



**Maybank**

PT Bank Maybank Indonesia Tbk

# GROWING *with you*



# Daftar Isi

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### Catatan | Note:

Foto-foto yang tidak mengenakan masker diambil sebelum pandemi dan/atau foto tanpa masker diambil sebagai formalitas, dan dilaksanakan hanya pada saat sesi fotografi berlangsung.

The pictures of person not wearing masks were photographed before the pandemics and/or the masks were removed as a formality and only during the photography session.

# GROWING *with you*

Sebagai bagian dari agen pembangunan, Maybank Indonesia tetap teguh menjunjung tinggi komitmennya pada keberlanjutan ekonomi, sosial dan lingkungan untuk menjadi Bank yang bertanggung jawab dan berperan aktif dalam mewujudkan bisnis yang berkelanjutan. Hal ini sesuai dengan Peraturan Otoritas Jasa Keuangan No-51/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan (LJK), Emiten, dan Perusahaan Publik, POJK-60/2017 tentang *Green Bond*, dan *framework* keberlanjutan dari Grup Maybank M25 yang mengedepankan aspek kemanusiaan dalam pelayanan keuangan sesuai dengan misi perusahaan yaitu *Humanising Financial Services*.

Di tengah pandemi yang berlangsung di sepanjang tahun 2021, dan dalam upaya mendukung pemangku kepentingan mewujudkan pertumbuhan yang berkelanjutan, Maybank Indonesia, secara internal telah berupaya untuk menjadi lebih produktif dalam menggarap bisnis serta akuisisi agar dapat bertumbuh dan semakin berkembang bersama masyarakat di sekitar wilayah operasional Bank dan pemangku kepentingan lain.

***Growing with you***, merupakan ungkapan pertumbuhan Maybank Indonesia yang memperhatikan empat aspek, yaitu ekonomi, lingkungan, sosial, dan tata Kelola. Dengan demikian, Maybank Indonesia dapat berkontribusi lebih banyak, tidak hanya pada pemulihan ekonomi, namun juga pemulihan lingkungan hidup, lingkungan perusahaan (karyawan) dan lingkungan sekitar (sosial masyarakat).

Sejalan dengan visi dan misi Grup Maybank dan komitmen pada keuangan berkelanjutan, Maybank Indonesia menjalankan kegiatan usaha berprinsip pada Lingkungan, Sosial, & Tata Kelola (LST). Bank juga mengimplementasikan program-program strategi M25 bersama dengan pemangku kepentingan untuk mendukung Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*) yang telah dicanangkan secara global untuk keberlanjutan bumi dalam jangka panjang.

Being a part of the development agency, Maybank Indonesia remains steadfast in upholding the commitment to sustainability to become a responsible bank and play an active role in realising a sustainable business. To fulfil, the Bank must meet the following regulations: the Financial Services Authority Regulation No-51/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions (LJK), Issuers, and Public Companies POJK-60/2017 concerning Green Bonds as well as the sustainability framework of Maybank Group M25, prioritising the human aspects in financial services or Humanising Financial Services.

Amid the pandemic and in an effort to support stakeholders in reaching sustainable growth, Maybank Indonesia strives to be more productive in working on business and acquisitions (aggressively) to grow and keep developing with the community around the Bank's operation and among other stakeholders.

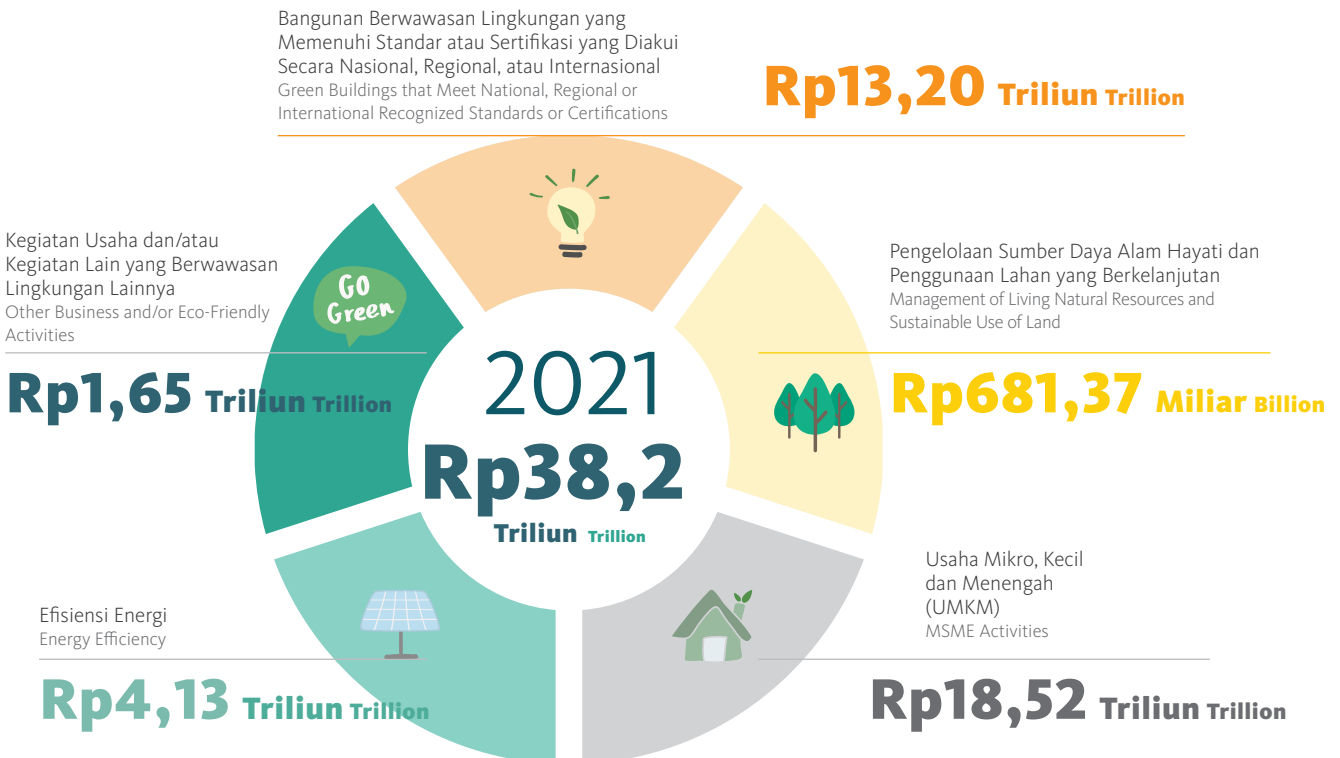
***Growing with you*** is an expression of Maybank Indonesia's growth that pays attention to four aspects: economic, environmental, social, and governance, enabling Maybank Indonesia to contribute more, not only the economic recovery but also to the restoration of the environment, office environment (employees) and the surrounding environment (social community).

In line with the Maybank Group's vision and mission of supporting sustainable finance, Maybank Indonesia conducts the operational activities based on ESG principles and implements M25 strategic programs, along with stakeholders, to support the Sustainable Development Goals (TPB) that had been declared globally for the sustainability of the earth in the long term.



# Perkembangan Keuangan Berkelanjutan

## Sustainable Finance Progress





## Penghimpunan **Dana** | **Fund** Collection

2020	2021
<b>Jumlah Rekening   Accounts</b>	
<b>13.691</b>	<b>13.632</b>
<hr/>	
<b>Nominal</b>	
<b>RP6,72</b> Miliar Billion	<b>Rp7,18</b> Miliar Billion

## Penyaluran **Dana** | **Fund** Distribution

2020	2021
<b>Jumlah Rekening   Accounts</b>	
<b>11.260</b>	<b>10.131</b>
<hr/>	
<b>Nominal</b>	
<b>Rp40,41</b> Triliun Trillion	<b>Rp38,19</b> Triliun Trillion



# Pencapaian Keberlanjutan

## Sustainability Achievement



### KINERJA OPERASIONAL & EKONOMI OPERATIONAL & ECONOMIC PERFORMANCE

- Laba bersih setelah pajak dan kepentingan non-pengendali (PATAMI) Bank mencapai Rp1.645 miliar, atau tumbuh sebesar 29,9% dari Rp1.266 miliar di tahun 2020.
- Total penyaluran kredit hijau tahun 2021 mencapai Rp38.187 miliar, atau sebesar 42,1% dari total penyaluran kredit Bank secara individual tahun 2021 sebesar Rp90.708 miliar.
- Bank menyalurkan kredit UMKM tahun 2021 sebesar Rp18.521 miliar, atau mencapai 20,4% dari total kredit Bank secara individual dan berada di atas ketentuan minimum yang ditetapkan oleh regulator.
- Penghimpunan dana Bank mencapai Rp114.899 miliar, dan 1,66 juta nasabah simpanan (NoC/Number of Customer).
- Bank berhasil menghemat energi listrik sebesar Rp4.904.571.276,27 atau 5.045.855,223 Kwh.
- The Bank's Net Profit after tax and minority interests (PATAMI) amounted to Rp1,645 billion, or grew by 29.9% from Rp1,266 billion in 2020.
- Total Green Loan Disbursement in 2021 amounted to Rp38,187 billion, or 42.1% of the Bank's total loan distribution individually in 2021 amounted to Rp90,708 billion.
- In 2021 The Bank disbursed Rp18,521 billion of MSME Loans, or 20.4% of the Bank's total loans individually and above the minimum requirements set by the regulator.
- The Bank fund collection amounted to Rp114,899 billion, and 1.66 million customer deposits (NoC/Number of Customer).
- The Bank managed to save electricity energy by Rp4,904,571,276.27 or 5,045,855.223 Kwh.

Pencapaian Keberlanjutan  
Sustainability Achievement



**KINERJA LINGKUNGAN**  
**ENVIRONMENTAL PERFORMANCE**

- 41 gedung kantor sudah menggunakan LED DAN AC Freon 32.
- 91% transaksi Bank dilakukan dengan digital.
- 4% penghematan kertas yang berpotensi terhadap pengurangan emisi 23 ton CO<sub>2</sub> eq.
- 41 office buildings already using LEDs and R32AC Coolant.
- 91% of the Bank's transactions are done digitally.
- 4% paper savings potential for emission reductions of 23 tonnes CO<sub>2</sub> eq.



**KINERJA SOSIAL & MASYARAKAT**  
**SOCIAL & COMMUNITY PERFORMANCE**

- Jumlah karyawan perempuan Bank mencapai 3.761 orang.
- Total Karyawan tahun 2021 sebanyak 6.803 karyawan.
- Total dana CSR sebesar Rp7 miliar: biaya penanggulangan Covid Rp1,1 miliar, biaya bantuan bencana Rp1,2 miliar, biaya Pemberdayaan Masyarakat Rp4,4 miliar.
- Penerima manfaat CSR berkisar 23.450 orang, 340 penerima manfaat Maybank Women Eco-Weavers, 1.534 penerima manfaat RISE 2.0.
- The number of female employees of the Bank are 3,761.
- Total employees in 2021 stood at 6,803 employees.
- CSR funds were Rp7 billion : cost of Covid response were Rp1.1 billion, cost of disaster assistance were Rp1.2 billion, cost of Community Empowerment were Rp4.4 billion.
- CSR Beneficiaries were around 23.450 people, 340 Maybank Women Eco-Weavers beneficiaries, and 1,534 RISE 2.0 beneficiaries.



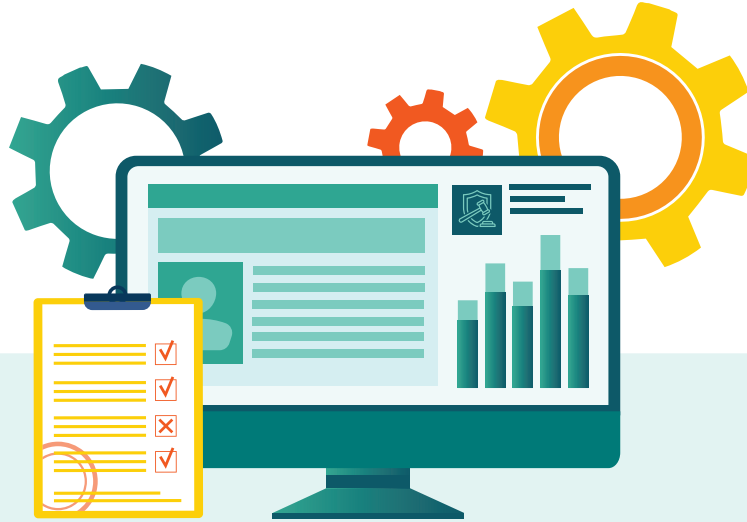
## Pencapaian Keberlanjutan Sustainability Achievement



### KINERJA PRODUK DAN PELAYANAN PELANGGAN PRODUCT AND CUSTOMER SERVICE PERFORMANCE

- Total transaksi digital Bank mencapai 17,83 juta transaksi dengan nilai transaksi sebesar Rp658,44 triliun.
  - Nasabah pengguna layanan perbankan digital mencapai 12.008 atau tumbuh sebesar 49,4%.
  - Penggunaan layanan perbankan digital mencapai 723.109 atau tumbuh 26,6%.
  - Pengukuran NPS dan RSI pelanggan di tahun 2021 lebih tinggi 43% dan 4%.
- 
- The Bank's total digital transactions reached 17.83 million transactions with a transaction value of Rp658.44 trillion.
  - Customers accessing through digital banking reached 1208 or grew by 49.4%.
  - Digital Banking usage reached 723,109 or grew 26.6%.
  - Measurement of customer NPS and RSI in 2021 43% and 4% higher.



Pencapaian Keberlanjutan  
Sustainability Achievement

### KINERJA TATA KELOLA GOVERNANCE PERFORMANCE

- 2.139 karyawan Bank mengikuti sertifikasi manajemen risiko.
  - 8.022 karyawan telah mengikuti pelatihan anti korupsi dan anti fraud, 1.219 karyawan melalui webinar, dan 6.803 karyawan melalui *e-learning*.
  - 9.443 karyawan telah mengikuti pelatihan keuangan berkelanjutan, baik melalui *e-learning* maupun media *learning* lainnya.
  - Nihil insiden korupsi.
- 
- 2,139 Bank employees participate in risk management certification.
  - 8,022 employees have attended anti-corruption and anti-fraud training, 1,219 employees through zoom webinars, and 6,803 employees through e-learning.
  - 9,443 employees have participated in sustainable financial training, either through e-learning or other learning tools.
  - Zero incidents on corruption.



# MAYBANK WOMEN *Eco-Weavers*



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Maybank *Women Eco-Weavers* (MWEW) adalah program pemberdayaan perempuan yang dilaksanakan di Indonesia dan di beberapa negara ASEAN lainnya, yakni Laos dan Kamboja. MWEW tahap pertama telah dilaksanakan pada tahun 2015-2019 dan berlanjut ke tahap kedua hingga 2021.

Maybank *Women Eco-Weavers* (MWEW) is a women's empowerment program implemented in Indonesia as well as in several other ASEAN countries, namely Laos and Cambodia. The first stage of MWEW was carried out in 2015-2019 and it is continuing into its second stage until 2021.

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Dalam pelaksanaannya, Bank bekerja sama dengan Asosiasi Pendamping Perempuan Usaha Kecil (ASPPUK), TORAJAMELO dan Sekar Kawung untuk meningkatkan kesejahteraan perempuan prasejahtera di wilayah Provinsi Sumatera Barat, Nusa Tenggara Barat, Nusa Tenggara Timur dan Jawa Timur melalui pelestarian kain tenun. Program MWEW tidak hanya mempromosikan pelestarian budaya tenun tradisional tetapi juga memperkenalkan pewarna alami yang ramah lingkungan, bahkan para penenun juga diajak untuk memastikan ketersediaan tanaman yang menjadi sumber pewarna alami dengan mengembangkan tanaman tersebut secara mandiri. [FS.10]

Penggunaan pewarna alami yang ramah lingkungan telah menciptakan hasil karya seni tenun yang tidak hanya unik tetapi juga diproduksi secara berkelanjutan, antara lain penggunaan air yang jauh lebih efisien dan tidak lagi menggunakan pewarna kimia yang dapat membahayakan bagi ekosistem, serta aman bagi penenun, keluarganya maupun bagi konsumen.

Bersama mitra program MWEW, Maybank Indonesia menyelenggarakan serangkaian pelatihan yang meliputi cara menenun, membuat motif, meramu pewarna alami, hingga pemasaran dan literasi keuangan. Di samping itu, Bank juga berupaya untuk mendorong kewirausahaan perempuan melalui hibah pembiayaan mikro yang berfungsi sebagai modal awal untuk membentuk koperasi, dan pengadaan peralatan penunjang program MWEW seperti, alat tenun dan benang, serta pembangunan pusat belajar tenun. [FS.16]

Di tahun 2021 ini, Maybank Indonesia menyelenggarakan ajang promosi untuk memamerkan hasil karya tenun dari para binaan Bank melalui *virtual launch* dengan berbagai koleksi tenun terbaru yang memiliki makna mendalam hasil karya para penenun di Lembata dan Tuban. Pameran *virtual* ini mengajak seluruh lapisan masyarakat untuk turut mengambil bagian dalam meningkatkan kesejahteraan para penenun dengan cara membeli kain para penenun dan mengembangkannya menjadi produk *fashion*. Dengan menjangkau masyarakat luas, Maybank Indonesia secara tidak langsung terlibat dalam melestarikan budaya sekaligus mendorong perekonomian lokal dan kehidupan para penenun program MWEW.

In its implementation, the Bank cooperates with the Association of Small Business Women Assistance (ASPPUK), TORAJAMELO and Sekar Kawung in order to improve the welfare of underprivileged women in the provinces of West Sumatra, West Nusa Tenggara, East Nusa Tenggara and East Java through the preservation of woven fabrics. The MWEW program not only promotes the preservation of traditional weaving culture but also introduces environmentally friendly natural dyes, even weavers are also invited to ensure the availability of plants that are sources of natural dyes by developing these plants independently. [FS.10]

The use of environmentally friendly natural dyes creates woven artworks that are not only unique but also produced in an environmentally friendly manner, including more efficient use of water, no longer using chemical dyes that can harm the ecosystem, and safe for the weavers, their families and consumers.

In this program, Maybank Indonesia provides training on how to weave, manufacture of woven motifs, manufacture of natural dyes, marketing and financial literacy. In addition, the Bank also increases women's entrepreneurship through microfinance grants for initial capital for the establishment of cooperatives, procurement of program equipment such as: looms and threads, and pioneering the construction of a weaving learning center. [FS.16]

In 2021, Maybank Indonesia will hold a promotional event to showcase the weaving works of the Bank assisted by a virtual launch with various collections of the latest weavings that have deep meanings made by the weavers in Lembata and Tuban. This virtual exhibition invites all walks of life to take part in improving the welfare of the weavers by buying the weavers' fabrics and developing them into fashion products. By reaching out to the wider community, Maybank Indonesia is indirectly involved in preserving culture as well as encouraging the local economy and the lives of the weavers of the MWEW program.



# Milestone MWEW

**2015**

Maybank Foundation menginisiasi dan memulai program MWEW.

Maybank Foundation initiates the establishment of MWEW and starts the program.

**2017**

MWEW mendapatkan pengakuan dan berpartisipasi dalam pameran ASEAN 50<sup>th</sup> Anniversary.

MWEW gains recognition and participates in ASEAN 50<sup>th</sup> Anniversary exhibition.

**2019**

Melatih lebih dari 400 penenun di Sawahlunto, Tanah Datar, Lombok Tengah, Lombok Timur.

Successfully trained 400 weavers in Sawahlunto, Tanah Datar, Central Lombok, East Lombok.

**2020**

Melatih lebih dari 60 penenun, pembatik dan penjahit di Lembata dan Tuban.

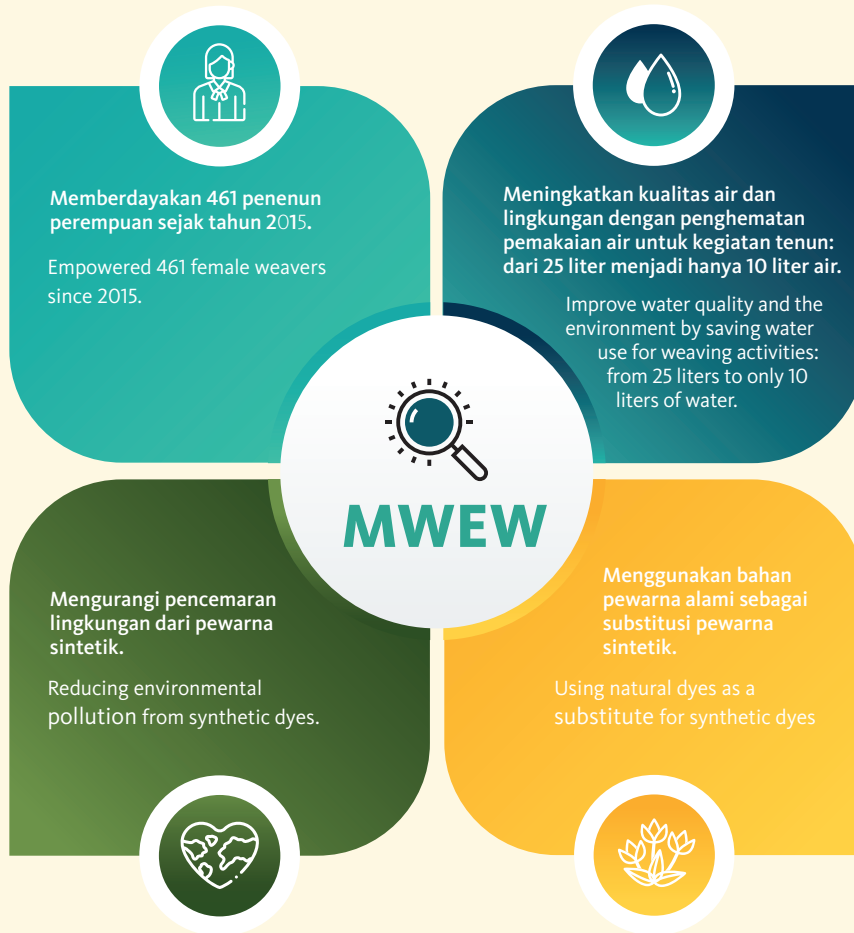
Trained 60 weavers, batik and tailors in Lembata and Tuban.

**2021**

Mengadakan pameran virtual hasil karya penenun MWEW.

Holding a virtual exhibition of MWEW's weaving works.

# Quick Facts of MWEW





# RISE: REACH INDEPENDENCE & SUSTAINABLE ENTREPRENEURSHIP 2.0



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Maybank Indonesia dan Maybank Foundation aktif melaksanakan program pelatihan pemberdayaan ekonomi bagi komunitas difabel dan marginal melalui program RISE (*Reach Independence @ Sustainable Entrepreneurship*) sejak tahun 2016. Program ini bertujuan untuk melatih kemandirian dan membangun kewirausahaan bagi komunitas difabel dan marginal agar dapat meningkatkan perekonomian dan kesejahteraan mereka.

Maybank Indonesia and Maybank Foundation are actively implemented economy empowerment training program for the community with disabilities and marginal through RISE program (Reach Independence & Sustainable Entrepreneurship) since 2016. The program aims at providing self-reliance and building entrepreneurship for these communities so as to be able to improve their economies and welfares.

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RISE adalah program peningkatan kapasitas dan keterampilan yang dilaksanakan secara terstruktur, dimulai dari perubahan pola pikir, pelatihan keterampilan kewirausahaan hingga pendampingan pengembangan usaha. Program RISE 2.0 dirancang untuk menyempurnakan program RISE tahap pertama, yang diselenggarakan pada tahun 2016 hingga 2019, dan 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, serta *tracking* sistematis perkembangan usaha. Hal ini bertujuan 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.

Program RISE 2.0 dimulai sejak awal 2020 ini akan berlangsung hingga 2023 dan menargetkan lebih banyak komunitas difabel dan marjinal di berbagai wilayah di Indonesia. Pada 2021, pelatihan ini telah dilaksanakan di 12 provinsi di Indonesia dengan jumlah peserta sebanyak 1.320 orang. Di setiap pelatihan juga dilakukan edukasi literasi keuangan dimana peserta memperoleh pemahaman terkait pengelolaan keuangan serta pengenalan produk dan layanan perbankan.

RISE is a capacity building program for disabled communities through structured training programs, starting from independent skills training to mentoring business developers. The RISE 2.0 program is designed to enhance the first phase of the RISE program, which is integrated from start to finish using a 3E (*Embrace, Embed & Engage*) approach by utilizing technology as a means of training and mentoring, providing intensive and continuous assistance, and tracking business development systematically. The aim is to increase participant income, create an online database and marketplace as a means for participants to sell products, as well as connect participants with products, services and digital banking technology that participants need.

The RISE 2.0 program started in early 2020 and will last until 2023 and target more disabled and marginalized communities in various regions in Indonesia. This training has been carried out in 12 cities in Indonesia with a total of 1,320 participants. In each training, financial literacy education is also conducted where participants gain an understanding of financial management as well as introductions to banking products and services.



# Milestone RISE 2.0

**2016**

Maybank Foundation menginisiasi program RISE.

Maybank Foundation initiates RISE program.

**2016-2019**

RISE tahap pertama dilaksanakan dengan 2.267 peserta difabel dan komunitas marjinal telah mendapatkan pelatihan kewirausahaan dan kemandirian di 17 kota.

RISE 1.0 was implemented with 2,267 participants with disabilities and marginalized communities having received entrepreneurship and independence training.

**2020**

RISE 2.0 dilaksanakan dengan 1.467 difabel dan komunitas marjinal ikut serta pelatihan RISE dalam 35 sesi di 16 kota.

RISE 2.0 was implemented with 1,467 disabled and marginalized communities participating in RISE training in 35 sessions in 16 Cities.

**2021**

Menyelenggarakan pelatihan kepada 1.320 peserta di 12 provinsi.

Conduct training for 1,320 participants in 12 cities.

**2023**

Menargetkan 7.350 peserta hingga akhir 2023 untuk tiga level yaitu *Basic, Standard & Premium*.

Targeting 7,350 participants by the end of 2023 for three levels namely Basic, Standard & Premium.



# Kegiatan RISE 2.0

Level	Peserta Participants	Materi Material	Durasi Duration	Mentoring & Coaching
<i>Basic</i>	Komunitas difabel yang belum memiliki dan sedang merintis usaha. People with disabilities who haven't owned and are starting a business.	<ul style="list-style-type: none"> <li>• Perubahan pola pikir</li> <li>• Memilih usaha yang tepat</li> <li>• Cara pemasaran sederhana</li> <li>• Pengelolaan keuangan dan edukasi perbankan</li> <li>• Change of mindset</li> <li>• Choosing the right business</li> <li>• Simple way of marketing</li> <li>• Financial management and banking education</li> </ul>	4 hari   days	Tidak ada   None
<i>Standard</i>	Peserta program RISE 2.0 level Basic yang memenuhi kualifikasi mengikuti level standard. RISE 2.0 Basic level program participants who meet the qualifications follow the standard level	<ul style="list-style-type: none"> <li>• Perubahan perilaku usaha</li> <li>• Menciptakan manfaat produk</li> <li>• Teknik visualisasi kemasan produk</li> <li>• Penggunaan media pemasaran</li> <li>• Blue Ocean Strategy</li> <li>• Menciptakan market</li> <li>• Pengelolaan keuangan dan edukasi perbankan</li> <li>• Changes in business behavior</li> <li>• Creating product benefits</li> <li>• Product packaging visualization techniques</li> <li>• Use of marketing media</li> <li>• Blue Ocean Strategy</li> <li>• Creating a market</li> <li>• Financial management and banking education</li> </ul>	5 hari   days	3-6 bulan   months
<i>Premium</i>	Peserta program RISE 2.0 level Standard yang memenuhi kualifikasi mengikuti level premium. Participants of the RISE 2.0 Standard level program who meet the qualifications to take part in the premium level	<ul style="list-style-type: none"> <li>• Teknik pemasaran virtual melalui media sosial dan E-Commerce</li> <li>• Menciptakan nilai tambah dan branding produk</li> <li>• Pembuatan konten pemasaran virtual</li> <li>• Pemasaran lintas negara</li> <li>• Mengembangkan usaha melalui proyek bisnis</li> <li>• Pengelolaan keuangan dan edukasi perbankan</li> <li>• Virtual marketing techniques through social media and E-Commerce</li> <li>• Creating added value and product branding</li> <li>• Virtual marketing content creation</li> <li>• Cross-country marketing</li> <li>• Developing business through business projects</li> <li>• Financial management and banking education</li> </ul>	5 hari   days	12 bulan   months





# Peristiwa Penting

## Event Highlights

18-22

Januari  
January

### Maybank Indonesia dan Maybank Foundation menyelenggarakan 4 kali program RISE 2.0.

Maybank Indonesia and Maybank Foundation held RISE 2.0 program 4 times.



Pada bulan Januari, program diselenggarakan sebanyak empat kali yang diikuti sebanyak 130 komunitas difabel & marjinal di Jawa Timur, Jawa Barat dan Nusa Tenggara Timur.

In January, the program was held four times, attended by 130 disabled & marginalized communities in East Java, West Java and East Nusa Tenggara.

4-5

Februari  
February

### Maybank Indonesia Sales Service Summit & Awards 2021

Maybank Indonesia Sales Service Summit & Awards 2021



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

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

26

Maret  
March

### Rapat Umum Pemegang Saham Tahunan (RUPST) Maybank Indonesia

Maybank Indonesia Annual General Meeting of Shareholders (AGMS)



Maybank Indonesia menyelenggarakan RUPST di kantor pusat Senayan, Jakarta yang di antaranya menyetujui laporan keuangan audit yang berakhir 31 Desember 2020, pembagian dividen, dan perubahan susunan Komisaris dan Direksi.

Maybank Indonesia held its AGMS at the Bank's headquarters, Senayan, which approved the audited financial statements as of 31 December 2020, dividend distribution, and changes in Board of Directors composition.

Peristiwa Penting  
Event Highlights

08

April  
April

**Maybank Indonesia Resmikan Tiga Kantor Cabang Syariah**  
Maybank Indonesia Inaugurates Three Sharia Branch Offices



Maybank Indonesia meresmikan tiga kantor cabang Syariah di Jambi, Malang, dan Banda Aceh secara serentak yang dilakukan secara virtual sebagai wujud upaya Maybank Indonesia untuk mengoptimalkan layanan Syariah kepada masyarakat luas.

Maybank Indonesia inaugurated three Sharia branch offices in Jambi, Malang, and Banda Aceh simultaneously carried out virtually as Maybank Indonesia's efforts to optimize sharia services to the wider community.

28-29

April  
April

**Maybank Indonesia Salurkan Bantuan Bencana Banjir dan Tanah Longsor Nusa Tenggara Timur**  
Maybank Indonesia Distributes Aid for Flood and Landslide Disasters East Nusa Tenggara



Maybank Indonesia bersama TORAJAMELO, mitra program Maybank Women Eco-Weavers, menyalurkan donasi makanan, obat-obatan dan barang kebutuhan darurat lainnya untuk 210 korban bencana di Lembata dan Adonara.

Maybank Indonesia together with TORAJAMELO, a partner of the Maybank Women Eco-Weavers program, distributed food, medicine and other emergency supplies for 210 disaster victims in Lembata and Adonara.

27

Mei  
May

**Maybank Indonesia Syariah Thought Leaders Forum 2021**  
Maybank Indonesia Syariah Thought Leaders Forum 2021



Unit Usaha Syariah (UUS) Maybank Indonesia menyelenggarakan ajang tahunan Shariah Thought Leaders Forum – dengan tema *From Niche to Mainstream: Accelerating Shariah Economy and Finance in the Digital Era* yang menghadirkan regulator, pakar keuangan Syariah internasional, dan praktisi bisnis.

Shariah Business Unit (UUS) Maybank Indonesia held an annual event of Shariah Thought Leaders Forum - with the theme *From Niche to Mainstream: Accelerating Shariah Economy and Finance in The Digital Era* which presented regulators, international sharia experts, and business practitioners.



## Peristiwa Penting Event Highlights

# 16

Juli  
July

### Maybank Indonesia Salurkan Bantuan Kurban Online

Maybank Indonesia Distributes Online Qurban Aid



Dalam rangka menyambut Hari Raya Idul Adha 1442-H, Unit Usaha Syariah (UUS) Maybank Indonesia memberikan kemudahan bagi Nasabah untuk menunaikan ibadah kurban secara online dan melaksanakan penyaluran bantuan hewan kurban dengan total pendistribusian senilai Rp950.000.000.

In welcoming Eid al-Adha 1442-H, the Sharia Business Unit (UUS) of Maybank Indonesia makes it easy for customers to perform qurban services online and distribute qurban animal donations worth Rp950,000,000.

# 17

Juli  
July

### Maybank Indonesia Adakan Vaksinasi Gotong Royong

Maybank Indonesia Holds Mutual Cooperation Vaccination



Maybank Indonesia mengadakan kegiatan Vaksinasi Gotong Royong yang ditujukan untuk karyawan Maybank Indonesia beserta anggota keluarganya dengan bekerja sama dengan Kimia Farma. Kegiatan ini dilaksanakan di kantor Pusat Sentral Senayan 3, dan R.E. Martadinata, Bandung.

Maybank Indonesia held Vaksinasi Gotong Royong aiming for the bank's employees and their immediate family members in collaboration with Kimia Farma, located in Sentral Senayan 3, Head Office, and R.E Martadinata, Bandung.

# 27

Juli  
July

### Taswin Zakaria: Strategi Maybank Indonesia Mendorong Bisnis Syariah

Taswin Zakaria: Maybank Indonesia Strategy to Boost Sharia Business



CNBCIndonesia.com menayangkan wawancara tentang Presiden Direktur Maybank Indonesia Taswin Zakaria yang membahas tentang strategi Bank untuk menggenjot bisnis Syariah di era digitalisasi pada acara *Power Lunch* di CNBC Indonesia.

CNBCIndonesia.com broadcasted an interview with Maybank Indonesia President Director Taswin Zakaria talking about the Bank's strategies to boost sharia business in the digital era on *Power Lunch* program on CNBC Indonesia.

Peristiwa Penting  
Event Highlights

13

Agustus  
August

**Penyaluran Alat Bantuan Kesehatan dalam Memerangi Covid-19**  
Medical Equipment Assistance for Covid-19 Response



Maybank Indonesia menyalurkan bantuan alat kesehatan untuk tenaga kesehatan di 22 rumah sakit pemerintah dan swasta di 10 provinsi dengan bekerja sama dengan BenihBaik.com. Bantuan alat kesehatan tersebut terdiri dari oksimeter, tensimeter, multivitamin, baju *hazmat* mikropori, masker N95, baju pelindung, pelindung wajah dan kaca mata.

Maybank Indonesia distributed medical equipment assistance for health workers in 22 government and private hospitals in 10 provinces in collaboration with BenihBaik.com. The medical equipment assistance consisted of an oxymeter, sphygmomanometer, multivitamin, micropore hazmat suit, N95 mask, protective clothing, face shield and goggles.

23

September  
September

**Maybank Indonesia Persembahkan Maybank CARE Day**  
Maybank Indonesia Presents Maybank CARE Day



Dengan mengusung tema “Customers Are Really Everything”, Maybank Indonesia menyelenggarakan acara Maybank CARE Day untuk memperingati Hari Pelanggan Nasional tahun 2021 untuk mempererat ikatan dengan nasabah. Bank senantiasa berkomitmen untuk meningkatkan kepuasan nasabah.

With the theme “Customers Are Really Everything”, Maybank Indonesia held the Maybank CARE Day event to commemorate 2021 National Customer Day to strengthen bonds with customers. The Bank is always committed to improving customer satisfaction.

08

Oktober  
October

**UUS Maybank Indonesia Luncurkan Festival Masjid Berkah Gerakan Berbagi**  
UUS Maybank Indonesia Launches Masjid Berkah Festival A Sharing Movement for Spreading the Blessings



Unit Usaha Syariah (UUS) Maybank Indonesia meluncurkan acara festival “My Festival Masjid Berkah Bank” yang berlangsung dari 8 Oktober s.d. 11 November 2021 melalui berbagai kegiatan berbagi berkah dengan mitra masjid se-Indonesia.

Maybank Indonesia’s Sharia Business Unit (UUS) launched the “My Festival Masjid Berkah Bank” festival which took place from 8 October to 11 2021 through various blessing sharing activities with mosque partners throughout Indonesia.



## Peristiwa Penting Event Highlights

# 08

Oktober  
October

### Maybank Indonesia Dukung Transaksi Bilateral dengan Mata Uang Lokal Maybank Serves Local Currency Bilateral Transactions



Maybank Indonesia mendukung penerapan transaksi bilateral dengan mata uang lokal (LCS) yang digagas Bank Indonesia (BI). Hal ini bertujuan untuk mengurangi ketergantungan pada mata uang Dollar Amerika Serikat (USD) baik transaksi perdagangan investasi maupun *remittance*.

Maybank Indonesia implements local currency settlement (LCS) initiated by Bank Indonesia (BI). The step is taken to reduce dependency towards on the US dollar currency rates for both investment trade and remittance transactions

# 28

Oktober  
October

### Maybank Indonesia Dukung Kajian Budaya dan Potensi Wisata Banoa Toba Maybank Indonesia Supports Cultural Studies and Tourism Potential of Banoa Toba



Maybank Indonesia mendukung mahasiswa pecinta alam Universitas Indonesia dan Univesitas Sumatera Utara untuk melaksanakan kegiatan kajian budaya dan pemetaan potensi wisata di Danau Toba, Sumatera Utara yang bertajuk Kembara Banoa Toba.

Maybank Indonesia supports nature lovers at the University of Indonesia and the University of North Sumatra to carry out cultural studies and mapping of tourism potential in Lake Toba, North Sumatra, entitled Kembara Banoa Toba.

# 02

November  
November

### UUS Maybank Indonesia Resmikan Jembatan Gantung untuk Warga Desa Cepoko UUS Maybank Indonesia Inaugurates Suspension Bridge to Support Mobility of Residents of Cepoko Village



Unit Usaha Syariah (UUS) Maybank Indonesia meresmikan jembatan gantung di Desa Cepoko Nganjuk, Jawa Timur untuk mendukung mobilitas warga, khususnya melalui penyediaan sarana jembatan sebagai akses transportasi dan lalu lintas warga di Desa Tahunan dan Desa Bayeman di wilayah tersebut.

The Sharia Business Unit (UUS) of Maybank Indonesia inaugurated a suspension bridge in Cepoko Nganjuk Village, East Java to support the mobility of residents, particularly through the provision of bridge facilities as an access to transportation and traffic for residents in Tahunan Village and Bayeman Village area.

Peristiwa Penting  
Event Highlights

27

November  
November

**Maybank Indonesia Umumkan Pemenang My Happy & Lucky Bank Periode ke Tiga**  
Maybank Announces My Happy & Lucky Bank 3<sup>rd</sup> Period Winners



Maybank Indonesia mengumumkan pemenang undian periode ke tiga My Happy & Lucky Bank. 57 pelanggan yang menjadi pemenang dalam babak ini mendapatkan berbagai hadiah menarik, mulai dari *smartphone* Samsung S21, sepeda listrik Viar Panama, hingga mobil *hybrid* Nissan Kicks E-power.

Maybank Indonesia announced the winners of the third period of the My Happy & Lucky Bank lucky draw. There were 57 customers as winners in this round, which have won various attractive prizes, starting from Samsung S21 smartphones, Viar Panama electric bikes, to Nissan Kicks E-power hybrid cars.

09

Desember  
December

**UUS Maybank Indonesia Jalin Kemitraan Strategis dengan DMI**  
UUS Maybank Indonesia Collaborates with DKI Jakarta Indonesian Mosque Council



Unit Usaha Syariah (UUS) Maybank Indonesia menjalin kemitraan strategis dengan Pimpinan Dewan Masjid Indonesia (DMI) Provinsi DKI Jakarta untuk menyediakan total solusi perbankan syariah, guna mendukung pengelolaan keuangan masjid.

Maybank Indonesia established a strategic partnership with regional leaders of the Indonesian Mosque Council (DMI) of the DKI Jakarta province to provide total sharia banking solutions to support mosque financial management.

11-12

Desember  
December

**MAYBANK MARATHON ANYWHERE 2021 VIRTUAL RUN**  
Maybank Marathon Anywhere (MMA) 2021 Virtual Run



Tahun ini memperingati tahun ke-10 Maybank Marathon sejak pertama kali diperkenalkan pada tahun 2012 di Bali. Memasuki satu dekade perayaan, MMA kembali berlaga di kategori 10K, 21K dan 42k.

This year marks the 10th year Maybank Marathon since it was first introduced in 2012 in Bali. Entering a decade celebration, the MMA returned and competed in the 10K, 21K and 42k categories.



# Penghargaan Awards

Tanggal Date	Nama Penghargaan Awards
29 Januari January	“The Best Sharia Unit Bank” dalam ajang Economics Syariah Award 2021. “The Best Sharia Unit Bank” at the Economics Syariah Award 2021.
9 Februari February	Peringkat IV Best Overall SLE 2021 dalam 4 <sup>th</sup> Satisfaction, Loyalty, Engagement (SLE) Awards 2021 Kategori Bank Umum Konvensional – BUKU III oleh Majalah Infobank dan Marketing Research Indonesia (MRI). Rank IV Best Overall SLE 2021 at the 4 <sup>th</sup> Satisfaction, Loyalty, Engagement (SLE) Awards 2021 ini Commercial Bank – BUKU III Category held by Infobank and Marketing Research Indonesia (MRI).
26 Februari February	“Indonesia’s Most Popular Digital Financial Brands Award (Millennials’ Choice)” oleh Economics. “Indonesia’s Most Popular Digital Financial Brands Award (Millennials’ Choice)” oleh Economics.
29 Juni June	Best Overall Plus Digital (UUS) dalam Infobank Banking Service Excellence Awards 2021 oleh Majalah Infobank dan Marketing Research Indonesia (MRI). Best Overall Plus Digital (UUS) at the Infobank Banking Service Excellence Awards 2021 held by Infobank Magazine and Marketing Research Indonesia (MRI).
7 Juli July	The Best Organization Structure in Financial Industry dan The Most Resilience Excellence Company 2021 dalam Human Capital On Resilience Excellence Award 2021. The Best Organization Structure in Financial Industry and The Most Resilience Excellence Company 2021 at the Human Capital On Resilience Excellence Award 2021.
17 September September	<ul style="list-style-type: none"> <li>• The Best Indonesia Human Capital of The Year 2021 – PT Bank Maybank Indonesia Tbk</li> <li>• The Best Visionary Human Capital Director 2021 – Irvandi Ferizal, Human Capital Director Dalam Indonesia Human Capital Award – VII - 2021 yang diselenggarakan oleh Economic Review</li> <li>• The Best Indonesia Human Capital of The Year 2021 – PT Bank Maybank Indonesia Tbk</li> <li>• The Best Visionary Human Capital Director 2021 – Irvandi Ferizal, Human Capital Director At the Indonesia Human Capital Award – VII - 2021 held by Economic Review.</li> </ul>





## Penghargaan Awards

Tanggal Date	Nama Penghargaan Awards
29 September September	The Best Companies to Work for in Asia 2021 dan WeCare HR Asia Most Caring Companies Award 2021 yang diselenggarakan Business Media International, penerbit HR Asia. The Best Companies to Work for in Asia 2021 dan WeCare HR Asia Most Caring Companies Award 2021 organized Business Media International, HR Asia publisher.
14 Oktober October	<ul style="list-style-type: none"> <li>• Predikat "Sangat Bagus" pada Rating Unit Usaha Syariah Bank Umum dari Biro Riset Infobank (BIRI) dalam ajang Infobank 10th Sharia Awards 2021.</li> <li>• Golden Trophy atas predikat "sangat bagus" selama 5 tahun beruntun (2016-2020).</li> <li>• "Very Good" Predicate on the Commercial Bank Sharia Business Unit from Infobank Research Bureau (BRIL) at the Infobank 10<sup>th</sup> Shariah Awards 2021.</li> <li>• Golden Trophy on the "very good" predicate for 5 consecutive years (2016-2020).</li> </ul>
17 November November	Peringkat Gold dalam Asia Sustainability Reporting Rating (ASRRAT) 2021 dari the National Center of Sustainability Report (NCSR). Gold Rank on Asia Sustainability Reporting Rating (ASRRAT) 2021 from the National Center of Sustainability Report (NCSR).
8 Desember December	HR Grand Winner 2021 dalam HR Excellence Awards 2021. HR Grand Winner 2021 at the HR Excellence Awards 2021.
Desember December	<ul style="list-style-type: none"> <li>• Bank 'Tidak Terdapat Temuan Selisih Lebih &amp; Selisih Kurang dalam Pengolahan Uang Rupiah Tahun 2021'</li> <li>• Bank 'Tidak Terdapat Temuan Uang Palsu dalam Pengolahan Uang Rupiah Tahun 2021'</li> </ul> Oleh Bank Indonesia • Bank with 'No Findings of Over and Under Discrepancy in Processing Rupiah in Year 2021' • Bank with 'No Findings of Counterfeit Money in Processing Rupiah in Year 2021' By Bank Indonesia





# Komitmen Keberlanjutan Maybank Indonesia

## Maybank Indonesia Sustainability Commitment

Maybank Indonesia berkomitmen untuk mendukung pencapaian keberlanjutan usaha pada aspek Lingkungan, Sosial dan Tata Kelola (LST) melalui 4 target yang telah dicanangkan oleh Grup Maybank pada tahun 2021, diantaranya:

Maybank Indonesia is committed to supporting the achievement of business sustainability in Environmental, Social and Governance (ESG) aspects through 4 targets that have been announced by the Maybank Group in 2021, including:

Disetujui oleh Dewan Maybank pada tanggal 28 April 2021 dan diumumkan pada RUPST ke-61 Grup Maybank pada tanggal 6 Mei 2021.

Approved by Maybank Board on 28 April 2021 and announced at Maybank Group's 61 AGM on 6 May, 2021.



**Memobilisasi RM50 Miliar**  
Dalam Keuangan Berkelanjutan pada tahun 2025

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



**Tingkatkan Kehidupan 1 Juta Rumah Tangga**  
Di seluruh ASEAN pada tahun 2025

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



**Karbon Netral**  
Posisi untuk emisi Lingkup 1 dan 2 pada tahun 2030 dan Posisi *Net Zero Carbon Equivalent* pada tahun 2050

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



**Keberlanjutan Hidup**  
Mencapai 1 Juta Jam per tahun untuk Keberlanjutan & Mewujudkan 1 Ribu Hasil Signifikan Terkait SDG pada tahun 2025

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

# Roadmap dan Strategi Keberlanjutan Maybank Indonesia [A.1]

## Maybank Indonesia's Roadmap and Sustainability Strategies

Sebagai salah satu perusahaan penyedia jasa keuangan terkemuka di Indonesia, Maybank Indonesia melalui fungsi *intermediary*-nya memainkan peranan penting dalam pelaksanaan pembangunan nasional dan secara tidak langsung berkontribusi pada Tujuan Pembangunan Berkelanjutan melalui pembiayaan atau investasi yang dimanfaatkan untuk kegiatan usaha yang dapat memberikan manfaat sosial dan lingkungan hidup. [103-1]

Dengan menerapkan keuangan berkelanjutan dan mengintegrasikan aspek lingkungan, sosial, dan Tata Kelola (LST) dalam kegiatan usaha, Bank dapat menjadi agen pembangunan yang berkelanjutan di Indonesia dan menopang perekonomian nasional. Hal ini sesuai dengan 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*. [103-2]

Maybank Indonesia berkomitmen untuk menerapkan operasional Bank yang mempertimbangkan aspek LST yang baik dalam kerangka keuangan berkelanjutan. Hal ini sejalan dengan *framework* keberlanjutan dari Grup Maybank yang mengedepankan aspek kemanusiaan dalam pelayanan keuangan sesuai dengan misi perusahaan *Humanising Financial Services*. [103-3]

As one of the leading financial service providers in Indonesia, Maybank Indonesia through its intermediary function plays an important role in the implementation of national development and indirectly contributes to the Sustainable Development Goals through financing or investment that is utilized for business activities that provide social and environmental benefits. [103-1]

By implementing sustainable finance and integrating environmental, social, and governance aspects (ESG) in business activities, Bank can become an agent of sustainable development in Indonesia and support the national economy. This is in accordance with Financial Services Authority Regulation No-51/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions (FSI), Issuers, and Public Companies and POJK-60/2017 concerning Green Bonds. [103-2]

Maybank Indonesia is committed to implementing Bank operations that take into account environmental, social, and good governance (ESG) aspects within the framework of Sustainable Finance. This is in line with the sustainability framework of the Maybank Group which prioritizes the humanitarian aspect in financial services or Humanizing Financial Services. [103-3]





## Komitmen Keberlanjutan Maybank Indonesia Maybank Indonesia's Roadmap and Sustainability Strategies



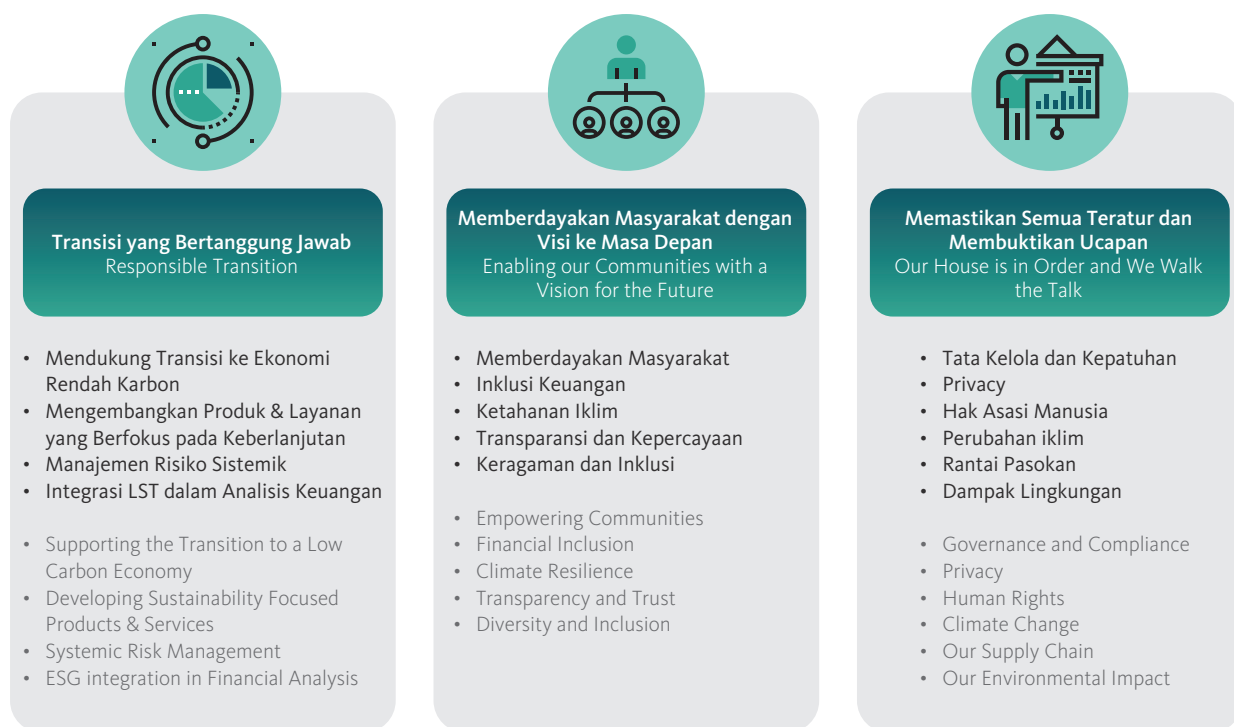
Sebagai bagian dari Grup Maybank, Maybank Indonesia mengikuti arahan strategis dari perusahaan induk untuk melaksanakan komitmen LST. Grup Maybank telah menetapkan M25, Strategi Maybank 2025, yang ditujukan untuk memperdalam komitmen Maybank yaitu 'to humanise financial services' dan mendukung prioritas strategisnya untuk menjadi Regional ESG Leader. M25 adalah kelanjutan 'Rencana Keberlanjutan 20/20' yang telah diterapkan Grup Maybank pada rentang 2015-2020 dan telah menghasilkan beberapa pencapaian penting, antara lain memperluas dampak Bank pada komunitas, percepatan penyediaan layanan digital, serta mendukung pengembangan sumber daya manusia dan sebagainya. [FS.1]

As part of the Maybank Group, the Company follows the strategic direction of the parent company in implementing its ESG commitments. Maybank Group has established M25, the Maybank's Strategy 2025, which is intended to deepen Maybank's commitment 'to humanize financial services' and to support its strategic priority to become a Regional ESG Leader. M25 is a continuation of the '20/20 Sustainability Plan' which has been implemented in the 2015-2020 period at the Maybank Group, and which has resulted in several important achievements including expanding the impact of banks in the community, accelerating the provision of digital services, supporting human resource development and so on. [FS.1]

## Komitmen Keberlanjutan Maybank Indonesia Maybank Indonesia's Roadmap And Sustainability Strategies

Strategi keberlanjutan M25 memuat tiga pilar yang menjadi prioritas strategis Grup Maybank. Fokus yang pertama adalah *Responsible Transition* yang berfokus pada transisi yang bertanggung jawab menuju ekonomi yang lebih berkelanjutan dan rendah karbon yang menyeimbangkan lingkungan dan sosial sesuai dengan harapan pada pemangku kepentingan. Fokus yang kedua, *Enabling our Communities*, adalah upaya untuk membangun ketahanan dan kemajuan masyarakat di seluruh ASEAN, melakukan tindakan responsif untuk mempromosikan pembangunan ekonomi dan kesejahteraan sosial. Fokus yang ketiga dipusatkan pada praktik-praktik bisnis Grup Maybank untuk memastikan *Our House is in Order @ We Walk the Talk* dengan cara *leading by example* serta praktik manajemen yang baik dan memastikan bahwa strategi LST Maybank didasarkan pada fondasi yang kuat dari segi penguatan tata kelola, strategi pengelolaan sumber daya manusia, serta pengelolaan dampak lingkungan dan sosial di sepanjang rantai nilai.

The M25 sustainability strategy contains three pillars that are the strategic priorities of the Maybank Group. The first focus is Responsible Transition, which focuses on supporting a responsible transition to a more sustainable and low-carbon economy that balances environmental and social concerns in line with stakeholder expectations. The second focus, Enabling our Communities, is an effort to build community resilience throughout ASEAN, taking responsive actions to promote economic development and social welfare. The third focus is centered on Maybank Group's business practices to ensure Our House is in Order & We Walk the Talk by leading by example with good management practices and ensuring that Maybank's ESG strategy is based on a strong foundation in terms of strengthening governance, human resource management strategies, as well as environmental and social impact management along the value chain.



Maybank Indonesia menerapkan LST ke dalam operasional perbankan dalam bentuk penyaluran kredit, pengembangan portofolio, dan pengelolaan operasional bank agar lebih ramah lingkungan.

Based on the aforementioned, Maybank Indonesia implements ESG in banking operations in the form of lending, portfolio development, and managing bank operations to be more environmentally friendly.



# Pelaksanaan Rencana Aksi Keuangan Berkelanjutan

## Implementation of Sustainable Finance Action Plan

Rencana Aksi Keuangan Berkelanjutan (RAKB) Maybank Indonesia 2019-2023

Maybank Indonesia's Sustainable Finance Action Plan (RAKB) 2019-2023

# “Visi [C.1] vision”

**Menjadi Bank yang selalu berkomitmen untuk mendukung pertumbuhan ekonomi, sosial dan lingkungan sejalan dengan prinsip penerapan keuangan berkelanjutan**

To become a bank that is always committed to supporting economic, social and environmental growth in line with the principles of implementing sustainable finance



## Pelaksanaan Rencana Aksi Keuangan Berkelanjutan Implementation of Sustainable Finance Action Plan

# “Misi mission

- 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.
- Continually support for environmentally friendly products.
- Continue to expand and promote self-reliance and entrepreneurship throughout the community.
- Encourage sustainable business growth by continuously strengthening governance and transparency.

Maybank Indonesia telah melakukan perbaikan pada implementasi keuangan berkelanjutan dengan mengadopsi dan menerapkan praktik LST dalam operasi bisnisnya dalam waktu 5 tahun sejak dimulainya implementasi SFAP. Strategi Maybank Indonesia dalam penyempurnaan RAKB untuk 5 tahun ke depan:

1. Peningkatan kapabilitas sumber daya manusia termasuk tersedianya *skill set* 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 Teknologi Informasi (termasuk infrastruktur Bank).
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.

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 start of the implementation of the SFAP. The strategic steps that will be taken to achieve the Bank's strategic direction & goals that include:

1. Improving human resource capabilities, including the availability of new employee 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 the Bank's infrastructure).
4. Creating banking solution products and services to support sustainable finance and followed by continuous development.
5. Increasing the growth of the financing portfolio in ESG-based business activities gradually.



## Pelaksanaan Rencana Aksi Keuangan Berkelanjutan Implementation of Sustainable Finance Action Plan

### Pelaksanaan Program Aksi Keuangan Berkelanjutan 2021

Di tahun 2021, Maybank Indonesia melaksanakan beberapa kegiatan sebagai bagian dari program aksi keuangan berkelanjutan Bank. Berikut kegiatan yang dilaksanakan Bank.

### Implementation of the 2021 Sustainable Finance Action Program

In 2021, Maybank Indonesia carried out several activities as part of the Bank's sustainable finance action program. The following are the activities carried out by the Bank.

Uraian Kegiatan Activity Description	Tujuan Kegiatan Activity Objective	Indikator Pencapaian Achievement Indicator
Pelatihan Sosialisasi dan internalisasi Level 1 tentang Keuangan Berkelanjutan untuk seluruh karyawan. Training Level 1 Socialization and internalization of Sustainable Finance for all employees.	Meningkatkan pemahaman dan pengetahuan Improving understanding and knowledge	Menyelenggarakan paling sedikit 1x pelatihan dengan mengundang pihak internal/eksternal Conducting training at least 1x by inviting relevant internal/external
Workshop/Pelatihan level 2 pemahaman lanjutan dan keahlian baru dalam mengelola kegiatan usaha berkelanjutan untuk Direksi, HWU, Pemasaran/RM, dan line manager Workshop/Training level 2 further understanding and having new skills in managing sustainable business activities for BOD, HWU, Marketing/RM, and line managers	Meningkatkan pemahaman dan pengetahuan Improving understanding and knowledge	Menyelenggarakan paling sedikit 1x pelatihan dengan mengundang pihak internal/eksternal Conducting training at least 1x by inviting relevant internal/external parties
Finalisasi ketentuan/tata cara internal yang berhubungan dengan klasifikasi Kegiatan Usaha Berkelanjutan (SBA) Finalization of internal provisions/ procedures related to the classification of Sustainable Business Activities (SBA)	Ketersediaan pedoman untuk digunakan oleh pihak internal bank dalam mengklasifikasi SBA Availability of guidelines that can be used by the bank's internal parties in classifying SBA	Mengeluarkan ketentuan atau tata cara internal untuk mengklasifikasi SBA Issuing provisions or internal procedures for classifying SBA
Menyuskan penciptaan Sistem BRD guna memenuhi klasifikasi portofolio untuk SBA Continuing the creation of the BRD System to accommodate portfolio classification according to SBA	Menyediakan identifikasi portofolio SBA To facilitate SBA portfolio identification	BRD dan UAT dalam system untuk memenuhi klasifikasi portofolio SBA BRD and UAT in the system to accommodate portfolio classification according to SBA
Menyelenggarakan workshop pengembangan kompetensi LST Holding ESG knowledge Building workshops	Meningkatkan wawasan dan pengetahuan pihak internal yang terlibat dalam proses pengajuan dan persetujuan kredit, risiko lingkungan, sosial, dan tata kelola yang mungkin timbul dari aktivitas bisnis dalam suatu industri serta mitigasinya. Pembentukan portofolio pembiayaan yang bertanggung jawab dengan memperhatikan risiko dan mitigasinya terkait dengan aspek lingkungan, sosial, dan tata kelola. Increasing insight and knowledge of internal parties involved in the credit application & approval process, regarding the environmental, social, and governance risks that may arise from business activities in an industry and their mitigation. The formation of a responsible financing portfolio by taking into account risks and their mitigation related to environmental, social, and governance aspects.	Menyelenggarakan workshop paling sedikit 1x dengan mengundang pihak internal yang berhubungan dengan aplikasi dan proses persetujuan kredit Holding a workshop at least 1x by inviting internal parties related to the credit application & approval process
Memberikan kredit bagi nasabah yang bergerak di bidang infrastruktur sesuai prinsip LST Providing credit to customers engaged in infrastructure field per ESG principles	Mendukung program-program Pemerintah dalam pembangunan infrastruktur Supporting Government programs in infrastructure development	Sebelum akhir tahun 2022, proses pembiayaan baru/ pembiayaan tambahan untuk proyek-proyek infrastruktur dapat terselesaikan dan penyaluran kredit dapat terlaksana Before the end of 2022, the process of new financing/ additional financing for infrastructure projects can be completed and disbursements can be made
Memberikan kredit bagi nasabah yang bergerak di bidang pekebunan kelapa sawit sesuai prinsip-prinsip LST Providing credit to customers engaged in oil palm plantations per ESG principles	Mendukung Pengelolaan Sumber Daya Hayati dan Penggunaan Lahan Berkelanjutan Supporting the Management of Biological Resources and Sustainable Land Use	Sebelum akhir tahun 2022, proses pembiayaan baru/ pembiayaan tambahan untuk perusahaan-perusahaan pekebunan kelapa sawit dapat terselesaikan dan penyaluran kredit dapat terlaksana Before the end of 2022, the process of new financing / additional financing to oil palm plantation companies can be completed and disbursements can be made
Memberikan kredit bagi nasabah yang bergerak di bidang proyek energi terbarukan dan pendukungnya Providing credit to customers to finance renewable energy projects and their ancillaries	Memberikan kredit bagi nasabah untuk proyek-proyek yang menurunkan emisi karbon dan batubara sebagai sumber energi Providing credit to customers for projects aimed at reducing carbon emissions and coal as an energy source	Sebelum akhir tahun 2022, proses pembiayaan baru/ pembiayaan tambahan untuk perusahaan-perusahaan dengan proyek energi terbarukan dapat terselesaikan dan penyaluran kredit dapat terlaksana Before the end of 2022, the process of new financing of renewable energy projects to companies can be completed and disbursements can be made



## Pelaksanaan Rencana Aksi Keuangan Berkelanjutan Implementation of Sustainable Finance Action Plan

Uraian Kegiatan Activity Description	Tujuan Kegiatan Activity Objective	Indikator Pencapaian Achievement Indicator
Pembelian obligasi sesuai prinsip-prinsip keuangan berkelanjutan Purchase of bonds per sustainable finance principles	Mendukung upaya dalam pencapaian keuangan berkelanjutan Supporting the efforts to succeed in sustainable financing	Sebelum akhir tahun 2022, proses pembelian obligasi baru/ obligasi tambahan sesuai prinsip-prinsip keuangan berkelanjutan dapat terlaksana Before the end of 2022, the process of purchasing new bonds / adding bonds per sustainable finance principles can be carried out
Memberikan pembiayaan untuk kendaraan bermotor yang menggunakan tenaga listrik dan hybrid Providing financing for motorized vehicles with electric and hybrid power	Mendukung pengembangan transportasi yang ramah lingkungan Supporting the development of environmentally friendly transportation	Penyaluran pembiayaan sebesar Rp95 miliar Financing distribution of Rp95 billion.
Pemberdayaan tabungan SimPel untuk meningkatkan kebiasaan menabung di antara siswa-siswi Empowerment of SimPel savings (Student's Savings) to improve the habit of saving money among students	Meningkatkan kesadaran siswa-siswi akan kebiasaan menabung Increasing students' awareness of the habit of saving money	Meningkatkan jumlah nasabah sebesar 10% Increasing the number of accounts to 10%
Meneruskan fokus Bank dalam menyalurkan pembiayaan ke sektor UMKM Continuing the Bank's focus on disbursing financing to the MSME sector	Pencapaian inklusi keuangan dalam sektor UMKM Achieving financial inclusion in the MSME sector	Pangsa portofolio pinjaman UMKM paling sedikit mencapai 20% dari jumlah pinjaman Bank The portion of the MSME loan portfolio is at least 20% of the Bank's total loans
<i>Business Matching</i> , Pengembangan Pasar Syariah & Literasi Perbankan Syariah Business Matching, Sharia Market Development & Sharia Banking Literacy	Forum Diskusi Pemimpin untuk pengembangan keuangan Syariah dan <i>business matching</i> Leader Discussion Forum related to sharia finance development and business matching	Jumlah peserta tercapai The total number of participants achieved
Maybank Ke Sekolah dan Kampus Maybank Goes to School and Campus	Mengembangkan branding Maybank di antara siswa-siswi, mahasiswa, orang tua, administrasi sekolah, dan komunitas akademis Developing Maybank's branding among students, college students, parents, school administrators, and academic communities	<ul style="list-style-type: none"> <li>Realisasi implementasi program</li> <li>Bertambahnya <i>New To Bank</i> (NTB)</li> <li>Meningkatkan jumlah nasabah</li> <li>Realization of program implementation</li> <li>Addition of <i>New To Bank</i> (NTB)</li> <li>Increased number of accounts</li> </ul>
Menyelenggarakan kegiatan <i>Maybank Thematic Customer Day</i> untuk cabang-cabang terpilih Holding Maybank Thematic Customer Day activities for selected branches	Membangun ketertarikan nasabah potensial untuk menjadi nasabah dan membuka rekening di Maybank guna mendukung pertumbuhan usaha Building interest of potential customers to become customers and opening accounts at Maybank to support business growth	Memelihara dan meningkatkan nilai kinerja NPS dan RSI Menambah NTB dan jumlah nasabah Maintaining and improving NPS and RSI Score performance. Addition of NTB and number of accounts
Penggunaan pendingin ruangan dengan R32 gas freon secara gradual di ruang-ruang kantor yang sedang dalam renovasi atau membutuhkan penggantian pendingin udara. Using AC with R 32 freon gas gradually in offices that are undergoing renovations/ requiring AC replacement.	Mendukung program <i>go green</i> pemerintah Supporting the government's go green program.	Memberikan laporan setiap akhir tahun, mengenai peningkatan penggunaan Freon R32 dan R410 di kantor-kantor cabang MBI Providing a report at the end of each year, whether there is an increase in the use of Freon R32 and R410 at MBI branches
Menggunakan lampu LED, <i>Back Office</i> , media promosi ( <i>signage</i> ) secara gradual di kantor-kantor cabang MBI (mengganti TL & Bohlam) Using LED lights in Banking Hall, Back Office, promotion media ( <i>signage</i> ) gradually at Maybank branch offices (replacing TL & Bulb).	Mendukung program <i>go green</i> pemerintah Supporting the government's go green program.	Memberikan laporan setiap akhir tahun, mengenai penggunaan lampu LED di kantor-kantor cabang MBI Providing a report at the end of each year concerning the use of LED lights in MBI branches.
Mengurangi jumlah unit mobil sewa secara permanen menjadi menggunakan taksi sehingga realisasi penggunaan mobil dapat diturunkan dan secara otomatis mengurangi penggunaan bensin. Reducing the number of car rental units permanently into taxis so that the realization of the cost of using a car can be reduced and automatically reduce the use of Gasoline.	Mendukung program <i>go green</i> pemerintah Supporting the government's go green program.	Memberikan laporan setiap akhir tahun, mengenai penggunaan biaya taxi <i>online</i> Providing a report at the end of each year, the use of online taxi expenses.
Mengeluarkan kebijakan <i>paperless</i> , menghilangkan penggunaan formulir, penggunaan kertas bekas, dan memantau penggunaan mesin fotokopi Issuing paperless policies, Eliminate the use of forms, the use of waste paper, and monitoring the use of photocopiers	Mendukung program <i>go green</i> pemerintah Supporting the government's go green program.	Memberikan laporan setiap akhir tahun, mengenai penggunaan cetakan kertas di unit kerja/kantor-kantor cabang MBI Providing a report at the end of each year, the use of printed paper in each work unit/branch of MBI.



## Pelaksanaan Rencana Aksi Keuangan Berkelanjutan Implementation of Sustainable Finance Action Plan

### Bidang Sumber Daya Manusia Human Resources

Dalam rangka penerapan keuangan berkelanjutan, di tahun 2021 Maybank Indonesia mengadakan beberapa kegiatan untuk meningkatkan pemahaman keberlanjutan kepada karyawan. Kegiatan tersebut diantaranya adalah

- *Training level 1* Sosialisasi dan internalisasi Keuangan Berkelanjutan untuk seluruh karyawan.
- *Workshop/Training level 2* pemahaman lebih dan memiliki keterampilan baru dalam mengelola kegiatan usaha berkelanjutan untuk para BOD, PUK, *Marketing/RM* dan *line manager*.
- Mengadakan *workshop LST knowledge Building*, dan *Business Matching*, Pengembangan *Market Syariah & Literasi Perbankan Syariah*.
- Untuk menguatkan penerapan keberlanjutan Bank, Maybank Indonesia juga melanjutkan pembuatan BRD System untuk mengakomodir penggolongan portofolio menurut KUB, serta memfinalisasi ketentuan/ prosedur internal terkait penggolongan Kegiatan Usaha Berkelanjutan (KUB).

In implementing sustainable finance, in 2021 Maybank Indonesia held several activities to increase the understanding of sustainability for a number of employees.

- These activities include Training level 1 Socialization and internalization of Sustainable Finance for all employees.
- Workshop/Training level 2 more understanding and having new skills in managing sustainable business activities for BOD, PUK, Marketing/RM and line managers.
- Holding LST knowledge Building workshops, and Business Matching, Sharia Market Development & Sharia Banking Literacy.
- To strengthen the implementation of Bank sustainability, Maybank Indonesia also continues to develop a BRD System to accommodate portfolio classification according to KUB, as well as finalize internal regulations/procedures related to the classification of Sustainable Business Activities (SBA).

### Bidang Keuangan Berkelanjutan Sustainable Finance

Pada bidang keuangan berkelanjutan, Maybank Indonesia memberikan pembiayaan baru kepada nasabah yang bergerak di bidang infrastruktur, perkebunan kelapa sawit, proyek energi terbarukan (*renewable energy*) dan pendukungnya yang sesuai prinsip ESG. Selain itu, Bank juga memberikan pembiayaan kendaraan bermotor dengan tenaga listrik dan *hybrid* dan melakukan pembelian obligasi yang sesuai dengan prinsip keuangan berkelanjutan. Sedangkan untuk meningkatkan inklusi keuangan, Bank melanjutkan pembiayaan ke sektor Usaha Mikro, Kecil dan Menengah (UMKM), mengadakan program pemberdayaan tabungan *SimPel* (Simpanan Pelajar) dan *Maybank Goes to School and Campus* untuk meningkatkan budaya menabung pelajar, serta mengadakan kegiatan *Maybank Thematic Customer Day* untuk cabang-cabang terpilih.

In sustainable finance, Maybank Indonesia provides new financing to customers engaged in infrastructure, oil palm plantations, renewable energy projects and their supporters in accordance with ESG principles. In addition, the Bank also provides financing for motorized vehicles with electric and hybrid power and purchases bonds in accordance with sustainable finance principles. Meanwhile, to increase financial inclusion, the Bank continued to finance the MSME sector, held the *SimPel* (Simpanan Pelajar) savings empowerment program and *Maybank Goes to School and Campus* to improve the student saving culture, as well as held *Maybank Thematic Customer Day* activities for selected branches.

### Bidang Lingkungan Environment

Kepedulian lingkungan yang diwujudkan Maybank Indonesia di tahun 2021 diantaranya;

- Bank secara bertahap melakukan penggantian AC kantor dengan AC freon R32 yang ramah lingkungan.
- Penggantian lampu TL & Bohlamp ke lampu LED pada Banking Hall, *Back Office*, media promosi (*signage*) secara bertahap di kantor-kantor cabang Maybank.
- Melakukan pengurangan Bahan Bakar Minyak (BBM) dengan mengurangi jumlah unit mobil yang disewa secara permanen (*car rental*) menjadi ke taksi.
- Mengeluarkan kebijakan *Paperless, Kill the forms*, penggunaan kertas bekas dan *monitoring* penggunaan mesin fotocopy serta tidak menyediakan air minum kemasan plastik.

The environmental concerns that Maybank Indonesia will embody in 2021 include;

- The bank is gradually replacing office air conditioners with environmentally friendly R32 coolant air conditioners.
- Replacement of TL lamps & Bulbs to LED lights in Banking Hall, Back Office, promotional media (*signage*) in stages at Maybank branch offices.
- Reducing fuel oil (BBM) by reducing the number of cars that are permanently rented (*car rental*) to taxis.
- Issued a policy of *Paperless, Kill the forms*, the use of used paper and monitoring the use of photocopiers and not providing plastic bottled drinking water.

# Dukungan Terhadap Tujuan Pembangunan Berkelanjutan

## Support for the Sustainable Development Goals



Sebagai Bank terkemuka di Indonesia, Maybank Indonesia memiliki peranan penting dalam pelaksanaan pembangunan nasional dan secara tidak langsung berkontribusi pada Tujuan Pembangunan Berkelanjutan melalui fungsinya sebagai *intermediary*.

Bank menyadari kegiatan pembiayaan Bank memiliki kontribusi dalam mewujudkan tercapainya Tujuan Pembangunan Berkelanjutan yang telah dicanangkan pada Konferensi Tingkat Tinggi (KTT) Persatuan Bangsa Bangsa di bulan September 2015, dan telah menghasilkan 17 rumusan berskala global yang disebut *Sustainable Development Goals* (SDGs).

Penerapan SDGs dalam kegiatan operasional Bank tak lain sebagai bentuk dukungan dan tanggung jawab Maybank Indonesia dalam mewujudkan Tujuan Pembangunan Berkelanjutan. Dukungan Maybank Indonesia pada SDGs merupakan sebuah investasi yang dapat menjadi solusi untuk keberlangsungan masa depan yang lebih baik lagi.

As a leading Bank in Indonesia, the Bank has an important role in the implementation of national development and indirectly contributes to the Sustainable Development Goals through its function as an intermediary.

The Bank realizes that the Bank's financing activities have contributed to the achievement of the Sustainable Development Goals that were proclaimed at the United Nations Summit in September 2015 and have produced 17 global scale formulations called Sustainable Development Goals (SDGs).

The implementation of SDGs in the Bank's operational activities is nothing but a form of Maybank's support and responsibility in realizing the Sustainable Development Goals. Maybank's support for the SDGs is an investment that can be a solution for a better future.



## Dukungan Terhadap Tujuan Pembangunan Berkelanjutan Support for the Sustainable Development Goals

Dukungan Bank terhadap SDGs dilakukan dengan berfokus pada inisiatif-inisiatif yang dilakukan Bank yang dapat dilihat pada bagan berikut.

The Bank's support for the SDGs is carried out by focusing on the initiatives which can be seen in the following chart.



### Produk dan jasa keuangan bagi masyarakat

- Produk pembiayaan bagi usaha mikro dan usaha kecil dan menengah
- Pembiayaan infrastruktur

### Financial products and services for the community

- Financing products for micro businesses and small and medium businesses
- Infrastructure financing



### Pendidikan

- Adopsi sekolah

### Education

- School adoption



### Pemberdayaan Komunitas

- Pemberdayaan Mikro dengan PUSPADI
- Pemberdayaan Difabel melalui Reach Independence & Sustainable Entrepreneurship (R.I.S.E)
- Maybank Women Eco-Weavers (MWEW)

### Community Empowerment

- Micro Empowerment with PUSPADI
- Empowerment of Persons with Disabilities through Reach Independence & Sustainable Entrepreneurship (R.I.S.E)
- Maybank Women Eco-Weavers (MWEW)



### Mendukung Gaya Hidup Sehat

- Kampanye dan Promosi Kesehatan

### Support on Healthy Living Health

- Health Campaign and Promotion



### Pelestarian Budaya dan Bantuan Bencana

### Culture Preservation and Natural Disaster Relief

## Dukungan Terhadap Tujuan Pembangunan Berkelanjutan Support for the Sustainable Development Goals

### Tujuan Pembangunan Berkelanjutan Sustainable Development Goals

Inisiatif	Tujuan Pembangunan Berkelanjutan Sustainable Development Goals	Initiatives	Halaman Page
Produk dan jasa keuangan bagi masyarakat Produk perniagaan bagi usaha mikro dan usaha kecil dan menengah Pembiayaan infrastruktur	8, 11	Financial products and services for the community Financing products for micro businesses and small and medium businesses Infrastructure financing	113-118
Pendidikan Adopsi sekolah	4	Education School adoption	76-84 94-96
Pemberdayaan Komunitas Pemberdayaan Mikro dengan PUSPADI Pemberdayaan Difabel melalui Reach Independence & Sustainable Entrepreneurship (RASE) Maybank Women Eco-Weavers	1,3  5  8, 10	Community Empowerment Micro Empowerment with PUSPADI Empowerment of Persons with Disabilities through Reach Independence & Sustainable Entrepreneurship (RASE) Maybank Women Eco-Weavers (MWEW)	74-85
Mendukung Gaya Hidup Sehat Kampanye dan Promosi Kesehatan	3, 11	Support on Healthy Living Health Campaign and Promotion	71-73 98-100
Pelestarian Budaya dan Bantuan Bencana	11	Culture Presentation and Natural Disaster Relief	76-77





# Dukungan Terhadap *Environmental, Social, and Governance (ESG)*

## Support for Environmental, Social, and Governance (ESG)



### Inisiatif Penerapan *ESG Roadmap* Tata Kelola Perusahaan

Dengan menjalankan kegiatan usaha dalam industri perbankan, Bank relatif tidak secara langsung bersentuhan dengan lingkungan. Kendati demikian, Maybank Indonesia menerapkan inisiatif Keuangan Berkelanjutan di bidang Lingkungan, Sosial, dan Tata Kelola (LST) dalam operasional perbankan. Inisiatif ini juga sejalan dengan arahan dari Grup Maybank melalui rencana strategis *Maybank Sustainability Plan 20/20* yang diinisiasi sejak 2014 dan kemudian dilanjutkan dengan strategi Group's M25, serta *Maybank Group Sustainability Framework*.

Secara berkala, Bank juga melakukan identifikasi portofolio kredit yang telah memenuhi kriteria Lingkungan, Sosial dan Tata Kelola. Sampai dengan 31 Desember 2021, Bank telah mengidentifikasi paling sedikit 42,10% dari portofolio kredit Bank yang telah memenuhi kriteria tersebut. Bank terus memonitor dan berkomitmen untuk meningkatkan jumlah portofolio dimaksud sepanjang masih sesuai dengan *risk appetite* Bank. [FS.6, FS.7, FS.8]

Maybank Indonesia mengimplementasikan aspek keberlanjutan ke dalam operasional bisnis dan investasi, sehingga pengelolaan risiko dapat dimitigasi dengan tepat, serta pada saat yang sama membantu memfasilitasi pertumbuhan ekonomi dan masyarakat. Inisiatif LST memungkinkan Maybank Indonesia untuk memahami dan memenuhi kebutuhan para Pemegang Saham serta Pemangku Kepentingan lainnya, dengan tetap memperhatikan pengaruh Bank dalam setiap tindakan bisnis kepada komunitas. Selanjutnya Bank akan menerapkan langkah-

### ESG Implementation Initiative for Companies Governance Roadmap

By carrying out business activities in the banking industry, the Bank is relatively not in direct contact with the environment. Nevertheless, Maybank Indonesia implements Sustainable Finance initiatives in the Environmental, Social, and Governance (ESG) fields in banking operations. This initiative is also in line with the direction of the Maybank Group through the Maybank Sustainability Plan 20/20 strategic plan which was initiated in 2014 and then continued with the Group's M25 strategy and the Maybank Group Sustainability Framework.

Periodically, the Bank also identifies the Bank's loan portfolio that meets the Environmental, Social, and Governance criteria. As of December 31, 2021, the Bank has identified at least 42.10% of the Bank's loan portfolio that has met these criteria. The Bank continues to monitor and is committed to increasing the amount of the said portfolio as long as it is in accordance with the Bank's risk appetite. [FS.6, FS.7, FS.8]

Maybank Indonesia implements sustainability aspects into its business operations and investments so that risk management can be mitigated appropriately, while at the same time helping to facilitate economic and community growth. The ESG initiative enables Maybank Indonesia to understand and meet the needs of Shareholders and other Stakeholders while taking into account the influence of the Bank in every business action to the community. Furthermore, the Bank will put into practice the steps for

## Dukungan Terhadap ESG Support for ESG

langkah penerapan Keuangan Berkelanjutan sesuai dengan strategi penerapan dari Otoritas Jasa Keuangan.

Pada tahun 2021, selaras dengan POJK 51, Maybank Indonesia telah menerapkan penelaahan atas inisiatif Keuangan Berkelanjutan di bidang LST dengan komponen komitmen LST yang mencakup:

implementing Sustainable Finance per the implementation strategy of the Financial Services Authority.

In 2021, in line with POJK 51, Maybank Indonesia implemented a review of the Sustainable Finance initiative in the ESG sector with ESG commitment components which include:



### Lingkungan Environment

- Perubahan Iklim
- Penggunaan Lahan
- Penggunaan Air
- Penggunaan Energi
- Emisi dan Limbah
- Konservasi/Keberlanjutan Sumber Daya Alam
- Climate Change
- Land Use
- Water Usage
- Energy Use
- Emissions and Waste
- Conservation/Sustainability of Natural Resources



### Sosial Social

- Hak Asasi Manusia
- Hak dan Tunjangan Karyawan
- Keberagaman Tenaga Kerja
- Tanggung Jawab Produk dan Jasa
- Hubungan Masyarakat
- Manajemen Rantai Pasok
- Investasi Berbasis Komunitas
- Tanggung Jawab Sosial Perusahaan
- Perlindungan Konsumen
- Keselamatan Hewan
- Human rights
- Employee Rights and Benefits
- Workforce Diversity
- Product and Service Responsibilities
- Public relations
- Supply Chain Management
- Community Based Investment
- Corporate social responsibility
- Consumer protection
- Animal Safety



### Tata Kelola Corporate Governance

- Tata Kelola Perusahaan
- Transparansi dan pelaporan
- Keuangan Berkelanjutan
- Manajemen Pemangku Kepentingan
- Corporate governance
- Transparency and reporting
- Sustainable Finance
- Stakeholder Management

Komitmen Maybank Indonesia terhadap perbankan yang berkelanjutan mengacu pada prinsip-prinsip sebagai berikut:

- a. Penggabungan pertimbangan LST ke dalam aktivitas pembiayaan untuk mengelola risiko LST secara efektif dan mewujudkan peluang LST;
- b. Keterlibatan dan dialog dengan debitur/calon debitur (selanjutnya dalam pembiayaan syariah disebut nasabah/calon nasabah dengan bekerja bersama dalam perbaikan LST untuk debitur/calon debitur; **[FS.5]**)
- c. Upaya terus menerus terhadap peluang untuk meminimalkan dampak dari LST terhadap operasi, produk, dan layanan Maybank Indonesia; dan
- d. Pengecualian debitur/calon debitur yang kegiatan bisnisnya sesuai dengan *Blacklist Activities*.

Maybank Indonesia's commitment to sustainable banking refers to the following principles:

- a. Incorporation of ESG considerations into financing activities to manage ESG risk effectively and realize ESG opportunities;
- b. Involvement and dialogue with debtors/prospective debtors (hereinafter referred to in sharia financing as customers/prospective customers) by working together in improving ESG for debtors/prospective debtors; **[FS.5]**
- c. Continuous efforts to address opportunities to minimize the impact of ESG on Maybank Indonesia's operations, products, and services; and
- d. Exceptions for debtors/prospective debtors whose business activities are in accordance with the Blacklist Activities.



# Kendala, Tantangan dan Peluang [E.5]

## Obstacles, Challenges, and Opportunities

Dampak perubahan iklim akibat siklus alam yang tidak seimbang memicu peningkatan permasalahan terkait lingkungan hidup dan sosial. Hal ini juga disinyalir dapat meningkatkan perubahan pola dan sebaran penyakit menular, termasuk virus. Pandemi Covid-19 yang mewabah di seluruh belahan dunia tidak lepas dari akibat ulah manusia yang tidak peduli terhadap lingkungannya, dan ini menjadi evaluasi penting bagi masyarakat dunia untuk dapat menerapkan aspek keberlanjutan (lingkungan, sosial, dan tata Kelola) ke dalam seluruh aktivitas ekonomi dan pembangunan.

Kerja sama yang melibatkan berbagai pihak untuk memitigasi dan beradaptasi terhadap perubahan iklim menjadi solusi utama dalam memastikan penerapan berkelanjutan yang mengintegrasikan aspek lingkungan, sosial, dan tata kelola. Sektor jasa keuangan sendiri memiliki peran penting dalam mempercepat proses penerapan keberlanjutan dalam dunia industri melalui perubahan pola bisnis konvensional menjadi berkelanjutan. Proses perubahan tersebut dapat dipadukan secara bersama-sama dengan perkembangan teknologi.

Proses transisi dengan menerapkan aspek lingkungan, sosial, dan tata kelola dalam keuangan berkelanjutan membutuhkan waktu serta tahapan yang lebih terarah untuk mewujudkan pertumbuhan ekonomi berkelanjutan. Hal ini dikarenakan masih terdapat beberapa kendala yang dihadapi, seperti rendahnya tingkat pemahaman industri terhadap keuangan berkelanjutan, dan belum tersedianya kesepakatan standarisasi kategori hijau di tingkat nasional, serta belum maksimalnya pemanfaatan peluang bisnis di sektor berkelanjutan.

Adapun tantangan terbesar bagi jasa keuangan dalam menerapkan keuangan berkelanjutan adalah meyakinkan pelaku usaha dan masyarakat bahwa upaya untuk menghasilkan keuntungan akan lebih baik dan berkelanjutan jika dilakukan dengan mempertimbangkan sumber daya alam dan dampak sosial kepada masyarakat.

Bagi Maybank Indonesia sendiri, tantangan yang dihadapi dalam penerapan keberlanjutan di lingkup operasional bisnis bank datang dari internal dan eksternal Bank, antara lain:

The impact of climate change due to imbalance in natural cycles has triggered an increase in environmental and social problems. It is also suspected to increase changes in the pattern and spread of infectious diseases, including viruses. The Covid-19 pandemic that is endemic all over the world cannot be separated from the result of human activities that disregard the environment, and this is an important reminder for the world community to apply aspects of sustainability (environmental, social, and governance) into all economic and development activities.

Cooperation involving various parties to mitigate and adapt to climate change is the main solution in ensuring sustainable implementation that integrates environmental, social and governance aspects. The Financial Services Sector itself has an important role in accelerating the process of implementing sustainability in the industrial world through changing conventional business patterns to ones which are sustainable. The process of change can be combined together with technological developments.

The transition process by implementing environmental, social, and governance aspects in sustainable finance requires time and stages that are more focused to realize sustainable economic growth. This is because there are still several obstacles faced, such as the low level of industry understanding of sustainable finance, the absence of an agreement on standardization of the green category at the national level and the lack of optimal utilization of business opportunities in the sustainable sector.

The biggest challenge for financial services in implementing sustainable finance is convincing businesses and the public that the efforts to generate profits will be better and more lasting if done by considering natural resources and the social impact on society.

For Maybank Indonesia itself, the challenges faced in implementing sustainability in the scope of the bank's business operations come from the Bank's internal and external sources, including:



## Kendala, Tantangan dan Peluang [E.5] Obstacles, Challenges, and Opportunities

- a. Tantangan internal yang dihadapi Bank berupa peningkatan kapasitas dan pemahaman internal mengenai isu lingkungan, ekonomi dan sosial dalam mengintegrasikan ke dalam aktivitas Bank dan proses pengambilan keputusan pemberian kredit serta penetapan *risk appetite* Bank terhadap sektor yang dikategorikan sebagai Kegiatan Usaha Keuangan Berkelanjutan. Hal ini berdampak pada terbatasnya produk/jasa yang sesuai dengan prinsip LST yang dapat ditawarkan oleh Bank.

Selain itu, tingginya ketidakpastian pada sektor-sektor usaha yang diklasifikasikan sebagai usaha berkelanjutan mendorong Bank untuk melakukan penyesuaian dalam proses integrasi Manajemen Risiko Berkelanjutan dalam praktik manajemen risiko Bank dan faktor kesiapan Bank dalam menghadapi perubahan teknologi yang begitu cepat di era digital.

- b. Tantangan eksternal antara lain dampak pandemi Covid-19 yang berakibat pada tantangan pertumbuhan kredit khususnya yang masuk kategori Kegiatan Usaha Berkelanjutan (KUB). Selain itu yang masih harus diperjelas atau masih sering berubah, kepastian hukum dan pengelolaan konflik pada sektor usaha yang dikategorikan sebagai Kegiatan Usaha Keuangan Berkelanjutan. Hal ini berpotensi meningkatkan risiko finansial bagi Lembaga Jasa Keuangan yang memberikan kredit.

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. Bank terus melakukan pembenahan dan berupaya melakukan mitigasi guna meminimalkan dampak jika kendala tersebut muncul.

- a. Internal challenges faced by the Bank are in the form of capacity building and internal understanding of environmental, economic and social issues in integrating into bank activities and loan disbursement decision-making processes as well as determining the Bank's risk appetite for sectors categorized as Sustainable Finance Business Activities. This has an impact on the limited number of products/services that comply with ESG principles that can be offered by the Bank.

In addition, the high uncertainty in business sectors classified as sustainable businesses has resulted in the Bank having to make adjustments in the integration process of Sustainable Risk Management in the Bank's Risk Management practices as well as the Bank's readiness factor in facing rapid technological changes in the digital era.

- b. External challenges include the impact of the Covid-19 pandemic which has resulted in challenges to loan growth, especially those in the category of Sustainable Business Activities (KUB), regulations that still need to be clarified or are still changing frequently, legal certainty and conflict management in the business sector categorized as Sustainable Financial Business Activities. So that it has the potential to increase financial risk for Financial Service Institutions that provide loan.

The Bank realizes the importance of Sustainable Finance for the bank's business activities, but it takes a long time to adopt the principles of sustainable finance in all business activities. The Bank continues to make improvements and seeks to mitigate to minimize the impact if these obstacles arise.





# Kinerja Keberlanjutan

## Sustainability Performance



### Kinerja Lingkungan, Sosial, Ekonomi, dan Tata Kelola [B.1, B.2, B.3]

#### Environmental, Social, Economic and Governance Performance

#### Kinerja Ekonomi | Economic Performance [B.1]

Kinerja Ekonomi Economic Performance	Satuan Unit	2021	2020	2019
Jumlah Penghimpunan Dana Pihak Ketiga Number of Third-Party Fund Collection	Rp-Miliar   Billion	114.899	115.003	110.601
Pendapatan Operasional-neto Net Operational Income	Rp-Miliar   Billion	2.193	1.851	2.577
Laba/Rugi Bersih Net Profit/Loss	Rp-Miliar   Billion	1.680	1.284	1.924
Jumlah Penyaluran <i>Green Financing</i> Number of Green Financing Distribution	Rp-Miliar   Billion	38.187	40.412	42.564
Jumlah Penyaluran ke UMKM Environmentally Friendly Products	Rp-Miliar   Billion	18.521	21.427	26.987
Produk Ramah Lingkungan Environmentally Friendly Products	-	<ul style="list-style-type: none"> <li>• Pembiayaan Kegiatan Usaha Berkelanjutan</li> <li>• Tabungan SimPel dan SimPel iB</li> <li>• Pembiayaan mobil listrik melalui anak perusahaan Maybank Indonesia Finance</li> <li>• Business Activity Financing Sustainable</li> <li>• SimPel and SimPel iB Savings</li> <li>• Electric car financing through Maybank subsidiary Indonesia Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Pembiayaan Kegiatan Usaha Berkelanjutan</li> <li>• Tabungan SimPel dan SimPel iB</li> <li>• Financing for Sustainable Business</li> <li>• Activities SimPel and SimPel iB Savings</li> </ul>	<ul style="list-style-type: none"> <li>• Pembiayaan Kegiatan Usaha Berkelanjutan</li> <li>• Tabungan SimPel dan SimPel iB</li> <li>• Financing for Sustainable Business</li> <li>• Activities SimPel and SimPel iB Savings</li> </ul>

## Kinerja Keberlanjutan Sustainability Performance

### Kinerja Lingkungan | Environmental Performance [B.2]

Kinerja Lingkungan Environmental Performance	Satuan Unit	2021	2020	2019
Penggunaan Listrik Electricity Usage	Kwh	39.450.134,4	44.495.989,6	48.639.522,8
Penggunaan Air Water Usage	M <sup>3</sup>	1.123.379.844	1.115.644.097	1.355.785.352
Penggunaan Kertas Paper Usage	Lembar   Sheets	11.203.069.821	14.163.909.477	24.951.965.879
Intensitas Emisi Emission Intensity	Kg Co <sub>2</sub> -eq/Miliar   Billion	13,93	18,62	14,62

### Kinerja Sosial | Social Performance [B.3]

Kinerja Sosial Social Performance	Satuan Unit	2021	2020	2019
Jumlah Karyawan Wanita Number of Female Employee	%	55%	56%	56%
Jumlah Senior Manajer yang berasal dari Masyarakat Lokal Number of Senior Manager from Local Community	%	100	100	100
Jumlah Pelatihan Number of Training	Pelatihan   Training	828	457	843
Jumlah Kecelakaan Kerja Number of Work Accidents	kali   time	0	0	0
Tingkat Turnover Karyawan Employee Turnover Rate	%	13%	19%	29%
Jumlah Dana CSR Total CSR Funds	Rp-Miliar   Billion	7	11	11
Jumlah Penerima Manfaat Number of Beneficiaries	Penerima Manfaat   Beneficiaries	4.646	8.500	14.420

### Kinerja Tata Kelola | Governance Performance

Kinerja Tata Kelola Governance Performance	Satuan Unit	2021	2020	2019
Jumlah Insiden Korupsi Number of Corruption Incidence	kali   time	-	-	-
Jumlah Insiden Fraud Number of Fraud Incidence	kali   time	-	-	-
Jumlah Pengaduan WBS Number of WBS Complaints	Pengaduan   Complaint	565	81	23
Jumlah Karyawan yang Mengikuti Pelatihan Keberlanjutan Number of Employees Participating in Sustainability Training	Peserta   Participant	9.443	-	-



# Dukungan Tanggapan Covid-19

## Covid-19 Response Supports

Di tahun 2021, Maybank Indonesia melakukan berbagai inisiatif sebagai bentuk dukungan Bank kepada pemerintah dalam menanggulangi Covid-19. Inisiatif ini meliputi:

- Menerapkan pola kerja *Work From Home* (WFH), *Work From Office* (WFO), dan *Split-Operations* untuk memastikan keselamatan karyawan dan masyarakat sekaligus memastikan operasional Bank tetap berjalan.
- Menyatakan kesehatan karyawan yang harus dilakukan oleh seluruh karyawan setiap hari.
- Menerbitkan kebijakan Bank terkait pencegahan dan penanganan Covid-19, termasuk mekanisme pelacakan kontak jika ada pegawai yang dinyatakan positif Covid-19, termasuk buku pedoman protokol kesehatan dan pedoman isolasi/karantina mandiri bagi pegawai.
- Alokasi kerja, istirahat kerja dan jam kerja setelah jam kerja bagi karyawan yang WFO.
- Menerbitkan komunikasi protokol kesehatan.
- Meningkatkan pembelajaran melalui *e-learning* dan webinar.
- Pembersihan secara umum dengan disinfektan/sanitasi secara teratur (masih harus dilakukan setiap 2 minggu).
- Penyediaan alat pelindung diri seperti masker, *hand sanitizer*, dan sarung tangan di setiap kantor serta mewajibkan penggunaan *face shield* bagi para *front liner*.
- Pemberian vitamin bagi karyawan yang WFO.
- Pemeriksaan suhu tubuh di semua titik masuk kerja.
- Menyediakan fasilitas transportasi bagi karyawan yang WFO di 4 titik penjemputan.
- Membentuk satgas Covid-19 di kantor pusat dan cabang serta memberikan sosialisasi dan pelatihan kepada satgas Covid-19 sehingga dapat memantau pelaksanaan protokol kesehatan dan tanggap dalam penanganan Covid-19 di lingkungan kantor.

In 2021, Maybank Indonesia carried out various initiatives as a form of Bank's support for the government in tackling Covid-19. These initiatives include:

- Implementing *Work From Home* (WFH), *Work From Office* (WFO), and *Split-Operations* work patterns to ensure the safety of employees and the public while ensuring that the Bank's operations continue to run.
- Declaring employee's health that must be carried out by all employees every day.
- Issuing Bank policies related to the prevention and handling of Covid-19, including a contact tracking mechanism if there are employees tested positive for Covid-19, including health protocol handbooks and isolation/self-quarantine guidelines for employees.
- Allocation of work, work breaks and after work hours for employees who WFO.
- Issuing health protocol communications.
- Increasing learning through e-learning and webinars.
- General cleaning with disinfectant/sanitizing regularly. (general cleaning still has to be done every 2 weeks).
- Providing personal protective equipment such as masks, hand sanitizers, and gloves in every office and requiring the use of face shields for front liners.
- Providing vitamins for employees who WFO.
- Body temperature checks at all work entry points.
- Providing transportation facilities for employees who WFO at 4 pick-up points.
- Establishing a Covid-19 task force at the head office and branches and providing socialization and training for the Covid-19 task force so that it can monitor the implementation of health protocols and be responsive in handling Covid-19 in the office environment.

## Dukungan Tanggapan Covid-19 Covid-19 Response Supports

- Memantau pelaksanaan protokol kesehatan melalui Rapat BCP rutin (2 kali seminggu) dan dihadiri oleh 3 Direksi.
- Apabila ada pegawai yang terkonfirmasi positif Covid-19 kemudian dinyatakan negatif, maka tetap perlu dilakukan pemeriksaan oleh petugas kesehatan yang ditunjuk oleh perusahaan sebelum pegawai tersebut dapat WFO.
- Menerapkan tindakan disipliner bagi karyawan yang tidak mematuhi protokol kesehatan.
- Ikrar #Maybankers – Komitmen Saya.
- Dalam hal *engagement*, secara aktif mengajak karyawan untuk menjaga gaya hidup sehat dan mendukung kampanye #dirumahaja, melalui berbagai kegiatan engagement seperti; Kegiatan *Work From Home Challenge*, Kegiatan Olahraga *virtual* yang bisa dilakukan di rumah, pemberian layanan "Meet My Psychologist" bagi karyawan yang ingin melakukan konsultasi, kegiatan *Health Talk* yang dikemas dalam bentuk webinar dan pembuatan "*Empowering Messages*" kepada semua karyawan untuk tetap sehat, bahagia dan produktif terutama dalam situasi ini.
- Monitoring the implementation of health protocols through regular BCP Meetings (2 times a week) and attended by 3 Directors.
- If there are employees who are confirmed to have Covid-19 and then test negative, it is still necessary to have an examination by a health officer appointed by the Company before the employee can WFO.
- Implementing disciplinary action for employees who do not comply with health protocols.
- The #MaybankersPledge – My Commitment.
- In terms of engagement, actively inviting employees to maintain a healthy lifestyle and support the #stayhome campaign, through various engagement activities such as; Work From Home Challenge activities, virtual Sports Activities that can be done at home, providing "Meet My Psychologist" services for employees who want to conduct consultations, Health Talk activities that are packaged in the form of webinars and creating "Empowering Messages" to all employees to stay healthy, happy and productive especially in this situation.





# Laporan *Direksi*

## Board of Director's Report

“ Kami berupaya untuk mengatasi tantangan di 2021 sekaligus menciptakan lingkungan kerja yang aman dan dinamis bagi karyawan dan komunitas, serta terus berusaha untuk memastikan dampak keberlanjutan bank yang lebih luas ke dalam komunitas sehingga kegiatan operasional Bank dapat berjalan selaras dengan praktik keberlanjutan, baik di tingkat lokal maupun global.

We seek to address the challenges of 2021 while maintaining a safe and dynamic work environment for employees and communities, and we will continue to work to ensure the Bank's broader sustainability impact in the community hence the Bank's operational activities are consistent with local and global sustainability practices.

”

### Taswin Zakaria

Presiden Direktur  
President Director

## Laporan Direksi Board of Director's Report

### Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Pada kesempatan yang baik ini, marilah bersama-sama memanjatkan puji syukur kehadiran Tuhan Yang Maha Esa, karena kami dapat menyampaikan laporan mengenai penerapan keberlanjutan yang sudah Maybank Indonesia canangkan sejak tahun 2018 lalu.

Tahun 2021 merupakan tahun ketiga Maybank Indonesia menerapkan keuangan keberlanjutan, yang juga telah menghasilkan serangkaian kemajuan serta pencapaian terkait penerapan keberlanjutan di dalam seluruh kegiatan operasional Bank. Di samping itu, pencapaian ini juga telah menunjukkan pertumbuhan keberlanjutan Bank yang positif dan mampu bertahan di masa sulit akibat pandemi Covid-19. Pencapaian tersebut diperoleh berkat dukungan dan komitmen dari seluruh jajaran Bank dan konsisten dalam penerapan keberlanjutan Bank, sesuai dengan roadmap dan visi misi keberlanjutan yang telah disusun Maybank Indonesia sebelumnya.

### Kebijakan Strategi Keberlanjutan Bank sebagai Respons Keberlanjutan [D.1, 102-14]

Kegiatan operasional Bank di tahun 2021 masih diwarnai dengan berlangsungnya pandemi dan masih menyisakan tantangan, terutama bagi kelangsungan perekonomian di dalam maupun di luar negeri. Pemberlakuan pembatasan mobilitas masyarakat yang dipicu oleh gelombang kedua akibat penyebaran varian delta Covid-19 dan kekhawatiran terhadap kemungkinan terjadinya gelombang ketiga pandemi Covid-19 telah memberi pengaruh pada perekonomian di berbagai negara. Terlepas dari berbagai masalah yang ditimbulkan akibat pandemi global, kondisi ini tidak mempengaruhi komitmen Bank untuk tetap menjalankan kegiatan keberlanjutannya.

Komitmen keberlanjutan kami berfokus pada 3 (tiga) prioritas utama, yaitu (1) Pengembangan Kemampuan Internal (sumber daya manusia); (2) Penyesuaian Organisasi, Manajemen Risiko, Tata Kelola, dan Standar Prosedur Operasi (SPO); (3) Pengembangan Produk dan Layanan Keuangan Berkelanjutan. Atas fokus tersebut, kami menjalankan kegiatan operasional Bank dengan melakukan langkah- langkah strategis berikut:

1. Peningkatan kapabilitas sumber daya manusia termasuk tersedianya set *skill* baru karyawan yang dibutuhkan untuk mendukung terwujudnya keuangan berkelanjutan
2. Mengintegrasikan aspek Lingkungan, Sosial dan Tata Kelola (LST) di dalam menyusun kebijakan atau standar prosedur operasi dan pengelolaan risiko dalam aktivitas bisnis Bank. [FS.2]

### Our Esteemed Shareholders and Stakeholders,

Let us express our gratitude to God Almighty on this gratifying occasion, where His blessings permitted us to continue publishing this Maybank Indonesia Sustainability Report Maybank Indonesia since its first edition in 2018.

Maybank Indonesia implemented sustainable finance for the third year in a row in 2021. This initiative brought several improvements and accomplishments as we integrated sustainability across all the bank activities. In addition, our accomplishment had demonstrated the Bank's healthy sustainable growth and the Bank's ability to weather the tough times due to the Covid-19 pandemic. The success was made possible by the support and commitment of all of the Bank's employees and consistency in implementing the Bank's sustainability, following the sustainability roadmap and vision that Maybank Indonesia had previously developed.

### Bank' Sustainability Strategy as a Response to Sustainability Demands [D.1, 102-14]

In 2021, the Bank's operating activities continuously faced challenges conjured by the pandemic and its subsequent issues, most notably the domestic and international economy's resiliency. Mobility restriction policy, rendered by the second wave of the Covid-19 pandemic due to the spread of the Delta variant and fears regarding the likelihood of a third wave, inevitably affected the economies in a number of countries. Regardless of the difficulties induced by the global pandemic, the Bank's commitment to continuing its sustainability operations remained just as strong.

Our commitment to sustainability focused on 3 (three) primary areas: (1) internal capability development (human resource); (2) organizational adjustment, risk management, governance, and standard operating procedures (SOPs); and (3) sustainable financial product and service development. We executed the Bank's operational activities through the following strategic steps:

1. Strengthened human resource capabilities, including the availability of new types of employee skills that are necessary for sustainable finance
2. Integrated the environmental, social, and governance (ESG) in developing policies, standard operating procedures, and risk management practices for the Bank's commercial activities. [FS.2]



## Laporan Direksi Board of Director's Report

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>3. Penyesuaian perangkat kerja operasional dan Teknologi Informasi atau TI (termasuk infrastruktur Bank).</li> <li>4. Membuat produk dan jasa solusi perbankan untuk mendukung keuangan berkelanjutan dan diikuti dengan pengembangan secara berkesinambungan.</li> <li>5. Peningkatan pertumbuhan portofolio pembiayaan pada kegiatan usaha berbasis LST secara bertahap.</li> </ul> | <ul style="list-style-type: none"> <li>3. Made necessary adjustments to operational tools and information technology (including Bank infrastructure)</li> <li>4. Developed banking solutions that support sustainable finance and are continually improved.</li> <li>5. Gradually expanded the funding portfolio for ESG-based business activities.</li> </ul> |
|--|--|

Dampak langsung dari penerapan praktik-praktik keberlanjutan yang dirumuskan ke dalam strategi berkelanjutan yang mencakup aspek lingkungan, sosial dan ekonomi, dapat kami rasakan di masa-masa pandemi. Ketika kami berupaya untuk mengatasi tantangan di tahun 2021 dan menciptakan lingkungan kerja yang aman bagi karyawan dan komunitas, Maybank Indonesia secara bersamaan menghasilkan beberapa pencapaian penting, antara lain meningkatkan ekonomi masyarakat melalui pembayaran pajak dan program bantuan finansial, mengakselerasi penyediaan layanan digital, mendukung pengembangan sumber daya manusia, meningkatkan penyaluran kredit berwawasan lingkungan, serta melanjutkan penerapan *green office* ke dalam operasional Bank.

We recognized the immediate impacts of applying sustainability practices that we articulated in our sustainable strategy, which encompasses environmental, social, and economic dimensions, during the pandemic. While addressing the challenges of 2021 and fostering a safe working environment for our employees and communities, Maybank Indonesia managed to achieve significant milestones, including strengthening the economy through tax payments and financial assistance programs, accelerating the provision of digital services, fostering human resource development, increasing environmentally responsible credit distribution, and implementing green office concept in our operations.

Pencapaian tersebut dicapai selaras dengan tiga pilar yang menjadi prioritas strategi Grup Maybank, yakni pertama adalah fokus untuk menerapkan *Responsible Transition* yang berpusat pada dukungan terhadap pada berjalannya proses transisi yang bertanggung jawab menuju ekonomi yang lebih berkelanjutan mengacu kepada prinsip LST dan mendukung upaya pengurangan emisi karbon yang menyeimbangkan antara aspek lingkungan dan sosial sesuai dengan harapan para pemangku kepentingan. Fokus kedua, yaitu *Enabling*

Our accomplishments aligned with the three pillars of the Maybank Group's strategic priority. First, Responsible Transition, which is centred a responsible transition towards a more sustainable economy based on ESG and support to carbon emission reduction to balance environmental and social concerns as expected by stakeholders. Second, Enabling Our Communities aims to promote equity and collective progress throughout ASEAN by taking responsive actions to advance economic development and social welfare. Third, Maybank

.....

“Kami berupaya untuk mengatasi tantangan di tahun 2021 dan menciptakan lingkungan kerja yang aman bagi karyawan dan komunitas. Kami mampu mencatat pencapaian penting, antara lain meningkatkan ekonomi masyarakat melalui pembayaran pajak dan program bantuan finansial, mengakselerasi penyediaan layanan digital, mendukung pengembangan sumber daya manusia, meningkatkan penyaluran kredit berwawasan lingkungan, serta melanjutkan penerapan *green office* ke dalam operasional Bank.”

“While addressing the challenges of 2021 and fostering a safe working environment for our employees and communities, we also achieved significant milestones, including strengthening the economy through tax payments and financial assistance programs, accelerating the provision of digital services, fostering human resource development, increasing environmentally responsible lending, and implementing green office concept in our operations.”

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## Laporan Direksi Board of Director's Report

*our Communities*, yang merupakan upaya untuk membangun kesetaraan dan kemajuan masyarakat di seluruh ASEAN, melakukan tindakan responsif untuk mempromosikan pembangunan ekonomi dan kesejahteraan sosial. Fokus ketiga dipusatkan pada praktik-praktik bisnis Grup Maybank untuk memastikan *Our House is in Order & We Walk the Talk* dengan cara *leading by example* melalui praktik manajemen yang baik dan memastikan bahwa strategi LST Maybank didasarkan pada fondasi yang kuat dari segi tata kelola, strategi pengelolaan sumber daya manusia, serta pengelolaan dampak lingkungan dan sosial di sepanjang rantai nilai.

### Penerapan Keuangan Berkelanjutan

Selama pandemi, kami berupaya untuk menyebarkan nilai-nilai keberlanjutan Maybank Indonesia secara bertahap dengan menumbuhkan *awareness* ke dalam diri Maybankers melalui serangkaian kegiatan edukasi tentang Keuangan Berkelanjutan bagi seluruh karyawan. Kami berharap nilai-nilai keberlanjutan ini tidak hanya diterapkan dalam kegiatan bisnis, namun juga dapat menjadi *lifestyle* karyawan Maybank Indonesia serta menjadi budaya di seluruh tingkatan organisasi dalam beberapa tahun ke depan. Sehingga dengan demikian, Maybank Indonesia dapat tumbuh dengan tangguh menuju keberlanjutan masa depan.

Di bidang tata Kelola, kami telah memiliki Satuan Tugas atau *Task Force* lintas unit sebagai pihak yang bertanggung jawab atas penerapan keuangan berkelanjutan Bank.

*Task Force* inilah yang akan memastikan berjalannya keuangan berkelanjutan di Maybank Indonesia. Selain memiliki *Task Force* sebagai penanggung jawab atas penerapan berkelanjutan, kami juga telah membentuk Komite Tata Kelola *Whistleblowing* (TKWB) atau *Whistleblowing Governance Committee* (WBGCC) pada tanggal 11 Mei 2021 yang berfungsi untuk memastikan laporan *whistleblowing* ditindaklanjuti sebagai salah satu prioritas utama, termasuk menjaga independensi, melakukan proses investigasi dan merumuskan tindakan perbaikan. Sehingga mampu memberikan kepercayaan kepada para *stakeholders*.

Di bidang ekonomi, kami berhasil mendistribusikan nilai ekonomi langsung sebesar Rp9,591 miliar, dengan penyaluran dana CSR sebesar Rp7 miliar yang memiliki porsi terbesar pada bidang pemberdayaan masyarakat sebesar Rp4,50 miliar, diikuti dengan bidang kesehatan sebesar Rp2,29 miliar dengan estimasi jumlah penerima manfaat program CSR sebanyak 23.450 orang.

Sementara portofolio pembiayaan hijau (*green financing*) kami di tahun 2021 mencapai Rp38,19 triliun atau 42,10% dari total

Group's business practices, aiming to ensure *Our House is in Order & We Walk the Talk* by leading by example through sound management practices and to ensure Maybank's ESG strategy is built on a solid foundations of governance, human resource management strategies, and environmental and social impact management throughout the value chain.

### Sustainable Finance

Throughout the pandemic, we have been working hard to gradually promote Maybank Indonesia's sustainability standards by raising Maybankers' knowledge through a series of sustainable finance educational initiatives that were open to all workers. We hope that these sustainability standards are not only adopted in business activities but can also be a way of life for Maybank Indonesia employees and, within the next few years, already embedded in the organization's culture. This effort will become Maybank Indonesia's investment to continue growing resilient toward future sustainability.

In terms of governance, we already have a cross-department taskforce charged with implementing the Bank's sustainability finance strategy.

The taskforce oversees Maybank Indonesia's sustainable finance operations. In addition to the taskforce, on 11 May 2021, we established a Whistleblowing Governance Committee (WBGCC). WBGCC is responsible to ensuring that reports get followed-up and prioritized, maintain independence, conduct investigations into the reports, and recommend remedial actions. This Committee enhances our ability to instill trust among stakeholders.

We distributed Rp9,591 billion in direct economic value in the economic sector, with CSR funding of Rp7 billion, with the predominant share of that fund went to community empowerment activities at Rp4.50 billion, followed by healthcare activities at Rp2.29 billion, with an estimate of 23,450 beneficiaries through our programs.

Meanwhile, our green financing portfolio reached Rp38.19 trillion in 2021 or 42.10% per cent of the Bank's overall



## Laporan Direksi Board of Director's Report

pembiayaan Bank secara individual, jumlah ini menurun dari Rp40,41 triliun tahun sebelumnya. Penurunan ini utamanya disebabkan oleh kondisi pandemi hampir sepanjang 2021 sehingga mengakibatkan perlambatan kredit Bank secara keseluruhan. Adapun porsi pembiayaan hijau terbesar diserap oleh kegiatan UMKM sebesar 20,42%, kegiatan bangunan berwawasan lingkungan yang memenuhi standar atau sertifikasi yang diakui baik di tingkat nasional, regional atau internasional sebesar 14,55%, dan kegiatan efisiensi energi menyerap 4,55%. [FS.6, FS.7]

Di bidang lingkungan, kami berupaya untuk berkontribusi dalam mengurangi emisi (*carbon footprint*). Upaya ini dilakukan baik melalui penerapan kebijakan pembiayaan, kebijakan *green office*, dan pengembangan teknologi inovasi dalam upaya mengurangi ketergantungan terhadap penggunaan kertas dan energi.

Kebijakan pembiayaan Bank telah melahirkan Standar Prosedur Operasi (SPO) perkreditan yang memasukkan ketentuan bahwa Bank wajib melakukan pengecekan analisis kelayakan lingkungan calon debitur terlebih dahulu, seperti memastikan study AMDAL dan *rating* PROPER Kementerian Lingkungan Hidup, sebelum melanjutkan proses kredit. Jika calon debitur terbukti melakukan pelanggaran terhadap lingkungan hidup, maka Bank dapat memutuskan untuk tidak melanjutkan proses kredit tersebut. Sedangkan kebijakan *green office bank* yang menekankan pada penggunaan material ramah lingkungan telah diaplikasikan Bank ke beberapa kantor cabang secara bertahap.

Pengembangan teknologi inovasi Bank juga turut berkontribusi dalam pengurangan emisi. Kami telah memiliki sejumlah platform aplikasi, baik yang digunakan dalam proses bisnis internal Bank maupun yang digunakan sebagai aplikasi produk, jasa, dan pelayanan nasabah.

Di bidang sosial, kami memberikan perhatian khusus kepada karyawan dengan menerapkan kebijakan pengelolaan karyawan yang menyeluruh dan memberikan kesempatan kerja yang sama bagi semua orang, baik pria dan wanita, tanpa memandang perbedaan etnik, agama, ras, status sosial, gender, ataupun kondisi fisik untuk mengikuti seluruh rangkaian program SDM mulai dari proses rekrutmen karyawan, pengelolaan, pelatihan dan pengembangan hingga program pensiun. Sebagai salah satu perwujudan komitmen ini, sejak tahun 2016 Bank telah membentuk *Women Mentor Women (WMW) Council* dan program-program WMW tersebut berfokus pada percepatan pengembangan kompetensi dan kapabilitas para karyawan perempuan serta meningkatkan representasi perempuan di jajaran manajemen. Pada aspek Keselamatan dan Kesehatan Kerja (K3), kami memfokuskan diri dalam memastikan setiap karyawan untuk mendapatkan hak perlindungan atau

financing. This decline was mostly caused by the pandemic that affected nearly the whole year of 2021, which resulted in a general slowdown in bank credit. In terms of business segment, the highest share of our green financing went to MSMEs with 20.42%, 14.55% to green construction projects – proven by certification and adherence to national, regional, or international green building code; and 4.55% to energy efficiency projects. [FS.6, FS.7]

We aspired to contribute to emission reductions (carbon footprint) concerning the environmental cause. We achieved this by applying green financing, green office, and developing innovative technologies to reduce reliance on paper and energy use.

The Bank's financing policy has led to Standard Operating Procedure (SOP) on credit provisioning. The SOP requires the Bank to first verify the environmental feasibility of prospective debtors, including ensuring that the debtor in question has completed the Environmental Impact Analysis and that it has the Ministry of Environment's PROPER rating before proceeding with the credit process. The Bank may decide to terminate this process upon finding environmental violations by the prospective debtor. Moreover, the Bank's green office strategy, which promotes the use of environmentally friendly products, has been steadily replicated to numerous branch offices.

The Bank's innovation in technological development has also contributed to emission reduction. We currently have a number of application platforms, both for internal business operations and for product, service, and customer service applications.

In the social sector, we paid substantial attention to employees' well-being by implementing a comprehensive employee management policy and providing equal employment opportunities for all men and women, regardless of ethnic origin, religion, race, social status, gender, or physical condition, to participate in the full range of human resource programs, from recruitment to management, training and development, and retirement. This commitment is evident from the Women Mentor Women (WMW) Council that the Bank established in 2016. The WMW program focuses on accelerating the development of female employees' competencies and capabilities and increasing women representation in the management. With respect to Occupational Safety and Health (OHS), we are committed to ensuring that the rights of employees are fulfilled, including the right to protection or safety and health at work. We have strived to minimize

## Laporan Direksi Board of Director's Report

keselamatan dan kesehatan selama bekerja, meminimalisasi kecelakaan kerja, meningkatkan produktivitas karyawan melalui rasa aman dalam bekerja, dan memastikan prosedur kesehatan kerja bagi semua karyawan Maybank Indonesia. Atas berbagai upaya tersebut, Bank berhasil mempertahankan *zero accident* dan *fatality* yang mencerminkan penerapan K3 di lingkungan Bank telah berjalan dengan baik. Kami percaya, dengan mewujudkan lingkungan bekerja yang layak dan aman melalui pelaksanaan program dan pelayanan K3 mampu meningkatkan *engagement* karyawan. Hal ini terlihat dari tingkat *turnover* karyawan Bank di tahun 2021 menurun 6% dibandingkan tahun sebelumnya dengan tingkat *turnover* sebesar 19%.

Di bidang pengembangan komunitas, kami berupaya untuk membangun masa depan masyarakat yang lebih cerah, sejalan dengan visi bank yakni "*Humanising Financial Services*".

Untuk mewujudkannya, kami berfokus pada 5 (lima) pilar guna merencanakan dan menyelenggarakan *Corporate Social Responsibility* (CSR), yakni pendidikan (*education*), pemberdayaan masyarakat (*community empowerment*), kegiatan untuk mendukung gaya hidup yang sehat (*support healthy living*), lingkungan (*environment*) dan pelestarian seni dan budaya (*art and culture*) dengan tetap memiliki kepekaan terhadap situasi yang terjadi di tanah air seperti jika terjadi bencana alam.

Pilar kegiatan yang mendukung gaya hidup sehat (*support healthy living*) dilakukan melalui dukungan penyelenggaraan *event* olah raga, dukungan alat kesehatan untuk tenaga medis di 22 rumah sakit di 10 provinsi guna penanggulangan Covid-19, donasi untuk masyarakat terdampak pandemi, serta mendukung penyelenggaraan program vaksinasi. Sedangkan pilar pelestarian seni dan warisan budaya (*arts & culture*), kami berkomitmen untuk mendukung pelestarian kesenian, kerajinan, dan warisan budaya lainnya sebagai bagian dari khasanah kebudayaan Indonesia. Komitmen kami dilakukan dengan berpartisipasi secara aktif dalam mengembangkan tenun sebagai salah satu warisan budaya Indonesia.

Pada pilar edukasi masyarakat di bidang perbankan (literasi perbankan), kami menyelenggarakan edukasi kepada masyarakat untuk meningkatkan pemahaman pengetahuan dan keterampilan untuk mengelola sumber daya keuangan (literasi keuangan) guna mencapai atau meningkatkan kesejahteraan masyarakat. Kami juga telah menyalurkan bantuan untuk korban bencana yang terjadi di beberapa daerah di Indonesia sepanjang tahun 2021 melalui kerjasama dengan dengan berbagai pihak. [FS:16]

Di bidang produk dan pelayanan, kami berupaya untuk secara terus menerus meningkatkan kualitas *Customer Experience* di Maybank Indonesia dengan meningkatkan kualitas produk,

workplace accidents, promote employee productivity by providing a safe workplace, and to ensure that all Maybank Indonesia employees follow work health practices. As the result of these efforts, the Bank has maintained a zero accident and fatality rate, indicating that OHS implementation in the Bank's environment has been progressing well. We believe that a healthy and safe work environment, created through OHS programs and services, can boost employee engagement. For Maybank Indonesia, this resulted in a reduction of 6% in its turnover rate from 19% in the previous year.

In community development, we endeavour to build a brighter future for societies, keeping with the bank's mission of "Humanising Financial Services."

To that end, we plan and implement Corporate Social Responsibility (CSR) around five pillars: education, community empowerment, promoting healthy living, environment, preservation of arts and culture, while remaining sensitive to the country's circumstances, such as natural disasters.

Our support for healthy living includes sponsorship of sporting events, support for medical devices used by medical personnel in 22 hospitals across ten provinces to combat Covid-19, donations to communities impacted by the pandemic, and assistance with the implementation of vaccination programs. Under the arts and culture preservation pillar, we are committed to preserving arts, crafts, and other forms of cultural heritage as part of Indonesia's cultural history. Our dedication can be seen from our active participation in the development of woven fabrics as Indonesia's cultural asset.

Under the banking literacy pillar, we organize education for the public to develop their financial literacy – their ability to manage financial resources – with the aim to improve their welfare. We also distributed aid for victims of natural disasters that took place in several parts of Indonesia throughout 2021. [FS:16]

On products and services, we endeavoured to consistently improve the quality of the Maybank Indonesia Customer Experience by enhancing product quality and training



## Laporan Direksi Board of Director's Report

dan staf dalam memberikan layanan yang berorientasi pada *customer satisfaction*. Pada kualitas produk, kami berupaya meningkatkan kualitas produk dengan sistem keamanan produk yang tinggi sehingga tidak terjadi kebocoran data. Kami juga membuat *digital maybank sales kit* yang memudahkan nasabah untuk mendapat informasi produk kami secara menyeluruh. Sedangkan peningkatan kualitas staf dilakukan dengan peningkatan *customer journey* pada saat nasabah bertransaksi, baik di cabang atau saat penanganan keluhan di *contact center*. Kami juga mengembangkan *system monitoring* kecepatan layanan sehingga mampu memberikan solusi penanganan yang cepat dan tepat kepada nasabah kami.

### Kendala, Peluang, dan Tantangan

Kami menyadari penerapan keuangan berkelanjutan dalam seluruh lini bisnis operasional Bank tidak dapat dilakukan dalam waktu yang singkat dan hanya mengandalkan satu pihak. Perubahan pola bisnis konvensional menjadi berkelanjutan memerlukan kerja sama yang melibatkan berbagai pemangku kepentingan untuk memitigasi dan beradaptasi terhadap penerapan strategi keberlanjutan, yang mengintegrasikan berbagai aspek bisnis operasional Bank sehingga visi misi keberlanjutan Bank dapat tercapai. Proses tersebut dapat diselaraskan dengan perkembangan penggunaan teknologi yang telah dijalankan Bank.

Kami memahami, berbagai tantangan dihadapi Bank dalam masa transisi ini, baik itu tantangan dari luar maupun tantangan dari dalam. Rendahnya tingkat pemahaman terhadap keuangan berkelanjutan menjadi tantangan utama yang dihadapi Bank, baik dari perspektif internal maupun eksternal. Oleh karenanya, Bank berupaya untuk meningkatkan kapasitas dan pemahaman keuangan berkelanjutan, baik yang ditujukan untuk karyawan Bank sendiri maupun untuk pihak eksternal melalui berbagai *e-learning*, seminar dan *workshop*.

Tantangan lainnya adalah dampak pandemi Covid-19 yang berakibat pada tantangan pertumbuhan kredit khususnya pada kategori Kegiatan Usaha Berkelanjutan (KUB), dimana pertumbuhan kredit pada kategori tersebut membutuhkan kepastian hukum dan mekanisme pengelolaan konflik pada sektor usaha yang dikategorikan sebagai Kegiatan Usaha Keuangan Berkelanjutan. Hal ini dapat memitigasi risiko finansial bagi Lembaga Jasa Keuangan yang memberikan kredit. Selain itu, Bank juga masih belum memaksimalkan pemanfaatan peluang bisnis di sektor berkelanjutan yang mengakibatkan pada terbatasnya produk/jasa yang sesuai dengan prinsip LST yang dapat ditawarkan oleh Bank.

people to provide customer-centric services. On product quality, we seek to maintain a high product safety standard to ensure data confidentiality. Additionally, we have created a digital Maybank sales kit that enables buyers to obtain comprehensive information about our products. Meanwhile, staff quality improved by elevating the customer journey in online and offline transactions or handling complaints in contact centres. Additionally, we design a service speed monitoring system to ensure that our consumers receive prompt and appropriate solutions.

### Obstacles, Opportunities, and Challenges

We recognize that implementing sustainable finance across all lines of the Bank's operational business is not something we can achieve overnight or by relying on just one party. To change from a conventional business approach to one that emphasizes on sustainability requires collaboration with different stakeholders, hence we can properly mitigate and adapt to the implementation of sustainability strategies that integrate multiple parts of the Bank's operations and eventually deliver the Bank's sustainability mission vision. This process is aligned with the Bank's technology utilization.

We appreciate the Bank's external and internal challenges during this transition. The lack of awareness, internally and externally, of sustainable finance has been a significant barrier. To change this, the Bank has carried out capacity and awareness building on sustainable finance for both the Bank's own employees and external stakeholders through e-learning, seminars, and workshops.

Another challenge was the Covid-19 pandemic that negatively affected credit growth, particularly in the category of Sustainable Business Activities (KUB). Credit growth in this category requires legal certainty and dispute management mechanism to mitigate financial risks for the creditor. Additionally, the Bank still has ample room to optimize business opportunities in the sustainable sector due to the currently limited range of products/services that are ESG-aligned that the Bank can offer.

## Laporan Direksi Board of Director's Report

Menghadapi tantangan-tantangan tersebut, kami terus melakukan pembenahan dan berupaya melakukan mitigasi untuk meminimalisasi dampak ketika kendala tersebut muncul. Selain itu, Kami juga terus berupaya menangkap peluang-peluang keberlanjutan dengan mengidentifikasi industri-industri baru yang berwawasan lingkungan yang muncul hingga saat ini.

### Para pemangku kepentingan yang budiman,

Kami yakin bahwa kesuksesan yang kami raih saat ini merupakan dampak langsung dari penerapan strategi keberlanjutan untuk aspek lingkungan, sosial, dan ekonomi. Selanjutnya, pendekatan yang adaptif dan dinamis akan menjadi kunci kesuksesan yang berkelanjutan. Kami percaya bahwa strategi dan upaya keberlanjutan yang kami sampaikan dalam laporan ini dapat menggambarkan masa depan yang berkelanjutan bagi kita semua.

Sebagai penutup, segenap manajemen dan pegawai Maybank Indonesia mengucapkan terima kasih banyak atas dukungan seluruh pemangku kepentingan. Semoga kontribusi keberlanjutan yang sudah dicapai pada tahun 2021 dapat ditingkatkan dan diteruskan di tahun-tahun yang akan datang, sehingga Maybank Indonesia dapat lebih berkontribusi bagi Tujuan Pembangunan Berkelanjutan (TPB) yang telah dicanangkan oleh Pemerintah.

We continue to improve and take mitigation actions to minimize their impacts to overcome these challenges. Additionally, we continue to seek out sustainability opportunities by identifying emerging environmentally conscious industries.

### Our Respected stakeholders,

We believe our current success is a direct result of sustainability measures that we implement in the environmental, social, and economic spheres. Additionally, adaptive and dynamic approaches are necessary for long-term success. We are confident that the sustainability policies and activities outlined in this report can help demonstrate a sustainable future for all of us.

To conclude, Maybank Indonesia's management and employees would like to express our heartfelt appreciation for the continued support of all stakeholders. We look forward to expanding and sustaining our contribution in 2021 for the coming years, allowing Maybank Indonesia to contribute to the Sustainable Development Goals (SDGs), as stipulated by the government.

Jakarta, Maret | March 2022



**Taswin Zakaria**  
Presiden Direktur  
President Director



# Profil

*Perusahaan*

Company Profile







# Identitas Perusahaan

## Company Profile



# Maybank

PT Bank Maybank Indonesia Tbk

**Nama Perseroan [102-1]**  
**Corporate Name**

PT Bank Maybank Indonesia Tbk

**Tanggal Pendirian**  
**Date of Establishment**

15 Mei 1959  
May 15, 1959

### Dasar Hukum Pembentukan Legal Basis

- 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 the Decree of the Minister of Finance of the Republic of Indonesia No.138412/U.M.II dated October 13, 1959, which has been amended by: Decree of the Board of Commissioners of the Financial Services Authority No. 18/KDK.03/2015 dated September 23, 2015
- Business license as a Foreign Exchange Bank through the Decree of the Board of Directors of Bank Indonesia No. 21/11/Dir/Upps dated November 9, 1988

### Status dan Bentuk Badan Hukum [102-5] Status and Form of Legal Entity

Perusahaan Terbatas (PT) dan Perusahaan Terbuka  
Limited Liability Company (PT) and Public Companies

### Bidang Usaha [C.4, 102-2] Line of Business

Bank Umum/Jasa Perbankan  
Public Bank/Banking Service

### Jumlah Karyawan [102-7] Number of Employees

6.803 orang | People

### Kepemilikan Saham [C.3, 102-5] Share Ownership

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

### Modal Dasar Authorized Capital

- Rp12.864.765.605.400 atau 476.608.857.231 saham yang terdiri dari:
- Rp349.331.607.900 atau 388.146.231 saham Kelas A nominal Rp900 per saham
  - Rp2.000.520.000.000 atau 8.891.200.000 saham Kelas B nominal Rp225 per saham
  - Rp10.514.913.997.500 atau 467.329.511.000 saham Kelas D nominal Rp22,50 per saham

- Rp12,864,765,605,400 or 476,608,857,231 shares consisting of:
- Rp349,331,607,900 or 388,146,231 Class A shares with nominal value of Rp900 per share
  - Rp2,000,520,000,000 or 8,891,200,000 Class B shares with nominal Rp225 per share
  - Rp10,514,913,997,500 or 467,329,511,000 Class D shares with nominal Rp22.50 per share

### Modal Ditempatkan Issued capital

- Rp3.855.908.223.675,50 atau 76.215.195.821 saham yang terdiri dari:
- Rp349.331.607.900 atau 388.146.231 saham Kelas A nominal Rp900 per saham
  - Rp2.000.520.000.000 atau 8.891.200.000 saham Kelas B nominal Rp225 per saham
  - Rp1.506.056.615.775,50 atau 66.935.849.590 saham Kelas D nominal Rp22,50 per saham

- RP3,855,908,223,675.50 or 76,215,195,821 shares consisting of:
- Rp349,331,607,900 or 388,146,231 Class A shares with nominal value of Rp900 per share
  - Rp2,000,520,000,000 or 8,891,200,000 Class B shares with nominal Rp225 per share
  - Rp1,506,056,615.50 or 66,935,849,590 Class D shares with a nominal value of Rp22.50 per share



## Jaringan Usaha Business Network

1 Kantor Pusat, 80 Kantor Cabang (KC),  
255 Kantor Cabang Pembantu (KCP), 1 KCP Mikro, 17 KCS,  
2 KCPS, 2 Entitas Anak 1.033 ATM, 1 Kantor Luar Negeri

1 Head Office, 80 Branch Offices (KC),  
255 Sub-Branch Offices (KCP), 1 Micro KCP, 17 KCS, 2 KCPS,  
2 Subsidiaries 1,033 ATMs, 1 Overseas Office

## Pasar yang Dilayani [102-6] Markets Served

Indonesia & India

## Entitas Anak, Asosiasi, Penyertaan Saham, dan Kerja Sama Operasi (KSO) [102-45] Subsidiaries, Associations, Shares, and Joint Operations (KSO)

Entitas Anak:

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

Subsidiaries:

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

## Keanggotaan Asosiasi [C.5, 102-13]

Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) sebagai anggota,  
bergabung sejak 2019

Indonesia Sustainable Finance Initiative (IKBI) as a member, joined  
in 2019

## Pencatatan Saham di Bursa Saham Share Listing

Bursa Efek Indonesia, 21 November 1989  
Indonesian Stock Exchange, November 21, 1989

## Kode Saham Shares Code

BNII

## Kode SWIFT SWIFT Code

IBBKIDJA

## Alamat Kantor Pusat [C.2, 102-3] Head Office Address

**Sentral Senayan III**  
Jl. Asia Afrika No. 8, Gelora Bung Karno  
Jakarta 10270, Indonesia

☎ : (62-21) 2922 8888

📠 : (62-21) 2922 8799

✉ : [customercare@maybank.co.id](mailto:customercare@maybank.co.id)

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

## Kontak Contact Center

- ✉ : 1. [customercare@maybank.co.id](mailto:customercare@maybank.co.id)  
2. [investorrelations@maybank.co.id](mailto:investorrelations@maybank.co.id)

## Sosial Media Social Media

f : [www.facebook.com/MaybankIndonesia](https://www.facebook.com/MaybankIndonesia)

🐦 : @MaybankID

📷 : @maybankid

☎ : 69811 / (021) 1500611



# Sekilas Tentang Maybank Indonesia

## Maybank Indonesia in Brief



**PT Bank Maybank Indonesia Tbk**

PT Bank Maybank Indonesia Tbk *selanjutnya disebut sebagai “Bank” atau “Maybank Indonesia”* 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.

PT Bank Maybank Indonesia Tbk hereinafter referred to as “Bank” or “Maybank Indonesia” is one of the leading private banks in Indonesia which is part of the Malayan Banking Berhad (Maybank) Group as one of the largest financial service provider groups in 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. [102-1]

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.

Previously, PT Bank Maybank Indonesia Tbk was called PT Bank Internasional Indonesia Tbk (BII) which was established on 15 May 1959, obtained a license as a foreign exchange bank in 1988 and listed its shares as a public company on the Jakarta and Surabaya Stock Exchanges (now merged into the Indonesia Stock Exchange) in 1989. [102-1]

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

## Sekilas Tentang Maybank Indonesia Maybank Indonesia in Brief

Maybank Indonesia hadir melayani pasar di Indonesia dan India dengan 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, M2U ID Web dan berbagai saluran lainnya. [C.4, 102-2, 102-6]

Maybank Indonesia telah memiliki 356 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 1.033 ATM 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. [C.4, 102-6]

Maybank Indonesia is here to serve the markets in Indonesia and India with a comprehensive range of products and services for individual and corporate customers through Community Financial Services (Retail Banking and Non-Retail Banking) and Global Banking, as well as automotive financing through its subsidiary, WOM Finance for wheeled vehicles. two and Maybank Finance for four-wheeled vehicles. Maybank Indonesia also continues to develop digital banking services and capacities through M2U ID App, M2U ID Web and various other channels. [C.4, 102-2, 102-6]

Maybank Indonesia has 356 branches including Sharia branches spread across Indonesia as well as one overseas branch (Mumbai, India). In addition, Maybank Indonesia also has as many as 22 Mobile Cash Cars and 1,033 ATMs connected to more than 20,000 ATMs belonging to the ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS networks and connected to 3,500 Maybank ATMs in Singapore, Malaysia and Brunei. [C.4, 102-6]

# Perubahan Emiten atau Perusahaan Publik yang Bersifat Signifikan [C.6, 102-10]

## Significant Changes of the Issuer or Public Company

Merujuk Peraturan Otoritas Jasa Keuangan Nomor 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik (POJK 31), dan Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00015/BEI/01-2021 tanggal 29 Januari 2021 tentang Kewajiban Penyampaian Informasi, Maybank Indonesia menyampaikan Keterbukaan Informasi sehubungan dengan Pengurangan Kepemilikan Saham PT Bank Maybank Indonesia, Tbk. pada entitas anak PT Wahana Ottomitra Multiartha, Tbk., Bank melakukan Transaksi Penjualan saham PT Wahana Ottomitra Multiartha, Tbk. (WOMF) sebanyak 37.000.000 lembar saham dengan harga Rp254 per lembar saham. Selain hal tersebut, Bank tidak memiliki perubahan signifikan lain seperti perubahan lokasi, operasi, pemasok, atau struktur rantai pasokan.

Referring to the Financial Services Authority Regulation Number 31/POJK.04/2015 concerning Disclosure of Material Information or Facts by Issuers or Public Companies (POJK 31), and the Decree of the Board of Directors of the Indonesia Stock Exchange No. Kep-00015/BEI/01-2021 dated January 29, 2021 regarding Obligation to Submit Information, Maybank Indonesia submits Information Disclosure in relation to Reduction of Share Ownership of PT Bank Maybank Indonesia, Tbk. in the subsidiary PT Wahana Ottomitra Multiartha, Tbk., the Bank entered into a Share Sale Transaction of PT Wahana Ottomitra Multiartha, Tbk. (WOMF) of 37,000,000 shares at a price of Rp254 per share. Apart from this, the Bank has no other significant changes such as changes in location, operations, suppliers, or supply chain structure.



# Visi, Misi, Budaya, dan Nilai-Nilai Perusahaan [C.1, 102-16]

## Company Vision, Mission, Culture and Values

### Visi vision [C.1]

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 become a leading financial service provider in Indonesia, supported by fully committed and innovative human resources to create value and serve the community.



Kami berfokus untuk menyediakan akses yang nyaman untuk mendapatkan secara langsung produk dan layanan perbankan. We focus on providing convenient access to direct banking products and services.

Kami memberikan *advice* kepada nasabah berdasarkan kebutuhan. We provide advice to customers based on their needs.

Kami berkomitmen untuk memberikan persyaratan dan harga yang wajar. We are committed to providing reasonable terms and prices.

Kami memprioritaskan pengalaman nasabah menggunakan teknologi digital generasi mendatang. We prioritize customer experience using next-generation digital technology.

Visi, Misi, Budaya, dan Nilai-Nilai Perusahaan [C.4, 102-16]  
 Company Vision, Mission, Culture and Values

# Budaya Perusahaan [102-16]

## Corporate Cultures

**01**



**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 pride.

**02**



**Integrity**

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

We are honest, professional and morally grounded in all of our business activities.

**03**



**Growth**

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

We have a strong desire for continuous improvement and renewal.

**04**



**Excellence & Efficiency**

Kami berkomitmen untuk menghasilkan kinerja yang sempurna dan layanan prima.

We are committed to producing perfect performance and excellent service.

**05**



**Relationship Building**

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

We continuously build mutually beneficial long-term cooperative relationships.



# Bidang Usaha Serta Produk dan Jasa [C.4, 102-2]

## Business Sector as Well as Products and Services

### Kegiatan Usaha Berdasarkan Anggaran Dasar Terakhir

Kegiatan usaha utama dan kegiatan penunjang menurut Anggaran Dasar Perseroan Terakhir, tujuan dan bidang usaha Bank adalah menjalankan usaha di bidang Bank Umum. Sesuai Pasal 3 Anggaran Dasar Bank yang terakhir, untuk mencapai maksud dan tujuan tersebut di atas, Bank dapat melaksanakan kegiatan usaha utama dan penunjang sebagai berikut:

### Business Activities Based on Articles of Association

The main business and supporting activities according to the Company's Latest Articles of Association, the purpose and line of business of the Bank is to run a business in the field of Commercial Banks. In accordance with Article 3 of the latest Articles of Association of the Bank, to achieve the aims and objectives mentioned above, the Bank may carry out the following main and supporting business activities:

Kegiatan Usaha berdasarkan Anggaran Dasar Business Activities Based on Articles of Association	Telah/Belum Dijalankan oleh Maybank Indonesia Has/Not Executed by Maybank Indonesia	
	Sudah Performed	Belum Dijalankan not yet performed
<b>KEGIATAN USAHA UTAMA Main Business Activities</b>		
a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya dipersamakan dengan itu.   Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates of deposit, savings and/or other equivalent forms.	√	-
b. Menerbitkan Surat Pengakuan Hutang.   Issuing a Debt Acknowledgment Letter.	√	-
c. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya, surat-surat berikut:   Buy, sell or guarantee at their own risk or for the benefit of and on the orders of their customers, the following documents:	√	-
i. Surat-surat wesel termasuk wesel yang diakseptasi oleh Perseroan yang biasa berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat dimaksud;   Notes, including drafts accepted by the Company, are usually valid for no longer than is customary in the trading of the said letters;	√	-
ii. Surat pengakuan hutang dan surat berharga lainnya yang mas berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat dimaksud;   Acknowledgments of debt and other securities whose validity period is no longer than the custom in trading the said securities;	√	-
iii. Surat berharga Pemerintah dan surat jaminan Pemerintah;   Government securities and Government guarantees;	√	--
iv. Sertifikat Bank Indonesia (SBI);   Bank Indonesia Certificate (SBI);	√	
v. Obligasi;   Bond;	√	-
vi. Surat dagang berjangka waktu   Trade letters with maturities	√	-
vii. Instrumen surat berharga lain yang berjangka waktu   Other securities instruments with maturities	√	-



**Kegiatan Usaha berdasarkan Anggaran Dasar  
Business Activities Based on Articles of Association** **Telah/Belum Dijalankan oleh Maybank Indonesia  
Has/Not Executed by Maybank Indonesia**

	Sudah Performed	Belum Dijalankan not yet performed
d. Memberikan kredit.   loan disburse.	√	-
e. Meminjam dana dan/atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, saran telekomunikasi maupun dengan wesel unjuk, cek, atau sarana lainnya.   Borrow funds and/or lend funds to other banks, either by using letters, telecommunication advice or by money orders, checks, or other means.	√	-
f. Memindahkan uang, baik untuk kepentingan sendiri, maupun untuk kepentingan nasabah.   Transferring fund, either for their own benefit or for the benefit of customers.	√	-
g. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga.   Receive payments from claims on securities and perform calculations with or between third parties.	√	-
h. Menyediakan tempat untuk menyimpan barang dan surat berharga.   Provide a location to store goods and securities.	√	-
i. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak.   Carrying out custody activities for the benefit of other parties based on a contract	√	-
j. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek.   Carry out safe keeping activities for the benefit of other parties based on a contract.	√	-
k. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan Wali Amanat.   Carry out invoice factoring activities, credit card business and Trustee activities.	√	-



Bidang Usaha Serta Produk dan Jasa [C.4, 102-2]  
Business Sector as Well as Products and Services



Kegiatan Usaha berdasarkan Anggaran Dasar Business Activities Based on Articles of Association	Telah/Belum Dijalankan oleh Maybank Indonesia Has/Not Executed by Maybank Indonesia	
	Sudah Performed	Belum Dijalankan not yet performed
l. Melakukan segala kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan ketentuan perundang-undangan yang berlaku, antara lain bertindak sebagai Bank Kustodian.   Carry out all other activities commonly carried out by banks as long as they do not conflict with the provisions of the applicable laws, including acting as a Custodian Bank.	√	-
m. Menyediakan pembiayaan dan/atau melakukan kegiatan berdasarkan Prinsip Syariah, sesuai dengan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Dewan Syariah Nasional.   Providing financing and/or conducting activities based on Sharia Principles, in accordance with the provisions stipulated by the Financial Services Authority and the National Sharia Council.	√	-
n. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit atau kegagalan pembiayaan berdasarkan Prinsip Syariah, dengan syarat harus menarik kembali penyertaan, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan.   Conducting temporary equity participation activities to overcome the consequences of impaired loan or financing failure based on Sharia Principles, provided that the participation must be withdrawn, in compliance with the provisions stipulated by the Financial Services Authority.	√	-
<b>KEGIATAN USAHA PENUNJANG</b> Supporting Business Activities		
a. Melakukan kegiatan dalam Valuta Asing sesuai dengan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan.   Carry out activities in Foreign Exchange in accordance with the provisions stipulated by the Financial Services Authority.	√	-
b. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, usaha kartu kredit, pembiayaan konsumen, perusahaan efek, asuransi, serta Lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan.   Conducting equity participation in banks or other companies in the financial sector, such as leasing, venture capital, credit card business, consumer financing, securities companies, insurance, and clearing settlement and depository institutions, by complying with the provisions stipulated by the Financial Services Authority.	√	-



## Bidang Usaha Serta Produk dan Jasa [C.4, 102-2] Business Sector as Well as Products and Services



### Kegiatan Usaha berdasarkan Anggaran Dasar Business Activities Based on Articles of Association

### Telah/Belum Dijalankan oleh Maybank Indonesia Has/Not Executed by Maybank Indonesia

	Sudah Performed	Belum Dijalankan not yet performed
c. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, termasuk kegagalan pembiayaan berdasarkan Prinsip Syariah, dengan syarat harus menarik kembali penyertaannya sesuai dengan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan.   Conducting temporary equity participation activities to overcome the consequences of impaired loan, including financing failure based on Sharia Principles, provided that the participation must be withdrawn in accordance with the provisions stipulated by the Financial Services Authority.	√	-
d. Bertindak sebagai pendiri dan pengurus Dana Pensiun sesuai dengan ketentuan dalam peraturan perundangundangan di bidang dana pensiun yang berlaku.   Act as the founder and administrator of the Pension Fund in accordance with the provisions of the prevailing laws and regulations in the field of pension funds.	√	-
e. Menjual agunan baik seluruh maupun sebagian, melalui pelelangan atau dengan cara lain, dalam hal debitur tidak memenuhi kewajibannya kepada Perseroan, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya.   Selling collateral, either in whole or in part, through auction or in other ways, in the event that the debtor does not fulfill his obligations to the Company, provided that the purchased collateral must be disbursed as soon as possible.	√	-
f. Melakukan segala penunjang usaha lainnya yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan perundang-undangan yang berlaku.   Carry out all other business support commonly carried out by banks as long as they do not conflict with the applicable laws and regulations.	√	-

### Kegiatan Usaha yang Dijalankan

Hingga 31 Desember 2021, Maybank Indonesia telah menjalankan seluruh kegiatan usaha yang tertulis dalam Anggaran Dasar terakhir.

### Business activities undertaken

As of 31 December 2021, Maybank Indonesia has carried out all business activities as stated in the latest Articles of Association.



## Bidang Usaha Serta Produk dan Jasa [C.4, 102-2] Business Sector as Well as Products and Services

### Produk dan Jasa Products and Services

#### SIMPANAN

##### TABUNGAN

- Maybank Tabungan Reguler
- Maybank Tabungan MAKSI
- Maybank Tabungan Pro
- Maybank Tabungan Woman One
- Maybank Tabungan SuperKidz
- Maybank Tabungan MyPlan
- Maybank Tabungan Super Valas
- Maybank TabunganKu
- Maybank Tabungan SimPel (Simpanan Pelajar)
- Maybank Tabungan EduPlan
- Maybank Tabungan U

##### GIRO

- Maybank Giro Rupiah
- Maybank Giro Valas
- Maybank Giro Multicurrency
- Maybank Giro DHE

##### DEPOSITO BERJANGKA

- Maybank Deposito
- Maybank Deposito On-Call
- Maybank Deposito Online

##### MAYBANK DIGITAL BANKING

- M2U ID App
- M2U ID Web
- Maybank ATM
- Maybank Cash Deposit Machine (CDM)
- Maybank Phone Banking
- Maybank Direct Debit
- Maybank Virtual Account
- Western Union

#### FUNDINGS

##### SAVINGS

- Maybank Reguler Savings
- Maybank MAKSI Savings
- Maybank Pro Savings
- Maybank Woman One Savings
- Maybank SuperKidz Savings
- Maybank MyPlan Savings
- Maybank Super Valas Savings
- Maybank TabunganKu
- Maybank Tabungan SimPel (Simpanan Pelajar)
- Maybank EduPlan Savings
- Maybank U Savings

##### DEMAND DEPOSITS

- Maybank Rupiah Demand Deposits
- Maybank Valas Demand Deposits
- Maybank Multicurrency Demand Deposits
- Maybank DHE Demand Deposits

##### TIME DEPOSITS

- Maybank Time Deposits
- Maybank On-Call Time Deposits
- Maybank Online Time Deposits

##### MAYBANK DIGITAL BANKING

- M2U ID App
- M2U ID Web
- Maybank ATM
- Maybank Cash Deposit Machine (CDM)
- Maybank Phone Banking
- Maybank Direct Debit
- Maybank Virtual Account
- Western Union



## Bidang Usaha Serta Produk dan Jasa [C.4, 102-2] Business Sector as Well as Products and Services

### CFS NON RITEL

- Kredit Investasi
- Kredit Modal Kerja
- Pinjaman SME
- Kredit Usaha Rakyat
- Distributor Financing
- Supplier Financing
- Community Financing
- Commercial Property Financing
- Kerjasama Perbankan Kredit UMKM (KPKU)

### CFS NON RETAIL

- Investment Loans
- Working Capital Loans
- SME Loans
- Kredit Usaha Rakyat
- Distributor Financing
- Supplier Financing
- Community Financing
- Commercial Property Financing
- Kerjasama Perbankan Kredit UMKM (KPKU)

### CFS RITEL

#### WEALTH MANAGEMENT

- Maybank Premier
- Layanan Dana Pihak Ketiga
  - Obligasi Pemerintah
  - Reksa Dana (reksa dana terbuka termasuk di dalamnya juga berbasis instrumen offshore dan Reksa dana terstruktur - reksa dana terproteksi dan reksa dana indeks)
  - Dual Currency Investment
  - Bancassurance (Asuransi Jiwa dan Asuransi Umum)

#### KPR

- Kredit Properti
- Kredit Properti Multiguna
- Kredit Properti Plus
- Kredit Properti Bebas Bunga
- Kredit Properti Fix & Fix
- Kredit Properti Floating Rate
- Kredit Properti Fix & Floating Rate

#### KARTU KREDIT & KTA

- Maybank Kartu Kredit Infinite
- Maybank Kartu Kredit White Card
- Maybank Kartu Kredit JCB Platinum
- Maybank Kartu Kredit Corporate
- Maybank Kredit Tanpa Agunan

#### KPM

##### Maybank Finance:

- Pembiayaan Investasi
- Pembiayaan Multiguna
- Pembiayaan Modal Kerja

##### WOM Finance:

- Multiguna Barang
- Multiguna Jasa
- Pembiayaan Investasi - Sales and Leaseback
- Pembiayaan Modal Kerja
- Pembiayaan Jual Beli - Akad Murabahah (Pembiayaan Syariah)

### CFS RETAIL

#### WEALTH MANAGEMENT

- Maybank Premier
- Third Party Fund Services
  - Government Bonds
  - Mutual funds (open mutual funds including offshore-based instruments and structured mutual funds - protected and index mutual funds)
  - Dual Currency Investment
  - Bancassurance (Life Insurance and General Insurance)

#### MORTGAGE

- Kredit Properti
- Kredit Properti Multiguna
- Kredit Properti Plus
- Kredit Properti Bebas Bunga
- Kredit Properti Fix & Fix
- Kredit Properti Floating Rate
- Kredit Properti Fix & Floating Rate

#### CREDIT CARD & PERSONAL LOANS

- Maybank Infinite Credit Card
- Maybank White Card Credit Card
- Maybank JCB Platinum Credit Card
- Maybank Corporate Credit Card
- Maybank Personal Loans

#### KPM/AUTO LOANS

##### Maybank Finance:

- Investment Financing
- Multipurpose Financing
- Working Capital Financing

##### WOM Finance:

- Multipurpose Goods
- Multipurpose Services
- Investment Financing - Sales and Leaseback
- Working Capital Financing
- Sales Purchase Financing - Murabahah Agreement (Shariah Financing)



## Bidang Usaha Serta Produk dan Jasa [C.4, 102-2] Business Sector as Well as Products and Services

### PERBANKAN GLOBAL

#### TREASURY & GLOBAL MARKETS

- Foreign Exchange (Spot, Forward, Swap, DNDF)
- Fixed Income (Bond)
- Interest Rate Swap (IRS)
- Cross Currency Swap (CCS)
- Currency Option
- Interest Rate Futures
- Forward IB
- Cross Currency Hedging IB (CCH IB)
- Call Spread Option (CSO)
- Dual Currency Investment (DCI)
- Swap Investment (SWI)
- Digital Investment
- Money Market (Interbank Lending/Borrowing, Repo, Rev. Repo, Cross Ccy Repo)
- Layanan Treasury Lainnya

#### TRADE FINANCE

##### Impor

- Letter of Credit (LC) – unjuk & berjangka
- SKBDN (Surat Kredit Berdokumen Dalam Negeri – Unjuk & Berjangka)
- LC/SKBDN berjangka atas unjuk (UPAS) dan LC/SKBDN berjangka atas berjangka (UPAU)
  - Penerimaan Dokumen Impor Non-LC
  - Pembiayaan Trust Receipt
  - Penjaminan atas pengapalan

##### Ekspor

- Ekspor LC/SKBDN Penerusan
- Transferable L/C/SKBDN
- L/C Konfirmasi
- Pembiayaan Pre-shipment
- Pembiayaan Post Shipment (Negosiasi dan Diskonto)
- Ekspor Collection
- Pengiriman dokumen impor non-LC

#### Bank Garansi

- Standby LC
- Demand Garansi
- Kontra Garansi
- Aplikasi Jaminan Online

#### Struktur Trade Finance

- Pembiayaan Invoice Pembeli
- Pembiayaan Invoice Penjual
- Forfaiting
- Banker's Acceptance

#### BANK KUSTODIAN

- Layanan Safekeeping :
  - Penyelesaian Transaksi Surat Berharga
  - Penyimpanan Surat Berharga
  - Aksi Korporasi
- Layanan Fund Services :
  - Fund Accounting
  - Unit Registry

### GLOBAL BANKING

#### TREASURY & GLOBAL MARKETS

- Foreign Exchange (Spot, Forward, Swap, DNDF)
- Fixed Income (Bond)
- Interest Rate Swap (IRS)
- Cross Currency Swap (CCS)
- Currency Option
- Interest Rate Futures
- Forward IB
- Cross Currency Hedging IB (CCH IB)
- Call Spread Option (CSO)
- Dual Currency Investment (DCI)
- Swap Investment (SWI)
- Digital Investment
- Money Market (Interbank Lending/Borrowing, Repo, Rev. Repo, Cross Ccy Repo)
- Other Treasury Services

#### TRADE FINANCE

##### Import

- Letter of Credit (LC) – Sight & Usance:
- LC Local/ SKBDN – Sight & Usance
- LC / SKBDN Usance Payable at Sight and LC / SKBDN Usance Payable at Usance
  - Inward Documentary Collection
  - Trust Receipt Financing
  - Shipping Guarantee

##### Export

- Export LC/SKBDN Advising
- Transfer L/C/SKBDN
- L/C Confirmation
- Pre-shipment Financing
- Post Shipment Financing (Negotiation & Discounting)
- Export Collection Basis
- Outward Documentary Collection

#### Bank Guarantee

- Standby LC
- Demand Guarantee
- Counter Guarantee
- E-Guarantee

#### Structure Trade Finance

- Invoice Financing Buyer
- Invoice Financing Seller
- Forfaiting
- Banker's Acceptance

#### CUSTODIAN BANK

- Safekeeping Services:
  - Bond Settlement
  - Bond Safekeeping
- Corporate Action
- Fund Services:
  - Fund Accounting
  - Unit Registry

## Bidang Usaha Serta Produk dan Jasa [C.4, 102-2] Business Sector as Well as Products and Services

### CASH MANAGEMENT

- Layanan Pembayaran
  - Transfer Dana Keluar (Pindah buku, SKN, RTGS & Real Time Online Transfer)
  - Pengiriman Dana dalam Mata Uang Asing (SWIFTgpi)
  - Pengiriman Dana (Local Currency Settlement) dalam mata uang lokal masing-masing negara (IDR, MYR, CNY)
  - Pembayaran Gaji
  - Pembayaran Massal
  - Pembayaran Pajak (Modul Penerimaan Negara)
  - Pengantaran Uang Tunai
- Layanan Penerimaan Pembayaran
  - Transfer Dana Masuk (Pindah Buku, SKN, RTGS & Real Time Online Transfer)
  - Penerimaan Dana dalam Mata Uang Asing (SWIFTgpi)
  - Penerimaan Dana (Local Currency Settlement) dalam mata uang lokal masing-masing negara (IDR, MYR, CNY)
  - Foreign Worker Telegraphic Transfer (FWTT) dan Foreign Telegraphic Transfer (FTT)
  - Warkat Kliring & Kliring Intercity
  - Setoran Tunai & Cek/Bilyet Giro
  - Layanan Pengambilan Uang & Cek/Bilyet Giro
  - Direct Debit & SKN Direct Debit
- Layanan Manajemen Likuiditas
  - Pemindahbukuan secara Berkala
  - Pemindahbukuan sesuai Target Nominal
  - Pemindahbukuan dalam rangka Pendanaan
  - Sweep In, Sweep Out & Sweep Balance
- Layanan Informasi Rekening
  - Informasi/Mutasi rekening dalam format MT940/950

### CORPORATE ELECTRONIC CHANNELS

- Maybank2E (M2E)
  - Pemindah bukuan
  - Pengiriman Uang ke Bank Lain (SKN/RTGS)
  - Pengiriman Mata Uang Asing (Remittance)
  - Multi Payment
  - Pembayaran Gaji
  - Multi Debet
  - Sweep In
  - Sweep Out
  - Sweep Balance
  - Portfolio Management
  - Account Statement
  - User Linking
  - Permintaan Buku Cek/Bilyet Giro
  - Pembuatan Billing Pajak dan Pembayaran Pajak
  - Bill Payment
- Maybank CoOLPAY (Corporate Online Payment Gateway & Financial Value Chain)
  - Payment Gateway
  - Financial Value Chain

### CASH MANAGEMENT

- Payment Services
  - Outgoing Fund Transfer (Overbooking, SKN, RTGS & Real Time Online Transfer)
  - Outgoing Remittance (SWIFTgpi)
  - Outgoing Remittance (Local Currency Settlement) using the respective local currencies of the related countries (IDR, MYR, CNY)
  - Payroll Payment
  - Bulk Payment
  - Tax Payment (Modul Penerimaan Negara)
  - Cash Delivery
- Collection Services
  - Incoming Transfer (Overbooking, SKN, RTGS & Real Time Online Transfer)
  - Incoming Remittance (SWIFTgpi)
  - Incoming Remittance (Local Currency Settlement) using the respective local currencies of the related countries (IDR, MYR, CNY)
  - Foreign Worker Telegraphic Transfer (FWTT) dan Foreign Telegraphic Transfer (FTT)
  - Cheque Clearing (Inkasi & Intercity Clearing)
  - Cash & Cheque Deposit
  - Cash & Cheque Pick Up Service
  - Direct Debit & SKN Direct Debit
- Liquidity Management Services
  - Scheduled Transfer
  - Target Balance
  - Funding Balance
  - Sweep In, Sweep Out & Sweep Balance
- Information/Account Management Service
  - MT940/950 Statement

### CORPORATE ELECTRONIC CHANNELS

- Maybank2E (M2E)
  - Overbooking
  - Outgoing Transfers (SKN/RTGS)
  - Foreign Currency Transfer (Remittance)
  - Multi Payment
  - Payroll
  - Multi Debit
  - Sweep In
  - Sweep Out
  - Sweep Balance
  - Portfolio Management
  - Account Statement
  - User Linking
  - Cheques/Bilyet Giro Request
  - Tax Payment MPN G2
  - Bill Payment
- Maybank CoOLPAY (Corporate Online Payment Gateway & Financial Value Chain)
  - Payment Gateway
  - Financial Value Chain



## Bidang Usaha Serta Produk dan Jasa [C.4, 102-2] Business Sector as Well as Products and Services

### PERBANKAN SYARIAH

#### PRODUK SIMPANAN

- Maybank Tabungan iB (Mudharabah, Wadiah)
- Maybank Tabungan MAKSI iB (Mudharabah)
- Maybank Tabungan Pro iB (Mudharabah)
- Maybank Tabungan Women One iB (Mudharabah)
- Maybank Tabungan SuperKidz iB (Mudharabah)
- Maybank Tabungan MyArafah iB
- Maybank MyPlan iB (Mudharabah)
- Maybank TabunganKu iB (Wadiah)
- Maybank Simpel iB (Mudharabah)
- Maybank Super Valas iB (Mudharabah)
- Maybank Giro iB (Mudharabah, Wadiah)
- Maybank Deposito iB (Mudharabah)
- Maybank Rekening Tabungan Jemaah Haji (RTJH) (Mudharabah)
- Maybank Tabungan U iB

#### PRODUK PEMBIAYAAN

##### • Konsumer

###### Tunai

- Pembiayaan Pemilikan Property iB (Murabahah, Musyarakah Muthanaqisah)
- Pembiayaan Pemilikan Property iB KKBP (Musyarakah Muthanaqisah)
- Musyarakah Muthanaqisah (MMQ) Top Up
- Joint Financing – Auto Finance Syariah

##### • Non Konsumer

###### Tunai

- Pembiayaan Musyarakah Mutanaqisah (MMq) Non- Consumer iB
- Pembiayaan Musyarakah
- Pembiayaan Mudharabah
- Pembiayaan Murabahah
- Leasing iB (Ijarah)
- Pembiayaan Perdagangan Syariah Non-LC / SKBDN (Invoice Financing iB)
- Penjaminan Syariah (Guarantee iB)
- Documentary Collection iB

###### Non Tunai

- Letter of Credit (L/C) iB (Kafalah)
- Surat Kredit Berdokumen Dalam Negeri (SKBDN) iB (Kafalah)
- Penjaminan Syariah (Guarantee iB)

##### • Layanan Perbankan Syariah Lainnya

- Restricted Profit-Sharing Investment Account iB
- Foreign Currency Hedging iB
- Pembiayaan Yang Diterima (PYD) iB
- Reksa Dana Syariah
- Produk-Produk Asuransi Jiwa Syariah dengan Model Bisnis Referensi
- Produk-Produk Asuransi Jiwa Syariah dengan Model Bisnis Integrasi
- Produk Asuransi Jiwa Syariah (PAYDI) dalam Rangka Bukan Produk Bank

### SHARIAH BANKING

#### PRODUCTS

- Maybank iB Savings (Mudharabah, Wadiah)
- Maybank MAKSI iB Savings (Mudharabah)
- Maybank Pro iB Savings (Mudharabah)
- Maybank Women One iB Savings (Mudharabah)
- Maybank SuperKidz iB Savings (Mudharabah)
- Maybank MyArafah iB Savings
- Maybank MyPlan iB (Mudharabah)
- Maybank TabunganKu iB (Wadiah)
- Maybank Simpel iB (Mudharabah)
- Maybank Super Valas iB (Mudharabah)
- Maybank iB Demand Deposits (Mudharabah, Wadiah)
- Maybank iB Time Deposits (Mudharabah)
- Maybank Rekening Tabungan Jemaah Haji (RTJH) (Mudharabah)
- Maybank U Savings iB

#### FINANCING PRODUCTS

##### • Consumer

###### Cash

- Property Financing iB (Murabahah, Musyarakah Muthanaqisah)
- Property-Based Consumer Financing iB (Musyarakah Muthanaqisah)
- Musyarakah Muthanaqisah (MMQ) Top Up
- Joint Financing – Auto Finance Syariah

##### • Non Consumer

###### Cash

- Musyarakah Mutanaqisah (MMq) Non- Consumer Financing iB
- Musyarakah Financing
- Mudharabah Financing
- Murabahah Financing
- Leasing iB (Ijarah)
- Invoice Financing iB
- Guarantee iB
- Documentary Collection iB

###### Non Cash

- Letter of Credit (L/C) iB (Kafalah)
- Domestic L/C iB (Kafalah)
- Shariah Guarantee (Guarantee iB)

##### • Other Shariah Banking Services

- Restricted Profit-Sharing Investment Account iB
- Foreign Currency Hedging iB
- Financing Received iB
- Shariah Mutual Fund
- Shariah Life Insurance Product with Business Reference Model
- Shariah Life Insurance Product with Integrated Business Model
- Shariah Life Insurance Product (PAYDI)

# Skala Usaha [C.3, 102-7]

## Business Scale

Uraian Details	Satuan Units	Periode Pelaporan Reporting Periods		
		2021	2020	2019
Total Karyawan Employee Total	Orang Person	6.803	6.887	7.048
Total Pendapatan Total Income	Rp Miliar Rp Billion	2.193	1.850,91	2.576,87
Total Aset Total Assets	Rp Miliar Rp Billion	168.758	173.224,41	169.082,83
Total Liabilitas Total Liability	Rp Miliar Rp Billion	140.033	146.000,78	142.397,91
Total Ekuitas Total Equity	Rp Miliar Rp Billion	28.725	27.224	25.090,69
Total Rekening Tabungan yang Memenuhi Kriteria LST Total Savings Accounts That Meet ESG Criteria	NoA	13.632	13.691	13.626
Total Rekening Kredit yang Memenuhi Kriteria LST Total Loan That Meet ESG Criteria	NoC	10.131	11.260	13.302
Total Simpanan Nasabah Total Customer Deposits	Rp Miliar Rp Billion	114.899	115.003	110.601
Total Kredit yang Disalurkan Total Loan Disbursed	Rp Miliar Rp Billion	101.771	105.271	122.579
Jumlah Kantor Cabang Number of Branch Offices	Unit Units	356	361	374
Jumlah ATM dan CDM Number of ATMs and CDM	Unit Units	1.033	1.428	1.571
<b>Pemegang Saham Shareholders</b>				
Sorak Financial Holdings Pte.Ltd.	Persentase Kepemilikan (%)	45,02%	45,02%	45,02%
Maybank Offshore Corporate Services (Labuan) Sdn. Bhd	Ownership Percentage (%)	33,96%	33,96%	33,96%
UBS AG London		18,31%	18,31%	18,31%
Publik Kurang Dari 5% Public less than 5%		2,71%	2,71%	2,71%



# Jaringan Bisnis dan Wilayah Operasi [c.3, 102-4, 102-6]

## Business Network and Operational Area

Dalam mengembangkan segmen usaha serta produk dan jasanya, Bank melakukan investasi pada entitas anak. Per 31 Desember 2021, Perusahaan memiliki 2 (dua) entitas anak yaitu PT Wahana Ottomitra Multiartha Tbk dengan kepemilikan saham sebesar 68,55%, dan PT Maybank Indonesia Finance dengan kepemilikan saham sebesar 99,99%. Selain itu, Bank juga memiliki jaringan usaha yang terdiri dari 1 Kantor Pusat, 80 Kantor Cabang (KC), 255 Kantor Cabang Pembantu (KCP), 1 KCP Mikro, 17 KCS, 2 KCPS, 2 Entitas Anak, dan 1 Kantor Luar Negeri. Di samping itu, Maybank Indonesia juga memiliki sebanyak 22 Mobil Kas Keliling dan 1.033 ATM 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.

Berikut sebaran geografis jaringan usaha yang dimiliki Bank.

In developing business segments and their products and services, the Bank invests in subsidiaries. As of 31 December 2021, the Company had 2 (two) subsidiaries, PT Wahana Ottomitra Multiartha Tbk with 68.55% share ownership, and PT Maybank Indonesia Finance with 99.99% share ownership. In addition, the Bank also has a business network consisting of 1 Head Office, 80 Branch Offices (KC), 255 Sub-Branch Offices (KCP), 1 Micro KCP, 17 KCS, 2 KCPS, 2 Subsidiaries, and 1 Overseas Office. In addition, Maybank Indonesia also has as many as 22 Mobile Cash Cars and 1,033 ATMs connected to more than 20,000 ATMs belonging to the ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS networks and connected to 3,500 Maybank ATMs in Singapore, Malaysia and Brunei.

The following is the geographical distribution of the business network owned by the Bank.

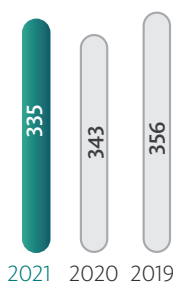




**Jumlah Kantor Wilayah**  
Number of Regional Offices



**Jumlah Kantor Cabang Konvensional**  
Number of Conventional Branch Offices



**Jumlah Kantor Cabang Utama**  
Number of Main Branch Offices



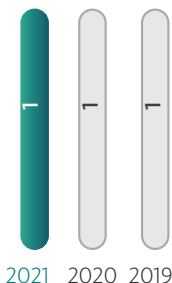
**Jumlah Kantor Cabang Pembantu**  
Number of Sub Branch Offices



**Jumlah Cabang \***  
Number of Branches\*



**Jumlah Kantor Cabang Luar Negeri**  
Number of Overseas Branch Offices



**Jumlah Kantor Cabang Syariah**  
Number of Shariah Branch Offices



**Jumlah Kantor Mikro**  
Number of Micro Offices



**Jumlah Mobil Kas Keliling (MKK)**  
Number of Mobil Kas Keliling (MKK)



**Jumlah ATM+CDM**  
Total ATMs+CDMs



\* Total Cabang: Jumlah Kantor Cabang Konvensional + Jumlah Kantor Cabang Luar Negeri + Jumlah Kantor Cabang Syariah

\* Total Total Branches: Number of Conventional Branch Offices + Number of Branch Offices Overseas + Number of Sharia Branch Offices



**KANTOR REGIONAL**  
REGIONAL OFFICE

- Sumatera Utara | North Sumatra
- Sumatera Selatan | South Sumatra
- Jakarta 1 | Jakarta 1
- Jakarta 2 | Jakarta 2
- Jawa Barat | West Java
- Jawa Tengah | Central Java
- Jawa Timur | East Java
- Bali, & Nusa Tenggara | Bali & Nusa Tenggara
- Kalimantan | Kalimantan
- Sulawesi & Indonesia Bagian Timur | Sulawesi & Eastern Indonesia



**Kantor Pusat | Head Office**

**PT Bank Maybank Indonesia Tbk**  
**Sentral Senayan III**  
Jl. Asia Afrika No. 8, Gelora Bung Karno  
Jakarta 10270, Indonesia

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**Entitas Anak | Subsidiaries**

**PT Wahana Ottomitra Multiartha Tbk**  
**Altira Office Tower Lt. 32**  
Jl. Yos Sudarso Kav. 85  
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# Komposisi Pemegang Saham

[C.3, 102-5]

## Shareholder Composition

### Kepemilikan Saham Maybank Indonesia

#### Shareholding of Maybank Indonesia

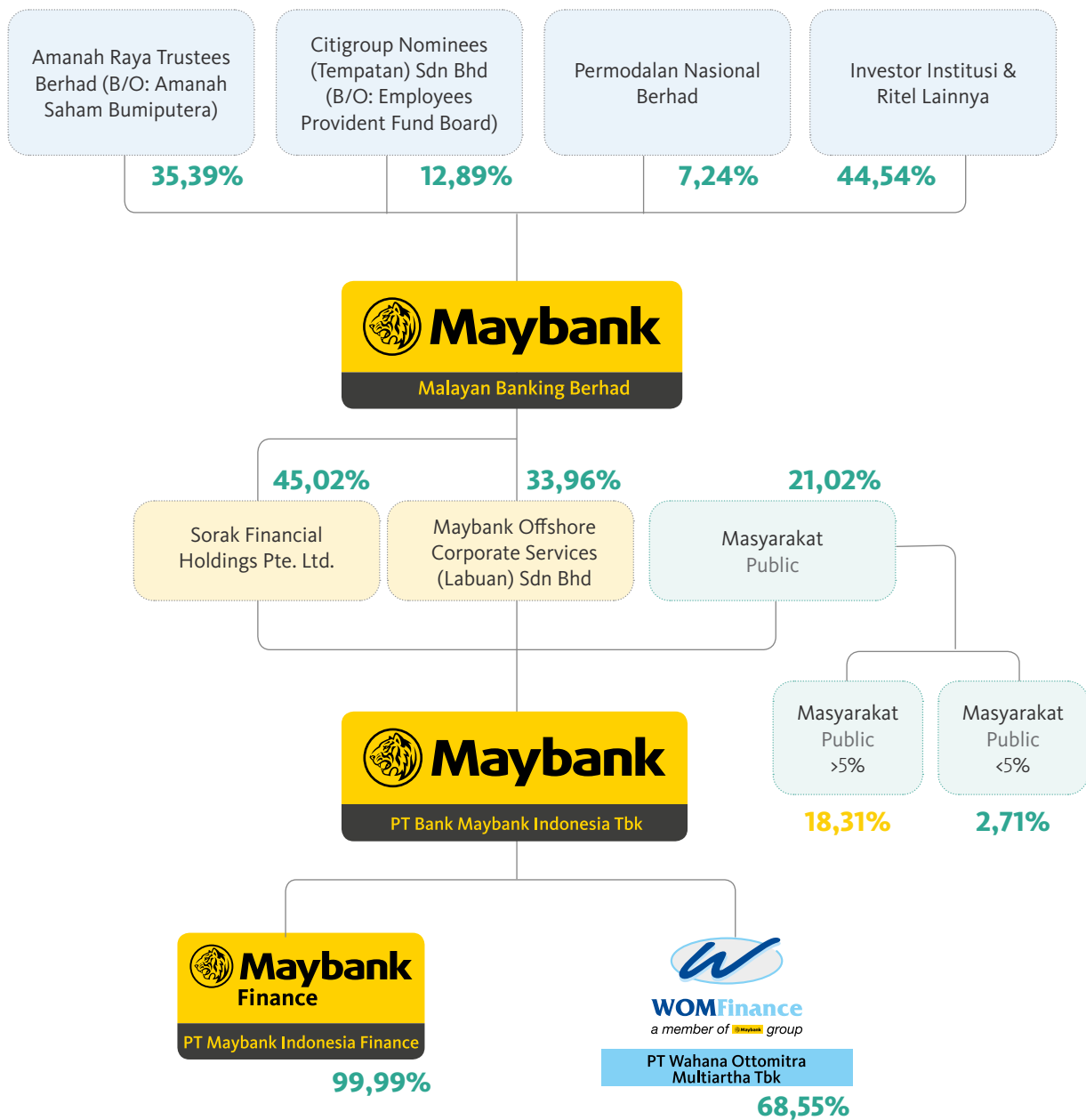
per 31 Desember 2021 | as of 31 December 2021

No	Pemegang Saham Shareholders	Jumlah Saham Number of Shares	Persentase Kepemilikan Ownership Percentage
1.	Pemegang Saham yang Memiliki 5% atau Lebih Saham Shareholders who own 5% or more shares		
	a. Sorak Financial Holding Pte. Ltd.	34.312.479.550	45,02%
	b. Maybank Offshore Corporate Services (Labuan) SDN. BHD	25.882.393.996	33,96%
	c. UBS AG London-2140724000	13.953.174.383	18,31%
2.	Anggota Direksi dan Anggota Dewan Komisaris yang Memiliki Saham Members of the Board of Directors and Members of the Board of Commissioners Owning Shares		
	a. Dewan Komisaris Board of Commissioners	Tidak Ada	-
	b. Direksi Board of Directors	Tidak Ada	-
3.	Kelompok Pemegang Saham Masyarakat yang Memiliki Kurang dari 5% Saham Public Shareholders Owning Less than 5% of Shares		
	• Masyarakat (di bawah 5%) Public (below 5%)	2.067.147.892	2,71%
<b>Total</b>		<b>76.215.195.821</b>	<b>100%</b>



# Struktur Grup Maybank Indonesia

## Maybank Indonesia Group Structure





# Daftar Entitas Anak, Entitas Asosiasi, *Joint Venture (JV)* dan *Special Purpose Vehicle (SPV)* [102-45]

## List of Subsidiaries, Associate Entities, Joint Venture (JV) and Special Purpose Vehicle (SPV)

### Entitas Anak | Subsidiaries



#### PT Maybank Indonesia Finance (Maybank Finance)

Maybank Finance memiliki ijin usaha untuk bergerak dalam bentuk pembiayaan investasi, modal kerja, multiguna, kegiatan lain yang disetujui OJK, serta dapat pula melaksanakan kegiatan berdasarkan prinsip syariah.

Maybank Finance is licensed to engage in investment financing, working capital, multipurpose, other activities approved by OJK, and is also allowed to perform activities based on shariah principles.

### Profil Perusahaan

Maybank Finance yang sebelumnya dikenal dengan nama PT BII Finance Center, didirikan pada 13 Februari 1991 sebagai perusahaan yang memiliki izin dalam pembiayaan investasi, modal kerja, multiguna, kegiatan lain yang disetujui OJK, serta dapat pula melaksanakan kegiatan berdasarkan prinsip syariah. Saat ini, sebesar 99,99% saham Maybank Finance dimiliki oleh Maybank Indonesia.

Perubahan nama PT BII Finance Center menjadi PT Maybank Indonesia Finance didasarkan pada Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 105, tanggal 18 November 2015 dan persetujuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0947396.AH.01.02 Tahun 2015 pada tanggal 7 Desember 2015.

Pada akhir tahun 2021, Maybank Finance telah memiliki jaringan kantor di hampir seluruh kota utama Indonesia yang terdiri dari 33 kantor cabang dan 9 kantor perwakilan yang tersebar di wilayah Indonesia.

### Company Profile

Maybank Finance previously known as PT BII Finance Center, was established on 13 February 1991 as a company licensed in investment financing, working capital, multi-purpose, and other activities approved by OJK, and also allowed to engage in activities based on Shariah principles. Currently, 99.99% of Maybank Finance shares is owned by Maybank Indonesia.

The change of name from PT BII Finance Center to PT Maybank Indonesia Finance was based on Deeds of Minutes of Meeting in Extraordinary General Meeting of Shareholders No. 105 dated 18 November 2015 and approval from Ministry of Law and Human Rights No. AHU.0947396.AH.01.02 Year 2015 dated 7 December 2015.

As of the end of 2021, Maybank Finance has branch offices in almost all major cities in Indonesia which consist of 33 branch offices and 9 representative offices across Indonesia.

## Daftar Entitas Anak, Entitas Asosiasi, *Joint Venture* (JV) dan *Special Purpose Vehicle* (Spv) List of Subsidiaries, Associate Entities, Joint Venture (JV) and Special Purpose Vehicle (SPV)

### Visi

Menjadi perusahaan pembiayaan pemimpin pasar berbasis digital di segmen pasar yang digeluti serta selalu peduli terhadap kondisi lingkungan hidup dan masyarakat.

### Misi

- Menjadi perpanjangan tangan dari PT Bank Maybank Indonesia Tbk (Maybank) dalam bisnis pembiayaan
- Memberikan nilai tambah ekonomi dan sosial yang tinggi kepada pemangku kepentingan (pemegang saham, pelanggan, rekan bisnis, dan karyawan), lingkungan, dan masyarakat.
- Menjadikan teknologi digital sebagai landasan untuk penciptaan produk, percepatan proses dan peningkatan layanan.

### Vision

To be the market leader finance company digital based in its target market segment and friendly to the environment and society.

### Mission

- As the extension of PT Bank Maybank Indonesia Tbk in the multifinance business.
- To deliver the best added values in economic to our stakeholders (shareholders, customers, business partners, and employees), environment, and society.
- Making digital technology as foundation for product creation, process acceleration and service improvement.

### (%) Kepemilikan

99,99% PT Bank Maybank Indonesia Tbk  
0,01% Koperasi Karyawan PT Bank Internasional Indonesia Tbk

### (%) Ownership

99,99% PT Bank Maybank Indonesia Tbk  
0,01% Koperasi Karyawan PT Bank Internasional Indonesia Tbk

### Status Operasi

Telah Beroperasi sejak tahun 1991

### Operating Status

Operating since 1991

### Total Aset

Rp7,07 triliun


### Total Assets


Rp7.07 trillion





**PT Maybank Indonesia Finance  
Wisma Ekajiwa Lantai 10**

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## Daftar Entitas Anak, Entitas Asosiasi, *Joint Venture* (JV) dan *Special Purpose Vehicle* (Spv) List of Subsidiaries, Associate Entities, Joint Venture (JV) and Special Purpose Vehicle (SPV)



**WOM Finance**  
a member of  group

**PT Wahana Ottomitra  
Multiartha Tbk**

### PT Wahana Ottomitra Multiartha Tbk

Pembiayaan Multifinancing  
Multifinance

### Profil Perusahaan

PT Wahana Ottomitra Multiartha Tbk (WOM Finance atau Perseroan) didirikan pada tahun 1982 dengan nama PT Jakarta Tokyo Leasing yang bergerak di bidang pembiayaan konsumen. Perseroan mengubah nama menjadi PT Wahana Ottomitra Multiartha pada tahun 2000 sejalan dengan transformasi bisnis yang dilakukan.

Tahun 2004, Perusahaan menjadi perusahaan publik setelah melakukan Penawaran Umum Saham Perdana di Bursa Efek Indonesia dengan kode saham WOMF. Pada tahun 2005, PT Bank Maybank Indonesia Tbk (d/h PT Bank Internasional Indonesia Tbk) mengakuisisi 43% kepemilikan saham Perusahaan. Setelah rights issue pada Februari tahun 2015 kepemilikan Maybank Indonesia menjadi 68,55% sampai saat ini dan Pemegang saham terbesar kedua di Perusahaan adalah PT Wahana Makmur Sejati dengan jumlah kepemilikan saham sebesar 25,01%.

Hingga akhir tahun 2021, Perusahaan memiliki 8 kantor wilayah dan didukung oleh 166 kantor jaringan yang tersebar di seluruh Indonesia untuk melayani sekitar 339 ribu pelanggan aktif.

#### Visi

Menjadi salah satu perusahaan pembiayaan terbaik di Indonesia dengan menerapkan tata kelola perusahaan yang baik.

#### Misi

- Mengutamakan kepuasan pelanggan dan mitra kerja lainnya.
- Membangun infrastruktur berbasis IT untuk melaksanakan proses yang baik.
- Pengembangan dan perluasan jaringan usaha, terutama di daerah potensial.
- Mengoptimalkan kinerja perusahaan.

### Company Profile

PT Wahana Ottomitra Multiartha Tbk (WOM Finance) was established in 1982 under the name of PT Jakarta Tokyo Leasing engaged in consumer financing. In 2000, the Company's name was officially changed to PT Wahana Ottomitra Multiartha in line with its business transformation.

In 2004, the Company became a publicly listed company after conducting its Initial Public Offering (IPO) and listing its shares at Indonesia Stock Exchange under WOMF ticker symbol. In 2005, PT Bank Maybank Indonesia Tbk (formerly PT Bank Internasional Indonesia Tbk) acquired 43% shares in the Company. After the rights issue in February 2015, Maybank Indonesia ownership in the Company became 68.55% and PT Wahana Makmur Sejati became the second largest owner of the Company's shares with ownership of 25.01%.

As of the end of 2020, the Company has 8 regional offices and is supported by 166 network offices across Indonesia to serve around 339 thousand active customers.

#### Vision

To be one of the best consumer financing companies in Indonesia through good implementation of corporate governance.

#### Mission

- Placing the satisfaction of customers and business partners as the first priority.
- Establishing IT-based infrastructures to promote sound processing.
- Developing and expanding business network, particularly in potential areas.
- Optimising company performance.

Daftar Entitas Anak, Entitas Asosiasi, *Joint Venture* (JV) dan *Special Purpose Vehicle* (Spv)  
List of Subsidiaries, Associate Entities, Joint Venture (JV) and Special Purpose Vehicle (SPV)

**(%) Kepemilikan**

68,55% PT Bank Maybank Indonesia Tbk  
25,01% PT Wahana Makmur Sejati  
6,44% Masyarakat

**(%) Ownership**

68.55% PT Bank Maybank Indonesia Tbk  
25.01% PT Wahana Makmur Sejati  
6.44% Public

**Status Operasi**

Telah Beroperasi sejak tahun 1982

**Operating Status**

Operating since 1982

**Total Aset**

Rp5,15 triliun

**Total Assets**

Rp5.15 trillion



**PT Wahana Ottomitra Multiartha Tbk**  
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Daftar Entitas Anak, Entitas Asosiasi, *Joint Venture* (JV) dan *Special Purpose Vehicle* (Spv)  
List of Subsidiaries, Associate Entities, Joint Venture (JV) and Special Purpose Vehicle (SPV)

**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 Fund Services
PT Sarana Sulsek 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 Institution
PT Berlian Laju Tanker Tbk	0,58%	Transportasi Laut Sea Transportation
PT Bank Capital Indonesia Tbk	0,18%	Bank Bank
PT Aplikanusa Lintasarta	0,03%	Sistem Jaringan Komunikasi Communication Network System



# Pangsa Pasar <sup>[102-6]</sup>

## Market Share

Sebagai Bank terkemuka, Maybank Indonesia menghasilkan berbagai produk keuangan dan pembiayaan yang ditujukan kepada pasar dalam negeri (Indonesia) dan India dengan target konsumen yang bervariasi, mulai dari masyarakat berpenghasilan rendah hingga kelas atas, mulai dari masyarakat umum hingga korporat, yang disesuaikan dengan masing-masing produk Bank. Di tahun 2021, jumlah penjualan produk perbankan dari Maybank Indonesia dapat dilihat pada tabel di bawah ini.

As a leading bank, Maybank Indonesia produces a variety of financial and financing products aimed at the domestic (Indonesia) and Indian markets with varied target consumers, ranging from low-income to upper-class people, from the general public to corporates, which are tailored to each bank product. The total sales of banking products from Maybank Indonesia In 2021 can be seen in the table below.

### Volume Penjualan Produk Keuangan & Pembiayaan

### Sales Volume of Financial & Financing Products

Pemasaran Marketing	Volume penjualan Produk Keuangan (NoA) Financial Product Sales Volume (NoA)			Volume Penjualan Produk Pembiayaan (NoC) Financing Product Sales Volume (NoC)		
	2021	2020	2019	2021	2020	2019
Total	1.655.326	1.555.850	1.815.822	663.372	804.992	1.171.920

### Pasar yang Dilayani

### Market Served

Lokasi Pemasaran Marketing Location	Sektor yang Dilayani Sector Served	Jenis Pelanggan dan Penerima Manfaat Type of Customer and Beneficiary
Indonesia	Perbankan Banking	Ritel/Individu, UMKM, SME, komersial, korporat. Retail/Individual, MSME, SME, commercial, corporate.
Luar Negeri Overseas	Perbankan Banking	Korporat Corporate





# Inisiatif Eksternal [102-12]

## External Initiatives

Dalam menjalankan usahanya, Maybank Indonesia senantiasa mematuhi ketentuan dan standar yang berlaku. Selain itu, Perusahaan juga mengadopsi standar-standar lain yang diakui secara nasional dan internasional dalam rangka menerapkan keberlanjutan.

In running its business, Maybank Indonesia always complies with applicable regulations and standards. In addition, the Company also adopts other standards that are recognized nationally and internationally to implement sustainability.

Berikut standar/pedoman/charter/sertifikat yang diadopsi Perusahaan.

The following are the standards/guidelines/charters/certificates adopted by the Company.

Standar/Pedoman/Charter/Sertifikat Standards/Guidelines/Charter/Certificates	Masa Berlaku Validity period
Pedoman M25 M25 Guidelines	2025
Kebijakan LST ESG Policy	Hingga ada update peraturan terbaru Until there is an update of the latest regulations

# Rantai Pasok [102-9]

## Supply Chain

Dalam menjalankan kegiatan operasionalnya, Bank memiliki rantai pasok barang dan jasa. Penyedia layanan mencakup lima kategori layanan: Pengeluaran Umum, Manajemen Fasilitas, Informasi & Teknologi, Layanan Profesional, dan Pemasaran, dimana Bank menggunakan layanan pihak ketiga (*outsourcing*). Sedangkan pemasok barang meliputi segala kebutuhan Bank dalam bentuk fisik atau barang. Pemasok barang dan jasa ini dikelola oleh Vendor Relations dengan praktik sistem pengadaan sesuai peraturan perundang-undangan yang berlaku. Penjelasan tentang praktik pengadaan Bank dapat dilihat pada Bab Tata Kelola Keberlanjutan dalam Laporan Keberlanjutan ini. [FS.2]

In carrying out its operational activities, the Bank has a supply chain for goods and services. Service providers include five service categories: General Spend, Facility Management, Information & Technology, Professional Service, and Marketing, where the Bank uses third-party services (*outsourcing*). Meanwhile, the supplier of goods includes all the needs of the Bank in physical form or goods. These suppliers of goods and services are managed by Vendor Relations with procurement system practices per applicable laws and regulations. An explanation of the Bank's procurement practices can be seen in the Sustainability Governance Chapter in this Sustainability Report. [FS.2]

# Prinsip Kehati-Hatian [102-11]

## Prudential Principles

Bank menerapkan kehati-hatian dengan mengutamakan kepatuhan terhadap peraturan dan praktik keberlanjutan terbaik. Setiap kegiatan operasional Bank dilakukan berdasarkan kebijakan dan SOP yang telah ditetapkan. Selain itu, dalam mengambil keputusan, Bank selalu memperhitungkan risiko dan peluang dari aspek ekonomi, sosial, dan lingkungan, serta mengidentifikasi, menilai, dan memetakan mitigasi untuk meminimalkan dampak di masa mendatang. Dengan penerapan langkah-langkah tersebut, pada tahun 2021 Tingkat Kesehatan Bank masih dalam kategori baik.

The Bank applies prudence by prioritizing compliance with regulations and best sustainability practices. Every operational activity of the Bank is carried out based on established policies and SOPs. In addition, in making decisions, the Bank always takes into account risks and opportunities from the economic, social, and environmental aspects, as well as identifying, assessing, and mapping mitigation to minimize the impacts in the future. By implementing these measures, in 2021, the Bank Soundness Level was still in a good category.





# Tata Kelola *Berkelanjutan* Sustainability Governance







# Komitmen Tata Kelola Berkelanjutan

## Commitment to Sustainable Governance

Dalam rangka mewujudkan visi Bank untuk menjadi penyedia layanan keuangan terkemuka di Indonesia, Maybank Indonesia berkomitmen untuk menerapkan tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG). Penerapan GCG tersebut didukung dengan sumber daya manusia yang berkomitmen penuh dan inovatif untuk menciptakan nilai dan melayani komunitas, serta menjalankan misi “*Humanising Financial Services*”, memberikan nilai tambah yang berkesinambungan, serta menjaga kepercayaan para Pemegang Saham dan Pemangku Kepentingan.

**To realize the Bank’s vision to become a leading financial service provider in Indonesia, Maybank Indonesia is committed to implement Good Corporate Governance (GCG). The implementation of GCG is supported by human resources who are fully committed and innovative to creating value and serving the community, and carrying out the mission of Humanising Financial Services, providing continuous added value, as well as maintaining the trust of Shareholders and Stakeholders.**

Dengan diterapkannya GCG, hal ini merupakan bentuk kepatuhan Maybank Indonesia terhadap peraturan perundang-undangan serta nilai-nilai etika yang berlaku umum pada industri perbankan. Maybank Indonesia memahami bahwa GCG merupakan acuan standar yang wajib diterapkan oleh setiap perusahaan tidak terkecuali bisnis pada industri perbankan. GCG berfungsi sebagai landasan operasional kegiatan bisnis Maybank Indonesia guna tercapai tujuan bisnis jangka panjang yang berkesinambungan.

Penerapan GCG perusahaan mengacu pada prinsip-prinsip GCG (transparansi, akuntabilitas, tanggung jawab, kemandirian, kewajaran dan kesetaraan), dan sejumlah ketentuan dan peraturan yang berlaku seperti:

1. POJK No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum;
2. SEOJK No.13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum;

The implementation of GCG is also a form of Maybank Indonesia’s compliance with laws and regulations and generally accepted ethical values in the banking industry. Maybank Indonesia understands that GCG is a standard reference that must be applied by every company, including businesses in the banking industry. GCG serves as the operational basis for Maybank Indonesia’s business activities to achieve sustainable long-term business goals.

The implementation of the Company’s GCG refers to the principles of GCG (transparency, accountability, responsibility, independence, fairness, and equality), and several applicable rules and regulations such as:

1. POJK No. 55/POJK.03/2016 dated 7 December 2016 concerning the Implementation of Good Corporate Governance for Commercial Banks;
2. SEOJK No.13/SEOJK.03/2017 dated 17 March 2017 concerning the Implementation of Good Corporate Governance for Commercial Banks;

## Komitmen Tata Kelola Berkelanjutan Commitment to Sustainable Governance

3. POJK No. 29/POJK.04/2016 tanggal 29 Juli 2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik;
4. Roadmap Tata Kelola Perusahaan Indonesia Menuju Tata Kelola Emiten dan Perusahaan Publik yang Lebih Baik yang diterbitkan oleh OJK tanggal 4 Februari 2014;
5. POJK No.21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
6. SEOJK No.32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka;
7. SEOJK No.30/SEOJK.04/2016 tanggal 3 Agustus 2016 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik;
8. POJK No.37/POJK.03/2019 Tentang Transparansi dan Publikasi Laporan Bank,
9. SEOJK No. 9/SEOJK.03/2020 Tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional,
10. POJK No. 45/POJK.03/2020 Tentang Konglomerasi Keuangan.
11. ASEAN *Corporate Governance* (CG) Scorecard;
12. Anggaran Dasar Bank dan Keputusan RUPS;
13. Keputusan Dewan Komisaris dan/atau Direksi; serta
14. Peraturan internal Bank (*Board Manual*, Kode Etik dan Pedoman Tingkah Laku)
15. Sejumlah *best practice* lainnya.

Maybank Indonesia meyakini bahwa komitmen atas penerapan GCG secara berkesinambungan akan membawa dampak positif pada kinerja Bank secara keseluruhan, di antaranya sebagai berikut:

1. Sebagai organisasi, tata kelola yang baik turut membangun reputasi Bank di mata pemangku kepentingan;
2. Sebagai entitas usaha, implementasi tata kelola yang baik turut menyumbang pada pertumbuhan kinerja melalui penetapan sistem dan alur kerja yang jelas; serta
3. Membangun reputasi dan kinerja di hadapan pemangku kepentingan baik di lingkup nasional maupun pada kancah regional dan internasional.

3. POJK No. 29/POJK.04/2016 dated 29 July 2016 concerning the Annual Report of Issuers or Public Companies;
4. Indonesia's Corporate Governance Roadmap Towards Better Governance of Issuers and Public Companies issued by OJK on February 4, 2014;
5. POJK No.21/POJK.04/2015 dated November 16, 2015, concerning the Implementation of Public Company Governance Guidelines;
6. SEOJK No.32/SEOJK.04/2015 dated 17 November 2015 concerning Guidelines for the Governance of Public Companies;
7. SEOJK No.30/SEOJK.04/2016 dated August 3, 2016, concerning the Form and Content of the Annual Report of Issuers or Public Companies;
8. POJK No.37/POJK.03/2019 concerning Transparency and Publication of Bank Reports,
9. SEOJK No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports,
10. POJK No. 45/POJK.03/2020 concerning Financial Conglomerates.
11. ASEAN Corporate Governance (CG) Scorecard;
12. Bank's Articles of Association and GMS Resolutions;
13. Decision of the Board of Commissioners and/or Board of Directors; as well as
14. Bank's internal regulations (Board Manual, Code of Ethics, and Code of Conduct)
15. Other best practices.

Maybank Indonesia believes that the commitment to implementing GCG in a sustainable manner will have a positive impact on the Bank's overall performance as follows:

1. As an organization, good governance helps build the Bank's reputation in the eyes of stakeholders;
2. As a business entity, the implementation of good governance contributes to performance growth through the establishment of a clear system and workflow; as well as
3. Building reputation and performance in front of stakeholders both at the national and regional and international levels.



# Struktur Tata Kelola Keberlanjutan Bank [GRI 102-18]

## Bank Sustainability Governance Structure

Struktur tata kelola keberlanjutan Bank dibentuk agar pelaksanaan keberlanjutan Bank dilakukan secara sistematis dan berkesinambungan dalam kegiatan usaha sehari-hari. Struktur tata kelola keberlanjutan Bank menjelaskan kedudukan dan fungsi serta tugas dari masing-masing unit kerja yang terdapat dalam struktur tata kelola Bank.

Setiap unit kerja harus menjalankan fungsinya sesuai dengan ketentuan yang berlaku atas dasar prinsip bahwa masing-masing unit mempunyai transparansi, akuntabilitas, pertanggungjawaban, independensi dan kewajaran dalam melaksanakan tugas, fungsi dan tanggung jawabnya untuk sepenuhnya kepentingan Bank sepenuhnya.

The Bank's sustainability governance structure is established so that the Bank's sustainability implementation is carried out systematically and continuously in daily business activities. The Bank's sustainability governance structure describes the position and functions and duties of each organ contained in the Bank's governance structure.

The Bank's work units must carry out their functions by applicable regulations based on the principle that each organ has transparency, accountability, responsibility, independence, and fairness in carrying out its duties, functions, and responsibilities for the full interest of the Bank.

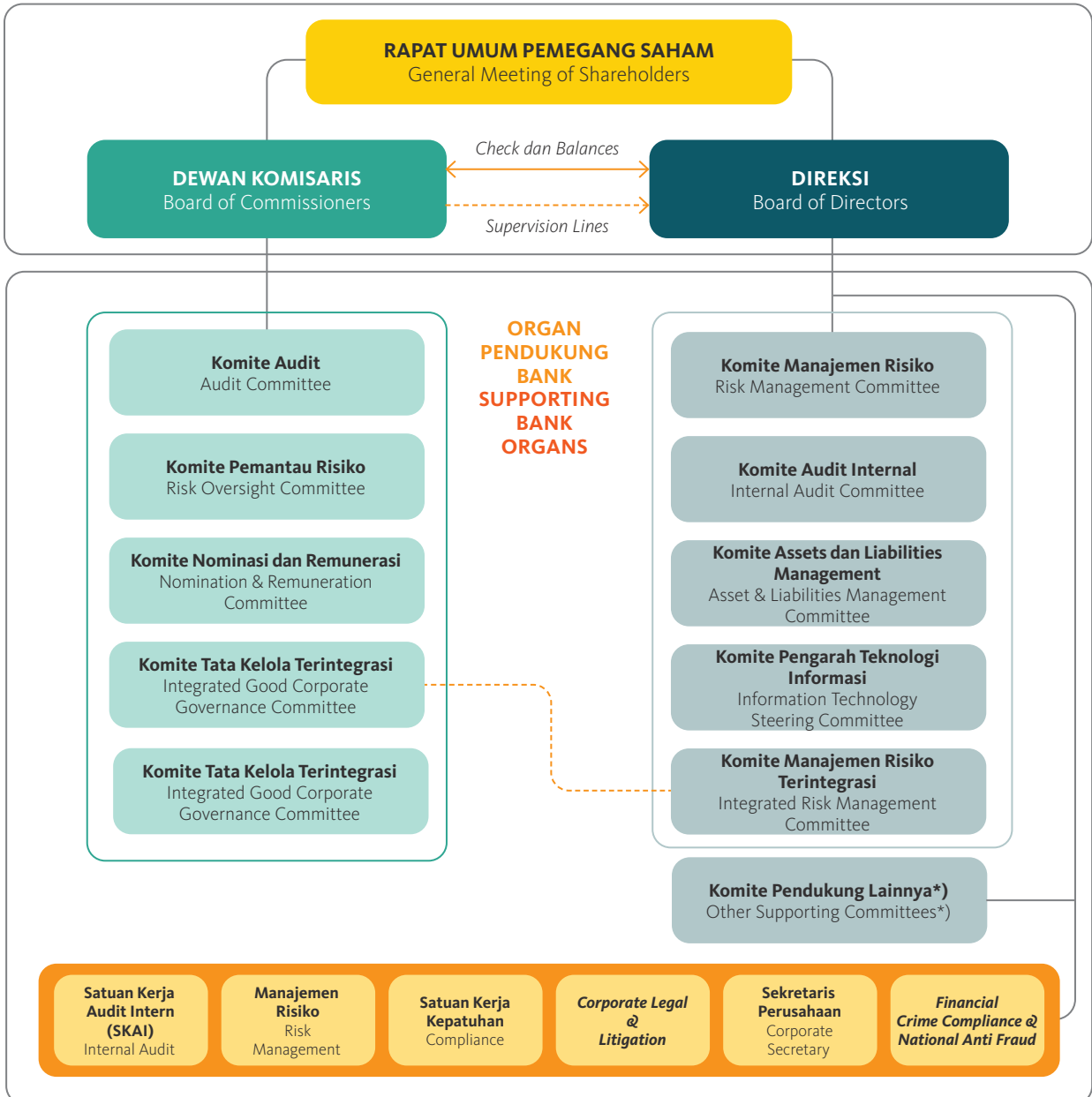




## Struktur Tata Kelola Keberlanjutan Bank [GRI 102-18] Bank Sustainability Governance Structure

Berikut ini merupakan bagan dari struktur tata kelola keberlanjutan Bank:

The following is a chart of the Bank's sustainability governance structure:



**Catatan I Notes :**

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



# Penanggung Jawab Penerapan Keuangan Berkelanjutan [E.1, 102-18]

## The Responsible Unit for the Implementation of Sustainable Finance

Untuk menerapkan keuangan berkelanjutan, Maybank Indonesia memiliki *Task Force Group* yang menjadi penanggung jawab penerapan keuangan berkelanjutan berdasarkan Rencana Aksi Keuangan Berkelanjutan (RAKB) yang memuat rencana strategis 2020-2024 yang implementasinya melibatkan seluruh organisasi Bank.

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.

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.

Berikut penjelasan untuk struktur tata Kelola berkelanjutan Perusahaan. [E.1, 102-18]

To implement sustainable finance, Maybank Indonesia has Task Force Group in charge for implementing sustainable finance based on the Sustainable Finance Action Plan (SFAP) which covers the 2020-2024 strategic plan where the implementation involves the entire Bank organization.

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

In 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 reporting the results of its implementation to the Board of Commissioners and regulators per the provisions.

The following is an explanation for the Company's sustainable governance structure. [E.1, 102-18]

Organ Tata Kelola Governance Work Unit	Penjelasan Explanation
RUPS GMS	RUPS adalah organ yang memegang kekuasaan tertinggi Perusahaan. Pemegang saham adalah individu atau badan hukum yang secara sah memiliki saham perusahaan. GMS is the unit that holds the highest power of the Company. Shareholders are individuals or legal entities that legally own the Company's shares.
Dewan Komisaris Board of Commissioners	Dewan Komisaris memikul tanggung jawab mengawasi dan memberi saran kepada Direksi dalam pengelolaan dan strategi perusahaan, termasuk penerapan prinsip GCG. The Board of Commissioners is responsible for supervising and advising the Board of Directors in the management and strategy of the Company, including the implementation of GCG principles.
Direksi Board of Directors	Tanggung jawab utama Direksi adalah menjalankan operasional sehari-hari perusahaan, termasuk 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. The main responsibility of the Board of Directors is to carry out the daily operations of the Company, including setting strategic plans, budgets, and evaluating program achievements. The Board of Directors is also responsible for implementing sustainable finance and reporting the results of its implementation to the Board of Commissioners and regulators per regulations.
Komite Committee	Dibentuk untuk membantu tugas Dewan Komisaris atau Direksi. Formed to assist the duties of the Board of Commissioners or the Board of Directors.

## Penanggung Jawab Penerapan Keuangan Keberlanjutan The Responsible Unit for the Implementation of Sustainable Finance

Organ Tata Kelola Governance Work Unit	Penjelasan Explanation
Task Force Group Keberlanjutan Sustainability Task Force Group	Ditetapkan sebagai penanggung jawab penerapan berkelanjutan di perusahaan yang memiliki tugas merancang strategi, memastikan implementasi, memantau, dan melaporkan pelaksanaan program kepada Direksi dan Dewan Komisaris. The Task Force is in charge of sustainable implementation in the Company, and to design strategies, ensuring implementation, monitoring, and reporting on program implementation to the Board of Directors and Board of Commissioners.

Pihak yang menjadi penanggung jawab dalam penyusunan dan pelaksanaan program Keuangan Berkelanjutan Maybank Indonesia adalah Direksi dan Dewan Komisaris bersama unit kerja terkait sebagai berikut:

The parties responsible for the preparation and implementation of the Sustainable Finance program at Bank Maybank Indonesia are the Board of Directors and the Board of Commissioners together with the relevant work units as follows:

No	Jabatan   Position
1	Head, Financial Planning, Performance Management & Investor Relation
2	Head, Corporate & Brand Communication
3	Head, Strategy Transformation & Digital Office
4	Head, GB Business Planning & Performance Management
5	Head, CFS Business Planning
6	Head, Enterprise Risk Management
7	Head, Compliance
8	Head, Rewards, OD & Strategy
9	Head, Technology Compliance & Management
10	Head, Procurement, Premises & Vendor Relation
11	Head, Non-Retail Credit Risk Policy & Strategic Risk Management
12	Head, Syariah Banking (UUS)
13	CSR & Sustainability Reporting, Head
14	Investor Relation, Manager

Komitmen tata kelola keberlanjutan Bank juga dituangkan dalam berbagai kebijakan atau *soft structure*, baik yang berupa peraturan, kode etik, pedoman dan *charter*. Bank telah memiliki kode etik atau *code of conduct*, pedoman *Whistleblowing System* (WBS), antikorupsi, anti suap, APU dan PPT, serta pedoman Cyber Crime. Diharapkan dengan peraturan tersebut, para karyawan dapat berperilaku sesuai dengan harapan Bank sehingga dapat menjaga reputasi Bank.

The Bank's commitment to sustainable governance is also stated in various policies or soft structures, in the form of regulations, codes of ethics, guidelines, and charters. The Bank has a code of conduct, WBS, anti-corruption, anti-bribery, AML and CFT, and Cyber Crime guidelines. It is hoped that with these regulations, employees can behave in accordance with the Bank's expectations to maintain the Bank's reputation.



# Dukungan Anti Suap dan Anti Korupsi <sup>[205-1]</sup>

## Anti-Bribery and Anti-Corruption Support

Bank berkomitmen melakukan bisnis secara jujur dan beretika, serta tidak mentolerir tindakan suap dan korupsi, sesuai dengan Undang-Undang No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi. <sup>[103-1]</sup>

Komitmen tersebut diwujudkan dengan praktik operasional yang adil dan menjunjung tinggi sikap sportivitas serta profesionalisme. Bank menegaskan komitmennya itu dengan menerapkan Kebijakan Anti Suap dan Korupsi (*Anti Bribery and Corruption/AB&C*) yang dimiliki Bank dan selaras dengan aturan pendukung terkait, antara lain ketentuan Kode Etik dan Pedoman Tingkah Laku, *Strategic Procurement*, dan ketentuan mengenai Penerapan Strategi *Anti-Fraud*. Kebijakan tersebut juga diimplementasikan dalam rangka mengatasi praktik balas jasa (*kickbacks*), suap dan/atau gratifikasi. <sup>[103-2]</sup>

Selain itu, Bank juga senantiasa mengadakan pelatihan/ sosialisasi/kesadaran anti korupsi kepada karyawan sebagai bentuk dukungan terhadap anti suap dan anti korupsi. Ruang lingkup Kebijakan Maybank Indonesia secara umum mengatur hal-hal sebagai berikut: <sup>[205-2]</sup>

1. Pengelolaan risiko suap dan korupsi
2. Ketentuan mengenai pemberian dan penerimaan keuntungan atau hadiah dan jamuan bisnis
3. Hubungan usaha dengan pemasok, vendor atau perorangan terkait/pihak ketiga lainnya
4. Kontribusi dalam kegiatan politik, penggalangan dana dan amal
5. Pemantauan
6. Pencatatan dan dokumentasi
7. *Whistleblowing*
8. Pelatihan dan Awareness

Selain itu, Maybank Indonesia juga terus mengoptimalkan adanya program-program yang efektif guna mendukung penerapan Kebijakan Anti Suap dan Korupsi di lingkungan Bank.

The Bank is committed to conducting business honestly and ethically and does not tolerate bribery and corruption, following the Law no. 20 of 2001 concerning Amendments to Law no. 31 of 1999 concerning the Eradication of Criminal Acts of Corruption. <sup>[103-1]</sup>

This commitment is realized through fair operational practices and upholds sportsmanship and professionalism. The Bank confirms its commitment by implementing the Anti Bribery and Corruption (AB&C) Policy owned by the Bank and in line with related supporting regulations, including the provisions of the Code of Ethics and Code of Conduct, Strategic Procurement, and provisions regarding the Implementation of Anti-Fraud Strategy. The policy is also implemented to overcome the practice of kickbacks, bribes, and/or gratuities. <sup>[103-2]</sup>

In addition, the Bank also continuously conducts anti-corruption training/socialization/awareness to employees as a form of support for anti-bribery and anti-corruption. The scope of Maybank Indonesia's Policy generally regulates the following matters: <sup>[205-2]</sup>

1. Management of bribery and corruption risks
2. Provisions regarding the giving and receiving of profits or business gifts and entertainment
3. Business relationship with Suppliers, Vendors, or Related Individuals/Third Parties
4. Contribution to political activities, fundraising, and charities
5. Monitoring
6. Recording and documentation
7. Whistleblowing
8. Training and Awareness

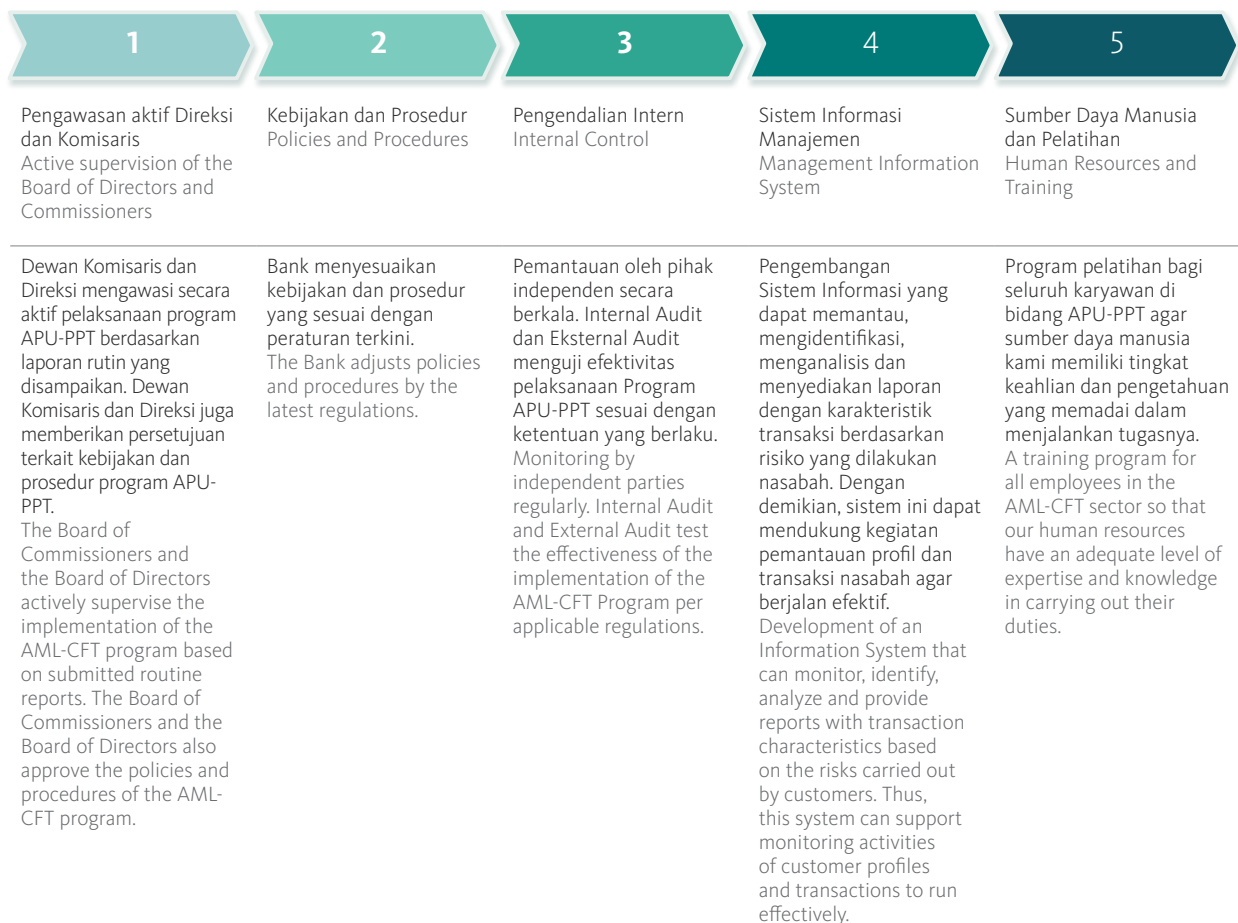
In addition, Maybank Indonesia also continues to optimize the existence of effective programs to support the implementation of the Anti-Bribery and Corruption Policy within the Bank.

# Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT)

## Anti-Money Laundering and Counter-Terrorism Financing (AML & CFT)

Untuk mencegah terjadinya *money laundering* atau pencucian uang dan tindak pendanaan kepada terorisme, Bank telah memiliki Satuan Kerja APU dan PPT di Unit Kerja *Financial Crime Compliance* (FCC). Di tahun 2021, Bank telah menyesuaikan kebijakan dan prosedur terkait dengan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT), serta peraturan lainnya yang dikeluarkan oleh regulator dan pemerintah. Program APU dan PPT dilaksanakan Bank pada 5 (lima) pilar sesuai ketentuan yang berlaku dengan rincian sebagai berikut:

To prevent the occurrence of money laundering and terrorism financing, the Bank has established the AML and CFT Work Unit in the Financial Crime Compliance Unit (FCC). In 2021, the Bank has adjusted policies and procedures related to the implementation of the Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) program, as well as other regulations issued by regulators and governments. This AML and CFT work unit has various programs based on the following 5 (five) pillars:





## Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) Anti-Money Laundering and Counter-Terrorism Financing (AML & CFT)

### Pencegahan *Fraud*

Bank merupakan institusi keuangan yang menjunjung tinggi kepercayaan nasabah, sehingga pencegahan dan pengelolaan *fraud* menjadi sangat esensial. Untuk mencegah terjadinya kasus *fraud*, yang dapat menyebabkan kerugian baik secara langsung maupun tidak langsung bagi Bank, nasabah, dan/ atau pihak lain, diperlukan pengendalian internal yang efektif. Untuk memitigasi risiko *fraud*, Maybank senantiasa menerapkan strategi Anti *Fraud*, meliputi pencegahan, deteksi, investigasi, pelaporan dan sanksi serta pemantauan, evaluasi, dan tindak lanjut.

### Komunikasi dan pelatihan kebijakan dan prosedur anti *fraud* [E.2, 205-2]

### Fraud Prevention

Banks are financial institutions that uphold customer trust, so fraud prevention and management is very essential. To prevent cases of fraud, which can cause direct or indirect losses to the Bank, customers, and/or other parties, effective internal control is needed. To mitigate the risk of fraud, Maybank always implements anti-fraud strategies, including prevention, detection, investigation, reporting and sanctions as well as monitoring, evaluation, and follow-up.

### Communication and training on anti-fraud policies and procedures [E.2, 205-2]

Uraian	2021	2020
Komunikasi Kebijakan dan Prosedur Anti Korupsi pada Badan Tata Kelola  Communication and training on anti-fraud policies and procedures	<i>Workshop</i> sehari mengenai <i>Strategic Operational Excellence Workshop</i> dengan fokus pada <i>Fraud Prevention</i> yang dihadiri oleh Pejabat Senior MBI termasuk Presiden Direktur dan Direktur Operation.  A one-day workshop on Strategic Operational Excellence Workshop with a focus on Fraud Prevention attended by MBI Senior Officers including the President Director and Director of Operations	<i>Workshop</i> sehari mengenai <i>Strategic Operational Excellence Workshop</i> dengan fokus ke <i>Anti Fraud Awareness</i> yang dihadiri oleh Pejabat Senior MBI termasuk Presiden Direktur dan Direktur Operation.  A one-day workshop on Strategic Operational Excellence Workshop with a focus on Anti Fraud Awareness attended by MBI Senior Officials including the President Director and Operations Director.
Komunikasi Kebijakan dan Prosedur Anti <i>Fraud</i> / Anti Korupsi pada Karyawan  Communication of Anti-Fraud / Anti-Corruption Policies and Procedures to Employees	<ul style="list-style-type: none"> <li>• Desktop <i>wallpaper</i> pada semua <i>computer</i> dan/atau laptop karyawan terkait sosialisasi Pakta Integritas, <i>Whistleblowing</i> serta pemberian dan penerimaan hadiah/jamuan.</li> <li>• <i>Awareness</i> melalui pengiriman email kepada semua karyawan terkait Anti <i>Fraud</i> dan Kode Etik serta Ketentuan pemberian dan penerimaan hadiah/jamuan.</li> <li>• Sosialisasi melalui internal <i>channel</i> Bank (myHR2u, mynet, portal internal Maybank).</li> <li>• <i>Anti Fraud Awareness</i> sebagai bagian dari <i>Induction Program</i> untuk seluruh karyawan baru Maybank Indonesia</li> <li>• <i>Anti Fraud Awareness</i> sebagai bagian dari kegiatan <i>Compliance Safari</i> ke seluruh region</li> <li>• <i>Anti Fraud Awareness</i> untuk Tim <i>Branch Operations Assurance</i></li> <li>• <i>Anti Fraud Awareness</i> untuk Tim <i>Operational Governance Specialist</i></li> <li>• <i>Anti Fraud Awareness</i> pada <i>People Capacity Program</i></li> <li>• <i>Anti Fraud Awareness</i> pada <i>Talenta Service Program</i></li> <li>• <i>Anti Fraud Awareness</i> pada <i>IT Development Program</i></li> <li>• <i>Anti Fraud Awareness</i> pada <i>SM &amp; ASOM Preparation Program</i></li> <li>• <i>Anti Fraud Awareness</i> pada <i>Relationship Manager Development Program</i></li> <li>• <i>E-Learning Anti Fraud</i> untuk seluruh karyawan baru dan karyawan eksisting.</li> <li>• Desktop <i>wallpaper</i> on all employees' computers and/or laptops related to the socialization of the Integrity Pact, <i>Whistleblowing</i> and the giving and receiving of gifts/ banquets.</li> </ul>	<ul style="list-style-type: none"> <li>• Desktop <i>wallpaper</i> pada semua <i>computer</i> dan/ atau laptop karyawan</li> <li>• <i>Awareness</i> melalui email ke semua karyawan terkait Anti <i>Fraud</i> &amp; Kode Etik</li> <li>• materi anti <i>fraud</i> pada <i>branch huddle</i></li> <li>• <i>Workshop anti fraud</i> yang diikuti oleh pejabat senior Bank</li> <li>• materi anti <i>fraud</i> pada kegiatan <i>Compliance Safari</i> oleh Direktur Kepatuhan</li> <li>• sosialisasi melalui internal <i>channel</i> Bank (myHR2u, mynet, portal internal Maybank).</li> <li>• <i>Anti Fraud Awareness</i> sebagai bagian dari <i>Induction Program</i> untuk seluruh karyawan baru Maybank Indonesia.</li> <li>• <i>Refreshment Anti Fraud Awareness</i> untuk program <i>Talenta Service</i>.</li> <li>• <i>Anti Fraud Awareness</i> untuk Team <i>Operational Governance Specialist</i>.</li> <li>• <i>e-Learning Anti Fraud</i> untuk seluruh karyawan yang baru masuk ke Maybank maupun karyawan lama.</li> <li>• 4 sesi konferensi webinar ke semua region dengan total 1109 peserta terdiri dari ABM, ASOM, BM, SM, Teller Spv, CS Spv, PFA</li> <li>• <i>Compliance Safari</i> ke seluruh Region</li> <li>• Desktop <i>wallpaper</i> for all computers and/or laptop for employees</li> </ul>

## Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) Anti-Money Laundering and Counter-Terrorism Financing (AML & CFT)

Uraian	2021	2020
	<ul style="list-style-type: none"> <li>Awareness through sending emails to all employees regarding Anti Fraud and the Code of Ethics as well as Provisions for giving and receiving gifts/entertainment.</li> <li>Socialization through the Bank's internal channels (myHRzu, mynet, Maybank internal portal).</li> <li>Anti Fraud Awareness as part of the Induction Program for all new employees of Maybank Indonesia</li> <li>Anti Fraud Awareness as part of Compliance Safari activities throughout the region</li> <li>Anti Fraud Awareness for the Branch Operations Assurance Team</li> <li>Anti Fraud Awareness for the Operational Governance Specialist Team</li> <li>Anti Fraud Awareness on People Capacity Program</li> <li>Anti Fraud Awareness on Talent Service Program</li> <li>Anti Fraud Awareness in IT Development Program</li> <li>Anti Fraud Awareness on SM &amp; ASOM Preparation Program</li> <li>Anti Fraud Awareness in Relationship Manager Development Program</li> <li>Anti Fraud E-Learning for all new employees and existing employees.</li> </ul>	<ul style="list-style-type: none"> <li>Awareness via email to all employees regarding Anti Fraud &amp; Code of Conduct materials of anti fraud at branch office</li> <li>Anti fraud workshop participated by the Bank's senior officers</li> <li>materials of anti fraud at Compliance Safari activity by Compliance Director</li> <li>socialisation through the Bank's internal channel (myHRzu, mynet, portal internal Maybank).</li> <li>Anti Fraud Awareness as part of Induction Program for all new employees of Maybank Indonesia.</li> <li>Refreshment of Anti Fraud Awareness for Service Talent program.</li> <li>Anti Fraud Awareness for Operational Governance Specialist Team.</li> <li>Anti Fraud e-Learning for all new employees or existing employee of Maybank.</li> <li>4 webinar conference sessions to all regions with a total of 1109 participants consisting of ABM, ASOM, BM, SM, Teller Spv, CS Spv, PFA</li> <li>Compliance Safari to all Regions</li> </ul>
Komunikasi Kebijakan dan Prosedur Anti <i>Fraud</i> / Anti Korupsi pada Nasabah	<i>Customer Awareness</i> melalui Maybank Corporate Website, footer email ke <i>Customer @ eStatements</i> terkait Anti Korupsi dan Penyusunan serta terkait <i>Whistleblowing</i>	<i>Customer Awareness</i> melalui Maybank Corporate Website, Footer Email ke <i>Customer @ eStatements</i> terkait Anti Korupsi dan Penyusunan serta terkait <i>Whistleblowing</i> .
Communication of Anti-Fraud / Anti-Corruption Policies and Procedures to Customers	Customer Awareness through Maybank Corporate Website, footer email to Customer & eStatements related to Anti-Corruption and Bribery as well as related to Whistleblowing	Customer Awareness through Maybank Corporate Website, Footer Email to Customer & eStatements related to Anti-Corruption and Bribery as well as related to Whistleblowing.
Komunikasi Kebijakan dan Prosedur Anti <i>Fraud</i> / Anti Korupsi pada Rekanan	<ul style="list-style-type: none"> <li>Perjanjian Kerjasama dengan rekanan telah memuat klausul mengenai anti <i>fraud</i>, Anti Korupsi dan Penyusunan serta <i>whistleblowing</i></li> <li>Pengiriman email kepada semua rekanan perihal himbauan agar rekanan segera melaporkan melalui saluran pelaporan <i>whistleblowing</i> jika mengetahui adanya <i>Fraud</i> atau Pelanggaran</li> </ul>	Perjanjian Kerjasama dengan rekanan telah memuat klausul mengenai anti <i>fraud</i> dan <i>whistleblowing</i>
Communication of Anti-Fraud / Anti-Corruption Policies and Procedures to Partners	<ul style="list-style-type: none"> <li>The Cooperation Agreement with partners contains clauses regarding anti-fraud, Anti-Corruption and Bribery and whistleblowing</li> <li>Sending emails to all partners regarding an appeal for partners to immediately report through the whistleblowing reporting channel if they know of a Fraud or Violation</li> </ul>	The Cooperation Agreement with partners contains clauses regarding anti-fraud and whistleblowing
Training Anti <i>Fraud</i> / Anti Korupsi pada Karyawan	Webinar : 1219 e-learning : 6803	Tatap muka ( <i>In Class before pandemic</i> ) : 242 Webinar : 596 e-learning : 7151
Anti <i>Fraud</i> / Anti Corruption Training for Employees	Webinar : 1219 e-learning : 6803	Face to face ( <i>In Class before the pandemic</i> ): 242 Webinar : 596 e-learning : 7151



## Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) Anti-Money Laundering and Counter-Terrorism Financing (AML & CFT)

### Kasus *fraud* yang Terjadi dan Tindaklanjutnya [205-3]

### Fraud cases that occurred and their follow-up [205-3]

	2021	2020	2019
Jumlah total dan jenis insiden/ <i>fraud</i> /korupsi yang terbukti Total number and types of proven incidents/ <i>fraud</i> /corruption	6	9	2
Yang terbukti dimana karyawan diberhentikan atau tindakan disiplin The proven cases where the employee is dismissed or disciplinary action	6	9	2
Jumlah insiden <i>fraud</i> /korupsi yang terbukti dimana kontrak rekanan diputus atau tidak diperpanjang Number of proven <i>fraud</i> /corruption incidents where partner contracts were terminated or not renewed	0	0	0
Jumlah kasus hukum terkait <i>fraud</i> /korupsi terhadap organisasi atau karyawan selama periode pelaporan dan hasilnya Number of legal cases related to <i>fraud</i> /corruption against organizations or employees during the reporting period and their results	2	4	0

### Penerapan Strategi Anti-*Fraud*

Maybank Indonesia memiliki Unit Kerja *Financial Crime Compliance @ National Anti Fraud* untuk mengendalikan risiko terjadinya *fraud* melalui pelaksanaan aktivitas/program anti *fraud* sebagai berikut:

- Menumbuhkan kesadaran mengenai pentingnya pencegahan *fraud* melalui penandatanganan Pakta Integritas dan Kode Etik Maybank Indonesia oleh seluruh komisaris, direksi dan karyawan Bank, *training Anti Fraud Awareness* untuk seluruh karyawan baru, refresher serta *e-Learning Anti Fraud* kepada seluruh karyawan, dan kampanye *fraud awareness* melalui berbagai channel internal Maybank.
- Mengimplementasikan *fraud checking* sebagai bagian dari *pre-employment screening process*.
- Pelaksanaan rotasi, mutasi, dan cuti wajib karyawan sebagai bagian dari strategi anti *fraud*.
- Melaksanakan review Sistem Layanan Informasi Keuangan (SLIK) untuk seluruh karyawan guna mendeteksi adanya tekanan keuangan yang dapat memicu terjadinya *fraud*.
- Mengimplementasikan *Data Loss Prevention (DLP)* untuk mencegah adanya kebocoran data Nasabah/Perusahaan.
- Melakukan identifikasi dan analisis kerawanan potensi *fraud*.

Dalam rangka mengantisipasi terjadinya tindakan *fraud* baik yang berasal dari internal maupun eksternal Bank, manajemen terus melakukan *assessment* untuk memastikan sistem pengendalian internal yang kuat.

Efektivitas program anti-*fraud* dievaluasi oleh Unit Kerja *Financial Crime Compliance & National Anti-Fraud* dengan melakukan proses pemantauan, evaluasi, dan tindak

### Implementation of Anti-*Fraud* Strategy

Maybank Indonesia has a Financial Crime Compliance & National Anti Fraud Work Unit to control the risk of fraud through the implementation of anti-fraud activities/programs as follows:

- Raising awareness about the importance of fraud prevention through the signing of the Maybank Indonesia Integrity Pact and Code of Ethics by all commissioners, directors and employees of the Bank, Anti Fraud Awareness training for all new employees, refreshers and Anti Fraud e-Learning to all employees, and fraud awareness campaigns through various Maybank internal channels.
- Implementing fraud checking as part of the pre-employment screening process.
- Implementation of employee rotation, transfer, and mandatory leave as part of the anti-fraud strategy.
- Implement SLIK (Financial Information Service System) Reviews for all employees to detect financial pressures that can trigger fraud.
- Implementing Data Loss Prevention (DLP) to prevent leakage of Customer/Company data.
- Identify and analyze potential fraud vulnerabilities.

In the context of anticipating fraud incidents both from internal and external to the Bank, management continues to conduct assessments to ensure a strong internal control system.

The effectiveness of the anti-fraud program is evaluated by the Financial Crime Compliance & National Anti-Fraud Work Unit by carrying out a process of monitoring, evaluating, and



## Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) Anti-Money Laundering and Counter-Terrorism Financing (AML & CFT)

lanjut atas laporan indikasi pelanggaran prosedur, kode etik dan/atau *fraud* dan hal tersebut disampaikan dalam laporan Penerapan Strategi Anti *Fraud* kepada Regulator serta Direksi dan Komisaris.

### Sistem Pelaporan Pelanggaran

Bank berkomitmen untuk menjalankan prinsip GCG dalam operasional Bank guna mendukung keberlanjutan bisnis (*business sustainability*) sesuai dengan visi dan misi Bank yang telah ditetapkan. Praktik kecurangan (*fraud*) merupakan hal yang bertentangan dengan prinsip GCG dan Bank melakukan langkah-langkah guna mencegah terjadinya *fraud* dan pelanggaran lainnya.

Apabila karyawan mengidentifikasi atau menemukan adanya indikasi pelanggaran maupun perbuatan *fraud* yang merugikan atau berpotensi merugikan Bank, maka karyawan wajib menyampaikan laporan *whistleblowing* melalui media sebagai berikut:

Sarana Pelaporan	Media Whistleblowing
E-mail	WhistleBlowing@maybank.co.id
Layanan Pesan Singkat   Short Message Service	0811 1930 1000
Aplikasi Pesan Instant – WhatsApp   Instant Messaging Application - Whatsapp	0811 1930 1000
Telepon Bebas Pulsa   Toll Free Phone	0800 1503034

Kebijakan *whistleblowing* Bank berlaku tidak hanya untuk seluruh karyawan, namun juga berlaku bagi nasabah dan debitur, pihak lain yang menyediakan jasa kepada Bank, antara lain konsultan, vendor, kontraktor, dan penyedia jasa lain. Setiap laporan yang masuk melalui media pelaporan *whistleblowing* akan didokumentasikan untuk ditindaklanjuti. Bank akan memberikan jaminan kerahasiaan serta keamanan bagi pelapor (*whistleblower*). Bila pelapor menyertakan identitasnya secara jelas, maka pelapor juga dijamin haknya untuk memperoleh informasi mengenai tindak lanjut atas laporannya.

Bank telah membentuk Komite Tata Kelola *Whistleblowing* (TKWB)/*Whistleblowing Governance Committee* (WBGC) pada tanggal 11 Mei 2021 yang berfungsi untuk memastikan laporan *whistleblowing* ditindaklanjuti dengan perhatian yang semestinya, independensi, termasuk mengedepankan aspek independensi, investigasi dan tindakan perbaikan. Pada tahun 2021, Komite TKWB telah mengadakan rapat pada tanggal 24 Juni, 19 Agustus dan 4 November 2021.

following up on reports indicating violations of procedures, codes of ethics and/or *fraud* and this is submitted in the report on the Implementation of Anti-Fraud Strategy to Regulators as well as Directors and Commissioners.

### Violation Reporting System

The Bank is committed to implementing GCG principles in the Bank's operations to support business sustainability in accordance with the Bank's established vision and mission. Fraud practices are contrary to GCG principles and the Bank takes steps to prevent fraud and other violations.

In the event that an employee identifies or finds any indication of a violation or fraud that is detrimental or potentially detrimental to the Bank, the employee is required to submit a whistleblowing report through the following media:

The Bank's whistleblowing policy applies not only to all employees, but also to customers and debtors, other parties providing services to the Bank, including consultants, vendors, contractors, and other service providers. Every report that comes in through the whistleblowing reporting media will be documented for follow-up. The Bank guarantees the confidentiality and security of the whistleblower (*whistleblower*). If the reporter includes a clear identity, then the reporter is also guaranteed the right to obtain information regarding the follow-up to his report.

The Bank has established a Whistleblowing Governance Committee (WBGC) on May 11, 2021, which functions to ensure that whistleblowing reports are followed up with proper attention, independence, including prioritizing aspects of independence, investigation and corrective action. In 2021, the TKWB Committee has held meetings on June 24, August 19 and November 4, 2021.



## Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) Anti-Money Laundering and Countering the Financing of Terrorism (AML & CFT)

### 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 juga 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.

### Cybercrime

In line with the continuous improvement of digital financial products and services, Maybank Indonesia has specific policies, procedures, and organizations to deal with cybercrime, IT management continues to strive to implement system security technology to be able to identify, counteract and monitor any potential risks of cybercrime.

In addition, increasing awareness of all stakeholders, both employees, and customers regarding the threat of cybercrime is also carried out on an ongoing basis. The Bank has carried out socialization through e-mail and e-learning publications regarding increasing awareness of cyber-attacks, including methods of preventing and handling cyber-attacks to all employees. Cyber-risk is one of the risks that is managed comprehensively by Maybank Indonesia.

### Penilaian Risiko Atas Penerapan Keberlanjutan [E.3, 102-29, 102-30, 102-31]

Penerapan manajemen risiko Maybank Indonesia dilakukan 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.

### Risk Assessment of Sustainability Implementation [E.3, 102-29, 102-30, 102-31]

Maybank Indonesia's risk management implementation is carried out through the Three Lines of Defense and Four Eyes Principles to identify, control, monitor and mitigate 12 bank risks on an ongoing basis: Credit, Market, Liquidity, Operations, Returns, Intra-Group Transactions, Compliance, Legal, Reputation, Strategy, Investment, and Insurance.



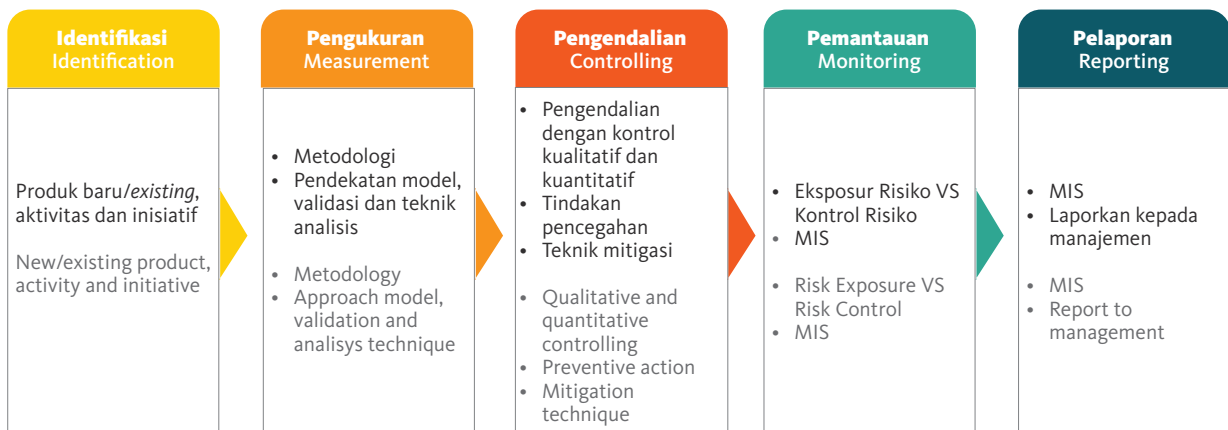
## Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) Anti-Money Laundering and Counter-Terrorism Financing (AML & CFT)

Dengan prinsip tersebut, Maybank Indonesia berupaya untuk mengelola semua eksposur risiko yang telah teridentifikasi secara maksimal untuk meminimalisir dampak yang terjadi di masa akan datang, termasuk risiko perubahan iklim, risiko lingkungan, dan risiko sosial.

With this principle, Maybank Indonesia strives to optimally manage all identified risk exposures to minimize future impacts, including climate change risks, environmental risks, and social risks.

### Sistem Manajemen Risiko Bank

### Bank Risk Management System



Selain menerapkan manajemen risiko, Maybank Indonesia juga telah memiliki kebijakan dan komitmen terhadap pengelolaan Lingkungan, Sosial dan Tata kelola 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. **[FS.3]**
- Upaya terus menerus terhadap peluang untuk meminimalkan dampak dari LST terhadap kegiatan operasional, produk, dan layanan Maybank Indonesia.
- Pengecualian debitur/calon debitur yang kegiatan bisnisnya sesuai dengan *Black List Activities*.

Penerapan kebijakan tersebut memiliki peluang bagi Bank yang tentunya memberi dampak pada kegiatan operasional Maybank Indonesia. Peluang yang dapat diraih Bank di antaranya reputasi dan kepercayaan masyarakat dan investor kepada Maybank Indonesia semakin baik sehingga hal ini tentunya dapat menarik banyak investor.

In addition to implementing risk management, Maybank Indonesia also has environmental, social, and governance (ESG) management policies and commitments into the financial products and services it provides. The implementation of the policy includes:

- Integration of ESG considerations into financing activities to manage ESG risks effectively and realize ESG opportunities.
- Involvement and dialogue with debtors/prospective debtors (in sharia financing referred to as customers/prospective customers) by working together in improving ESG for debtors/prospective debtors. **[FS.3]**
- Continuous efforts towards opportunities to minimize the impact of ESG on Maybank Indonesia's operations, products, and services.
- Exceptions for debtors/prospective debtors whose business activities are in accordance with the Black List Activities.

The implementation of this policy has opportunities for the Bank which will certainly have an impact on Maybank Indonesia's operational activities. Opportunities that can be achieved by the Bank include the reputation and trust of the public and investors in Maybank Indonesia getting better so that this can certainly attract many investors.



## Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) Anti-Money Laundering and Counter-Terrorism Financing (AML & CFT)

### Prinsip Kehati-hatian [102-11]

Bank menerapkan kehati-hatian dengan mengedepankan kepatuhan pada regulasi dan praktik-praktik keberlanjutan terbaik. Setiap kegiatan operasional Bank dilakukan berdasarkan kebijakan dan SOP yang telah ditetapkan. Selain itu dalam mengambil keputusan, Bank selalu memperhitungkan risiko dan peluang dari aspek ekonomi, sosial, dan lingkungan, serta mengidentifikasi, menilai, dan memetakan mitigasi sehingga dapat meminimalisir dampak yang ditimbulkan di masa akan datang. Dengan menerapkan Langkah-langkah tersebut, di tahun 2021, tingkat Kesehatan Bank masih dalam kategori yang baik.

Dalam penerapan prinsip kehati-hatian, Bank menerapkan prinsip sebagai berikut:

#### 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.

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

### Prudential Principle [102-11]

The Bank applies prudence by prioritizing compliance with regulations and best sustainability practices. Every operational activity of the Bank is carried out based on established policies and SOPs. In addition, in making decisions, the Bank always takes into account risks and opportunities from the economic, social, and environmental aspects, as well as identifies, assesses, and maps mitigation so as to minimize the impacts in the future. By implementing these measures, in 2021, the Bank's soundness level is still in the good category.

In applying the prudential principle, the Bank applies the following principles:

#### Application of Know Your Employee Principles

The implementation of Know Your Employee (KYE) has been put into practice by Maybank Indonesia covering the following aspects:

- Conducting pre-employee screening at the time of recruitment of new employees to ensure that prospective employee profiles do not have a criminal record.
- Recognition and monitoring of employee profiles, including among others, employee behavior and lifestyle.

#### Application of Know Your Customer Principles

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

- Conducting identification, verification, screening, and risk assessment of prospective customers in the context of implementing Customer Due Diligence (CDD).
- Monitoring customers to ensure that transactions carried out are 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.
- In the event of suspicious/improper indications related to money laundering or terrorism financing, the Bank shall report a Suspicious Financial Transaction Report (SFTP) to the FTRAC by the applicable laws and regulations.

## Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) Anti-Money Laundering and Counter-Terrorism Financing (AML & CFT)

### Penerapan Prinsip *Know Your Policies, Processes and Procedures*

Dalam penerapan manajemen risiko operasional, seluruh karyawan Maybank Indonesia diwajibkan mengetahui, memahami dan menjalankan seluruh proses pekerjaan berdasarkan peraturan dan ketentuan yang berlaku di perusahaan.

### Penerapan Prinsip *Know what to do*

Untuk mencegah kelalaian dan/atau ketidaktahuan karyawan untuk fungsi dan tugasnya masing-masing, Maybank Indonesia memastikan seluruh karyawan mengikuti *training* kompetensi terkait fungsi pekerjaannya dan *training soft skill* yang akan mendukung tugas karyawan Maybank Indonesia, serta mewajibkan karyawan untuk memiliki sertifikasi yang sesuai dengan bidang pekerjaannya. Hal ini untuk memastikan masing-masing karyawan memahami tugas dan tanggung jawab di bidang pekerjaannya.

### Kode Etik [102-16]

Bank berkomitmen untuk mengimplementasikan GCG secara konsisten yang salah satunya dilakukan melalui penyusunan Pedoman Perilaku Perusahaan (*Code of Conduct*) yang telah disosialisasikan ke seluruh karyawan Maybank Indonesia. Kode Etik dan Pedoman Perilaku (*Code of Conduct*) Bank tersebut berisikan aturan perilaku dan sikap karyawan Bank dalam berinteraksi dengan pihak internal dan eksternal.

Untuk meningkatkan kesadaran akan penerapan dan penegakan kode etik dan pedoman tingkah laku, Maybank Indonesia memberlakukan pemberian sanksi bagi mereka yang melakukan pelanggaran terhadap Kode Etik dan Pedoman Tingkah Laku sesuai dengan ketentuan yang berlaku sekaligus sebagai bentuk pembinaan kepada karyawan. