem akan memberikan notifikasi kepada user dan atasannya
- Sanksi tegas, jika terjadi pelanggaran yang menyebabkan hilangnya privasi nasabah. Penerapan mekanisme ini ditujukan untuk menghindari terjadinya *fraud* dan mencegah keluhan dari nasabah. [GRI 103-2]

Sepanjang tahun 2020, tidak terdapat kasus yang mengakibatkan pelanggaran peraturan yang diakibatkan pelanggaran perlindungan nasabah. [GRI 103-3] [GRI 418-1]

Penghargaan di Bidang Layanan Pelanggan

Konsistensi atas pemberian layanan nasabah dibuktikan dengan diterimanya penghargaan dari Contact Center Service Excellence Award (CCSEA) 2020 dengan nilai *Excellence*. Penghargaan CCSEA 2020 diberikan kepada layanan *Contact Center* di Indonesia dengan cara melakukan monitoring dan benchmarking terhadap 243 Call Call Center dan 60 Customer Services Email yang mencakup pada industri Perbankan, Pembiayaan dan Asuransi.

Penilaian CCSEA 2020 dilakukan di periode Januari – Desember 2019 dengan indikator-indikator penting yang ada di Contact Center yang berdasarkan 3 (tiga) Customer touch point yaitu: *Access, System & Procedure, dan People*.

Hasil penilaian *Excellence* yang diraih Centralized Customer Care terdiri dari beberapa layanan Call Center dan *E-mail* yaitu: *Reguler Banking, Platinum Credit Card, Reguler Credit Card, Kredit Pemilikan Rumah (KPR), Personal Loan, dan E-mail*.

Maybank Indonesia collaborates with Nielsen Indonesia in conducting the customer satisfaction survey for Centralized Customer Care services. Based on the survey results in 2020, there was an increase in the customer satisfaction index in Call Center services to 7.95 from 7.71 in the previous year.

Customer Privacy Protection

The implementation of banking operations always refers to the principle of customer data confidentiality following applicable rules and regulations, including by:

- the application of security to information technology systems that can protect and safeguard the data of all customers and prevent violations by internal parties
- Mechanisms and work procedures performed at Customer Care, both in the provision of information and in the handling of requests or complaints
- Data protection supported by information technology, in every email sent that indicated the customer's data, the system will provide notification to the user and his/her supervisor
- Strict sanctions if a violation occurs, which causes loss of customer privacy. This mechanism's application is intended to avoid fraud and prevent complaints from customers. [GRI 103-2]

During 2020, there were no cases that resulted in violations of regulations resulting from violations of customer protection. [GRI 103-3] [GRI 418-1]

Awards in Customer Service

Consistency in providing customer service is evidenced by the receipt of an award from the 2020 Contact Center Service Excellence Award (CCSEA) with an Excellence score. The 2020 CCSEA is awarded to Contact Center services in Indonesia by monitoring and benchmarking 243 Call Centers and 60 Customer Services Emails covering the Banking, Financing, and Insurance industries.

The 2020 CCSEA assessment was conducted in January - December 2019, with key indicators at the Contact Center based on 3 (three) Customer touchpoints, namely: Access, System & Procedure, and People.

The Excellence score result received by Centralized Customer Care consists of several Call Center and Email services, namely: Regular Banking, Platinum Credit Card, Regular Credit Card, Mortgage Loan (KPR), Personal Loan, and Email.



TENTANG LAPORAN KEBERLANJUTAN

About the Sustainability Report

131	Profil Laporan Report Profile
132	Pemilihan Topik dalam Laporan Selection of Topic in the Report
136	Daftar Entitas yang Dihitung dalam Laporan Keuangan Konsolidasian List of Entities Calculated in the Consolidated Financial Statements
138	Wilayah Operasi dan Pasar yang Dilayani Operated Areas and Markets

140	Informasi Pendukung Supporting Information
140	Data Terkait Indikator GRI Data Related to GRI Indicators
146	Indeks Isi GRI GRI Content Index
151	Indeks POJK-51/2017 POJK-51/2017 index
155	Lembar Umpan Balik Feedback Form

1
**SATU
VISI**

untuk Tujuan Bersama
One Vision for a Common Goal





Profil Laporan

Report Profile

RUANG LINGKUP DAN BATASAN LAPORAN

Laporan ini menyajikan kinerja di bidang ekonomi, sosial, lingkungan, tata kelola kegiatan usaha Maybank Indonesia dalam melaksanakan misi Bank yaitu 'Humanising Financial Service'.

RENTANG WAKTU PELAPORAN

Laporan Berkelanjutan Maybank Indonesia 2020 mencakup periode pelaporan 1 Januari hingga 31 Desember 2020 sesuai dengan periode Laporan Tahunan. Maybank Indonesia menerbitkan Laporan Keberlanjutan setiap tahun yang terbit bulan April tahun berikutnya. Laporan 2019 diterbitkan pada Juli 2020. [\[GRI 102-50\]](#) [\[GRI 102-51\]](#) [\[GRI 102-52\]](#)

REFERENSI LAPORAN

Dalam menyusun laporan ini, Maybank Indonesia menggunakan standar penyusunan berdasarkan persyaratan di Lampiran-II pada Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik (POJK-51/2017) dan berdasarkan standar Global Reporting Initiative (GRI) dengan pilihan 'core', termasuk GRI *Financial Services Sector Disclosures*. [\[GRI 102-54\]](#)

UMPAN BALIK DAN TANGGAPAN LAPORAN

Maybank Indonesia terbuka untuk masukan dan tanggapan atas laporan yang dapat disampaikan melalui: [\[GRI 102-53\]](#)

Sekretaris Perusahaan

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THE SCOPE AND LIMITATION OF THIS REPORT

This report presents the performance in the fields of economic, social, environmental, corporate governance, and business activities of Maybank Indonesia in implementing the Bank's mission, namely 'Humanising Financial Service'.

REPORTING TIME FRAME

Maybank Indonesia's 2020 Sustainability Report covered the reporting period of 1 January to 31 December 2020 in accordance with the Annual Report period. Maybank Indonesia publishes a Sustainability Report every year, published in April the following year. The 2019 Report was published in July 2020. [\[GRI 102-50\]](#) [\[GRI 102-51\]](#) [\[GRI 102-52\]](#)

REPORT REFERENCE

In organizing this report, Maybank Indonesia used the preparation standards based on the requirements in Appendix-II of the Financial Services Authority Regulation No. 51/POJK.03/2017 on the Application of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies (POJK-51/2017) and based on the Global Reporting Initiative (GRI) standard with the choice of 'core', and some of them refer to the Financial Services Sector Disclosures. [\[GRI 102-54\]](#)

REPORT FEEDBACK AND RESPONSE

Maybank is open for input and response to the report that can be submitted through: [\[GRI 102-53\]](#)

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Gedung Sentral Senayan III

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Pemilihan Topik dalam Laporan

Selection of Topic in the Report



Laporan keberlanjutan Maybank Indonesia 2020 menyajikan kinerja non-finansial Bank di bidang lingkungan, sosial, dan tata kelola dalam lingkup kegiatan usaha Maybank Indonesia yang kami pertimbangkan material untuk dilaporkan kepada masyarakat.

Untuk menentukan topik-topik yang material, Maybank Indonesia menerapkan prinsip-prinsip Penentuan berdasarkan GRI Standard dan parameter yang sesuai dengan persyaratan POJK-51/2017, dengan pendekatan sebagai berikut:

1. Konteks Keberlanjutan, Maybank Indonesia meninjau dampak ekonomi, sosial, dan lingkungan dari aktivitas, produk, dan jasa bank dalam konteks pembangunan Indonesia baik secara langsung maupun tidak langsung terutama dalam pencapaian Tujuan Pembangunan Berkelanjutan
2. Materialitas, Maybank Indonesia mengidentifikasi topik-topik yang relevan dan memilih topik yang material berdasarkan signifikansi dampak dan persepsi pemangku kepentingan, topik-topik material adalah topik yang mendapatkan prioritas tinggi dalam Matriks Materialitas
3. Pelibatan Pemangku Kepentingan, Maybank Indonesia melakukan asesmen pada pemangku kepentingan utama dan mengidentifikasi topik-topik yang jadi perhatian bagi mereka untuk disajikan dalam laporan
4. Kelengkapan, Maybank Indonesia melaporkan topik-topik yang material dalam laporan ini dengan data dan informasi yang memadai bagi pemangku kepentingan. [\[GRI 102-46\]](#)

Maybank Indonesia's 2020 Sustainability Report presents the Bank's nonfinancial performance in the field of environmental, social, and governance in the scope of Maybank Indonesia's business activities that we deemed material to be reported to the public.

