

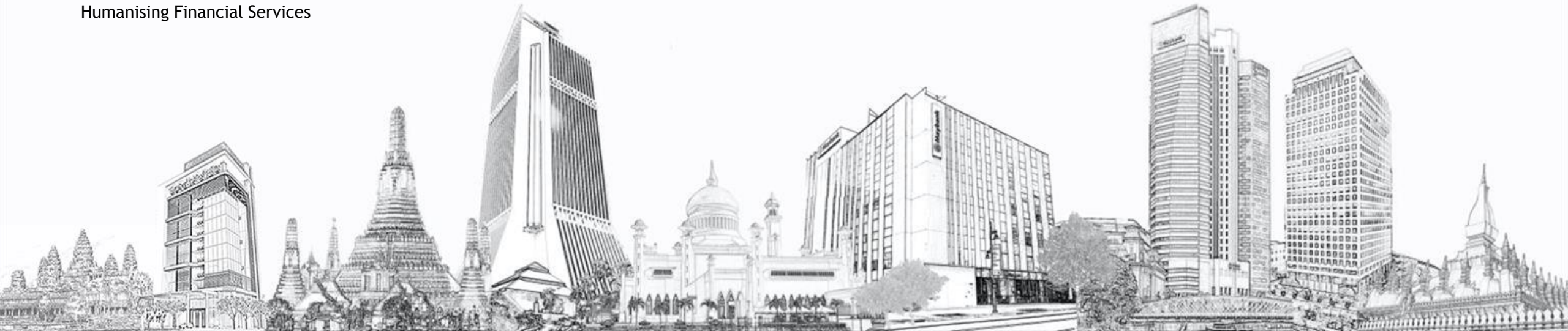
# Maybank Indonesia

Financial Results

FY 2022 ended 31 December 2022



Humanising Financial Services



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# FY 2022 Executive Summary\* (1/2)



1

## Earnings



- PBT recorded at Rp2.0 trillion, dipped 7.4% from Rp2.2 trillion the year before. This was primarily due to lower loan yields, following tight competition within the industry, as well as a drop in Global Markets (GM), Bancassurance and wealth management incomes. However, the Bank continued to improve its cost of funds and booked lower provisions in line with improving loan quality.
- The Bank recorded a drop in **fee-based income** of 15.8%. This was mainly contributed by the significant drop in GM related fees which fell 62.7%, impacted by the spike in global interest rates and volatile markets.
- **Overhead cost (OHC)** maintained at Rp5.6 trillion, increased by 3.6% YoY.
- The Bank continued to proactively manage the asset quality which has resulted in the improvement of **loan loss provisions** by 17.8% to Rp1.3 trillion.
- **NIM** expanded by 36bps YoY to 5.05% contributed by lower cost of funds, higher CASA balance and growth in the higher margin auto-loan businesses.

2

## Loans Growth and Asset Quality



- Overall **Loans** grew by 5.9% YoY driven by higher loan demands in large-scale enterprises and corporate entities and improved consumer purchasing power led to a significant increase in the Bank's retail loan segments.
- GB grew 7.1% and CFS Retail grew 13.6%. Achievement in CFS retail was supported by growth across all segments (Auto, Mortgage, and unsecured loans)
- Meanwhile, CFS Non Retail declined by 4.5% YoY, although RSME managed to book 4.5% YoY growth.
- **Gross NPL** improved YoY to 3.46% and **gross impaired loans ratio** improved YoY to 4.29% due to lower NPL and impaired loans balances supported by higher loan balances.
- The Bank's Loan at Risk (LAR) improved to 12.72% in Dec-22 from 18.01% in Dec-21, which was attributed by a general improvement of loan quality..
- The Bank maintained a prudent banking approach and continued to apply a conservative risk posture.

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



3

## Liquidity and Funding Positions



- Funding profile was maintained as reflected in improvement **CASA ratio** to 51.41%. Total deposits decreased by 8.0% YoY mainly from TD which decreased by 15.3% YoY, in line with the Bank's strategy to maintain low-cost funding by leveraging the Bank's digital services to acquire customer deposits and reduce high cost of funding.
- Healthy liquidity indicators: **Loan-to-Deposit Ratio (LDR - bank only)** at 86.92%, and modified LDR (bank only) at 78.06% as of Dec-22. **Liquidity Coverage Ratio (LCR - bank only)** quarterly stood at 168.50% as of Dec-22, well above minimum requirement.

4

## Capital Position



- Strong capital position with **CAR** stood at 26.65% (Tier I at 25.57%).

5

## Shariah Banking Unit



- **Shariah Banking Unit total assets** grew by 2.1% YoY, contributing 26.9% to the Bank's standalone assets.
- Shariah Banking Unit **CASA** grew strong by 19.3% with CASA ratio improved to 46.48%. The increase in CASA was in line with the Bank's strategy in maintaining strong liquidity by optimising low-cost funding.
- The **Financing-to-Deposit Ratio (FDR)** stood at a healthy level of 84.96% in Dec-22.
- **Non-Performing Financing (NPF)** gross improved to 3.02% in Dec-22 from 3.73% in Dec-21 as Shariah financing grew.

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# Income Statement - Consolidated



Rp billion	FY2022	FY2021 *)	YoY	4Q 2022	3Q 2022	QoQ
Interest Income	10,400	10,730	-3.1%	2,772	2,661	4.2%
Interest Expense	(3,192)	(3,613)	-11.7%	(884)	(818)	8.1%
<b>Net Interest Income</b>	<b>7,209</b>	<b>7,117</b>	<b>1.3%</b>	<b>1,888</b>	<b>1,843</b>	<b>2.4%</b>
GM-related fees	136	364	-62.7%	49	33	50.2%
Non GM-related fees	1,625	1,726	-5.9%	390	417	-6.4%
<b>Non Interest Income</b>	<b>1,760</b>	<b>2,090</b>	<b>-15.8%</b>	<b>439</b>	<b>450</b>	<b>-2.3%</b>
<b>Gross Operating Income</b>	<b>8,969</b>	<b>9,208</b>	<b>-2.6%</b>	<b>2,327</b>	<b>2,293</b>	<b>1.5%</b>
Personnel	(2,754)	(2,549)	8.0%	(647)	(712)	-9.1%
General & Administrative	(2,893)	(2,899)	-0.2%	(667)	(757)	-12.0%
<b>Operating Expenses</b>	<b>(5,647)</b>	<b>(5,448)</b>	<b>3.6%</b>	<b>(1,314)</b>	<b>(1,469)</b>	<b>-10.6%</b>
<b>Operating Income before Provisions</b>	<b>3,322</b>	<b>3,760</b>	<b>-11.6%</b>	<b>1,013</b>	<b>823</b>	<b>23.1%</b>
Provisions	(1,266)	(1,540)	-17.8%	(449)	(284)	58.2%
<b>Operating Income After Provision</b>	<b>2,056</b>	<b>2,220</b>	<b>-7.4%</b>	<b>565</b>	<b>540</b>	<b>4.6%</b>
Non Operating Income / (Expenses)	(16)	(17)	-6.4%	(6)	(2)	219.5%
<b>Profit Before Tax &amp; Minority Interest</b>	<b>2,040</b>	<b>2,203</b>	<b>-7.4%</b>	<b>559</b>	<b>538</b>	<b>3.9%</b>
Tax & Minority Interest	(569)	(536)	6.1%	(152)	(137)	10.8%
<b>Profit After Tax &amp; Minority Interest (PATAMI)</b>	<b>1,471</b>	<b>1,666</b>	<b>-11.7%</b>	<b>407</b>	<b>401</b>	<b>1.5%</b>

\* Prior Year restatement in accordance with the pronouncement of the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (DSAK-IAI) on 'Attributing Benefits to Periods of Service' in PSAK 24 (equivalent to IAS 19).

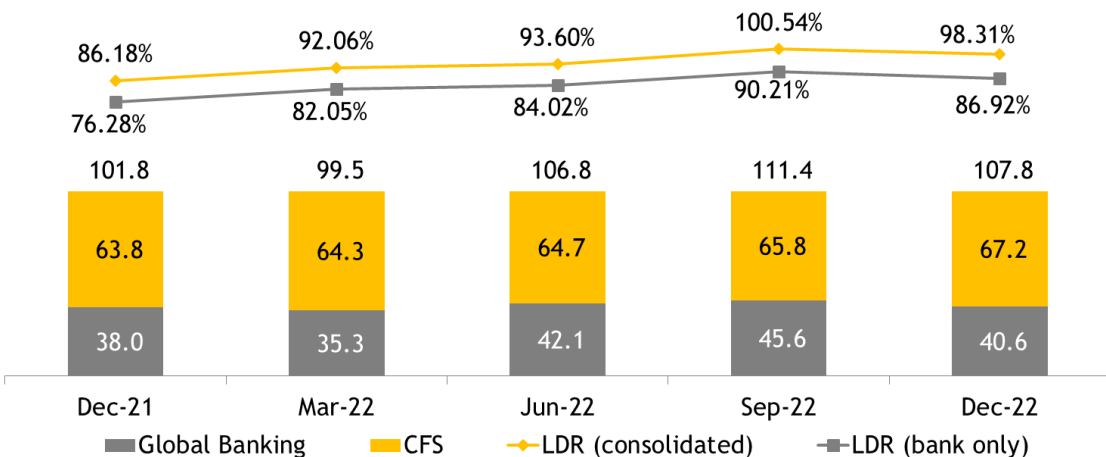
# Loans

Overall loans grew YoY, driven by corporate lending and consumer loans



## LDR & Total Loans

Rp trillion

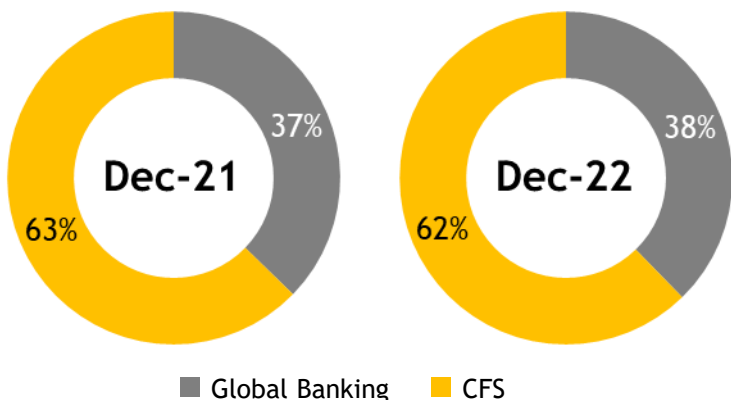


## Loans Portfolio Breakdown\*

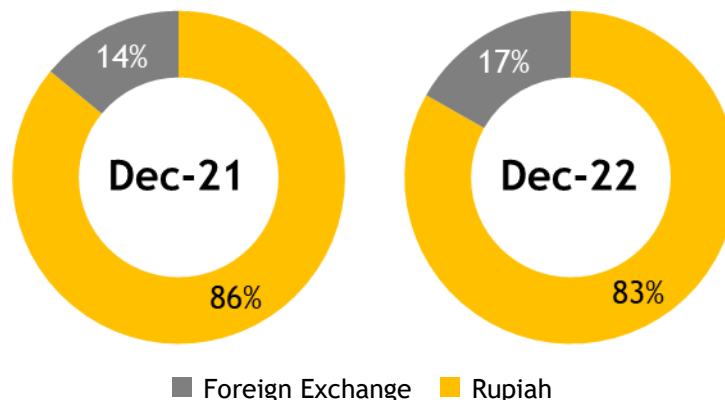
Rp trillion

	Dec-22	Sep-22	Dec-21	YoY	QoQ
<b>Global Banking</b>	40.6	45.6	38.0	7.1%	-10.9%
<b>CFS</b>	67.2	65.8	63.8	5.2%	2.1%
<i>CFS Non-Retail</i>	28.2	28.1	29.5	-4.5%	0.4%
Business Banking	10.4	10.2	12.0	-13.6%	1.7%
SME+	5.0	5.1	5.2	-4.4%	-1.6%
RSME	12.8	12.8	12.2	4.5%	0.1%
<i>CFS Retail</i>	39.0	37.7	34.3	13.6%	3.3%
Auto Loan	19.5	18.3	15.9	22.6%	6.2%
2-wheeler	5.0	4.8	4.6	9.6%	5.1%
4-wheeler	14.4	13.5	11.3	27.9%	6.6%
Mortgage	16.0	16.0	15.3	4.6%	-0.3%
CC + Personal Loan	3.0	2.8	2.6	14.7%	5.2%
Other loan	0.6	0.6	0.6	0.4%	2.7%
<b>Total</b>	107.8	111.4	101.8	5.9%	-3.3%

## Loans Composition by Business Segment



## Loans Composition by Currency



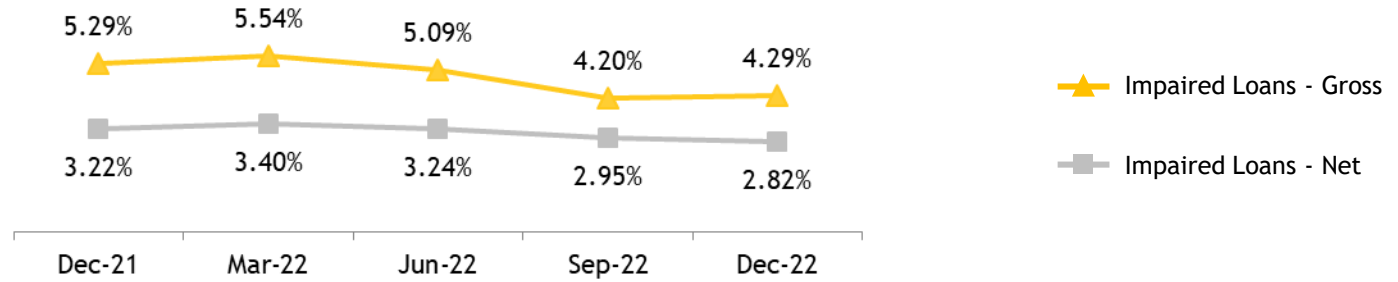
\*) Loans of CFS non-retail and GB in 2021 have been adjusted with portfolio re-segmentation between CFS non-retail and GB as in 2022.

# Asset Quality

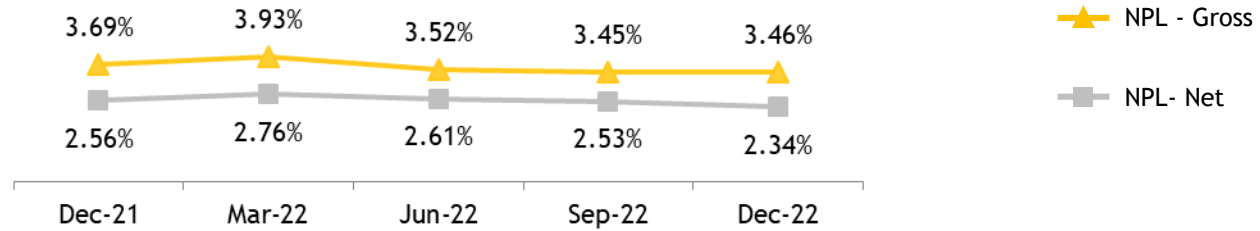
Improvement on asset quality YoY is due to lower NPL and impaired loans balances supported by higher loan balances



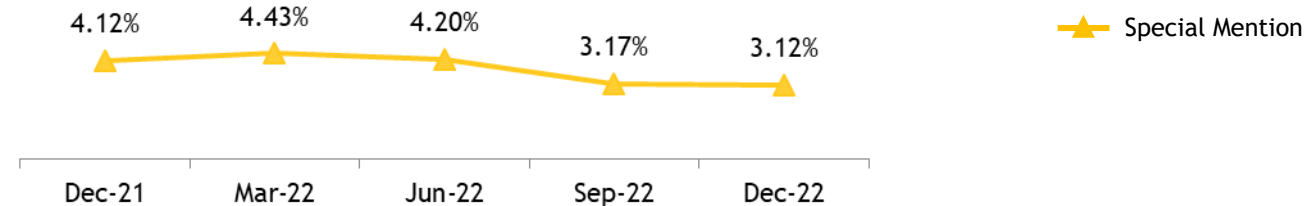
## Impaired Loans (consolidated)



## NPL (consolidated)



## Special Mention Loans (consolidated)



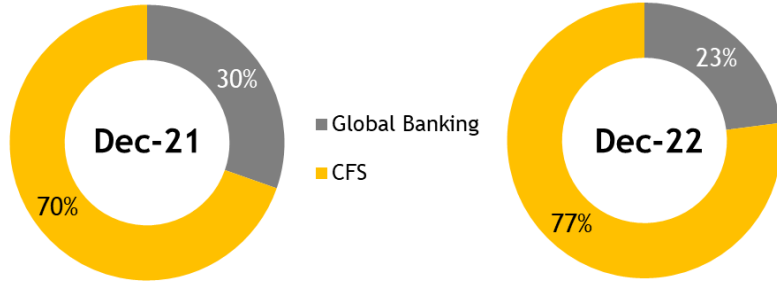


# Customer Deposits

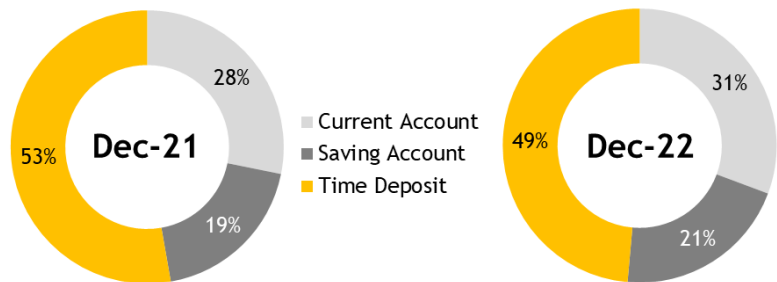
CASA ratio improved YoY supported by sustained reduction in cost of fund



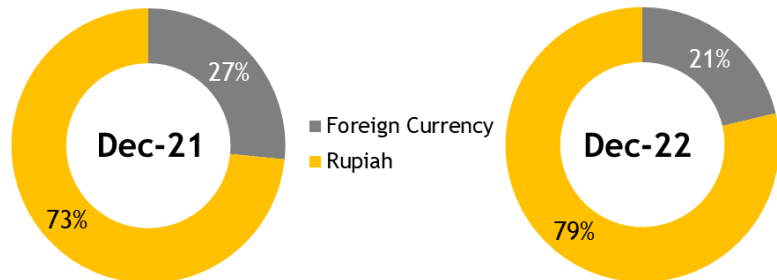
## Customer Deposits by Business Segment



## Customer Deposits by Type



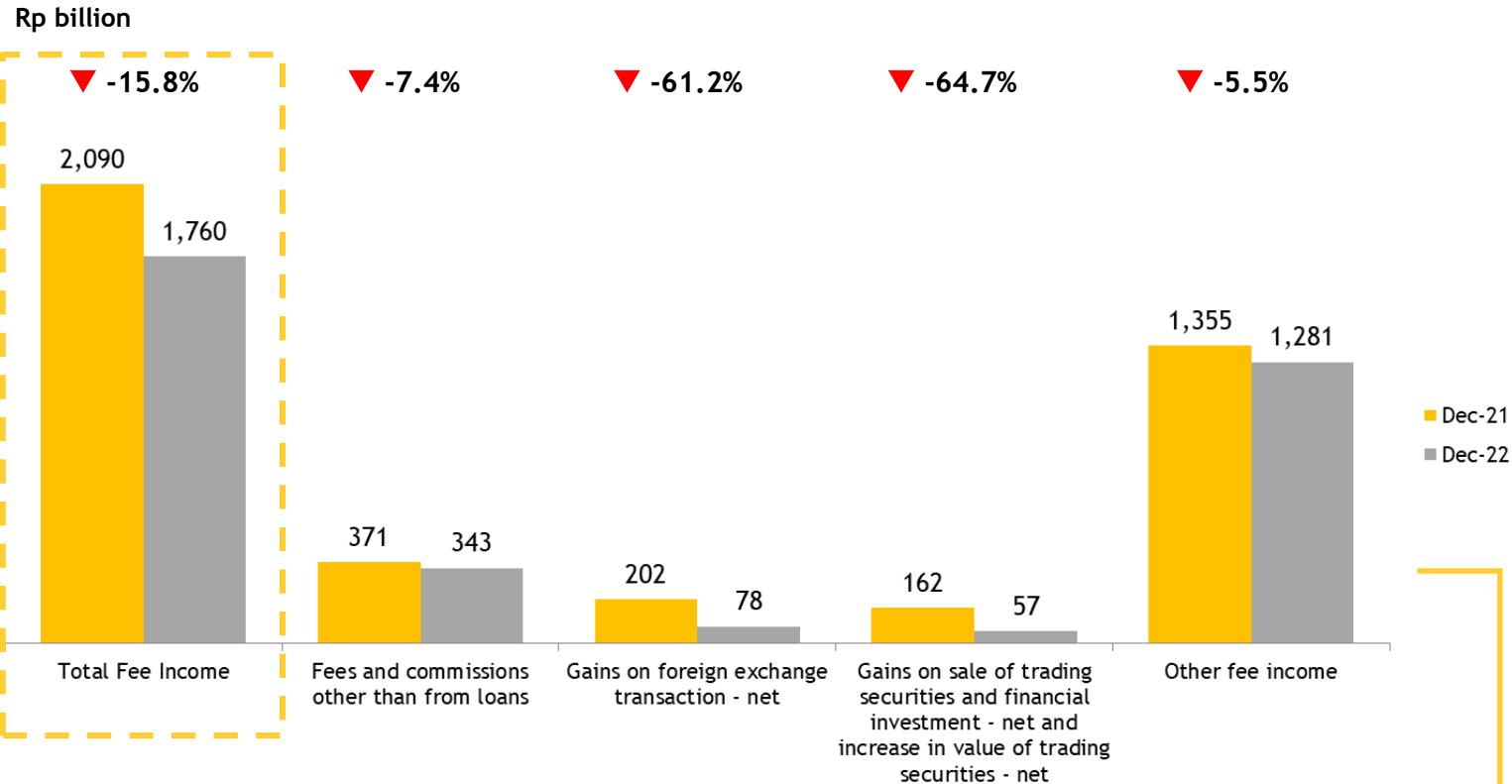
## Customer Deposits by Currency



## Customer Deposits Breakdown

Rp trillion	Dec-22	Sep-22	Dec-21	YoY	QoQ
Current Account	32.4	32.4	32.4	0.2%	0.0%
Saving Account	21.9	22.9	21.9	0.0%	-4.4%
CASA	54.3	55.4	54.3	0.2%	-1.9%
Time Deposit	51.4	51.6	60.6	-15.3%	-0.5%
<b>Total</b>	<b>105.7</b>	<b>107.0</b>	<b>114.9</b>	<b>-8.0%</b>	<b>-1.2%</b>
CASA Ratio	51.41%	51.75%	47.23%	4.18%	-0.34%

# Fee Income



Breakdown of Other Fee Income	Dec-22	Dec-21	YoY
Retail administration	202	209	-3.5%
Loan administration	153	129	18.5%
Advisory & Arranger fees	57	59	-3.4%
Collection of receivables previously written-off	109	155	-29.2%
Credit card administration	122	98	25.3%
Consumer financing receivables administration	311	348	-10.7%
Others (incl. Banking services, Mutual funds, etc)	327	358	-8.6%
<b>Total Other Fee Income</b>	<b>1,281</b>	<b>1,355</b>	<b>-5.5%</b>

**Asuransi Kesehatan eAZy MediCash, perlindungan untuk Anda dan keluarga.**

- Santunan rawat inap harian hingga Rp1 juta.
- Penggantian biaya pembedahan yang diperlukan secara medis.
- Pengembalian premi 100% dari total premi yang telah dibayarkan.

[www.maybank.co.id/eazyprotection](http://www.maybank.co.id/eazyprotection)

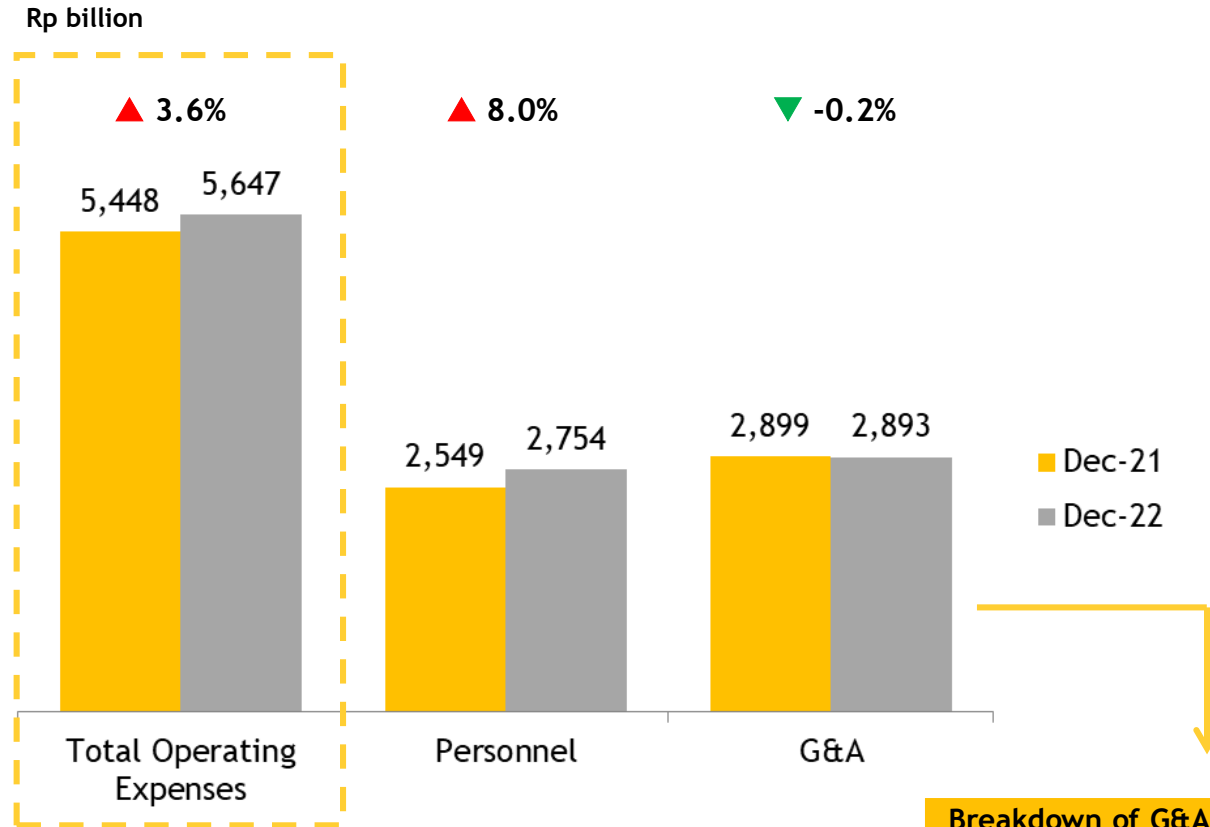
**Penawaran spesial bebas biaya Local Currency Settlement (LCS) Indonesia dan Thailand.**

- Bebas biaya Full Amount (OUR) sebesar THB600.
- Berlaku untuk pilihan Bank Koresponden TTB (TMBKTHBKXXXX).
- Berlaku untuk transaksi di cabang dan M2E.

Periode hingga 31 Desember 2022  
[www.maybank.co.id/THBremittance](http://www.maybank.co.id/THBremittance)

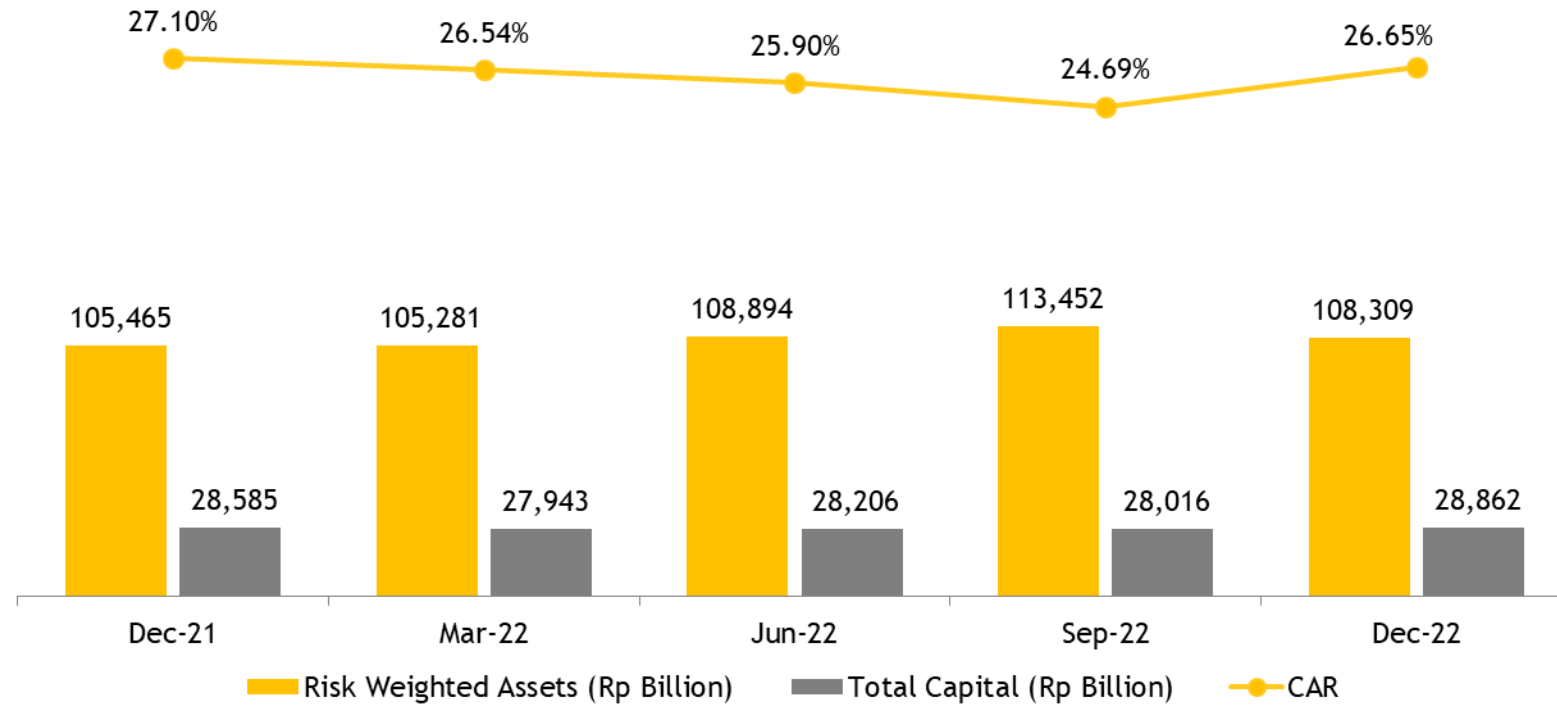
# Operating Expenses (Opex)

Opex effectively maintained with 3.6% increase YoY



Breakdown of G&A	Dec-22	Dec-21	YoY
General	1,444	1,506	-4.1%
Rental	136	139	-2.2%
Depreciation and amortization	498	501	-0.6%
Repairs and maintenance fixed assets	288	275	4.6%
Others (include promotions and professional fees)	527	477	10.5%
<b>Total G&amp;A</b>	<b>2,893</b>	<b>2,899</b>	<b>-0.2%</b>

# Strong Capital Position



Capital Ratios	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22	YoY	QoQ
Tier I	25.89%	25.37%	24.75%	23.58%	25.57%	-0.32%	1.98%
Tier II	1.21%	1.17%	1.15%	1.11%	1.08%	-0.13%	-0.03%
<b>Total CAR</b>	<b>27.10%</b>	<b>26.54%</b>	<b>25.90%</b>	<b>24.69%</b>	<b>26.65%</b>	<b>-0.45%</b>	<b>1.95%</b>

# Balance Sheet - Consolidated



Rp billion	Dec-22	Sep-22	Dec-21 <sup>*)</sup>	YoY	QoQ
Loans	107,815	111,448	101,771	5.9%	-3.3%
Other Earning Assets	35,008	34,682	52,688	-33.6%	0.9%
Other Assets	17,991	18,732	14,255	26.2%	-4.0%
<b>Total Assets</b>	<b>160,814</b>	<b>164,862</b>	<b>168,713</b>	<b>-4.7%</b>	<b>-2.5%</b>
<b>Deposits from Customer</b>	<b>105,706</b>	<b>107,001</b>	<b>114,899</b>	<b>-8.0%</b>	<b>-1.2%</b>
- Current Account	32,433	32,444	32,361	0.2%	0.0%
- Saving Account	21,913	22,932	21,904	0.0%	-4.4%
- Time Deposit	51,360	51,626	60,634	-15.3%	-0.5%
Deposits from Other Banks	3,166	7,724	5,162	-38.7%	-59.0%
Borrowing	9,950	7,589	6,917	43.8%	31.1%
Securities Issued	5,052	5,104	5,305	-4.8%	-1.0%
Subordinated Debt	800	800	799	0.1%	0.0%
Other Liabilities	6,606	7,833	6,744	-2.0%	-15.7%
<b>Total Liabilities</b>	<b>131,280</b>	<b>136,051</b>	<b>139,827</b>	<b>-6.1%</b>	<b>-3.5%</b>
Equity (attributable to equity holders)	29,053	28,357	28,459	2.1%	2.5%
Minority Interest	481	454	428	12.5%	5.9%
<b>Total Equity</b>	<b>29,534</b>	<b>28,811</b>	<b>28,886</b>	<b>2.2%</b>	<b>2.5%</b>

\* Prior Year restatement in accordance with the pronouncement of the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (DSAK-IAI) on 'Attributing Benefits to Periods of Service' in PSAK 24 (equivalent to IAS 19).

# Financial Ratios



Consolidated	Dec-22 a	Sep-22 b	Dec-21 <sup>**</sup> c	YoY (a-c)	Bank Only	Dec-22 a	Sep-22 b	Dec-21 <sup>**</sup> c	YoY (a-c)
<b>Profitability</b>					<b>Profitability</b>				
Return On Assets	1.25%	1.20%	1.34%	-0.09%	Return On Assets	0.79%	0.80%	1.02%	-0.23%
Return On Equity (Tier 1)	5.44%	5.29%	6.36%	-0.92%	Return On Equity (Tier 1)	4.02%	4.01%	5.41%	-1.39%
Net Interest Margin	5.05%	4.77%	4.69%	0.36%	Net Interest Margin	4.06%	3.82%	3.95%	0.11%
<b>Efficiency &amp; Productivity Ratio</b>					<b>Efficiency &amp; Productivity Ratio</b>				
Cost to Income Ratio	64.18%	65.63%	59.62%	4.56%	Cost to Income Ratio	67.66%	69.23%	61.54%	6.12%
BOPO	83.10%	83.34%	82.69%	0.41%	BOPO	87.08%	86.69%	84.67%	2.41%
<b>Earning Asset Quality</b>					<b>Earning Asset Quality</b>				
Impaired Loans - Gross	4.29%	4.20%	5.29%	-1.00%	Impaired Loans - Gross	4.70%	4.53%	5.82%	-1.12%
Impaired Loans - Net	2.82%	2.95%	3.22%	-0.40%	Impaired Loans - Net	3.11%	3.21%	3.55%	-0.45%
NPL - Gross	3.46%	3.45%	3.69%	-0.23%	NPL - Gross	3.81%	3.73%	4.04%	-0.23%
NPL - Net	2.34%	2.53%	2.56%	-0.22%	NPL - Net	2.59%	2.76%	2.82%	-0.23%
<b>Balance Sheets Structure</b>					<b>Balance Sheets Structure</b>				
LDR	98.31%	100.54%	86.18%	12.13%	LDR	86.92%	90.21%	76.28%	10.64%
Modified LDR *)	83.35%	83.90%	74.40%	8.95%	Modified LDR *)	78.06%	79.06%	69.47%	8.59%
LCR	172.28%	181.92%	183.97%	-11.69%	LCR	168.50%	176.92%	183.23%	-14.73%
NSFR	108.09%	103.14%	109.03%	-0.94%	NSFR	109.09%	101.62%	109.95%	-0.86%
CASA	51.41%	51.75%	47.23%	4.18%	CASA	51.51%	52.01%	47.42%	4.09%
CAR	26.65%	24.69%	27.10%	-0.45%	CAR	25.66%	23.40%	26.58%	-0.92%

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

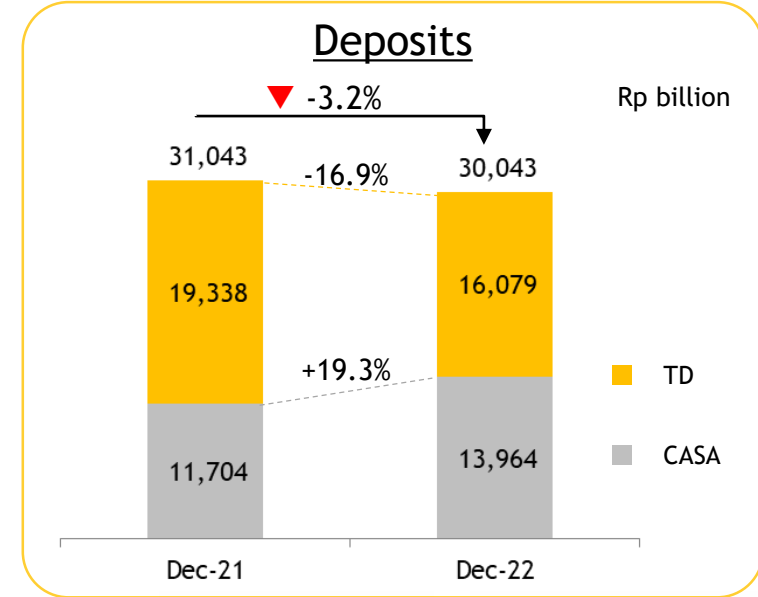
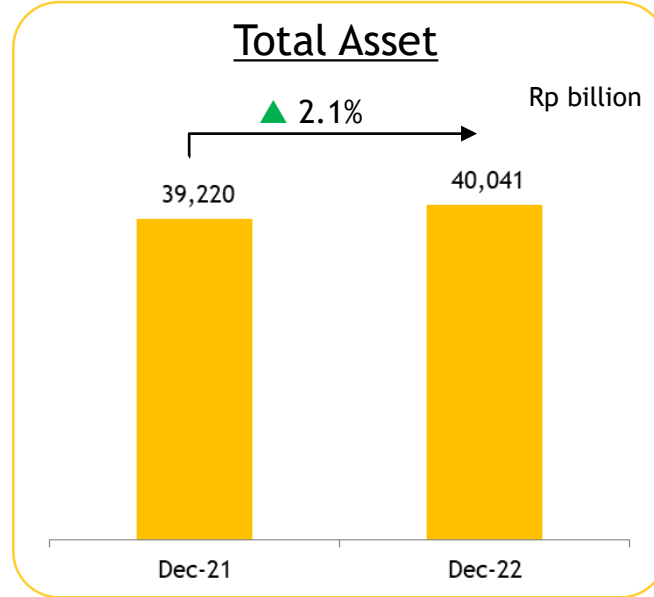
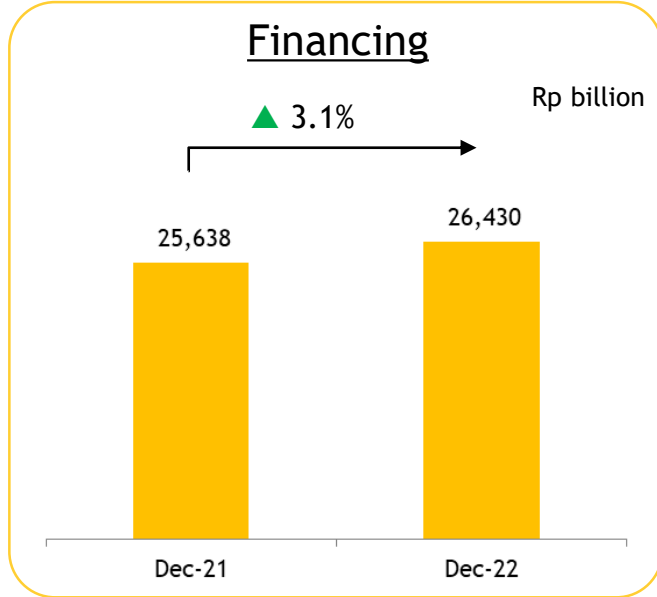
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# Shariah Banking Unit



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- The Financing-to-Deposit Ratio (FDR) stood at a healthy level of 84.96% in Dec-22.
- Non-Performing Financing (NPF) gross improved to 3.02% in Dec-22 from 3.73% in Dec-21 as Shariah financing grew.





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# Key Highlight of Digital Initiatives Q4 22

M2U transaction growth trend are maintained and more features have been launched



## M2U

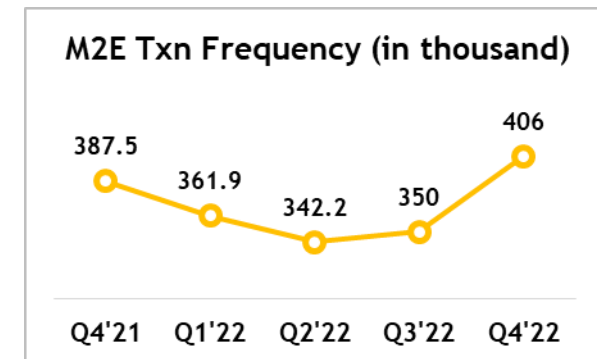
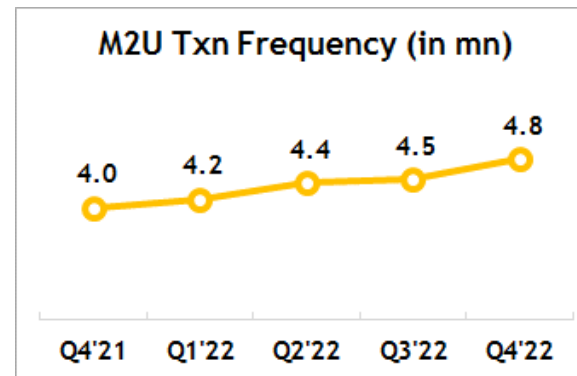
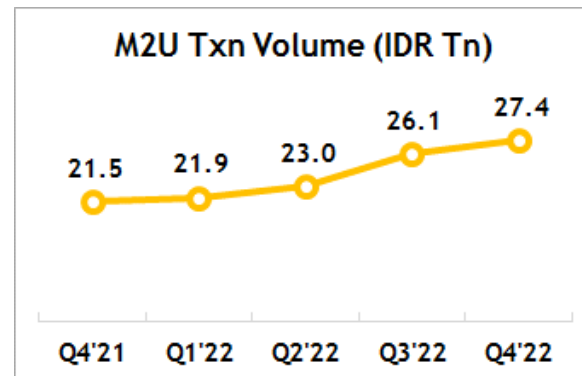
- 28% YoY growth in M2U transactions volume with more than IDR 98 trillion transaction as of Q4 22.
- M2U financial transaction frequency reach more than 17 million as of Q4 22, grow by more than 24% YoY.
- More than 200K saving account have been opened digitally through M2U as of Q4 22.
- Funding volume through M2U reach more than IDR 6.5 trillion and grow by more than 38% YoY as of end of Q4 22.

## QR Pay

- QR Pay transactions volume conducted through M2U as of Q4 22 reach more than IDR 130 billion, grow by more than 380% YoY.
- Over 140K total Maybank QR Pay merchants as of end Q4 22.

## M2E

- Total transaction value as of Q4 22 reach IDR 711 trillion, grow by more than 22% YoY.
- Current account average balance in as of Q4 22 maintained at IDR 25.1 trillion, grow 20.1% YoY.



# New Features Launched in in 2022



## Customer 360 View



Monitor and manage all customer financial portfolio (funding, lending, investment and other assets) through M2U ID App

## Expense Tracker



Monitor and manage all expenses for better financial and spending management through M2U ID App

## Mutual Fund Switching



Customer can now do Switching transaction to switch between funds without the need to go through sell and buy transaction to optimize their portfolio

## Foreign Currency Transfer



With M2U ID App, customer can now do foreign currency transfer with amount >USD25,000, making transaction through M2U easier and more convenient.

## BI FAST



Customer can now do realtime interbank transfer with higher transaction amount and lower cost through BI FAST on M2U App

## Digital Credit Card Features



M2U is now equipped with new Credit Card features such as request conversion to installment, limit increase and cash advance request

## My Happy & Lucky Program



To increase new customer acquisition and provide reward for loyal customers, Maybank continue the My Happy & Lucky reward program with season 2 (Jul'22-Jun'23). Customers who are active in using M2U and use more retail products stand a chance to win many more interesting prizes

## Smart Search



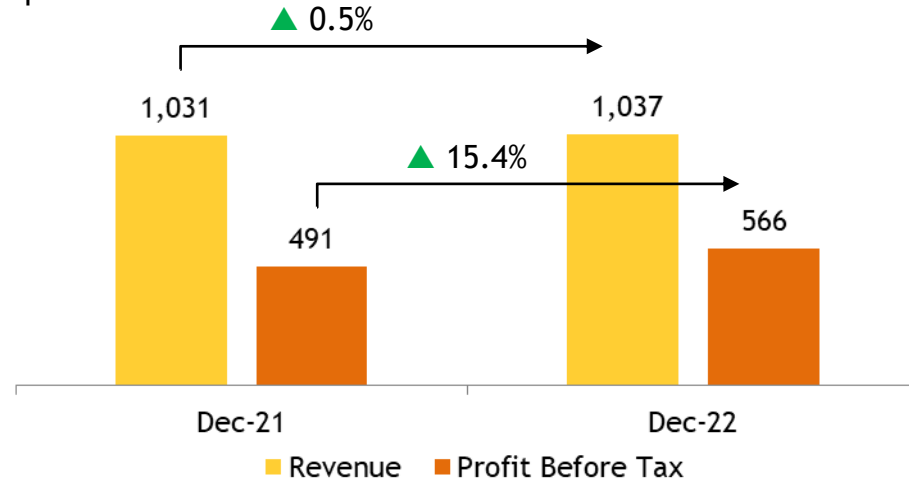
Smart Search is an Intelligent search feature powered by Natural Language Processing (NLP) technology to help customers with finding features, navigating and do transaction in M2U App. Smart Search is also equipped with voice-to-text technology which enable customer to do a search by just using their voice instead of typing the search keyword in M2U.

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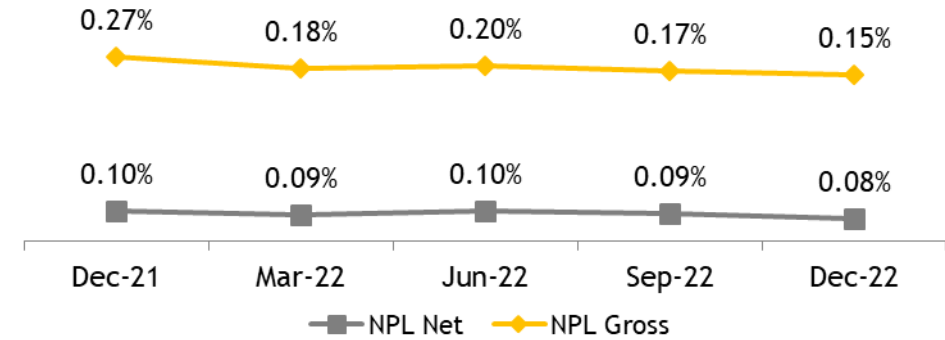
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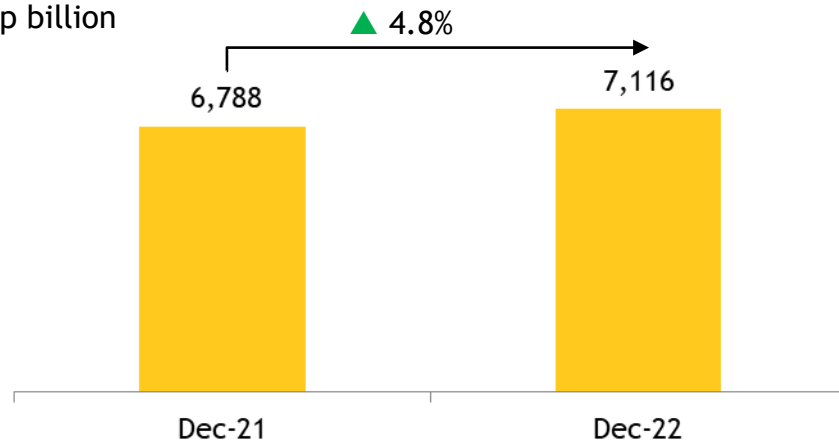
## Revenue and Profit Before Tax Rp billion



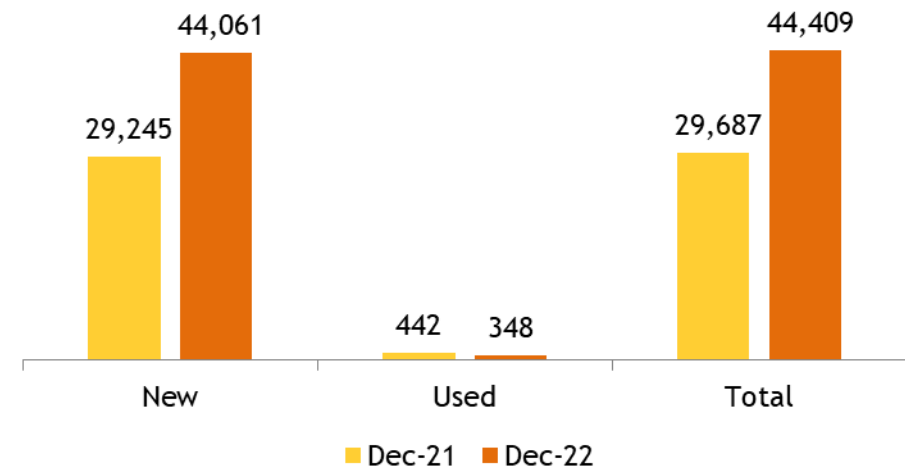
## Asset Quality



## Financing Rp billion



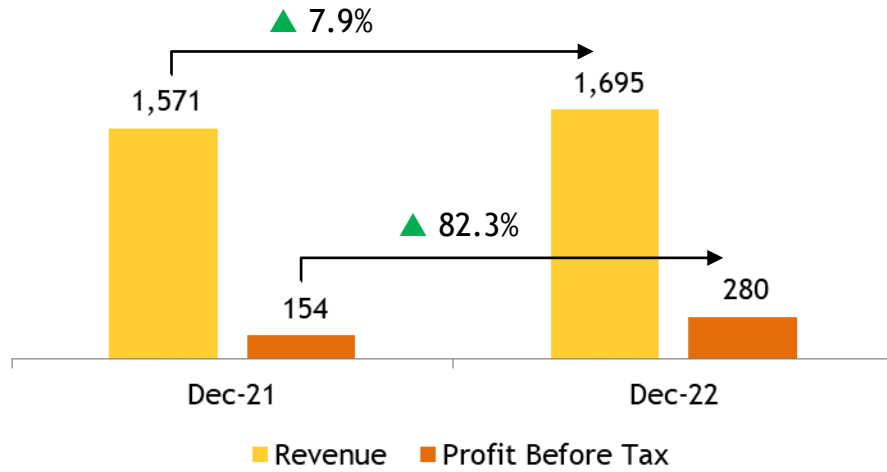
## Unit Financing (unit)



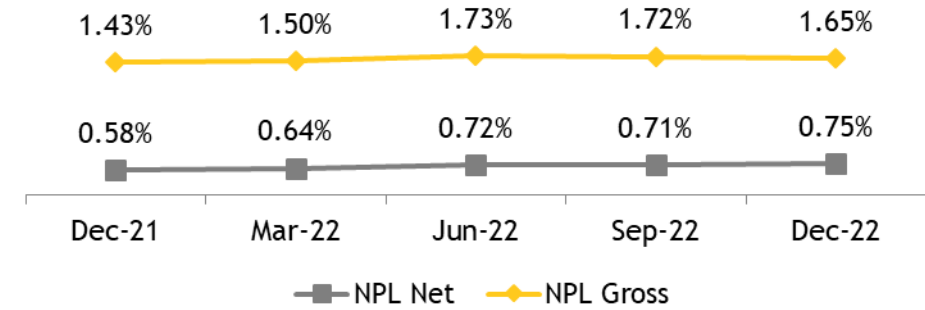
# WOM Finance

## Revenue and Profit Before Tax

Rp billion

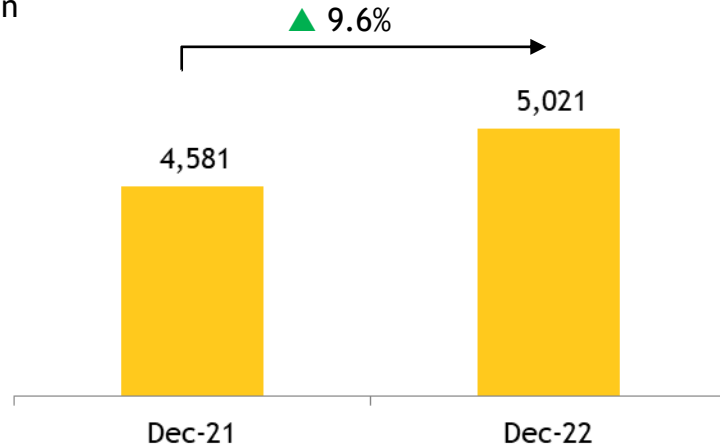


## Asset Quality

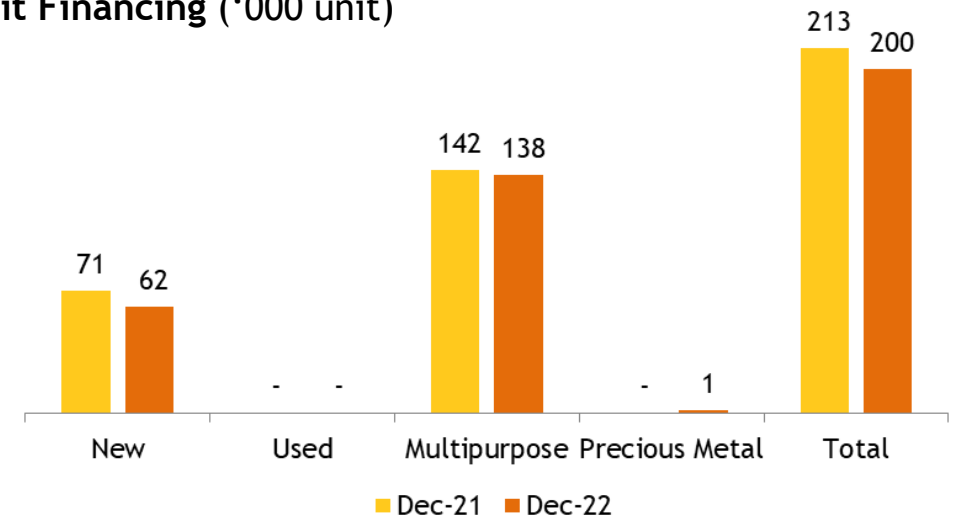


## Financing

Rp billion



## Unit Financing ('000 unit)



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# 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

<b>% Debtors Impacted by Covid-19*</b>	<b>% of OS to total loan balance (as of Dec 22)</b>
Mortgage	6.7%
Auto	0.8% ^)
Credit Cards & Personal Loans	0.4%
RSME	11.9%
SME+	16.3%
Business Banking	11.9%
GB	9.1%
<b>Total</b>	<b>8.8%</b>

\* Debtors Impacted is based on applications received

^ Excluding subsidiaries



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# Sustainable Finance Portfolio



Sustainable Finance Portfolio reached Rp24.8 trillion as of Dec 2022  
Contributing 25.9% to the Bank's individual loan portfolio



Efficiency energy

Rp2.4 tn



Management of Living Natural Resources and Sustainable Use of Land

Rp1.1 tn



Products that Can Reduce Use of Resources and Produce Less Pollution (Eco-efficient)

Rp205 bn



Green Buildings that Meet National, Regional or International Recognized Standards or Certifications

Rp2.2 tn



Other Business and/or Eco-Friendly Activities

Rp1.4 tn



Micro Small Medium Enterprise (UMKM)

Rp17.5 tn

## Blacklist Activities

- 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

# ...and to Support Maybank Group Sustainability Commitment

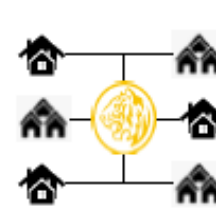


## Commitment 1:



**Mobilizing  
RM50 Billion**  
in Sustainable Finance  
by 2025

## Commitment 2:



**Improve the Lives of 1  
Million Households**  
Across ASEAN  
by 2025

## Commitment 3:



**Carbon Neutral**  
position for Scope 1 and 2  
emissions by 2030 and  
**Net Zero Carbon**  
**Equivalent**  
position by 2050

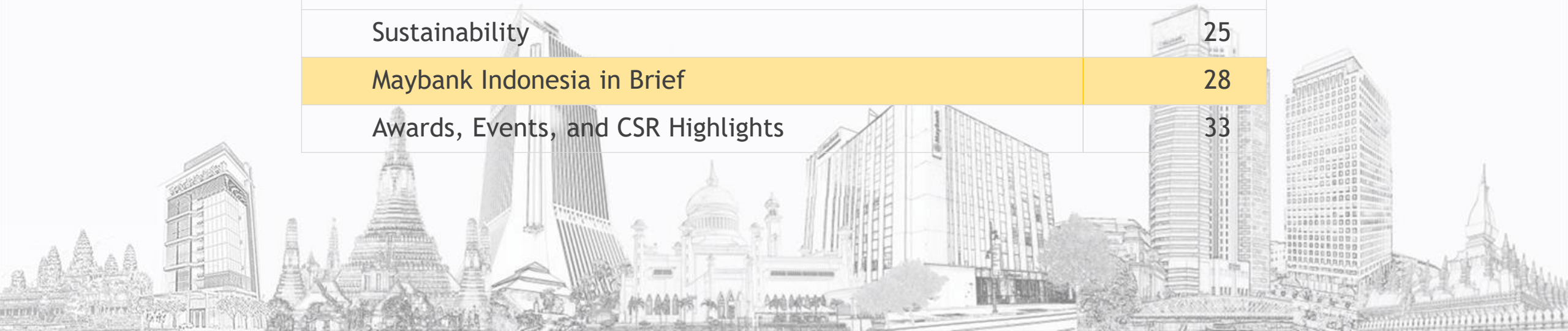
## Commitment 4:



**Living Sustainability**  
Achieve 1 Million Hours per  
annum on Sustainability &  
Delivering 1 Thousand  
Significant SDG-Related  
Outcomes by 2025

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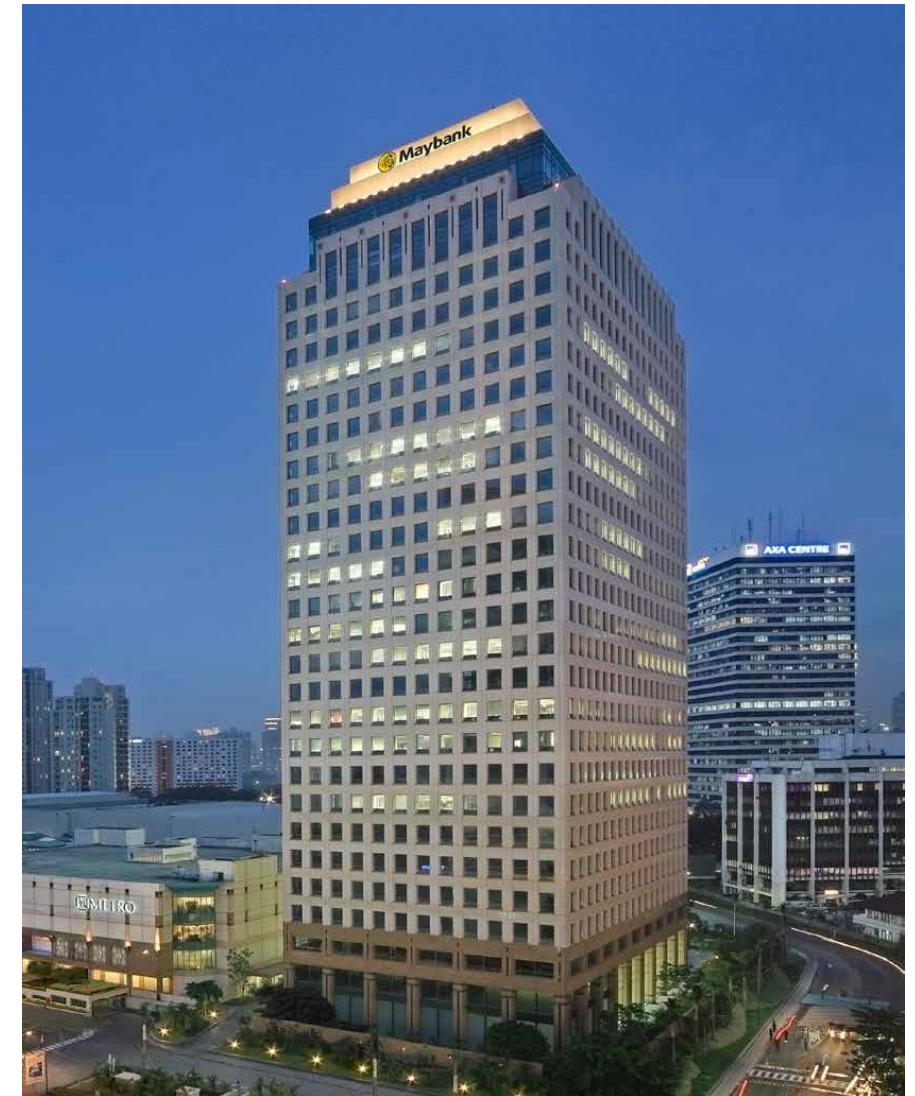


# Profile



## Profile\*

Established	:	15 May 1959
Total Assets	:	Rp160.8 trillion
Total Equity	:	Rp29.5 trillion
Market Capitalization	:	Rp17.4 trillion
Position in Indonesia**	:	Rank #13 in terms of Assets Rank #13 in terms of Loans Rank #13 in terms of Deposits
# of Branches	:	538 $\left\{ \begin{array}{l} 345 \text{ (Maybank Indonesia)} \\ 164^{***} \text{ (WOM Finance)} \\ 29^{**} \text{ (Maybank Finance)} \end{array} \right.$
# of ATM	:	895 ATMs (including 26 Cash Recycle Machines/CRMs) 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	:	8,573 $\left\{ \begin{array}{l} 6,312 \text{ (Maybank Indonesia)} \\ 1,947 \text{ (WOM Finance)} \\ 314 \text{ (Maybank Finance)} \end{array} \right.$
# of Customers Lending	:	617 thousand
# of Customers Funding	:	1.85 million



\* As of Dec 2022

\*\* As of Sep 2022

\*\*\* Including Sales Point Unit

# Company Ratings & Shareholdings



## Company Ratings



As of December 2022

National Long-Term Rating	AAA(idn); Stable Outlook
National Short-Term Rating	F1+(idn)
Subordinated Debt	AA (idn)

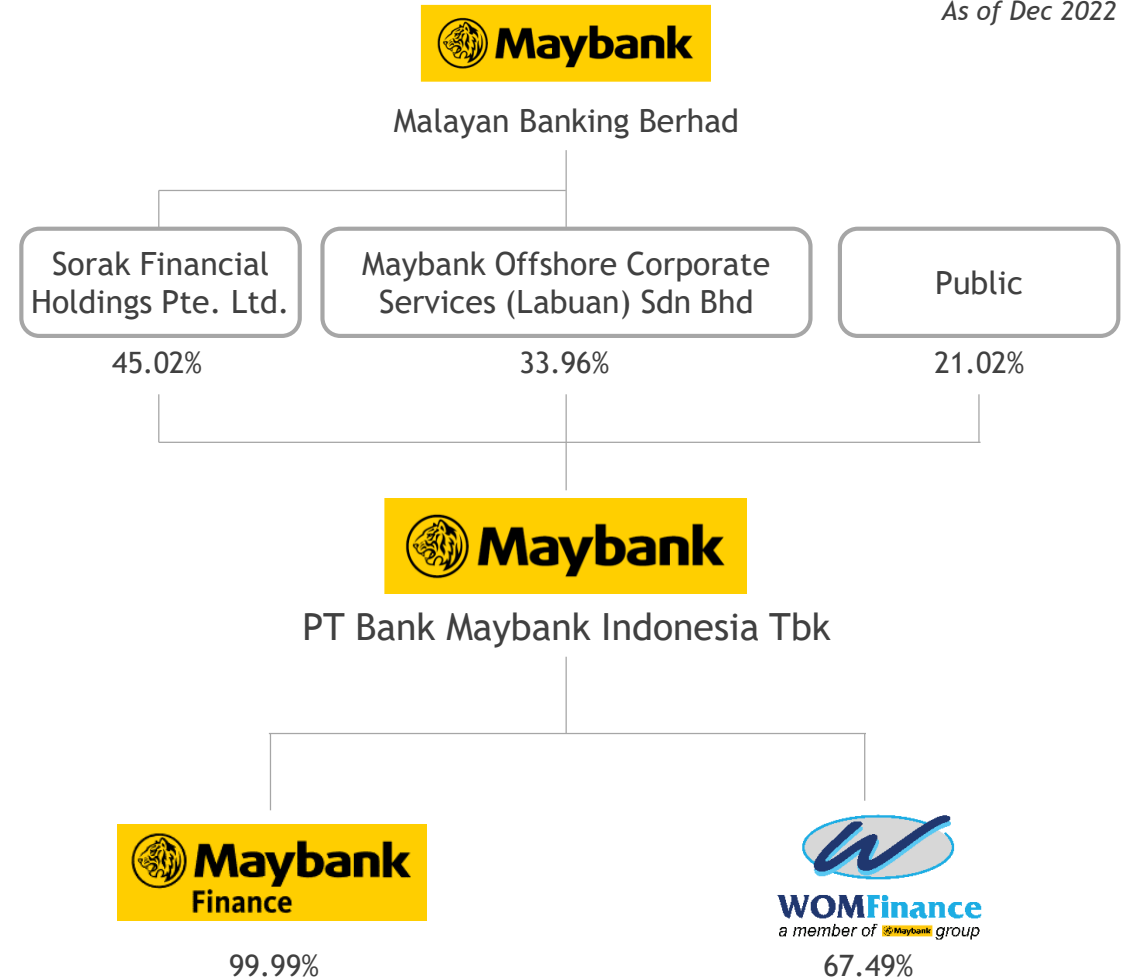


As of March 2022

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 Dec 2022



# Board of Commissioners



**Dato' Khairussaleh Ramli**  
President Commissioner



**Edwin Gerungan**  
Commissioner



**Datuk Lim Hong Tat**  
Commissioner



**Dato' Zulkiflee Abbas  
Abdul Hamid**  
Commissioner



**Budhi Dyah Sitawati**  
Independent Commissioner



**Achjar Iljas**  
Independent Commissioner



**Hendar**  
Independent Commissioner



**Putut Eko Bayuseno**  
Independent Commissioner

# 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



**Bambang Andri Irawan**  
Director



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# Awards, Events & CSR in 4Q 2022



## **Maybank Indonesia Inaugurates Bandar Lampung Main Branch Office Relocation**

Bank Maybank Indonesia inaugurated its Maybank Bandar Lampung main branch office relocation to Jalan Patimura, Teluk Betung Utara, Bandar Lampung, from previously at Jalan Laksamana Malahayati, Teluk Betung, Bandar Lampung. (3 Oct)

## **Maybank Introduces 360 Digital Wealth Feature in M2U ID App**

Maybank Indonesia has introduced a new feature in the M2U ID application, namely 360 Digital Wealth. The new feature is designed to assist customers in managing and monitoring their portfolio of savings, investments and loans, such as credit cards and mortgages. (9 Oct)

## **Cashville Kidz Financial Education Program**

Maybank Foundation and Maybank Indonesia with Money Tree held a financial education program for 271 students called Cashville Kidz. The program was conducted at SD Kristen Saint John, Central Jakarta and MI Al Muzayyanah, North Jakarta. The program is part of comprehensive activities which was created by Maybank Foundation to develop financially-intelligent children throughout the ASEAN region. (26-27 Oct)

## **Maybank Indonesia Inaugurates Surabaya Main Branch Office**

Maybank Indonesia inaugurated Surabaya Main Branch Office, located at Jalan Jembatan Merah. Surabaya Main Branch Office is a relocation from the former Jalan Pemuda branch office. Maybank Indonesia's President Director Taswin Zakaria said that the inauguration of KCI Maybank Surabaya would become a new beginning in continuing Maybank Indonesia's business and services to customers in Surabaya and its surrounding areas. (4 Nov)

# Awards, Events & CSR in 4Q 2022



## Indonesia Net Zero Summit

Maybank Indonesia supported and attended the Indonesia Net Zero Summit in Bali. The event organized by KADIN and KADIN Net Zero Hub carries the theme "Industrial Decarbonization at All Cost". At this event, several representatives of business actors from various sectors in the regional and global spheres including Maybank presented challenges, opportunities and appeals to encourage all business people and the Government of Indonesia to jointly move towards a national decarbonization initiative. (11 Nov)

## Maybank Indonesia Sharia Business Unit (UUS) Holds Festival Masjid Berkah and Maybank Syariah Isyefpreneur Entrepreneurship Competition

Maybank Indonesia UUS launched the Festival Mesjid Berkah and the Maybank Syariah Isyefpreneur entrepreneurship competition. The launching ceremony was followed by a webinar titled "Mosque-Based Entrepreneurship as a Solution to Improve People's Economy". (18 Nov)

## Maybank Indonesia Sharia Business Unit (UUS) Wins the BPS BPIH (Sharia Bank) Award in the Best Green Financial Sustainability Program 2022

The Hajj Financial Management Agency (BPKH) awarded sharia bank partners through the 2022 BPKH Sustainable Banking Award to encourage a sustainable sharia banking ecosystem. (20 Dec)

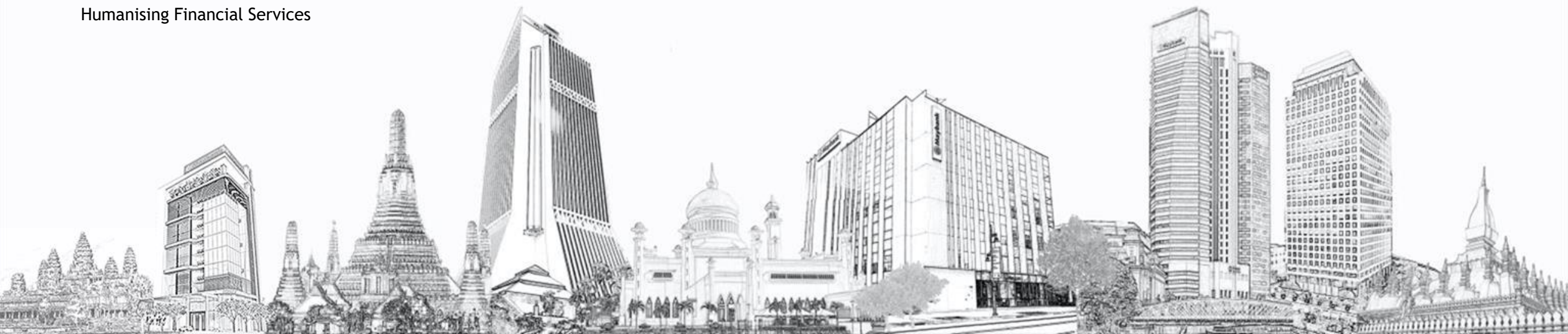
## Maybank Beasiswa Prestasi 2022

Maybank Indonesia has granted a scholarship for employees' children from elementary school to university. This year, there was an increase in scholarship applications, reaching 1,000 applicants, and the total number of recipients was 780 students consisting of elementary level, junior high school, senior high school, and universities all over Indonesia. (21 Dec)

# Thank You



Humanising Financial Services



## **PT Bank Maybank Indonesia Tbk**

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