

Maybank Indonesia

Financial Results

1Q 2021 ended 31 March 2021



Humanising Financial Services

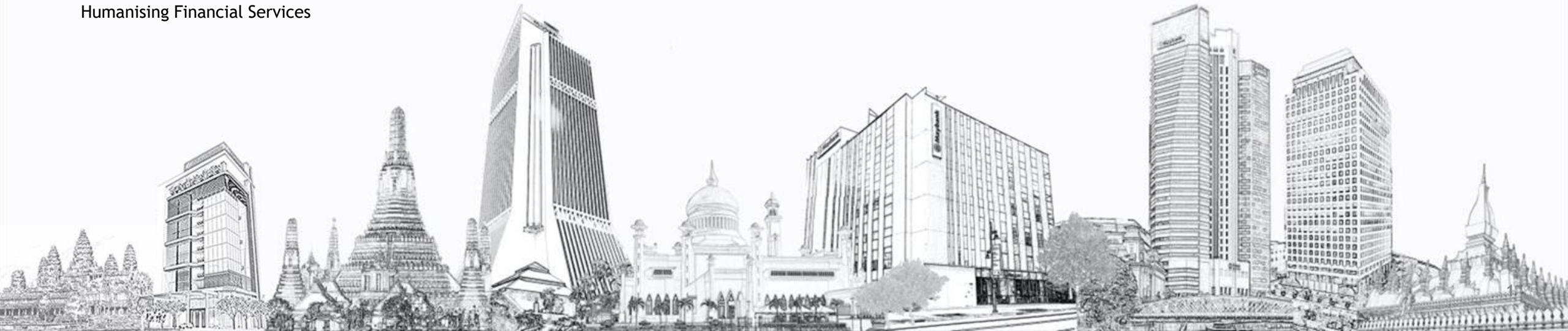
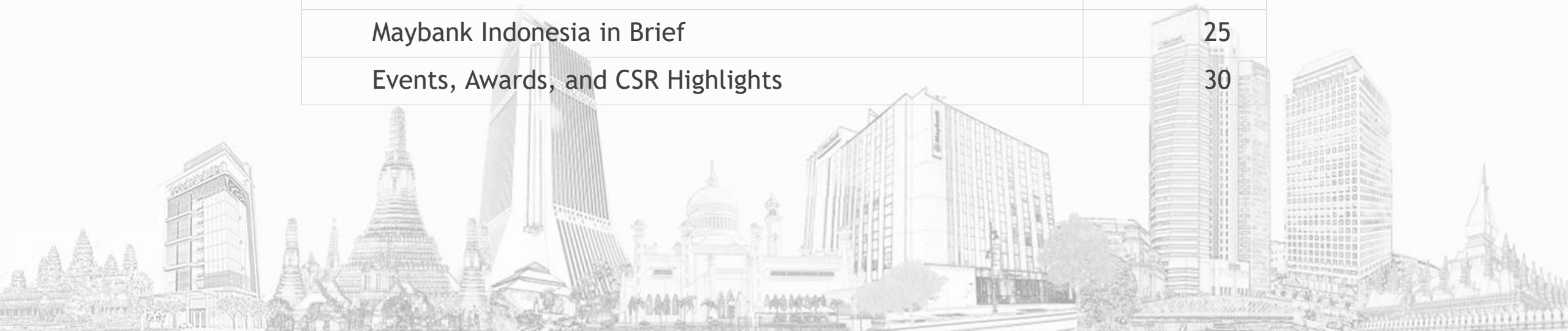


Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Maybank Indonesia in Brief	25
Events, Awards, and CSR Highlights	30





1

Earnings

- **PBT** and **PATAMI** booked at Rp501 billion and Rp381 billion, or down by 31.8% and 29.3% YoY respectively mainly due to reduced income from the reduction in loans and slowdown in business activities during the pandemic. This was slightly offset by efficiencies in interest expenses and overhead expenses.
- On a QoQ basis, **PATAMI** has improved by 127.6% as a result of the Bank capitalizing on selective opportunities in an improving market through its digital banking services.
- Fee-based income lower by 24.2% to Rp453 billion due to lower Global Market fees. However, the Bank saw strong growth in Bancassurance income by 89.7% and Wealth Management income by 33.8%.
- Continued to manage costs effectively as overheads reduced by 11.4%.
- **NIM** decreased to 4.35% due to decrease in loan yields, in line with the reduction in Bank Indonesia rates and the loan restructuring program to assist customers whose businesses and incomes were impacted by the Covid-19 pandemic. However, the Bank managed to reduce its cost of funds through continue focus on growing CASA to better mitigate pressure on margins.

2

Loans Growth and Asset Quality

- **Loans** down by 17.2% YoY due to decrease in CFS by 21.5% (CFS Non-Retail and CFS retail decreased by 23.3% and 19.4% YoY respectively). Mortgage managed to book 0.4% QoQ positive growth as the Bank refined its target market to generate loans cautiously. BB and RMSE also booked positive growth MTD in Mar-21. Meanwhile GB loan decreased by 6.8% YoY mainly from LLC segment. The overall decline in loans growth is still affected by the pandemic.
- **Gross NPL** and **impaired loans** deteriorated YoY to 4.16% and 5.68% respectively as of Mar-21. The deterioration is mainly due to lower loan balance (denominator) as the NPL and impaired balance were booked lower compared to a year ago.
- Maybank Indonesia will continue to proactively support its customers facing challenges, and focus efforts on restructuring eligible loans to ensure their sustainability and going concern as well as maintain the Bank's asset quality.



3

Liquidity and Funding Positions

- Funding profile improved as reflected in improvement **CASA ratio** to 40.99%. Total deposits marginally down by 0.1% driven by lower TD by 5.9%. Meanwhile CASA increased by 9.6% driven by a strong 23.3% Current Account growth, in line with the Bank's strategy to reduce higher cost of funding through increased utilization of its digital banking and efforts undertaken to increase the number of business operational accounts.
- Healthy liquidity indicators: **Loan-to-Deposit Ratio (LDR - bank only)** at 76.01% as of Mar-21. **Liquidity Coverage Ratio (LCR - bank only)** quarterly stood at 202.04% as of Mar-21, well above minimum requirement.

4

Capital Position

- Total **Assets** declined by 4.3 % YoY to Rp173.7 trillion.
- Strong capital position with **CAR** stood at 25.27% (Tier I at 23.85%).

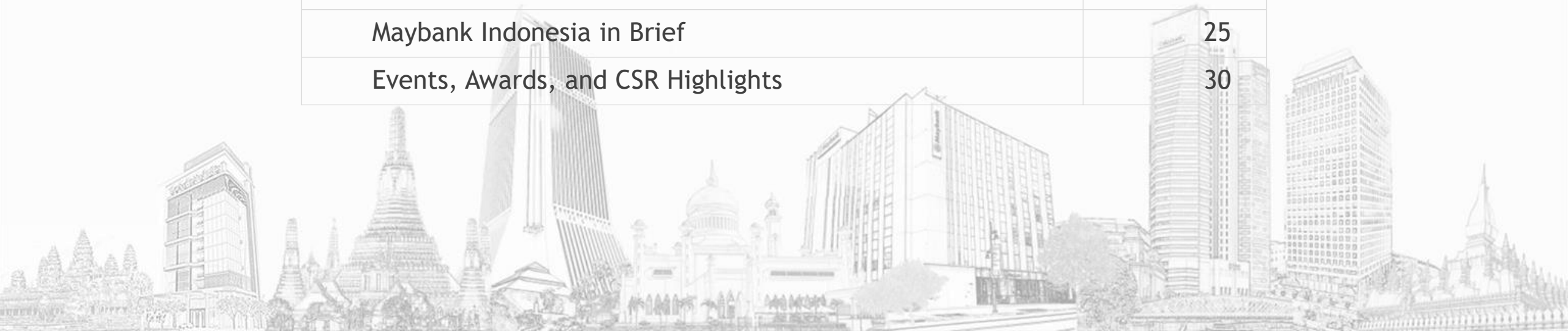
5

Shariah Banking

- **Shariah Banking** continued to book a sound growth in total **financing and assets**, which grew by 3.5% and 12.9% respectively in Mar 2021.
- Total **Sharia Banking deposits** increased 13.2% to Rp29.5 trillion, driven by a healthy 42.6% growth in Shariah CASA.
- The **Financing-to-Deposit Ratio (FDR)** stood at 85.51% in Mar-21 from 93.80% in Mar-20.
- **Non-Performing Financing (NPF)** level to 3.60% (gross) and 2.37% (net) in Mar-21 from 2.33% (gross) and 1.84% (net) as of Mar-20.

Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Maybank Indonesia in Brief	25
Events, Awards, and CSR Highlights	30



Income Statement - Consolidated



Rp billion	1Q 2021	1Q 2020	YoY	4Q 2020	QoQ
Interest Income	2,866	3,554	-19.4%	2,923	-2.0%
Interest Expense	(1,118)	(1,530)	-26.9%	(1,276)	-12.4%
Net Interest Income	1,748	2,024	-13.7%	1,647	6.1%
Non Interest Income	453	598	-24.2%	650	-30.2%
Gross Operating Income	2,201	2,622	-16.1%	2,297	-4.2%
Personnel	(655)	(658)	-0.5%	(596)	9.9%
General & Administrative	(766)	(946)	-19.0%	(699)	9.6%
Operating Expenses	(1,421)	(1,604)	-11.4%	(1,295)	9.7%
Operating Income before Provisions	780	1,017	-23.4%	1,001	-22.2%
Provisions	(277)	(280)	-0.9%	(630)	-56.0%
Operating Income After Provision	502	738	-31.9%	372	35.2%
Non Operating Income / (Expenses)	(1)	(3)	-67.0%	(6)	-86.6%
Profit Before Tax & Minority Interest	501	735	-31.8%	365	37.3%
Tax & Minority Interest	(121)	(197)	-38.6%	(198)	-38.9%
Profit After Tax & Minority Interest (PATAMI)	381	538	-29.3%	167	127.6%

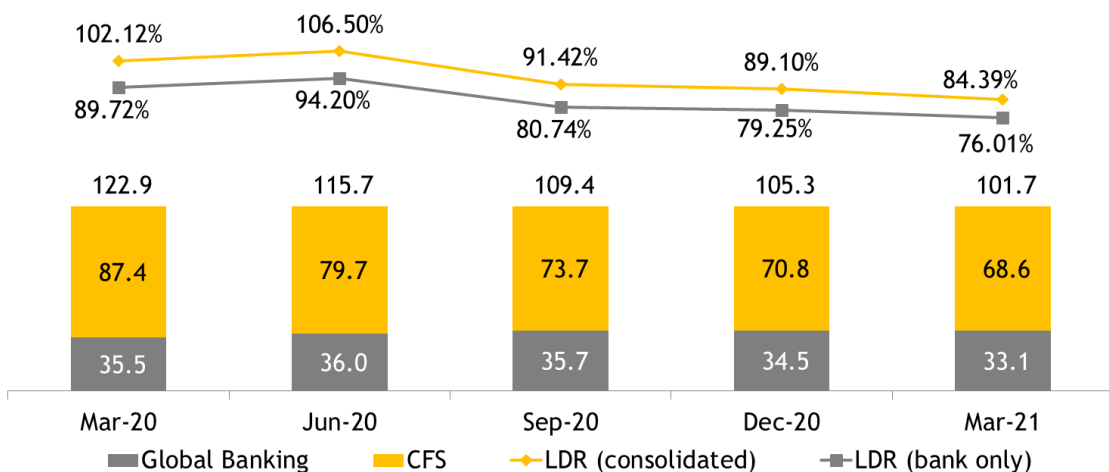
Loans

The overall decline in loans growth is still affected by the pandemic



LDR & Total Loans

Rp trillion

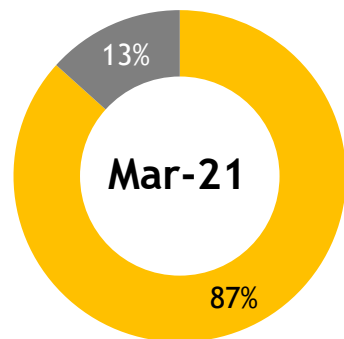
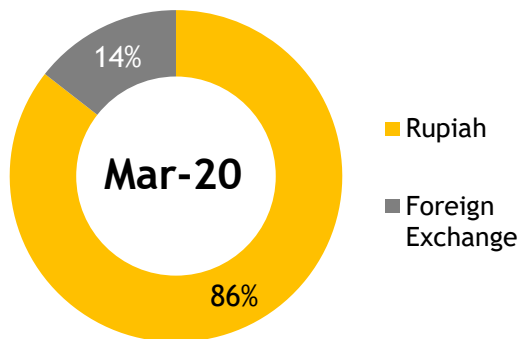


Loans Portfolio Breakdown*

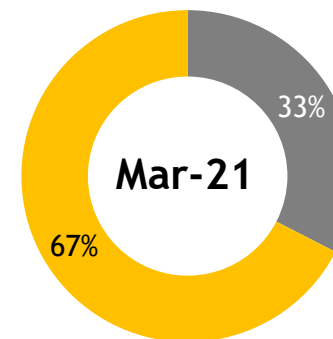
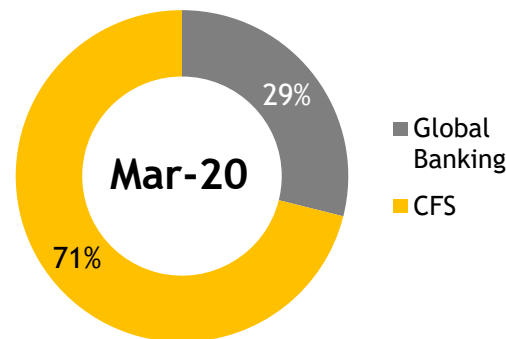
Rp trillion

	Mar-21	Dec-20	Mar-20	YoY	QoQ
Global Banking	33.1	34.5	35.5	-6.8%	-4.0%
CFS	68.6	70.8	87.4	-21.5%	-3.0%
<i>CFS Non-Retail</i>	35.5	36.7	46.3	-23.3%	-3.3%
Business Banking	17.9	18.2	24.9	-28.1%	-1.7%
SME+	5.6	6.0	7.0	-20.4%	-6.9%
RSME	12.0	12.5	14.4	-16.5%	-3.8%
<i>CFS Retail</i>	33.1	34.0	41.1	-19.4%	-2.8%
Auto Loan	15.9	16.8	22.9	-30.9%	-5.8%
Mortgage	14.1	14.0	14.6	-3.8%	0.4%
CC + Personal Loan	2.6	2.7	3.1	-13.9%	-1.5%
Other loan	0.5	0.5	0.5	16.7%	2.2%
Total	101.7	105.3	122.9	-17.2%	-3.4%

Loans Composition by Business Segment



Loans Composition by Currency



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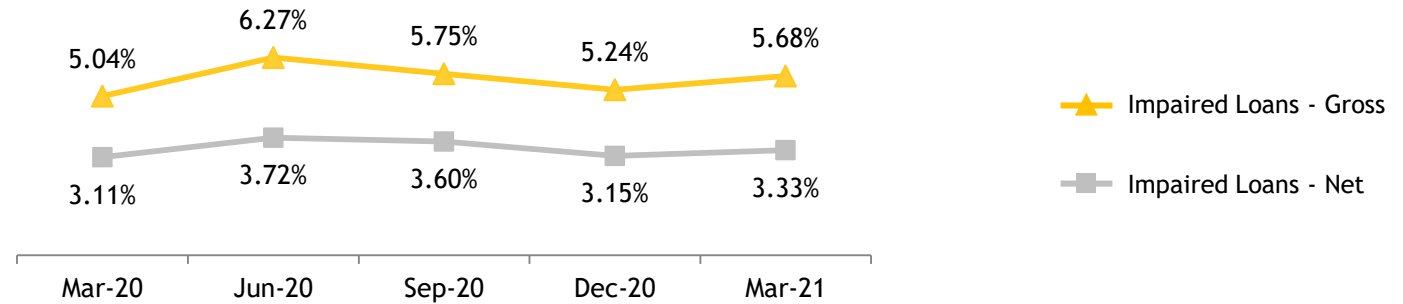
*) OS of CFS non-retail and GB in 2020 have been adjusted with portfolio re-segmentation between non-retail and GB in 2021

Asset Quality

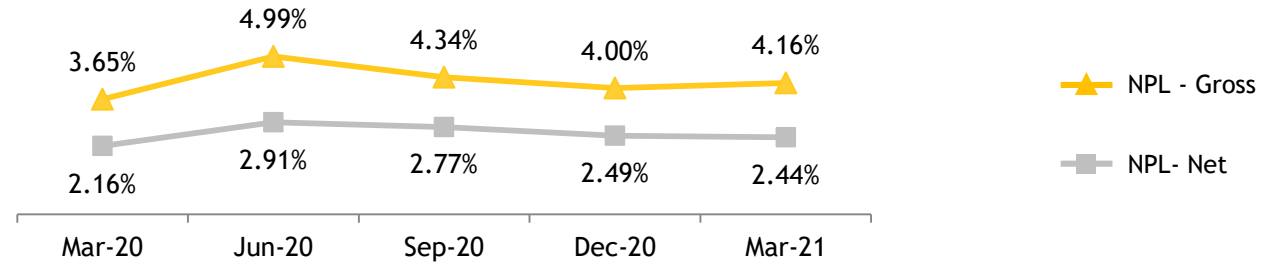
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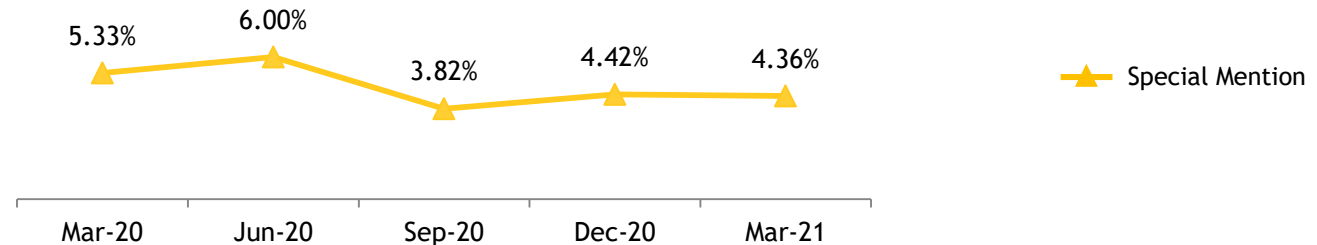
Impaired Loans (consolidated)



NPL (consolidated)



Special Mention Loans (consolidated)

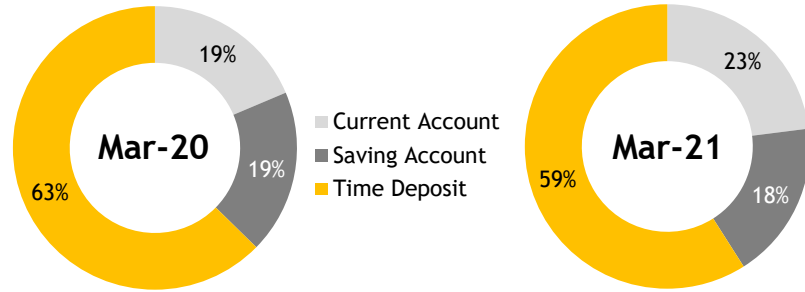


Customer Deposits

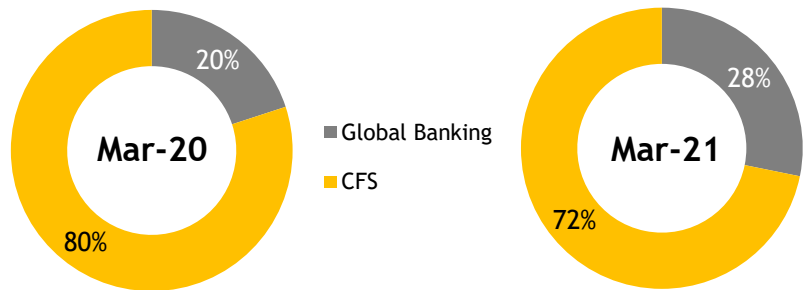
CASA ratio exceeds 40% as the Bank continued to reduce cost of fund



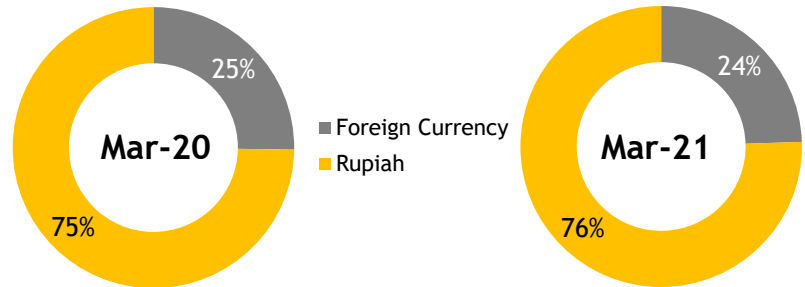
Customer Deposits by Business Segment



Customer Deposits by Type



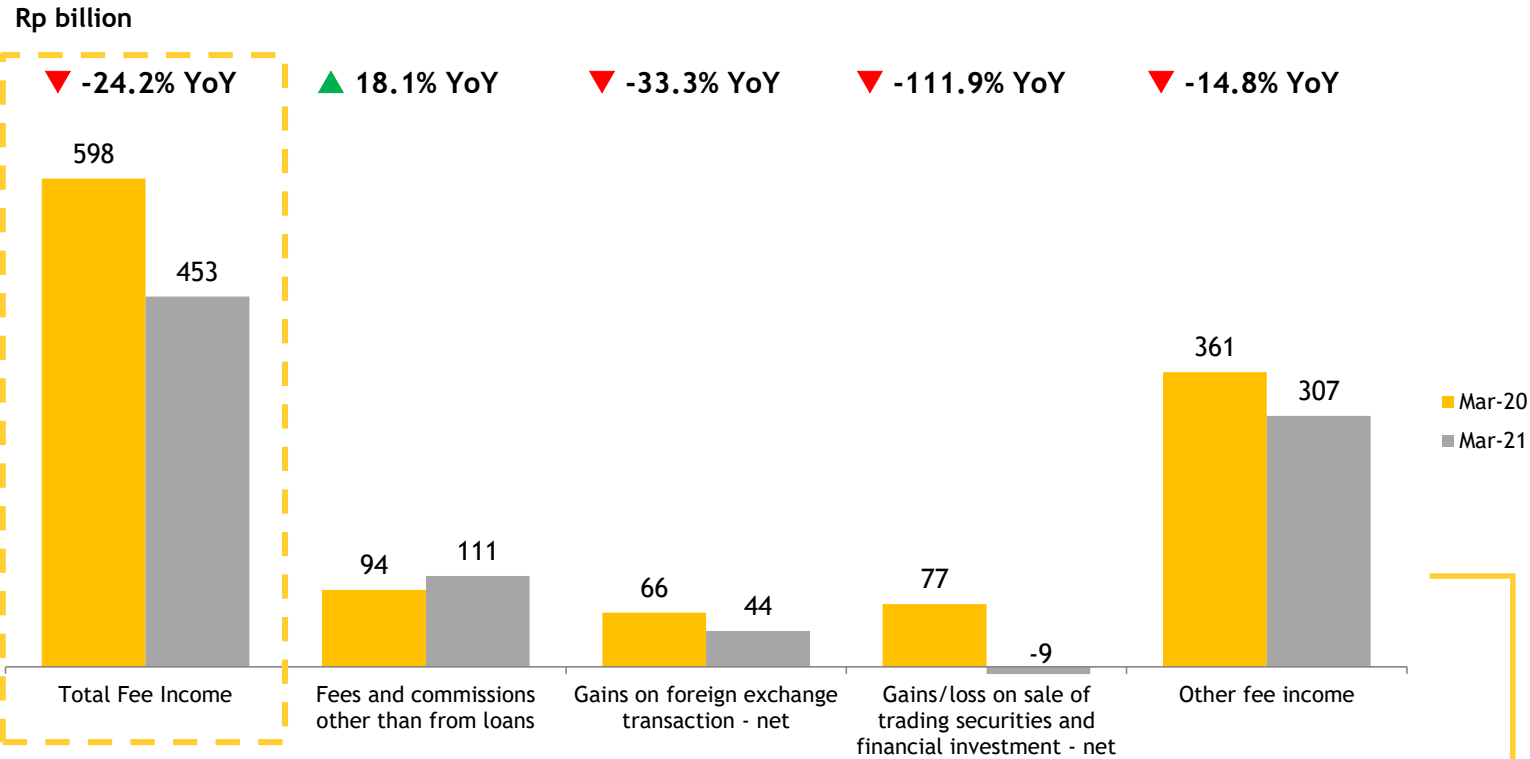
Customer Deposits by Currency



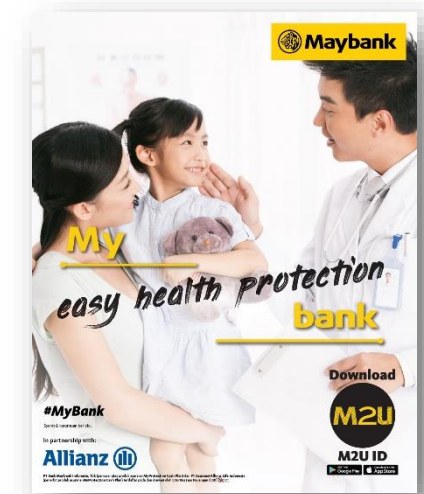
Customer Deposits Breakdown

Rp trillion	Mar-21	Dec-20	Mar-20	YoY	QoQ
Current Account	26.9	24.6	21.8	23.3%	9.4%
Saving Account	21.1	21.2	21.9	-3.9%	-0.5%
CASA	48.0	45.8	43.8	9.6%	4.8%
Time Deposit	69.1	69.2	73.4	-5.9%	-0.2%
Total	117.1	115.0	117.2	-0.1%	1.8%
CASA Ratio	41.0%	39.8%	37.4%	3.6%	1.2%

Fee Income



Breakdown of Other Fee Income	Mar-21	Mar-20	YoY
Retail administration	53	54	-1.5%
Loan administration	31	41	-25.1%
Advisory fees	16	16	3.7%
Collection of receivables previously written-off	28	34	-16.0%
Credit card administration	12	16	-27.2%
Consumer financing receivables administration	84	120	-29.7%
PW related	40	30	33.8%
Others	44	51	-15.0%
Total Other Fee Income	307	361	-14.8%

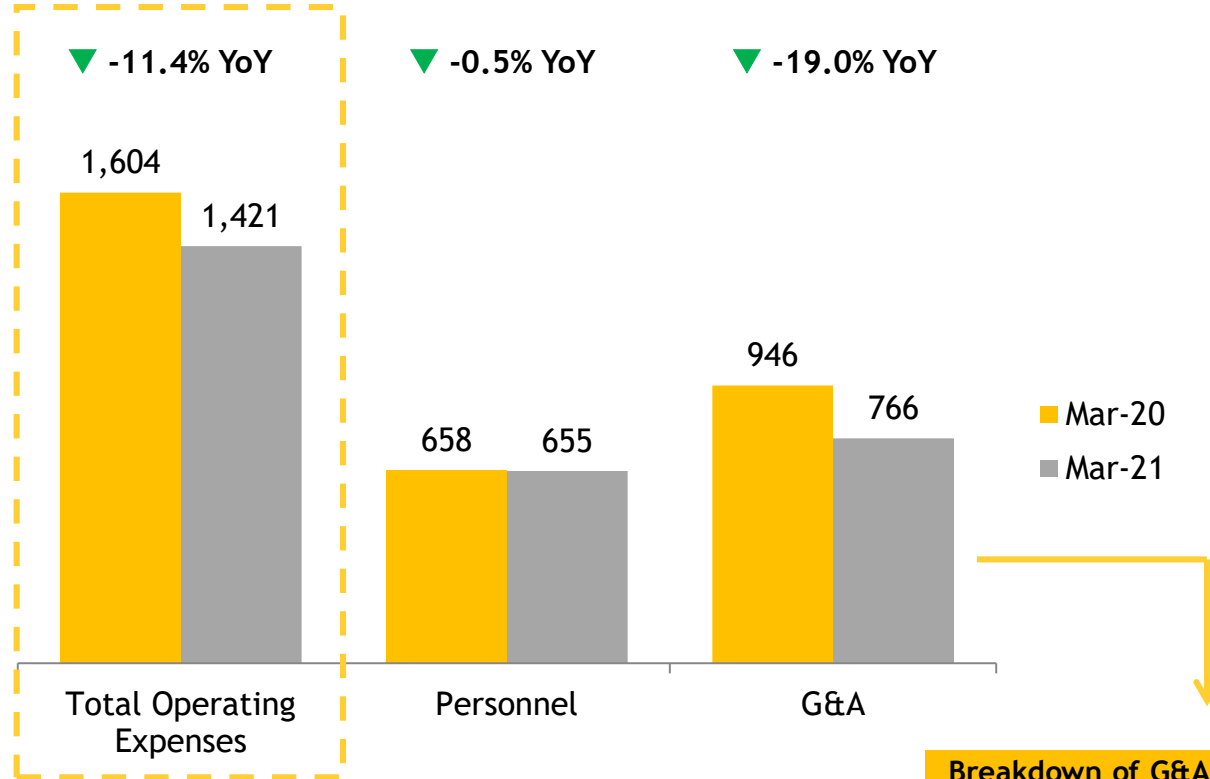


Operating Expenses (Opex)

Opex effectively managed and declined by 11.4% yoy

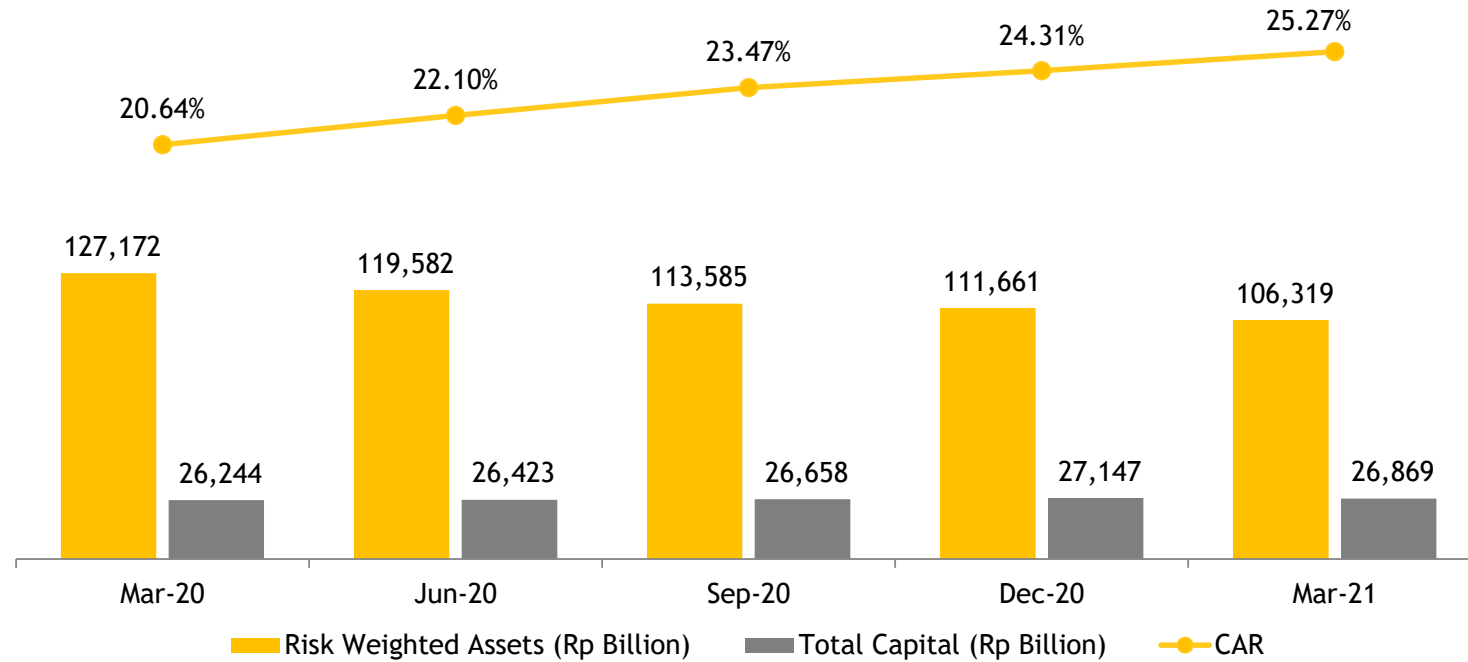


Rp billion



Breakdown of G&A	Mar-21	Mar-20	YoY
General	415	507	-18.1%
Rental	16	54	-70.1%
Depreciation and amortization	125	118	6.1%
Repairs and maintenance fixed assets	89	77	16.3%
Others (include promotions and professional fees)	121	191	-36.7%
Total G&A	766	946	-19.0%

Strong Capital Position



Capital Ratios	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	YoY	QoQ
Tier I	18.88%	20.44%	21.85%	22.80%	23.85%	4.96%	1.04%
Tier II	1.76%	1.66%	1.62%	1.51%	1.43%	-0.34%	-0.08%
Total CAR	20.64%	22.10%	23.47%	24.31%	25.27%	4.63%	0.96%

Balance Sheet - Consolidated



Rp billion	Mar-21	Dec-20	Mar-20	YoY	QoQ
Loans	101,744	105,271	122,944	-17.2%	-3.4%
Other Earning Assets	58,792	54,053	40,406	45.5%	8.8%
Other Assets	13,172	13,900	18,118	-27.3%	-5.2%
Total Assets	173,708	173,224	181,468	-4.3%	0.3%
Deposits from Customer	117,071	115,003	117,184	-0.1%	1.8%
- Current Account	26,917	24,602	21,833	23.3%	9.4%
- Saving Account	21,070	21,183	21,936	-3.9%	-0.5%
- Time Deposit	69,084	69,218	73,415	-5.9%	-0.2%
Deposits from Other Banks	9,057	8,236	4,382	106.7%	10.0%
Borrowing	3,285	6,042	9,817	-66.5%	-45.6%
Securities Issued	6,403	6,393	9,608	-33.4%	0.2%
Subordinated Debt	2,298	2,298	2,296	0.1%	0.0%
Other Liabilities	8,442	8,029	12,529	-32.6%	5.1%
Total Liabilities	146,556	146,001	155,817	-5.9%	0.4%
Equity (attributable to equity holders)	26,758	26,838	25,249	6.0%	-0.3%
Minority Interest	394	386	402	-2.0%	2.0%
Total Equity	27,151	27,224	25,651	5.8%	-0.3%

Financial Ratios



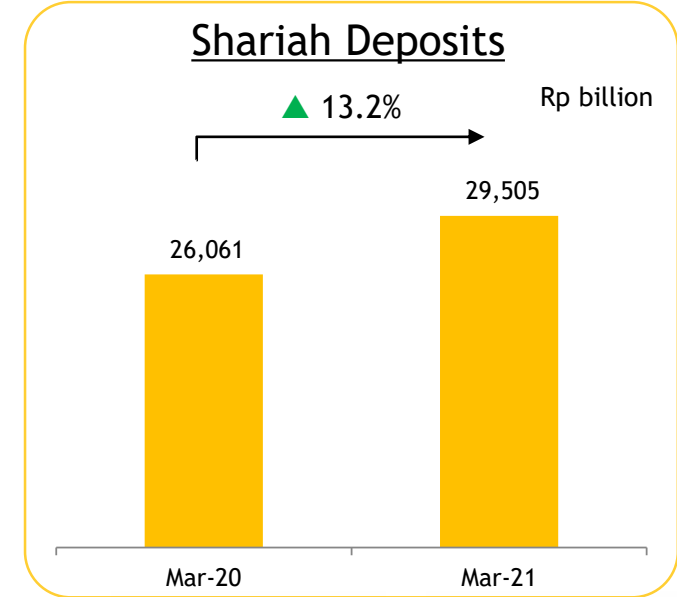
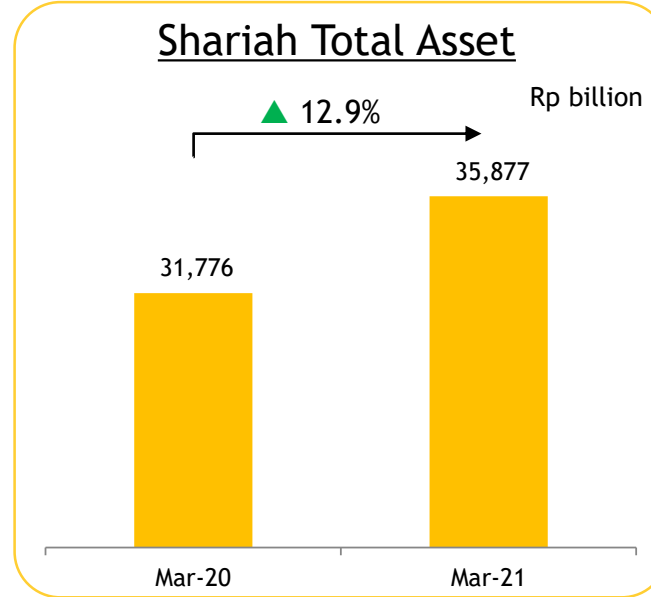
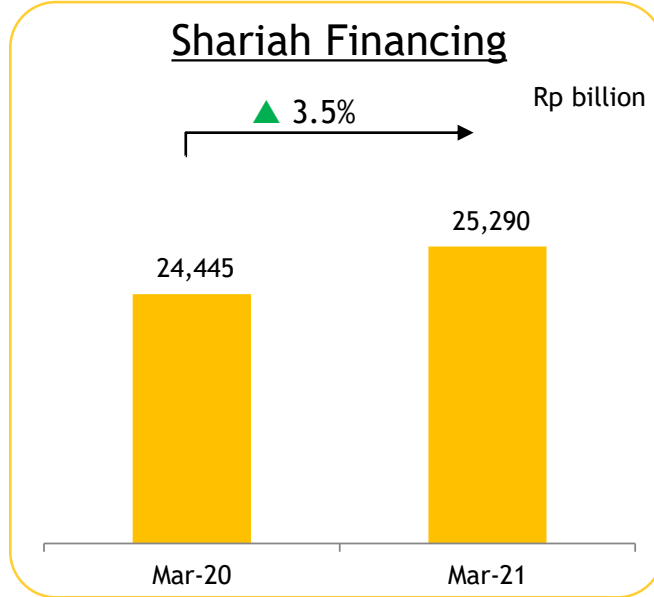
Consolidated	Mar-21 a	Dec-20 b	Mar-20 c	YoY (a-c)	Bank Only	Mar-21 a	Dec-20 b	Mar-20 c	YoY (a-c)
Profitability					Profitability				
Return On Assets	1.15%	1.04%	1.62%	-0.47%	Return On Assets	0.89%	0.82%	1.37%	-0.49%
Return On Equity (Tier 1)	6.00%	5.13%	8.96%	-2.96%	Return On Equity (Tier 1)	5.15%	4.30%	7.84%	-2.69%
Net Interest Margin	4.35%	4.55%	4.96%	-0.60%	Net Interest Margin	3.67%	3.79%	4.12%	-0.45%
Efficiency & Productivity Ratio					Efficiency & Productivity Ratio				
Cost to Income Ratio	64.81%	59.66%	61.49%	3.32%	Cost to Income Ratio	67.76%	61.05%	64.44%	3.32%
BOPO	84.87%	87.83%	82.27%	2.60%	BOPO	86.49%	88.98%	82.73%	3.75%
Earning Asset Quality					Earning Asset Quality				
Impaired Loans - Gross	5.68%	5.24%	5.04%	0.64%	Impaired Loans - Gross	6.08%	5.68%	5.51%	0.57%
Impaired Loans - Net	3.33%	3.15%	3.11%	0.22%	Impaired Loans - Net	3.57%	3.43%	3.42%	0.15%
NPL - Gross	4.16%	4.00%	3.65%	0.51%	NPL - Gross	4.42%	4.13%	3.97%	0.46%
NPL - Net	2.44%	2.49%	2.16%	0.27%	NPL - Net	2.59%	2.52%	2.39%	0.21%
Balance Sheets Structure					Balance Sheets Structure				
LDR	84.39%	89.10%	102.12%	-17.73%	LDR	76.01%	79.25%	89.72%	-13.71%
Modified LDR *)	71.54%	74.27%	83.52%	-11.98%	Modified LDR *)	67.22%	69.81%	79.32%	-12.10%
LCR	204.15%	212.63%	158.17%	45.98%	LCR	202.04%	214.13%	154.15%	47.89%
NSFR	118.64%	115.07%	108.61%	10.03%	NSFR	119.19%	116.10%	107.40%	11.79%
CASA	40.99%	39.81%	37.35%	3.64%	CASA	41.12%	40.07%	37.71%	3.41%
CAR	25.27%	24.31%	20.64%	4.64%	CAR	24.74%	24.25%	20.53%	4.21%

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

Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Maybank Indonesia in Brief	25
Events, Awards, and CSR Highlights	30





- Shariah Financing increased by 3.5% to Rp25.3 trillion, contributing 24.9% to the Bank's consolidated loans.
- Shariah Assets increased by 12.9% to Rp35.9 trillion, contributing 20.7% to the Bank's consolidated assets.
- Overall shariah deposits up by 13.2% to Rp29.5 trillion in which CASA grew significantly by 42.6% YoY and improved CASA ratio from 28.54% to 22.65%. Shariah deposits contributed 25.2% to the Bank's consolidated customer deposits.
- NPF gross and net stood at 3.60% and 2.37% respectively as of Mar-21.



Table of Contents

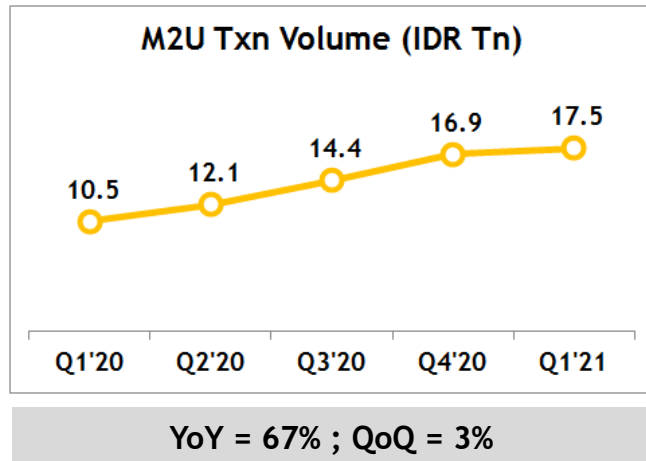
Executive Summary	2
Results Overview	5
Shariah Banking	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Maybank Indonesia in Brief	25
Events, Awards, and CSR Highlights	30





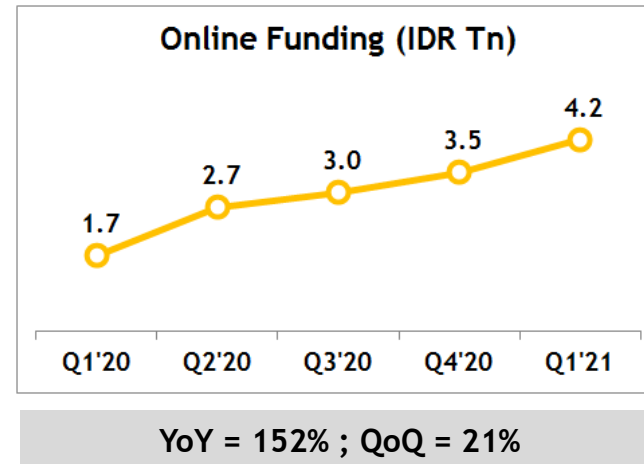
M2U

- 56% YoY growth in the number of M2U App monetary transactions with more than 3 million transaction in Q1 2021.
- Transaction volume from M2U App and Web reach IDR 17.5 Tn in Q1 2021, grow by 67% YoY.



Digital Onboarding

- In Q1 2021, more than 32K funding accounts opened digitally through M2U with volume reach more than IDR 4.2 trillion, grow 152% YoY.
- More than 26K new accounts register for M2U in Q1 2021.



QR Pay

- QR Pay transactions conducted through M2U in Q1 2021 reach more than 320K transactions grow from 24K transactions in Q1 2020.
- Over 62K total Maybank QR Pay merchants as of Q1 2021.

Semua dalam genggaman
#M2UinAja

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#MyBank

Humanising Financial Services. **Maybank** Syariah **Maybank**

New Features Launched in 1Q 2021



Secure2u for More Convenient & Secure Transaction

- To improve customer experience in transacting using M2U, Maybank launch Secure2u for more convenient, faster and secure transaction. With Secure2u, customer only need to use Secure2u passcode to do transaction, no need to wait for SMS TAC/OTP anymore.



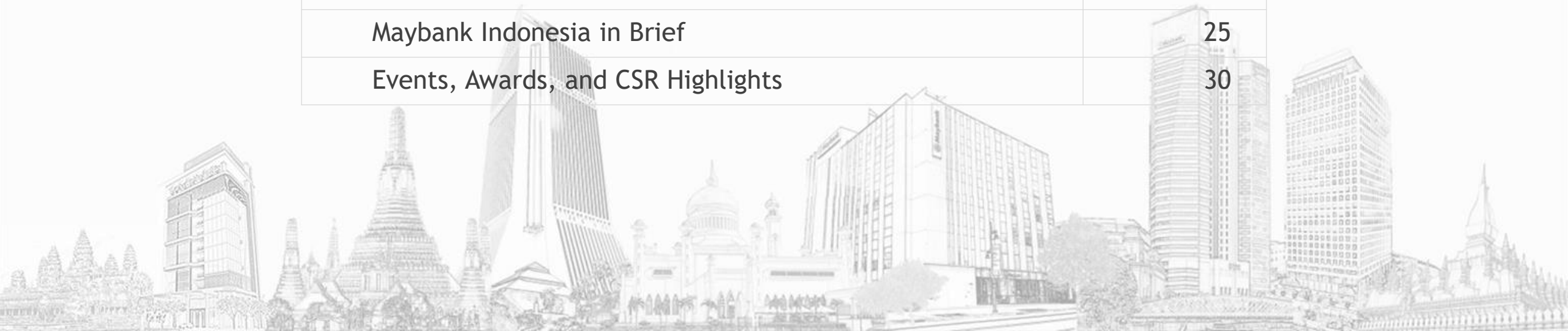
Bancassurance STP

- In February 2021, Maybank launched online Health Insurance purchase feature on M2U to strengthen M2U positioning as the one stop financial solution App. With M2U, customer can easily purchase health insurance fully online, without the need for physical interaction.



Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Maybank Indonesia in Brief	25
Events, Awards, and CSR Highlights	30

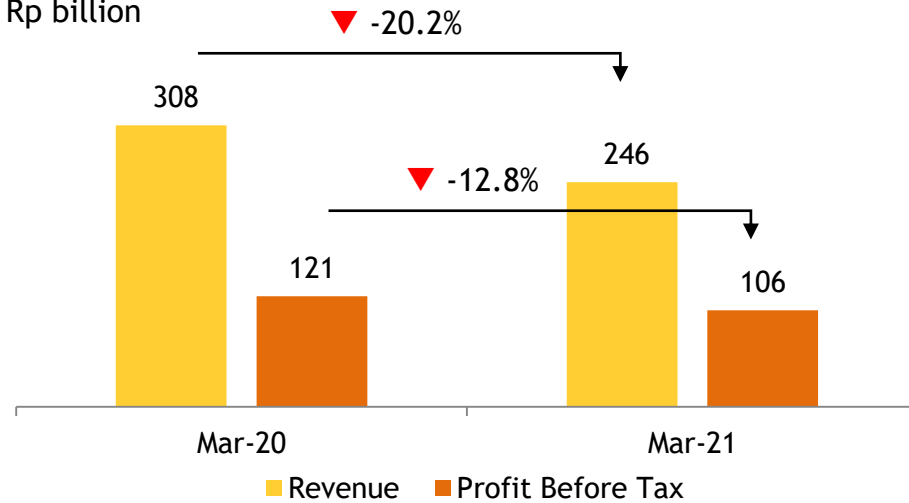


Maybank Finance

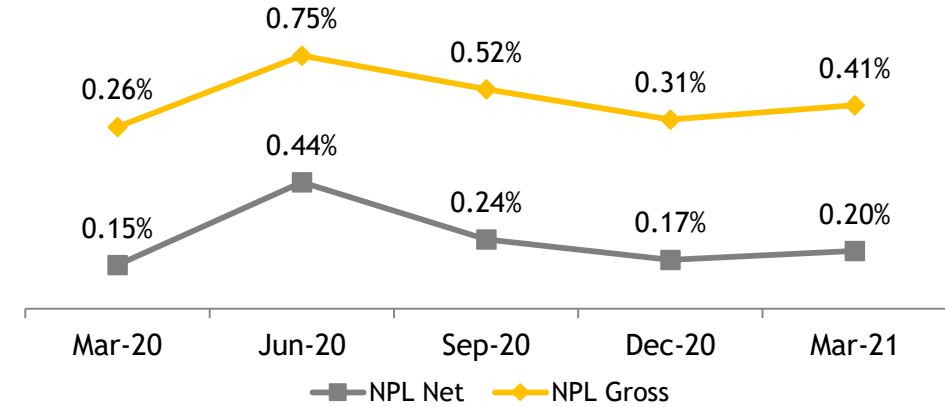


Revenue and Profit Before Tax

Rp billion

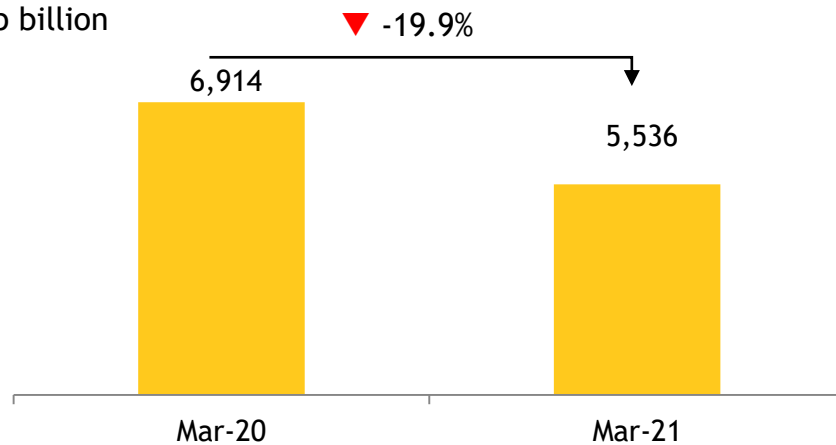


Asset Quality

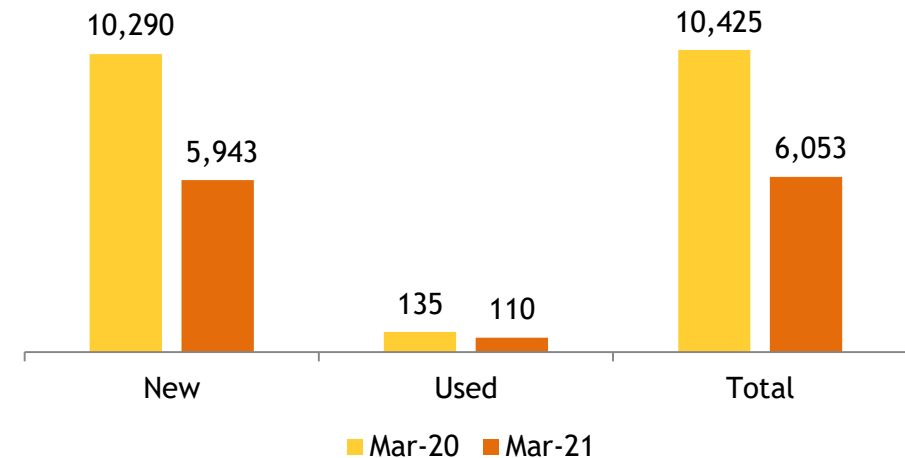


Financing

Rp billion



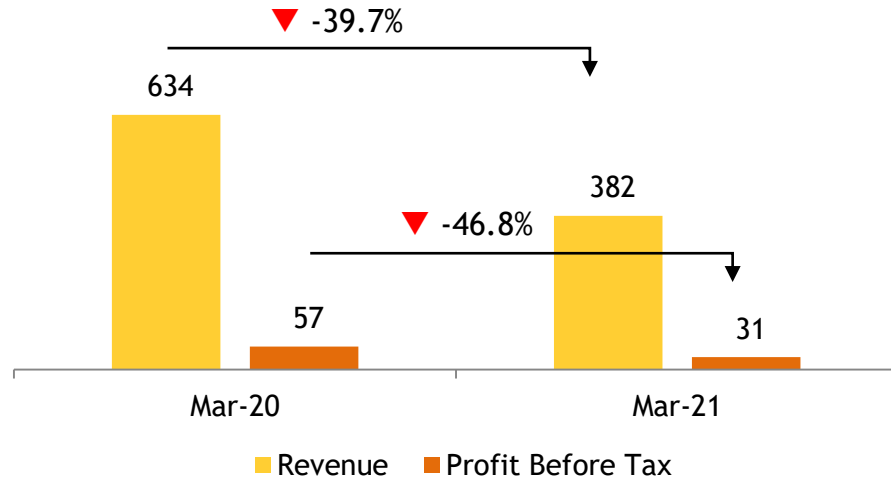
Unit Financing (unit)



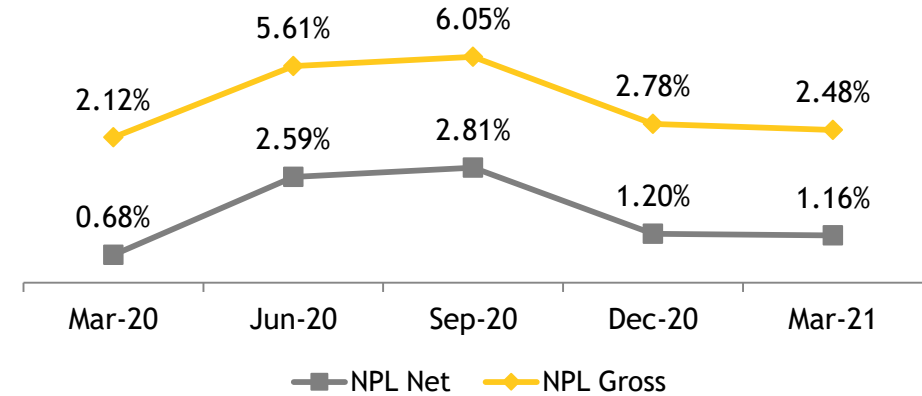
WOM Finance

Revenue and Profit Before Tax

Rp billion

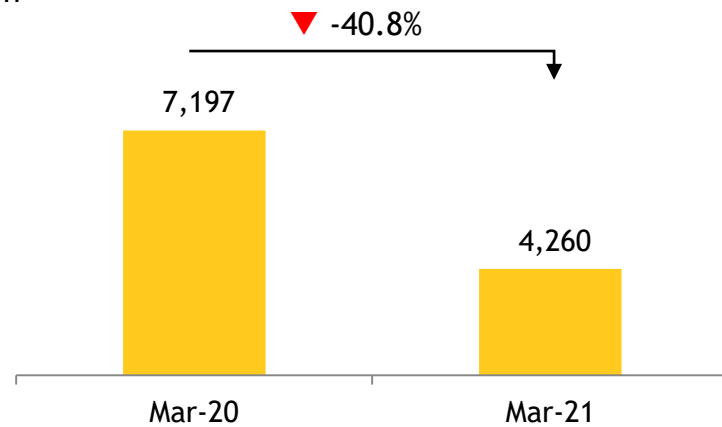


Asset Quality



Financing

Rp billion



Unit Financing ('000 unit)

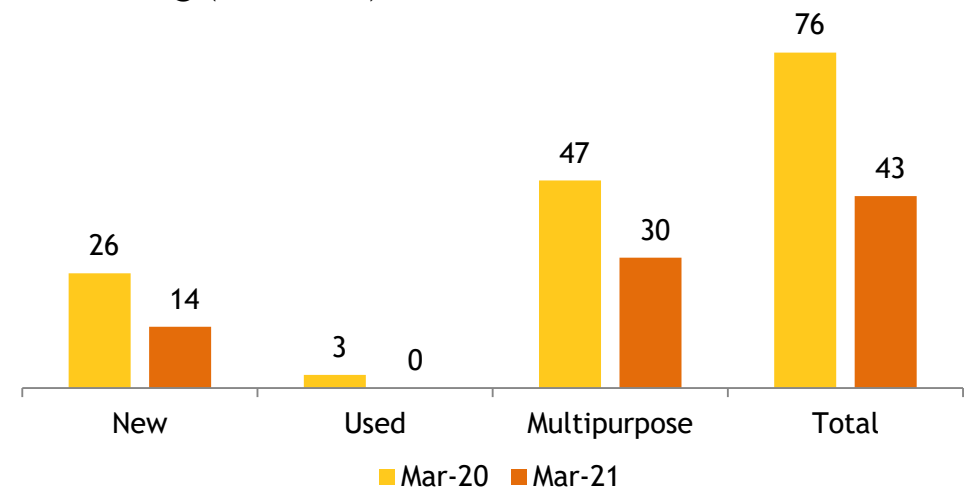


Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Maybank Indonesia in Brief	25
Events, Awards, and CSR Highlights	30





Loan Restructuring due to Covid-19 Pandemic Progress Update

- Maybank Indonesia (MBI) has engaged all of its Non-Retail debtors, i.e. its corporate customers and CFS Non Retail (RSME, SME+ & BB) customers to assess their business conditions and proactively engage them on restructuring
- Restructuring proposals are reviewed and approved in the respective CRCs (Credit Restructuring Committee)
- There is also a separate Retail & RSME Working Group (comprising Risk, Business, Ops, Finance) leading the restructuring efforts for these segments

% Debtors impacted by Covid-19	% of OS to total loan balance (as of Mar 21)
Mortgage	19.6%
Auto	11.4% *)
Credit Cards & Personal Loans	11.3%
RSME	22.7%
SME+	20.8%
Business Banking	11.6%
GB	25.1%
Total	19.7%

- For the retail credit, Bank has some key initiatives to accelerate the restructuring process as follows :
 - a) Customer can apply for restructuring via email to customer care or Consumer Loan Officer (for Mortgages).
 - b) Approval and confirmation of restructure application for mortgage can also be done via call recording, where agreement sign-off will be sent via courier for completion.
 - c) For Credit Card customers, option for balance conversion can be done via phone call (recording) without face to face process.
 - d) Maybank Web Site is also now an additional channel for customers to apply for restructuring since June 2020.
 - e) Additional resources from sales and credit underwriting team has been allocated for recovery team to speed up restructure process.

* Excluding subsidiaries

Table of Contents

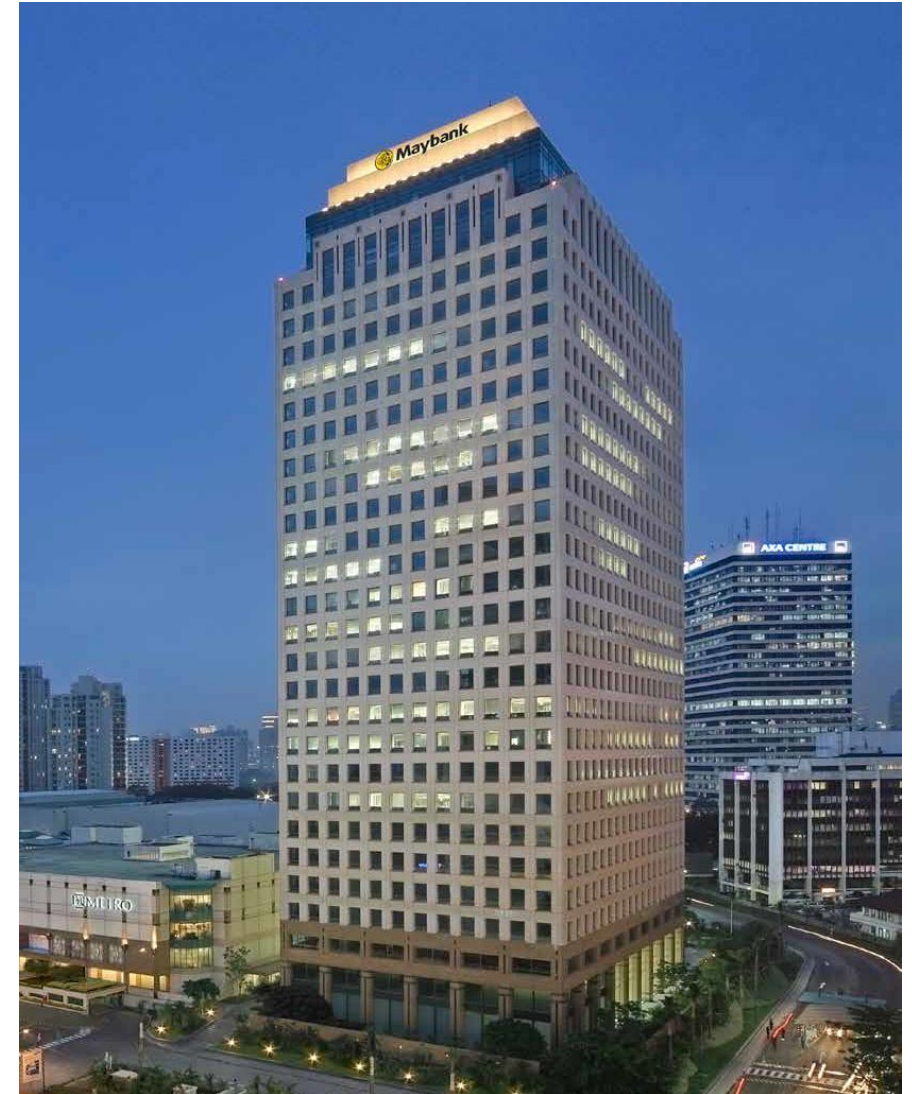
Executive Summary	2
Results Overview	5
Shariah Banking	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Maybank Indonesia in Brief	25
Events, Awards, and CSR Highlights	30





Profile*

Established	:	15 May 1959
Total Assets	:	Rp173.7 trillion
Total Equity	:	Rp27.2 trillion
Market Capitalization	:	Rp27.6 trillion
Position in Indonesia**	:	Rank #11 in terms of Assets Rank #11 in terms of Loans Rank #11 in terms of Deposits
# of Branches	:	570 $\left\{ \begin{array}{l} 362 \text{ (Maybank Indonesia)} \\ 174^{***} \text{ (WOM Finance)} \\ 34^{***} \text{ (Maybank Finance)} \end{array} \right.$
# of ATM & CDM	:	1,312 including 75 CDMs with over 20,000 ATMs connected in ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS and connected to 3,500 Maybank ATMs in Singapore, Malaysia and Brunei
# of Employees	:	8,766 $\left\{ \begin{array}{l} 6,519 \text{ (Maybank Indonesia)} \\ 1,899 \text{ (WOM Finance)} \\ 348 \text{ (Maybank Finance)} \end{array} \right.$
# of Customers Lending	:	750 thousand
# of Customers Funding	:	1.6 million



* As of Mar 2021

** As of Dec 2020

*** Including Sales Point Unit

Company Ratings & Shareholdings



Company Ratings

FitchRatings

As of February 2021

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

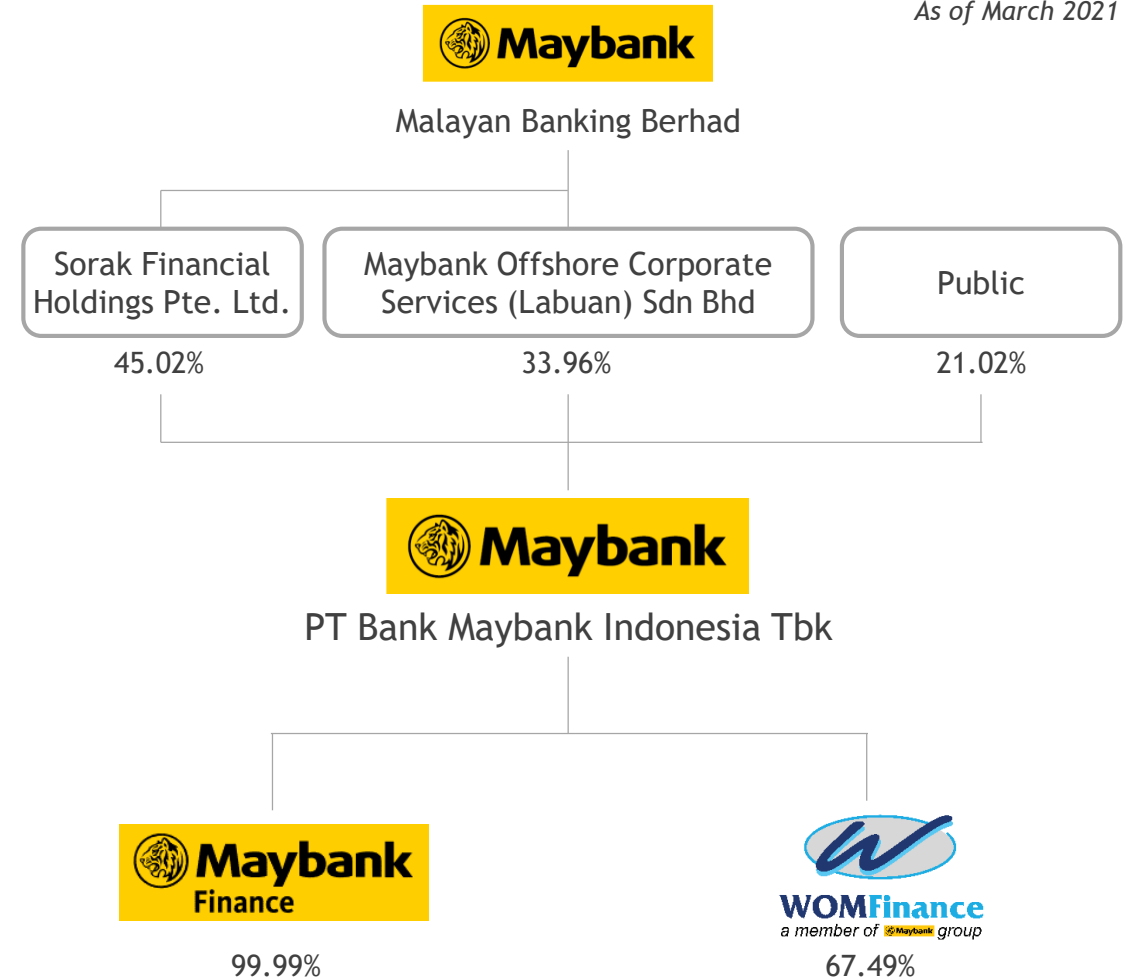


As of March 2021

Corporate Rating	idAAA; Stable Outlook
Shelf Reg. Bond III	idAAA
Shelf Reg. Bond II	idAAA
Shelf Reg. Subordinated Debt II	idAA

Shareholding Structure

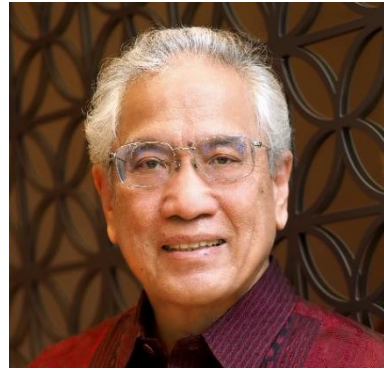
As of March 2021



Board of Commissioners



Datuk Abdul Farid bin Alias
President Commissioner



Edwin Gerungan
Commissioner



Datuk Lim Hong Tat
Commissioner



Budhi Dyah Sitawati
Independent Commissioner



Achjar Iljas
Independent Commissioner



Hendar
Independent Commissioner



Putut Eko Bayuseno*
Independent Commissioner

*) Appointed at AGM held on 26 March 2021 and will be effective after obtaining OJK approval

Board of Directors



Taswin Zakaria
President Director



Thilagavathy Nadason
Director



Irvandi Ferizal
Director



Effendi
Director



Muhamadian
Director



Widya Permana
Director



Steffano Ridwan
Director



Ricky Antariksa
Director

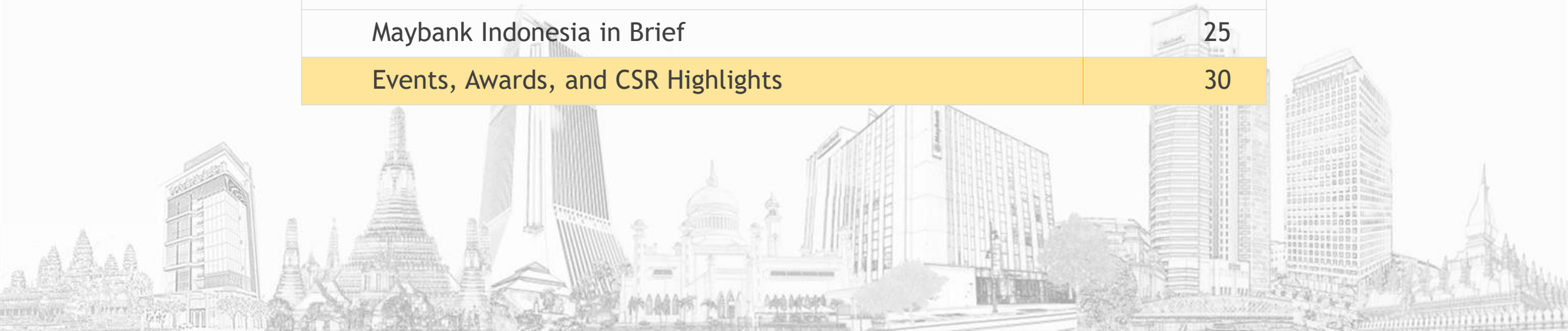


David Formula*
Director

*) Appointed at AGM held on 26 March 2021 and will be effective after obtaining OJK approval

Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Maybank Indonesia in Brief	25
Events, Awards, and CSR Highlights	30



Events & Awards in 1Q 2021



Maybank Indonesia - Shariah Business Unit (UUS) Awarded as **The Best Shariah Unit Bank**

Shariah Business Unit (UUS) Maybank Indonesia has been awarded as the Best Shariah Unit Bank at the Economics Syariah Award 2021. The award was granted to 83 players in the Islamic financial industry who have a good track record in financial performance, risk profile, corporate governance, among others. (29 Jan)

Maybank Indonesia Won **The Satisfaction, Loyalty, & Engagement Awards 2021**

Maybank Indonesia was awarded “Peringkat IV Best Overall SLE 2021” in the BUKU III category at the 4th Satisfaction, Loyalty, & Engagement Awards 2021 from Infobank Magazine and Marketing Research Indonesia (MRI). The award was given based on the results of a survey conducted by MRI and Infobank to 1,540 respondents across eight major cities including Jakarta, Surabaya, Bandung, Semarang, Medan, Balikpapan/Samarinda, Makassar and Palembang. (9 Feb)

Indonesia’s Most Popular **Digital Financial Brands Award 2021**

Maybank Indonesia brought home awards from Indonesia’s Most Popular Digital Financial Brands Award (Millennials’ Award) 2021 by Iconomics. The appreciation was given to companies in the financial services industry with the highest popularity level based on the understanding and appreciation of millennial youth. (26 Feb)

Maybank Indonesia Continues to Expanding Sharia-Based Banking Services with **New Sharia Branch Offices**

To increase market penetration, the UUS Maybank Indonesia now operates 18 Sharia Branch Offices (KC), including the two recently-opened Sharia KCs in Jambi and Malang, East Java. The Bank plans to open several other new Sharia Branch Offices by the end of 2021. (24 March)

Maybank Indonesia’s **Annual General Meeting of Shareholders**

Maybank Indonesia held its Annual General Meeting of Shareholders (AGM) at Senayan, Jakarta. The AGM approved the audited Consolidated Financial Statements for the financial year ended 31 December 2020. In addition, the AGM also approved the appointment of David Formula as Director and Putut Eko Bayuseno as Independent Commissioner of the Bank. (26 March)

CSR Activites in 1Q 2021



Virtual RISE (Reach Independence and Sustainable Entrepreneurship) 2.0 Program for People with Disabilities from East Java, West Java & East Nusa Tenggara
Maybank Indonesia and Maybank Foundation with People System Consultancy continue the implementation 4 series of RISE 2.0 online training and participated by 130 disabled entrepreneurs in the current COVID-19 outbreak. This program aims to increase the capability of micro-SME businesses for people with disabilities and create an independent disabled community through business development and good financial planning. (18-22 and 25-29 Jan).

Maybank Syariah and Dompot Dhuafa Distribute Hundreds of PPE

Through synergy in the campaign program with Dompot Dhuafa, Maybank Syariah raised funds and donations distributed in the form of Personal Protective Equipment (PPE) packages for several COVID-19 hospitals in several provinces. (9 Feb)

Permanent House & Community Center Construction for Disaster Victims

Maybank Indonesia and Maybank Group in collaboration with Habitat for Humanity Indonesia are building ten permanent shelter and one community center for Central Sulawesi Earthquake and Tsunami disaster response. Community Center will be built in Jono Oge village, District of Sigi. This development begins in January 2021 and will be completed in January 2022.

Optimizing Yard Functions to Improve Community Welfare at SD Kanisius Kenalan

Maybank Indonesia implements school adoption programs for creating a productive yard to improve economic welfare and develop schools as integrated agricultural learning centers at SD Kanisius Kenalan of which the activities are carried out online. The duration of this program is from September 2019 - September 2022.

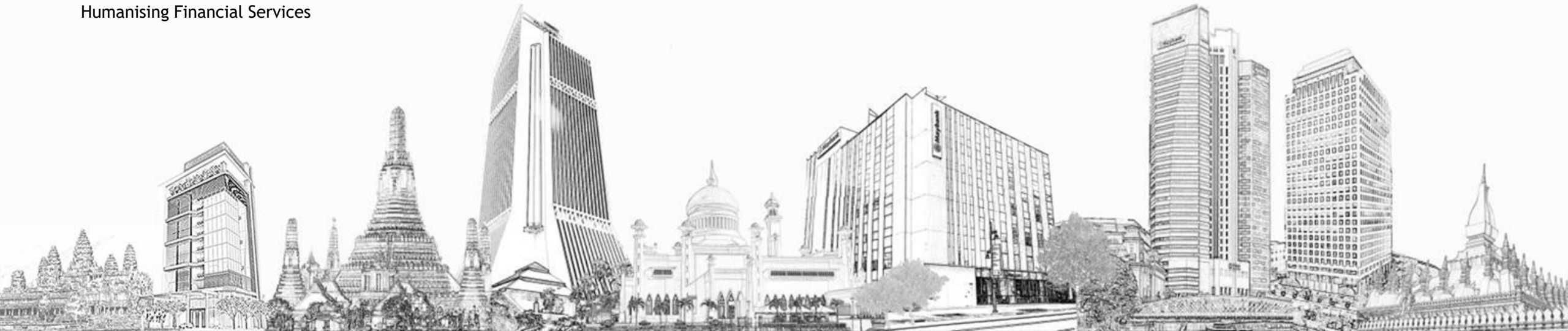
Empowering the Disability Community Through Micro Financing Program with PUSPADI Bali

Maybank Indonesia continues the implementation micro-financing program to increase the entrepreneurial spirit and economy through the funds provided by the PUSPADI with a value of Rp150,000,000. This program's duration is from September 2019 - September 2022.

Thank You



Humanising Financial Services



PT Bank Maybank Indonesia Tbk

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