To determine material topics, Maybank Indonesia applies the principle of determination based on the GRI Standard and parameter in accordance with the requirements of P OJK-51/2017, with the following approach:

1. Sustainability context, Maybank Indonesia reviews the economic, social and environmental impacts of the Bank's activities, products and services in the context of Indonesia's development both directly and indirectly, especially in achieving the Sustainable Development Goals
2. Materiality, Maybank Indonesia identifies relevant topics and chooses material topics based on the significance of the impact and perceptions of stakeholders; material topics are topics that get high priority in the Materiality Matrix
3. Stakeholder Engagement, Maybank Indonesia conducts an assessment of key stakeholders and identifies topics of concern for them to be presented in the report
4. Completeness, Maybank Indonesia reports material topics in this report with sufficient data and information for stakeholders. [\[GRI 102-46\]](#)



Aspek Keberlanjutan dan Uji Materialitas

Sustainability Aspects and Materiality Test

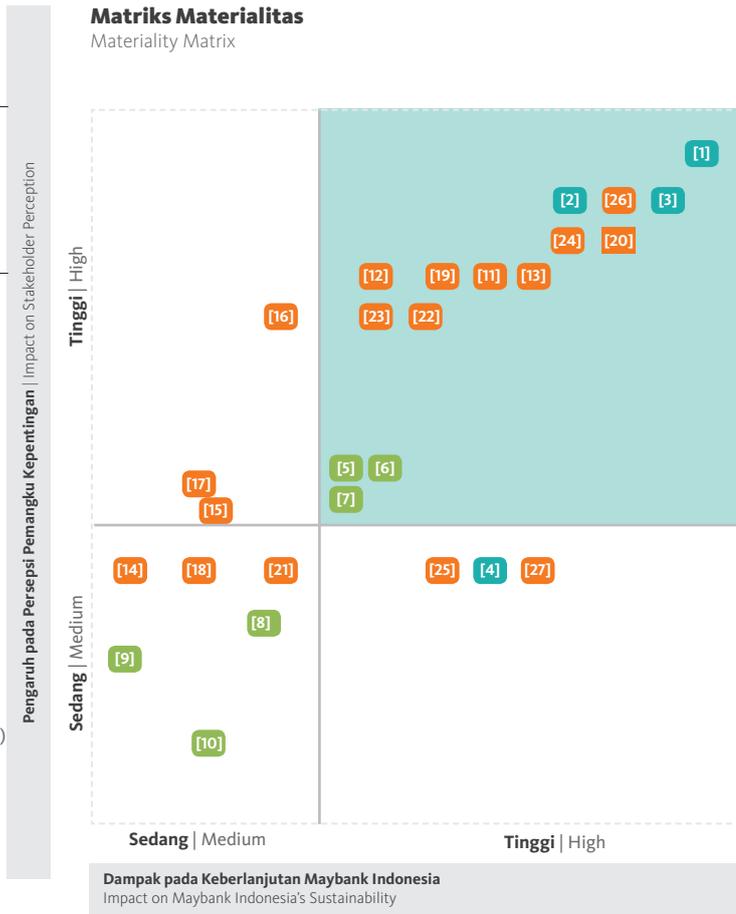
Topik yang Relevan

Relevant Topics

1. Kinerja Keuangan | Financial Performance
2. Dampak Ekonomi Tidak Langsung | Indirect Economic Impact
3. Portofolio | Portfolio
4. Audit | Audit
5. Material | Material
6. Energi | Energy
7. Air | Water
8. Emisi | Emissions
9. Efluen dan Limbah | Effluent and Waste
10. Transportasi | Transportation
11. Ketenagakerjaan | Employment
12. Kesehatan & Keselamatan Kerja | Occupational Health and Safety
13. Pendidikan & Pelatihan | Education and Training
14. Asesmen Pemasok Untuk Ketenagakerjaan | Supplier Assessment for Labor
15. Keluhan Tenaga Kerja | Worker Complaints
16. Investasi | Investment
17. Kebebasan Berserikat dan Perundingan Bersama | Freedom to Unionize and Collective Negotiations
18. Praktik Pengamanan | Security Practices
19. Masyarakat Setempat | Local Community
20. Anti Korupsi | Anti Corruption
21. Kepatuhan (Masyarakat) | Compliance (Community)
22. Akses Perbankan | Banking Access
23. Literasi Perbankan | Banking Literacy
24. Pelabelan Produk dan Jasa | Product and Services Labelling
25. Komunikasi Pemasaran | Marketing Communications
26. Privasi Pelanggan | Customer Privacy
27. Kepatuhan (Produk & Jasa) | Compliance (Product and Services)

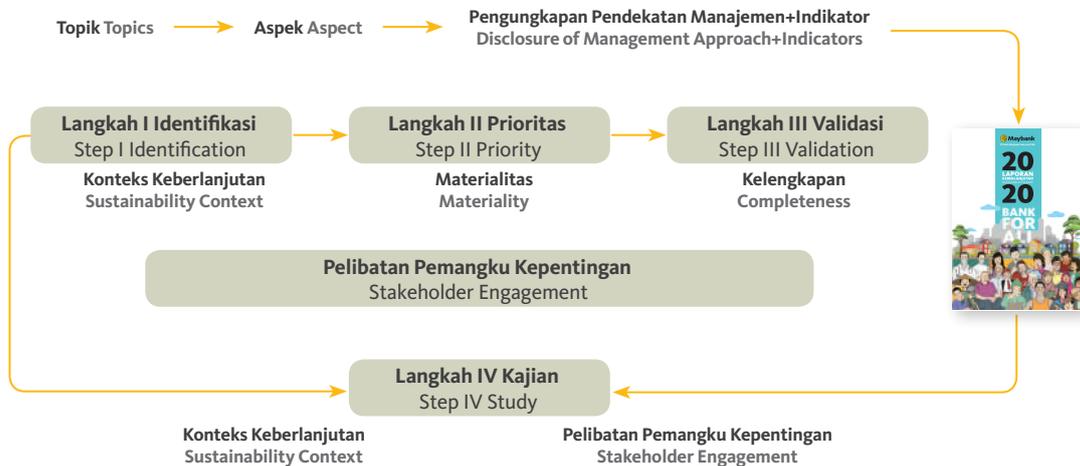
Matriks Materialitas

Materiality Matrix



Alur Penentuan Isi Laporan

Report Content Determination Flow



Topik Material dan Batasannya: [GRI 102-47]

Empat belas topik material disajikan kinerjanya dalam laporan ini, dengan mempertimbangkan inklusivitas pemangku kepentingan, topik keberlanjutan, dan misi utama Bank. Tidak terdapat perubahan cakupan topik material dan batasan dibandingkan laporan sebelumnya. [GRI 102-46][GRI 102-49]

Material Topics and Limitations: [GRI 102-47]

Fourteen material topics are presented in this report, taking into account stakeholder inclusiveness, sustainability topics, and the main mission of the bank. There is no change of scope of material topics and boundaries compared to previous report. [GRI 102-46][GRI 102-49]

Topik Material Material Topics		Batasan Relevansi Dampak Relevant Impact Boundaries [GRI 103-1]					
		Maybank	Anak Perusahaan Subsidiary	Nasabah Customer	Mitra Investasi (Partner) Investment Partner	Pemasok/Aliih Daya Aktivitas Bank Bank Activity Supplier/ Outsourcing	Masyarakat Public
[1]	Kinerja Ekonomi Economic Performance	✓	✓				
[2]	Dampak Ekonomi Tidak Langsung Indirect Economic Impact	✓	✓			✓	✓
[3]	Portofolio Produk Product Portfolio	✓	✓	✓	✓		
[20]	Anti Korupsi Anti Corruption	✓	✓	✓	✓	✓	
[6]	Energi Energy	✓					
[7]	Air Water	✓					
[11]	Ketenagakerjaan Employment	✓	✓			✓	
[12]	Kesehatan dan Keselamatan Kerja Occupation Health and Safety	✓	✓				
[13]	Pelatihan dan Pendidikan Training and Education	✓	✓				
[19]	Masyarakat Setempat Local Community	✓					✓
[24]	Label Produk dan Jasa Product and Service Label	✓	✓	✓			
[26]	Privasi Pelanggan Customer Privacy	✓	✓	✓			
[22]	Akses Perbankan Banking Access	✓		✓			✓
[23]	Literasi Perbankan Banking Literacy	✓		✓			✓

Penjelasan Rantai Pasok

Pemasok barang dan jasa dikelola *Vendor Relations* melalui lima kategori layanan: *General Spend, Facility Management, Information & Technology, Professional Service, dan Marketing*; serta kebijakan TARIF (*Transparent, Accountable, Responsible, Independent, Fair*). Tidak ada proses inti bisnis, produk, maupun jasa bank yang dilakukan oleh pihak ketiga. [GRI 102-9]

Supply Chain Explanation

Vendors of goods and services are managed by *Vendor Relations* through five service categories: *General Spend, Facility Management, Information & Technology, Professional Service, and Marketing*; and rates policy (*Transparent, Accountable, Responsible, Independent, Fair*). There are no core business processes, products, or bank services carried out by third parties. [GRI 102-9]

Daftar Entitas yang Dihitung dalam Laporan Keuangan Konsolidasian [GRI 102-45]

List of Entities Calculated in the Consolidated Financial Statements

Entitas Anak

Subsidiaries

Nama	Persentase Kepemilikan Share Ownership	Bidang Usaha Line of Business	Total Aset 2020 Total Assets in 2020	Status Operasional Operational Status	Alamat Address
PT Maybank Indonesia Finance	<ul style="list-style-type: none"> • 99,99% PT Bank Maybank Indonesia Tbk • 0,01% Koperasi Karyawan PT Bank Internasional Indonesia Tbk 	Pembiayaan Multi Financing	Rp6,9triliun trillion	Telah Beroperasi sejak tahun 1991 Operating since 1991	Wisma Ekajiwa Lantai 10 Jl. Mangga Dua Raya Jakarta 10730
PT Wahana Ottomitra Multiartha Tbk	<ul style="list-style-type: none"> • 68,55% PT Bank Maybank Indonesia Tbk • 23,94% PT Wahana Makmur Sejati • 7,51% Masyarakat 	Pembiayaan Multi Financing	Rp5,3 triliun trillion	Telah Beroperasi sejak tahun 1982 Operating since 1982	Altira Office Tower Lt. 32, Jl. Yos Sudarso Kav. 85, Kel. Sunter Jaya, Kec. Tanjung Priok, Jakarta Utara 14350



Perusahaan Ventura

Joint Ventures

Nama Name	Persentase Kepemilikan Share Ownership	Bidang Usaha Line of Business
PT Penjamin Kredit Pengusaha Indonesia	9,83%	Jasa Penjaminan Guarantee Services
PT Sarana Sulsel Ventura	9,28%	Modal Ventura Venture Capital
PT Sarana Sulut Ventura	7,14%	Modal Ventura Venture Capital
PT Sarana Jambi Ventura	4,49%	Modal Ventura Venture Capital
PT Sarana Riau Ventura	3,37%	Modal Ventura Venture Capital
PT Sarana Bali Ventura	3,39%	Modal Ventura Venture Capital
PT Sarana Sumsel Ventura	2,81%	Modal Ventura Venture Capital
PT Sarana Kalbar Ventura	2,45%	Modal Ventura Venture Capital
PT Bhakti Sarana Ventura	2,41%	Modal Ventura Venture Capital
PT Sarana Sumut Ventura	2,32%	Modal Ventura Venture Capital
PT Sarana Lampung Ventura	1,69%	Modal Ventura Venture Capital
PT Sarana Sumbar Ventura	1,37%	Modal Ventura Venture Capital
PT Sarana Bersama Pengembangan Indonesia	0,94%	Lembaga Keuangan Non-Bank Non-bank financial institutions
PT Berlian Laju Tanker Tbk	0,58%	Transportasi Laut Water transportation
PT Bank Capital Indonesia Tbk	0,18%	Bank
PT Aplikanusa Lintasarta	0,03%	Sistem Jaringan Komunikasi Communication Network System

Perubahan pada Organisasi dan Rantai Pasok

Tidak terdapat perubahan signifikan pada kegiatan usaha bank maupun rantai pasok dalam kurun waktu pelaporan ini. [GRI 102-10]

Pernyataan Ulang Pelaporan

Pada laporan ini tidak terdapat pernyataan ulang atas data dan informasi yang disajikan dalam pelaporan sebelumnya. [GRI 102-48]

Penilaian Eksternal

Laporan Keberlanjutan ini belum diperiksa oleh external assurance. Meskipun demikian, pihak Maybank Indonesia telah melakukan review internal untuk memastikan validitas data dan informasi yang disajikan. [GRI 102-56]

Changes in Organization and Supply Chain

There were no significant changes in the Bank's business activities or supply chain during this reporting period. [GRI 102-10]

Report Restatement

In this report there is no restatement of the data and information presented in the previous reporting. [GRI 102-48]

External Assessment

This Sustainability Report has not been reviewed by external assurance. Nevertheless, Maybank Indonesia has conducted an internal review to ensure the validity of the data and information presented. [GRI 102-56]

Wilayah Operasi dan Pasar yang Dilayani [GRI 102-6]

Operated Areas and Markets

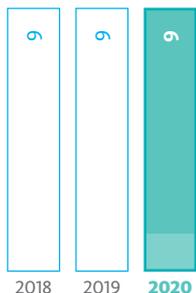


Jumlah Cabang * Total Branches



* Total Cabang: Jumlah Kantor Cabang Konvensional + Jumlah Kantor Cabang Luar Negeri + Jumlah Kantor Cabang Syariah
* Total Branches: Total Conventional Branch Offices + Total Overseas Branch Offices + Total Shariah Branch Offices

Jumlah Kantor Wilayah
Total Regional Offices



Jumlah Kantor Cabang Konvensional
Total Conventional Branch Offices



Jumlah Kantor Cabang Utama
Total Main Branch Offices



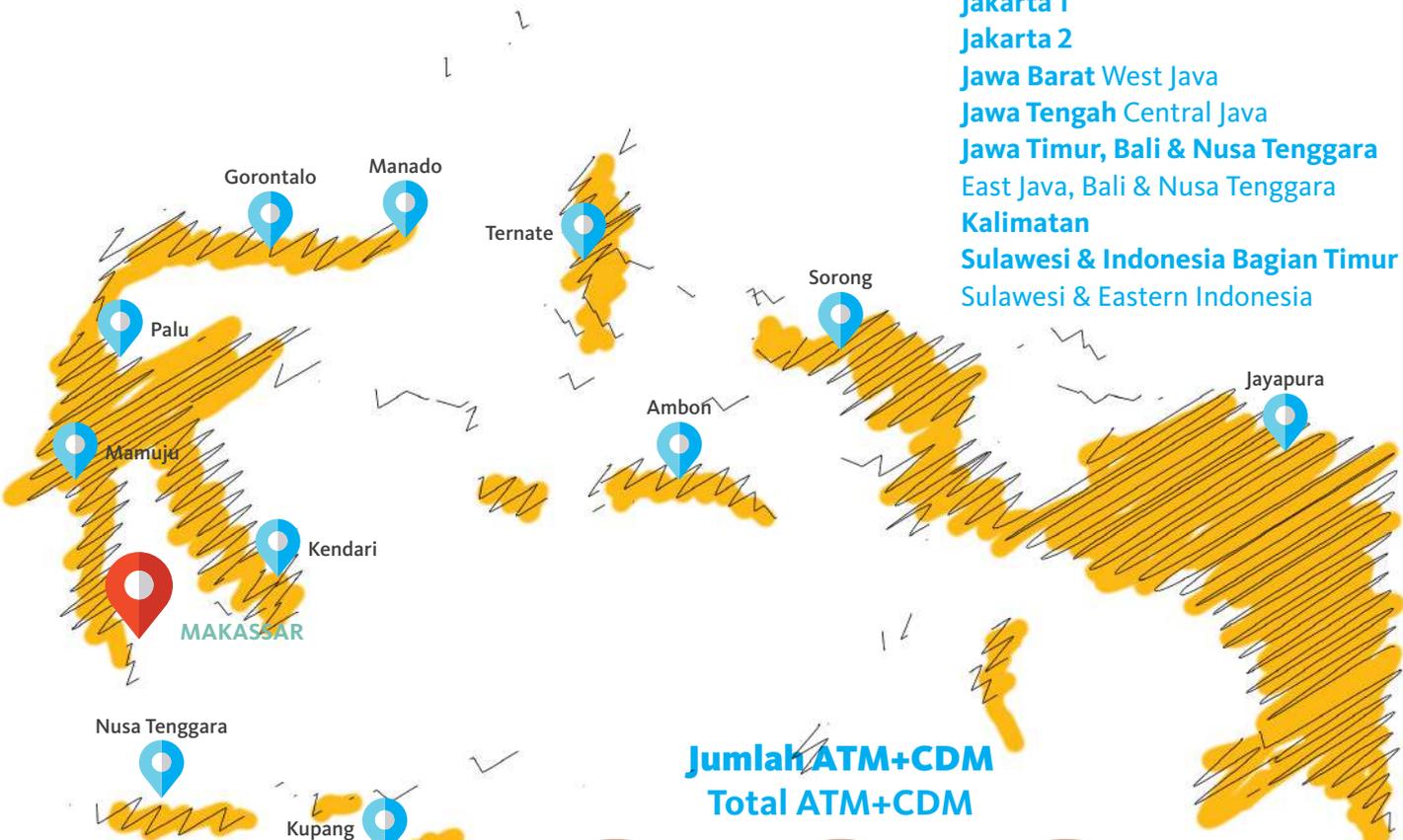
Jumlah Kantor Cabang Pembantu & Kantor Kas
Total Sub-Branch Offices and Cash Office



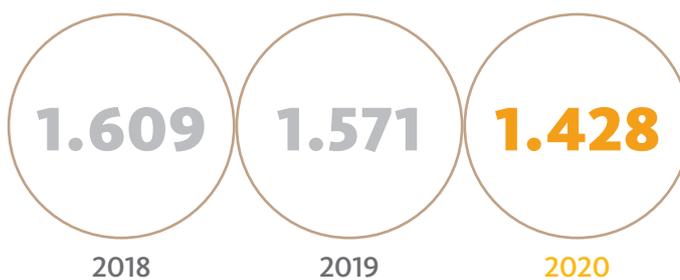


**KANTOR REGIONAL
REGIONAL OFFICE**

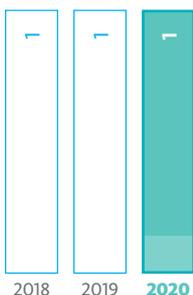
- Sumatera Utara North Sumatra
- Sumatera Selatan South Sumatra
- Jakarta 1
- Jakarta 2
- Jawa Barat West Java
- Jawa Tengah Central Java
- Jawa Timur, Bali & Nusa Tenggara
East Java, Bali & Nusa Tenggara
- Kalimantan
- Sulawesi & Indonesia Bagian Timur
Sulawesi & Eastern Indonesia



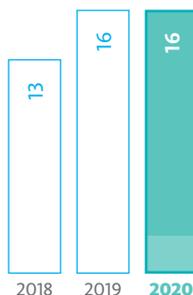
**Jumlah ATM+CDM
Total ATM+CDM**



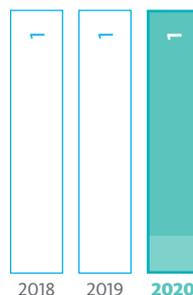
Jumlah Kantor Cabang Luar Negeri
Total Overseas Branch Offices



Jumlah Kantor Cabang Syariah
Total Shariah Branch Offices



Jumlah Kantor Mikro
Total Micro Offices



Jumlah Mobil Kas Keliling (MKK)
Total Mobile Cash Vehicles



Informasi Pendukung

Supporting Information

Data Terkait Indikator GRI

Data Related to GRI Indicators

Profil dan Demografi SDM [GRI 102-8]	Deskripsi	2020		2019		2018		Description
		L/M	P/F	L/M	P/F	L/M	P/F	
HC Profile and Demographic	Berdasarkan Usia							Based on Age
	<30 tahun	548	1.130	787	1.553	818	1.683	< 30 years
	30–50 tahun	2.023	2.462	1.972	2.203	2.008	2.208	30–50 years
	>50 tahun	449	275	334	199	286	185	> 50 years
	Total	3.020	3.867	3.093	3.955	3.112	4.076	Total
	Berdasarkan Jabatan							Based on Position
	EVP	8	2	9	2	7	2	EVP
	SVP	48	30	40	26	29	22	SVP
	VP	165	84	139	72	123	68	VP
	AVP	220	186	203	167	184	135	AVP
	Senior Manager	420	297	406	293	366	299	Senior Manager
	Manager	553	577	577	537	606	526	Manager
	Assistant Manager	1.253	1.903	1.297	1.859	1.238	1.656	Assistant Manager
	Staff	255	722	318	929	442	1.280	Staff
	Non Staff	98	66	104	70	117	88	Non Staff
	Total	3.020	3.867	3.093	3.955	3.112	4.076	Total
	Berdasarkan tingkat pendidikan							Based on Education
	Sarjana	2.462	2.954	2.488	3.006	2.488	3.006	Bachelor
	Diploma	304	647	329	671	329	671	Diploma
	Setara SMA	247	266	268	278	268	278	High School Equivalent
	Setara SMP	7	-	7	0	7	0	Junior School Equivalent
	Setara SD	-	-	1	0	1	0	Elementary School Equivalent
	Total	3.020	3.867	3.093	3.955	3.093	3.955	Total
	Status Ketenagakerjaan							Based on Employment Status
	Dalam Negeri							Domestic
	Permanen	2.884	3.769	2.832	3.750	2.937	3.906	Permanent
	Non permanen	136	98	261	205	175	170	Non permanent
Alih daya (tidak dicantumkan di nominatif)	1.363	242	1.432	272	1.452	243	Outsource (Not include in nominative)	
Paruh waktu	0	0	0	0	0	0	Part time	
Total	3.020	3.867	4.525	4.227	4.564	4.319	Total	
Luar Negeri (Mumbai, India)							Abroad (Mumbai, India)	
Permanen	19	5	17	4	19	5	Permanent	
Non permanen	0	0			1	0	Non permanent	
Alih daya (tidak dicantumkan di nominatif)	0	0	0	0	0	0	Outsource (Not include in nominative)	
Paruh waktu	0	0	0	0	0	0	Part time	
Total	19	5	17	4	20	5	Total	



	Deskripsi	2020		2019		2018		Description
		L/M	P/F	L/M	P/F	L/M	P/F	
	Berdasarkan lokasi							Based on Location
	KANTOR PUSAT	931	1320	964	1331	991	1299	HEAD OFFICE
	JAKARTA 1	548	264	550	266	586	267	JAKARTA 1
	JAKARTA 2	507	236	531	249	546	254	JAKARTA 2
	JAWA TIMUR, BALI & NUSRA	484	313	510	317	504	326	EAST JAVA, BALI & NUSRA
	JAWA BARAT	242	142	233	151	231	160	WEST JAVA
	JAWA TENGAH	296	143	304	156	310	170	CENTRAL JAVA
	KALIMANTAN	164	123	167	124	182	124	KALIMANTAN
	SULAWESI & IBT	174	140	174	133	176	137	SULAWESI & IBT
	SUMATERA SELATAN	174	120	171	125	177	123	SOUTH SUMATRA
	SUMATERA UTARA	347	219	351	241	373	252	NORTH SUMATRA
	Grand Total	3867	3020	3955	3093	4076	3112	Grand Total
Distribusi Perolehan Nilai Ekonomi [GRI 201-1] Distribution of Acquisition of Economic Value	Dalam Rp miliar		In IDR billion					
	Deskripsi	2020	2019	2018	Description			
	Nilai Ekonomi Langsung yang Diterima				Total Economic Value			
	Total Pendapatan Bunga dan Syariah	12.827	15.480	14.790	Total Interest Income and Shariah Income			
	Pendapatan Non-Bunga	2,379	2.587	2.267	Non-interest Income			
	Pendapatan Lain-lain-Bersih	-	22	3	Other Income-Net			
	Jumlah Nilai Ekonomi Langsung yang Diterima (Jumlah1)	15.206	18.089	17.060	Total Direct Economic Value Received (Total 1)			
	Nilai Ekonomi Langsung yang Didistribusikan				Distributed Economic Value			
	Beban Bunga dan Syariah	5.567	7.312	6.690	Interest Expenses and Shariah Expenses			
	Umum dan Administrasi (Operasional)	3.176	3.826	3.562	General and Administrative Expenses (Operations)			
	Gaji Karyawan dan Benefit lainnya	2.536	2.571	2.461	Employee Salary and Other benefits			
	Pembayaran kepada Pemodal (dividen, bunga, pinjaman, dll.)	-	368,5	548,64	Payments to Investors (dividends, interest, loans, etc.)			
	Pembayaran kepada Pemerintah (pajak, retribusi dll)	534	675	773	Taxes and Services Tax			
	Biaya Pengembangan Masyarakat (juta)	11	11	15	Community Development (million)			
Jumlah Nilai Ekonomi Langsung yang Didistribusikan (Total2)	11.824	14.763,5	14.040,34	Total Direct Economic Value Distributed (Total2)				
Nilai Ekonomi yang Ditahan (= Total1 – Total2)	3.382	3.325,5	3.019,66	Retained Economic Value (= Total1 – Total2)				
Dampak Ekonomi Tidak Langsung [GRI 203-2] Indirect Economic Impact	Dalam Rp juta		In IDR million					
	Deskripsi		2020	2019	2018	Description		
	Pemberdayaan Perempuan	Toraja Melo dan Selar Kawung	423,04	193,76	1.454,10	Women Empowerment		
	Pemberdayaan Kelompok Marginal dan Pra Sejahtera	RISE	7.160,3	9.300,0	11.000,0	Empowerment of Marginal and Pre-Prosperous Groups		
	Donasi Bencana Alam dan Pandemi		188	53	700	Natural Disaster Donations		
Total		7.771,34	9.546,76	13.154,10	Total			

Anti Korupsi [GRI 205-3]	Insiden <i>Fraud</i>/Korupsi yang Terbukti dan Tindakan yang Dilakukan				Proven Incidents of Fraud/Corruption and Follow-Up Actions
	Anti Fraud	2020	2019	2018	
	Jumlah total dan jenis insiden/ <i>fraud</i> /korupsi yang terbukti	9	2	2	Total number and type of proven fraud/corruption incidents
	Jumlah total dan jenis insiden <i>fraud</i> /korupsi yang terbukti di mana karyawan diberhentikan atau tindakan disiplin	9	2	2	Total number and type of proven fraud/corruption incidents where employees are dismissed or disciplined
	Jumlah total dan jenis insiden/ <i>fraud</i> /korupsi yang terbukti di mana kontrak rekanan diputus atau tidak diperpanjang	0	0	0	Total number and type of proven fraud/corruption incidents in which the contract is terminated or not renewed
Jumlah kasus hukum terkait/ <i>fraud</i> /korupsi terhadap organisasi atau karyawan selama periode pelaporan dan hasilnya	4	0	0	Number of legal cases related to fraud/corruption to the organization or employees during the reporting period and the results	
Material	Pemakaian Material Kertas (kg)				Paper Usage (kg)
Material	Deskripsi	2020	2019	2018	Description
	Pemakaian Kertas Fotokopi/Cetak	48.294	73.057	66.297	Usage of Copy/Printed Paper
	* Kertas dan barang cetakan adalah material akhir yang dipakai dalam kegiatan operasional perbankan, tidak terdapat material dalam bentuk bahan baku dan bahan antara lainnya yang dipergunakan untuk kegiatan tersebut. Dihitung dari jumlah pembelian dengan asumsi berat 1 rim kertas A4 80gsm = 2,49 kg				
	* Paper and printed materials are the final materials used in banking operations, there are no other materials in the form of raw materials and intermediate materials used for these activities. Calculated from the number of purchases assuming the weight of 1 ream of 80gsm A4 paper = 2.49 kg				
Energi [GRI 302-1]	Pemakaian Listrik				Electricity Usage
Energi	Deskripsi	2020	2019	2018	Description
	Pemakaian Listrik (kWh)	38.730.415	47.411.339,13	47.473.532,68	Electricity Usage (kWh)
	Pemakaian Listrik (MJoule)*	139.429.494	152.680.820,87	170.904.718	Electricity Usage (MJoule)*
	Sejak tahun 2012, bank mengoperasikan satu ATM bertenaga surya di Green School Bali. Sel surya yang dipergunakan memasok kebutuhan mesin ATM setara 700 watt atau 5.040 kWh setahun.				
	*) Faktor konversi 1 kWh = 3,6 X 10 ⁶ Joule				
	Since 2012, the bank operates a solar-powered ATM at Green School Bali. Solar cells used to supply the needs of an ATM machine equivalent to 700 watts or 5040 kWh a year.				
	*) Conversion factor 1 kWh = 3.6 X 10 ⁶ Joules				
	Pemakaian Bahan Bakar Minyak (BBM)				Fuel Consumption
	Deskripsi	2020	2019	2018	Description
	Konsumsi BBM (liter)	658.561	1.089.791	815.553	Fuel Consumption (litre)
	Konsumsi BBM (MJoule)	21.723.513	35.963.100	26.913.241	Fuel Consumption (MJoule)
	Total Pemakaian Energi (MJoule)				Total Energy Consumption (MJoule)
	Deskripsi	2020	2019	2018	Description
	Listrik	139.429.494	152.680.821	172.886.507	Electricity
	BBM	21.723.513	35.963.100	26.913.241	Fuel
	Energi Terbarukan	18.144	18.144	18.144	Energy Consumption from renewable resources
	Jumlah	161.180.151	188.662.065	199.817.892	Total
	Keterangan:				
	• Region meliputi Sumatra Utara, Sumatra Selatan, Jakarta-1, Jakarta-2, Jawa Barat, Jawa Tengah, Jawa Timur-Bali-Nusa Tenggara, Sulawesi dan IBT, Kantor Pusat dan Card Center, Luar Negeri dan Total Syariah.				
	• Dihitung berdasarkan tarif listrik bisnis tegangan menengah pada 4Q-2016:Rp1.042/kWh; 4Q2017:Rp1.114,74/kWh, 4Q2018:Rp1.114,74/kWh.				
	• Dihitung berdasarkan Pedoman Penyelenggaraan Inventarisasi Gas Rumah Kaca Nasional Buku II-Volume 1 Metodologi Penghitungan Tingkat Emisi Gas Rumah				
	• Kaca Kegiatan Pengadaan Dan Penggunaan Energi, Kementerian KLHK, 2012				
	• Net calorific value 1 liter BBM = 33 MJ/liter				
	Notes:				
	• Region comprises North Sumatra, South Sumatra, Jakarta-1, Jakarta-2, West Java, Central Java, East Java-Bali-Nusa Tenggara, Sulawesi and IBT, Head Office and Card Center, Overseas and Total Sharia.				
	• Calculated based on electricity tariff for medium voltage business customer of 4Q-2016:Rp1,042/kWh; 4Q2017:Rp1,114,74/kWh, 4Q2018:Rp1,114,74/kWh.				
	• Calculated based on Guidelines for National Greenhouse Gas Inventories Book II-Volume 1, Calculation Methodology for Greenhouse Gas Emission Level in Energy Utilization and Procurement, Ministry of Environment and Forestry, 2012				
	• Net calorific value 1 liter BBM = 33 MJ/litre				



Air	Biaya Utilitas (Pembayaran Air) (Rp ribu)				Utility Costs (PDAM and Gas Payments) (Rp thousand)			
	Deskripsi	2020	2019	2018	Description			
Water	Biaya Utilitas Air PDAM	1.115.644,1	1.355.785,4	1.305.704,1	PDAM Water Utility			
	* Data pengambilan air disajikan dalam nilai pembelian, belum dalam perhitungan volume, akan disajikan pada periode pelaporan berikutnya. * Water collection data is presented in the purchase value, not in volume calculation, will be presented in next reporting period.							
Emisi	Saat ini Maybank belum menetapkan kebijakan spesifik untuk emisi Gas Rumah Kaca (GRK). Pengendalian emisi GRK pada kegiatan perbankan melekat pada pengelolaan energi (listrik dan BBM) sebagai sumber emisi GRK signifikan. At present, Maybank Indonesia do not have a specific policy regarding Green House Gas (GHG) emissions, and GHG emission control in Bank operational activities is inherent in energy (electricity and fuel) management as significant sources of GHG emissions.							
Emission	Emisi Gas Rumah Kaca (GRK) (ton CO ₂ e)				Greenhouse Gas Emissions (ton CO ₂ e)			
	Deskripsi	2020	2019	2018	Description			
	Emisi GRK dari Pemakaian Listrik Scope-2	33.966,57	41.579,74*	41.634,28*	Greenhouse Gas Emissions from Electricity Usage Scope-2			
	Emisi GRK dari Konsumsi BBM Scope-1	1.498.922,39	2.492.242,83	1.865.087,60	Greenhouse Gas Emissions from Fuel Consumption Scope-1			
	Jumlah	1.532.888,96	2.533.822,57	1.906.721,88	Total			
	* Dinyatakan ulang untuk perhitungan emisi GRK tidak langsung. Keterangan: • Dihitung berdasarkan Faktor Emisi GRK Sistem Interkoneksi Tenaga Listrik Tahun 2016, Kementerian ESDM, dengan metode perhitungan UNFCCC. Methodological tool to calculate the emission factor for an electricity system. Untuk kemudahan perhitungan menggunakan metode ex-ante dengan menggunakan faktor emisi Jamali dengan asumsi aset bank yang paling signifikan ada di Pulau Jawa. • Nilai Faktor Emisi (kg CO ₂ /kWh) ex-ante=0,862 • Dihitung berdasarkan 2006 IPCC Guidelines for National Greenhouse Gas Inventories untuk Bahan Bakar Minyak jenis Motor Gasoline • Nilai Faktor Emisi (kg CO ₂ e/TJ)=69.300 * Restated for the calculation of indirect GHG emissions. Notes: • Calculated based on GHG Emission Factor for Electricity Interconnection System Year 2016, Ministry of Energy and Mineral Resources, using the UNFCCC method-methodological tool to calculate the emission factor for an electricity system. For convenience, the calculation uses the ex-ante method with the emission factor for Jamali (Java-Madura-Bali), in the assumption that the Bank's significant assets are located in Java. • Emission Factor Value (ton CO ₂ /MWh) ex-ante=0,862 • Calculated based on 2006 IPCC Guidelines for National Greenhouse Gas Inventories for Fuels of the Gasoline Type • Emission Factor Value (kg CO ₂ e/TJ)=69.300							
Efluen dan Limbah	Saat ini Maybank Indonesia belum menetapkan target spesifik untuk aspek sampah (kertas dan IT). Termasuk pengambilan kembali (toner) oleh mitra pemasok, mendonasikan peralatan komputer layak yang tidak terpakai kepada lembaga yang membutuhkan, sedangkan limbah kertas yang telah dihancurkan diserahkan pada pihak ketiga yang berizin. At present, Maybank Indonesia has set no specific target for waste material (paper and IT). The Bank collaborates with suppliers in the disposal of used toner cartridges, donates unused working computer equipment to deserving institutions, and worked with licensed third parties in the disposal of shredded paper waste.							
Effluent and Waste								
Kepegawaian [GRI 401-1]	Tenaga Kerja Baru							New Recruits
Employment	Deskripsi	2020		2019		2018		Description
		L/M	P/F	L/M	P/F	L/M	P/F	
	Berdasarkan Usia							Based on Age
	<30 tahun	185	217	285	444	415	494	< 30 years old
	30–50 tahun	176	132	267	186	229	161	30–50 years old
	>50 tahun	7	1	13	24	6	4	> 50 years old
	Total	368	350	558	636	650	659	Total
	Tenaga Kerja Baru							New Recruits
	Deskripsi	2020		2019		2018		Description
		L/M	P/F	L/M	P/F	L/M	P/F	
	Berdasarkan wilayah							Based on Location
	KANTOR PUSAT	168	103	259	162	208	182	HEAD OFFICE
	JAKARTA 1	22	34	40	81	60	67	JAKARTA 1
	JAKARTA 2	23	27	55	77	101	83	JAKARTA 2
	JATIM, BALI & NUSRA	33	31	49	117	87	97	EAST JAVA, BALI & NUSRA
	JAWA BARAT	26	28	25	41	21	26	WEST JAVA
	JAWA TENGAH	13	20	24	45	40	48	CENTRAL JAVA
	KALIMANTAN	26	25	27	27	28	38	KALIMANTAN
	SULAWESI & IBT	20	16	18	21	12	15	SULAWESI & IBT
	SUMATERA SELATAN	16	27	21	21	21	27	SOUTH SUMATRA
	SUMATERA UTARA	21	39	40	44	72	76	NORTH SUMATRA
	Grand Total	368	350	558	636	650	659	Grand Total

Turnover								Turnover
Deskripsi	2020		2019		2018		Description	
	L/M	P/F	L/M	P/F	L/M	P/F		
Berdasarkan Usia								Based on Age
<30 tahun	147	187	370	534	260	412	< 30 years old	
30–50 tahun	223	208	181	215	324	295	30–50 years old	
>50 tahun	69	43	34	24	54	19	> 50 years old	
Total	439	438	585	773	638	726	Total	
Turnover								Turnover
Deskripsi	2020		2019		2018		Description	
	L/M	P/F	L/M	P/F	L/M	P/F		
Berdasarkan wilayah								Based on Location
KANTOR PUSAT	163	120	208	149	193	143	HEAD OFFICE	
JAKARTA 1	37	51	48	121	71	105	JAKARTA 1	
JAKARTA 2	33	40	63	103	85	104	JAKARTA 2	
JATIM, BALI & NUSRA	42	58	63	123	75	112	EAST JAVA, BALI & NUSRA	
JAWA BARAT	36	25	33	41	27	36	WEST JAVA	
JAWA TENGAH	26	31	38	55	57	46	CENTRAL JAVA	
KALIMANTAN	24	28	27	44	29	32	KALIMANTAN	
SULAWESI & IBT	13	16	29	29	16	33	SULAWESI & IBT	
SUMATERA SELATAN	22	26	23	32	24	26	SOUTH SUMATRA	
SUMATERA UTARA	43	43	53	76	61	89	NORTH SUMATRA	
Grand Total	439	438	585	773	638	726	Grand Total	
Kesehatan dan Keselamatan Kerja [GRI 403-9] Occupational Health and Safety	Jumlah Kasus Kecelakaan Kerja (kasus)							Number of Work Accident Case (cases)
	Deskripsi	2020		2019		2018		Description
		L/M	P/F	L/M	P/F	L/M	P/F	
	Kecelakaan Fatal, kasus	0	0	0	0	1	0	Fatal Accident, cases
	Kecelakaan Berat (lebih dari 21 hari), kasus	0	1	0	0	0	0	Major Accident (more than 21 days), cases
	Kecelakaan Sedang (3-21 hari), kasus	2	0	2	0	0	0	Medium Accident (3-21 days), cases
	Kecelakaan Ringan (<3 hari), kasus	1	1	0	0	0	0	Minor Accident (< 3 days), cases
	Hari Hilang Akibat Kecelakaan Kerja	3	5	0	0	0	5	Lost Days Due to Work-Related Accident
Absentism (total jumlah hari absen kerja)	3.987	7.685	11.885	7.443	12.285	6.738	Absetism (total number of days of work absence)	
Pelatihan dan Pendidikan [GRI 404-1] Training and Education	Rata-rata Jam Pelatihan Karyawan (rata-rata jam pelatihan/orang)							Average Employee Training Hour (training hours)
	Jenjang	2020		2019		2018		Level
		L/M	P/F	L/M	P/F	L/M	P/F	
	EVP	8	2	12.18	9.88	13.79	11.84	EVP
	SVP	48	30	10.66	10.65	11.73	12.33	SVP
	VP	165	84	10.68	11.17	14.27	12.13	VP
	AVP	220	186	10.72	10.81	12.29	11.6	AVP
	Senior Manager	420	297	11.24	10.92	12.42	20.8	Senior Manager
	Manager	553	577	11.95	12.39	13.9	12.67	Manager
	Assistant Manager	1253	1903	13.51	13.77	12.65	12.56	Assistant Manager
	Staff	255	722	12.83	12.66	16.08	13.54	Staff
	Non Staff	98	66	0	0	0	0	Non Staff
	Deskripsi	2020		2019		2018		Description
Biaya Pendidikan dan Pelatihan Karyawan (Rp miliar)	65,38		107,07		100,29		Employee's Learning and Training Expense (Rp billion)	
Rasio Biaya (%)	3,07		5,13		5,05		Cost Ratio (%)	



Rasio Remunerasi Remuneration Ratio	Uraian	2020	2019	2018	Description			
	Gaji Pegawai Tertinggi dan Terendah	51,45	55,82	55,82	Employee's Highest and Lowest Salaries			
	Gaji Direksi Tertinggi dan Terendah	2,96	2,96	2,96	Board of Directors' Highest and Lowest Salaries			
	Gaji Komisaris Tertinggi dan Terendah	1,27	1,27	1,27	Board of Commissioners' Highest and Lowest Salaries			
	Gaji Direksi Tertinggi dan Pegawai Tertinggi	3,34	3,34	3,34	Highest Salaries of Board of Directors and Employee			
Keberagaman dan Kesempatan yang Setara Diversity and Equal Opportunity	Uraian	2020	2019	2018	Description			
	Karyawan Perempuan (%)	56,15	56,12	57,08	Female Employees (%)			
	Karyawan Tetap Perempuan di Tingkat Manajerial (Band D, E, F, dan G) (%)	40,65	41	39,75	Permanent Female Employees in Managerial Level (Band D, E, F, and G) (%)			
	Perempuan dalam Dewan Komisaris dan Direksi (%)	14,29	21	21,40	Female in the Board of Commissioners and Directors (%)			
Keberagaman Gender Gender Diversity	Uraian	2020		2019		2018		Description
		L/M	P/F	L/M	P/F	L/M	P/F	
	Persentase berdasarkan Badan Tata Kelola (%)				Persentase berdasarkan Badan Tata Kelola (%)			
	Gender (Lk vs Prp)	85,71	14,29	65,28	34,72	63,38	36,62	Gender (Lk vs Prp)
	Kelompok Umur							
	• (< 30 tahun)	0	0	0	0	0	0	• (< 30 tahun)
	• (30-50 tahun)	100	0	65,00	35,00	63,18	36,82	• (30-50 tahun)
	• (>50 tahun)	83,33	16,67	66,18	33,82	64,15	35,85	• (>50 tahun)
	Persentase Pegawai berdasarkan Gender (%)				Percentage of Employees by Gender (%)			
	(Lk vs Prp)	43,85	56,15	43,88	56,12	43,29	56,71	(Lk vs Prp)
	Kelompok Umur							
	• (< 30 tahun)	32,66	67,34	44,63	66,37	32,70	67,30	• (< 30 tahun)
	• (30-50 tahun)	45,11	54,90	47,23	52,77	47,63	52,37	• (30-50 tahun)
• (>50 tahun)	62,02	37,98	62,66	37,34	60,72	39,28	• (>50 tahun)	
Privasi Pelanggan [GRI 418-1] Customer Privacy	Pengaduan Berdampak Finansial (jumlah kasus)				Financial Impact Complaints (number of cases)			
	Deskripsi	2020	2019	2018	Description			
	Jumlah Pengaduan Nasabah	15.933	19.635	15.272	Number of Customer Complaints			
	Pengaduan yang Diselesaikan	15.253	19.449	14.371	Complaints that were Resolved			
<p>Namun sepanjang tahun 2020, tidak terdapat kasus yang mengakibatkan pelanggaran peraturan yang diakibatkan pelanggaran perlindungan nasabah. However, throughout 2020, there were no cases that resulted in regulatory violations due to customer protection violations.</p>								
	Pengaduan Berdampak Non-Finansial (jumlah kasus)				Non-Financial Impact Complaints (number of cases)			
	Deskripsi	2020	2019	2018	Description			
	Jumlah Pengaduan Nasabah	4.586	8.034	5.955	Number of Customer Complaints			
	Pengaduan yang Diselesaikan	4.585	7.988	5.488	Complaints that were Resolved			
<p>** Selisih merupakan pengaduan dalam proses penyelesaian yang akan diselesaikan bulan berikutnya. Difference represents complaints in the process of resolution that will be resolved in the following month.</p>								
	Deskripsi	2020	2019	2018	Description			
	Jumlah pengaduan Bersifat Finansial & Non-Finansial	20.519	27.669	21.227	Number of Financial & Non-Financial complaints			
	Jumlah pengaduan Bersifat Finansial & Non-Finansial diselesaikan	19.838	27.437	20.159	Number of Financial & Non-Financial complaints resolved			
	Rasio Penyelesaian (target SLA >95%)	96,4%	99,2%	95%	Completion Ratio (target SLA >95%)			
<p>Keterangan: Selisih merupakan pengaduan dalam proses penyelesaian yang akan diselesaikan bulan berikutnya Notes: Difference represents complaints in the process of resolution that will be resolved in the following month</p>								
Survei Kepuasan Pelanggan Customer Satisfaction Index	Tahun Year	Indeks Kepuasan Pelanggan Customer Satisfaction Index		NPS				
	2018	7,46		6				
	2019	7,6		7				
	2020	7,6		7,5				

Portofolio produk dan layanan [GRI FS6, GRI FS7] Product and Services Portfolio	Persentase Portofolio Lini Bisnis [GRI FS6]		Percentage of Business Line Portfolio [GRI FS6]			
	No	Deskripsi Description	2020		2019	
			Nilai (Rp miliar) Value (Rp billion)	Persentase Percentage	Nilai (Rp miliar) Value (Rp billion)	Persentase Percentage
	Penyaluran Kredit berdasarkan Segmen Loan Distribution by Segment					
1.	Kredit CFS CFS Loans	70,819	67.3%	90.488	73,8	
	-CFS Non-Ritel	36,779	34.9%	48.291	39,4	
	-CFS Ritel	34,039	32.3%	42.197	34,4	
2.	Kredit Perbankan Global Global Banking Loans	34,452	32.7%	32.091	26,2	
3.	Kredit UMKM MSME Loans	21,427	22.7%	26.987	24,9	
4.	Pembiayaan Syariah Syariah Financing	26,231	24.9%	24.047	19,6	
5.	Total Konsolidasian Total Consolidated	105,271		122.579		
	Produk dan Jasa untuk Manfaat Sosial [GRI FS7]		Products and Services for Social Benefits [GRI FS7]			
No	Deskripsi Description	2020		2019		
		Nilai (Rp miliar) Value (Rp billion)	Persentase Percentage	Nilai (Rp miliar) Value (Rp billion)	Persentase Percentage	
	Kredit CFS Ritel CFS Retail Loans					
1.	Kredit Pemilikan Rumah Mortgage	14.0	13.3%	15,0	12,2	
2.	Kredit Pemilikan Mobil dan Motor Auto Loans	16.8	16.0%	23,5	19,2	
3.	Kartu Kredit dan Pinjaman Tanpa Agunan/ PITA & Pinjaman Ritel Lainnya Credit Card and Non Collateral & Other Retail Loans	3.2	3.0%	3,7	2,9	
	Total	34.0		42,2		



Indeks Isi GRI [GRI 102-55]

GRI Content Index

	Disclosure		Halaman Page	Disclosures	Tidak Disajikan Omission
	Disclosure Umum			General Disclosure	
	PROFIL ORGANISASI			ORGANIZATIONAL PROFILE	
GRI 102: Pengungkapan Umum General Disclosures 2016	102-1	Nama organisasi	24	Name of the organization	-
	102-2	Kegiatan, Merek, Produk, dan Jasa	24	Activities, Brands, Products and Services	-
	102-3	Lokasi kantor pusat	24	Location of headquarters	-
	102-4	Lokasi Operasi	24	Location of Operation	-
	102-5	Kepemilikan dan Bentuk Hukum	24	Ownership and Legal Forms	-
	102-6	Pasar yang dilayani	24	Markets served	-
	102-7	Skala organisasi	24	Scale of the organization	-
	102-8	Informasi terkait karyawan dan pekerja lain	24	Information on employees and other workers	*Tidak ada karyawan paruh waktu There is no part time employee
	102-9	Rantai Pasokan	135	Supply chain	-
	102-10	Perubahan signifikan pada organisasi dan rantai pasokannya	137	Significant changes to the organization and its supply chain	-
	102-11	Pendekatan atau Prinsip Pencegahan	44-49	Precautionary approach or principle	-
	102-12	Inisiatif Eksternal	54	External initiatives	-
	102-13	Keanggotaan asosiasi	54	Memberships of associations	-
	STRATEGI			STRATEGY	
	102-14	Pernyataan dari pembuat keputusan senior	30-35	Statement from the senior decision-maker	-
	ETIK DAN INTEGRITAS			ETHIC AND INTEGRITY	
	102-16	Nilai, prinsip, standar, dan norma perilaku	3-47	Values, principles, standards and norms of behavior	-
	TATA KELOLA			GOVERNANCE	
	102-18	Struktur tata kelola	40-57	Governance structure	-
	PELIBATAN PEMANGKU KEPENTINGAN			STAKEHOLDER ENGAGEMENT	
	102-40	Daftar kelompok pemangku kepentingan	51-54	List of stakeholder groups	-
	102-41	Perjanjian Perundingan Kolektif	100	Collective bargaining agreements	-
	102-42	Identifikasi dan pemilihan pemangku kepentingan	51-54	Identifying and selecting stakeholders	-
	102-43	Pendekatan terhadap keterlibatan pemangku kepentingan	51-54	Approach to stakeholder engagement	-
	102-44	Topik dan perhatian utama	51-54	Key topics and concerns	-

	<i>Disclosure</i>		Halaman Page	Disclosures	Tidak Disajikan Omission
	PRAKTIK PELAPORAN			REPORTING PRACTICES	
	102-45	Entitas yang dicakup dalam laporan keuangan konsolidasian	137	Entities included in the organization's consolidated financial statements	-
	102-46	Proses untuk menetapkan isi laporan dan Batasan topik	133-134	Defining the report content and topics boundaries	-
	102-47	Daftar topik material	134	List of material topics	-
	102-48	Pernyataan ulang atas informasi	137	Restatements of information	-
	102-49	Perubahan dalam pelaporan	134	Changes in reporting	-
	102-50	Periode pelaporan	131	Reporting period	-
	102-51	Tanggal laporan paling terakhir	131	Date of most recent previous report	-
	102-52	Siklus pelaporan	131	Reporting cycle	-
	102-53	Poin Kontak atas pertanyaan terkait laporan ini	131	Contact point for questions regarding the report	-
	102-54	Klaim pelaporan yang 'sesesuaian dengan' Standar GRI	131	Claims of reporting In accordance with the GRI Standards	-
	102-55	Indeks isi GRI	146	GRI Content Index	-
	102-56	Pemeriksaan eksternal atas laporan	137	External assurance for the report	-
	Disclosure Topik Spesifik			Disclosure Topik Spesifik	
KINERJA EKONOMI	DAMPAK EKONOMI			ECONOMIC IMPACT	
				ECONOMIC PERFORMANCE	
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	59	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	59-60	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	61	Evaluation of the management approach	-
GRI 201 Kinerja Ekonomi Economic Performance 2016	201-1	Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan	67, 141	Direct economic value generated and distributed	-
	DAMPAK EKONOMI TIDAK LANGSUNG			INDIRECT ECONOMIC IMPACT	
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	63	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	63-66	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	67	Evaluation of the management approach	-
GRI 203 Dampak Ekonomi Tidak Langsung Indirect Economic Impact 2016	203-2	Dampak Ekonomi Tidak Langsung yang Signifikan	63-66	Significant indirect economic impacts	-



Pengungkapan Standar Umum				General Standard Disclosures	
	Pengungkapan		Halaman Page	Disclosures	Tidak Disajikan Omission
ANTI KORUPSI			ANTI CORRUPTION		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	47	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	48-50	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	49	Evaluation of the management approach	-
GRI 205 Anti Korupsi Anti-corruption 2016	205-3	Insiden Fraud/Korupsi yang Terbukti dan Tindakan yang Dilakukan	141	Confirmed Incidents of Fraud/Corruption and Follow-Up Actions	-
ENERGI			ENVIRONMENTAL IMPACT ENERGY		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	107	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	107-108	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	107	Evaluation of the management approach	-
GRI 302- Energi Energy 2016	302-1	Konsumsi energi di dalam organisasi	142	Energy consumption within the organization	-
KETENAGAKERJAAN			SOCIAL IMPACT EMPLOYMENT		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	87	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	88-98	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	93	Evaluation of the management approach	-
GRI 401: Ketenagakerjaan Employment 2016	401-1	Perekrutan karyawan baru dan pergantian karyawan	143	New employee recruitment and employee turnover	-
KESEHATAN DAN KESELAMATAN KERJA			OCCUPATIONAL HEALTH AND SAFETY		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	98	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	98-100	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	100	Evaluation of the management approach	-
GRI 403 Keselamatan dan kesehatan kerja Occupational Health and Safety 2018	403-9	Kecelakaan kerja	100	Type of Work Accident and Accident Rate	-

Pengungkapan Standar Umum			General Standard Disclosures		
	Pengungkapan		Halaman Page	Disclosures	Tidak Disajikan Omission
PELATIHAN DAN PENDIDIKAN			TRAINING AND EDUCATION		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	87	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	94-96, 103	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	93	Evaluation of the management approach	-
GRI 404- Pelatihan dan Pendidikan Training and Education 2016	404-1	Rata-rata Jam Pelatihan per Tahun per Pegawai	144	Average Hours of Training per Year per Employee	-
	404-2	Program untuk meningkatkan keterampilan pegawai dan program bantuan peralihan	95	Programs to upgrade staff skills and transitional assistance programs	-
MASYARAKAT LOKAL			LOCAL COMMUNITIES		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	74	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	71-85	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	74	Evaluation of the management approach	-
GRI 413 Masyarakat Lokal Local Community 2016	413-1	Operasi dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan	71-85	Operations with local community involvement, impact assessments, and development programs	-
PEMASARAN DAN PELABELAN			MARKETING AND LABELING		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	113, 119	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	119	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	126	Evaluation of the management approach	-
GRI 417- Pemasaran dan Pelabelan Marketing and Labelling 2016	417-2	Insiden ketidakpatuhan terkait pelabelan dan informasi produk dan jasa	119	Incidents of non-compliance related to product and service labeling and information	-
GRI G4 FSSD Portofolio Produk Product Portfolio 2013	FS16	Inisiatif untuk Mengadakan dan Mendukung Kegiatan Literasi Keuangan atau Pembiayaan Khusus	84	Initiatives to Organize and Support Financial Literacy Activities or Special Financing	-
KERAHASIAAN PELANGGAN			CUSTOMER PRIVACY		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	113, 127	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	127	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	126	Evaluation of the management approach	-
GRI 418 Kerahasiaan Pelanggan Customer Privacy 2016	418-1	Jumlah Laporan Keluhan Nasabah/ Pelanggan Berkaitan	125, 144	Complaints regarding breaches of customer privacy	-



Pengungkapan Standar Umum			General Standard Disclosures		
	Pengungkapan		Halaman Page	Disclosures	Tidak Disajikan Omission
PORTOFOLIO PRODUK			PRODUCT PORTFOLIO		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya	113	Explanation of the material topic and its Boundary	-
	103-2	Pendekatan Manajemen dan Komponennya	113-117	The management approach and its components	-
	103-3	Evaluasi Pendekatan Manajemen	113	Evaluation of the management approach	-
GRI G4 FSSD Portofolio Produk Product Portfolio 2013	FS6	Persentase Portofolio Bisnis Dibagi Menurut Wilayah, Ukuran (Misal: Mikro/SME/Besar), dan Sektor	63, 64, 146	Business Portfolio Percentage Divided by Region, Size (Example: Micro / SME / Large), and Sector	-
	FS7	Nilai Portofolio Produk dan Jasa yang Dirancang untuk Mendukung Kegiatan Sosial Dibagi Menurut Segmen Bisnis	116, 146	The value of a portfolio of products and services designed to support social activities is divided according to business segments	-

Indeks POJK-51/2017

POJK-51/2017 index

Laporan ini memuat informasi yang dipersyaratkan sebagaimana dalam Lampiran-II Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik.

This report contains the required information as in Attachment-II of the Financial Services Authority Regulation Number 51/POJK.03/2017 regarding the application of sustainable finance for financial service institutions, issuers, and public companies.

No Indeks	Nama Indeks	Halaman Page	Index
	Strategi keberlanjutan		Sustainability strategy
A.1	Penjelasan strategi keberlanjutan	6-11	Description of sustainability strategy
	Ikhtisar kinerja keberlanjutan		Sustainability performance highlight
B.1	Ikhtisar kinerja ekonomi	18	Economic performance highlights
B.2	Ikhtisar kinerja lingkungan hidup	18-19	Environment performance highlights
B.3	Ikhtisar kinerja sosial	19	Social performance highlights
	Profil perusahaan		Company profile
C.1	Visi, Misi, dan Nilai Keberlanjutan	26	Vision, mission, and Company sustainability value
C.2	Alamat perusahaan	24	Company address
C.3	Skala perusahaan	24	Business scale
C.4	Produk, Layanan, dan Kegiatan Usaha Yang Dijalankan	24	Products, services and business Pactivities carried out
C.5	Keanggotaan pada asosiasi	54	Membership in associations
C.6	Perubahan organisasi bersifat signifikan	24	Significant organization changes
	Penjelasan direksi		Explanation of the Board of Directors
D.1	Penjelasan direksi	30-35	Explanation of the Board of Directors
	Tata kelola keberlanjutan		Sustainability governance
E.1	Penanggung jawab Penerapan Keuangan berkelanjutan	42	Responsibility for implementing sustainability
E.2	Pengembangan Kompetensi Terkait Keuangan berkelanjutan	43	Competence development for the implementation of sustainability
E.3	Penilaian Risiko Atas Penerapan Keuangan berkelanjutan	44-46	Risk assessment for sustainability implementation
E.4	Hubungan dengan pemangku kepentingan	51-54	Stakeholder involvement
E.5	Permasalahan Terhadap Penerapan Keuangan berkelanjutan	55	Problems on the implementation of sustainability
	Kinerja keberlanjutan		Sustainability performance
F.1	Kegiatan membangun budaya keberlanjutan	47	Activities of building a culture of sustainability
	Kinerja ekonomi		
F.2	Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi	62	Comparison of targets and performance of production, portfolio, financing targets, or investment, income and profit or loss
F.3	Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi Pada Instrumen Keuangan atau Proyek Yang Sejalan	65	Comparison of target and portfolio performance, financing targets, or investments in financial instruments or projects that are in line with the implementation of Sustainability
	Kinerja lingkungan		Environmental performance
	Umum		General
F.4	Biaya lingkungan hidup		Environmental costs
	Aspek material		Material aspect
F.5	Penggunaan material yang ramah lingkungan	107	Use of environmentally friendly materials
	Aspek energi		Energy aspect
F.6	Jumlah dan Intensitas Energi Yang Digunakan	142	Amount and intensity of the energy used



No Indeks	Nama Indeks	Halaman Page	Index
F.7	Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan	107	Efforts and achievement of energy efficiency including the use of renewable energy
	Aspek air		Water aspect
F.8	Penggunaan air	142	Water use
	Kinerja sosial		Social aspect
F.17	Komitmen LJK, Emiten, atau Perusahaan Publik Untuk Memberikan Layanan Atas Produk dan/atau Jasa Yang Setara Kepada Konsumen	113	Commitment to provide equal products and/ or services to consumers
	Aspek ketenagakerjaan		Employment aspect
F.18	Kesetaraan kesempatan bekerja	88	Equality of employment opportunities
F.19	Tenaga Kerja Anak dan Tenaga Kerja Paksa	88	Forced labor and child labor
F.20	Upah minimum regional	97	Regional minimum wage
F.21	Lingkungan bekerja yang layak dan aman	98-100	Proper and safe workplace
F.22	Pelatihan dan Pengembangan Kemampuan Pegawai	94-96	Training and education for employees
	Aspek masyarakat		Community aspect
F.23	Dampak operasi terhadap masyarakat sekitar	74-75	Operation impact to surrounding community
F.24	Pengaduan masyarakat	124	Community complaint
F.25	Kegiatan tanggung jawab sosial lingkungan (TJSL)	71-85	Corporate social responsibilities (csr)
F.26	Inovasi dan Pengembangan Produk/Jasa Keuangan berkelanjutan	118	Innovation and development of sustainable products
F.27	Produk/jasa yang sudah dievaluasi keamanannya bagi pelanggan	119	Products and services that have been evaluated for the customer's safety
F.28	Dampak produk/jasa	121	Impact of product and/or services
F.29	Jumlah produk yang ditarik kembali	122	Number of products withdrawn
F.30	Survei Kepuasan Pelanggan Terhadap Produk dan/atau Jasa Keuangan Berkelanjutan	126	Survey of customer satisfaction
	Lain-lain		Others
G.1	Verifikasi tertulis dari pihak independen, jika ada	NA	Written verification from independent party, if any
G.2	Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris Tentang Tanggung Jawab Atas Laporan Keberlanjutan	-	Statement from Board of Directors and Board of Commissioners regarding Responsibility of Sustainability Reporting
G.3	Lembar umpan balik	155	Reader survey
G.4	Tanggapan terhadap umpan balik laporan tahun sebelumnya	Tidak ada	Respond to previous year survey
G.5	Daftar pengungkapan sesuai POJK 51/2017	151-154	Disclosure on POJK 51/2017



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Laporan Kesesuaian dengan Standar GRI

National Center for Sustainability Reporting (NCSR) telah melakukan pengecekan Kesesuaian dengan Standar GRI atas Laporan Keberlanjutan PT Bank Maybank Indonesia Tbk 2020 ("Laporan"). Pengecekan dilakukan untuk memberikan gambaran tentang sejauh mana Standar GRI telah diterapkan dalam Laporan tersebut. Pengecekan ini bukan merupakan opini atas kinerja keberlanjutan maupun kualitas informasi yang dimuat dalam Laporan tersebut.

Kami menyimpulkan bahwa Laporan ini telah disusun sesuai dengan Standar GRI - Opsi *Core*.

Jakarta, 2 Juli 2021

Statement GRI Standards in Accordance Check

The National Center for Sustainability Reporting (NCSR) has conducted a GRI Standards in Accordance Check on PT Bank Maybank Indonesia Tbk Sustainability Report 2020 ("Report"). The check communicates the extent to which the GRI Standards has been applied in the Report. The check does not provide an opinion on the sustainability performance of the reporter or the quality of the information provided in the report.

We conclude that this report has been prepared in accordance with GRI Standards - Core option.

Jakarta, 2 July 2021

National Center for Sustainability Reporting

Dewi Fitriyani, Ph.D., CSRA, CMA
Director



Lembar Umpan Balik

Feedback Form

Terima kasih atas perhatian dan apresiasi Bapak/Ibu terhadap Laporan Keberlanjutan kami ini.

Thank you for your attention and appreciation on our Sustainability Report.

Untuk meningkatkan pelayanan kami dalam mengembangkan Laporan yang akan datang, maka kami mohon Bapak/Ibu untuk mengisi kuesioner berikut dan dapat mengirimkannya kembali kepada kami. Kami sangat mengharapkan pemikiran, saran, dan kritik dari Bapak/Ibu.

To improve our next report, please let us know what you think about the report by filling in the questionnaire below, and return this feedback form to us. Your views, and critics are very much welcomed and appreciated.

No.	Pernyataan Statements	SS SA	S A	RR SD	TS D	STS SD	Alasan Comment
1	Laporan ini berisi/mengandung informasi yang bermanfaat mengenai komitmen Maybank Indonesia dan kebijakannya This report contains useful information on Maybank Indonesia commitment and its policy						
2	Laporan ini menyediakan suatu gambaran/summary mengenai kinerja Maybank Indonesia yang sejalan dengan usaha pencapaian <i>sustainable development</i> This report provides a good overview on Maybank Indonesia performance in its pursuit to reach sustainable development						
3	Laporan ini mudah dimengerti This report is easy to understand						
4	Informasi pada Laporan ini cukup lengkap (detail) The report provides enough detail of information						
5	Laporan ini layak/dapat dipertanggungjawabkan This report has sufficient accountability						

SS: Sangat Setuju S: Setuju RR: Ragu-ragu T S: Tidak Setuju STS: Sangat Tidak Setuju
SA: Strongly Agree A: Agree SD: Somewhat Disagree D: Disagree SD: Strongly Disagree

Informasi yang menarik adalah Most interested information is (are)	Informasi yang kurang menarik adalah Least interested information is (are)
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Terima kasih atas kesediaan Bapak/Ibu untuk meluangkan waktu dalam mengisi *feedback form* ini. Mohon agar formulir ini dapat dikirim kepada kami.

Thank you for your time to fill in this feedback form. Please send this form back to us.

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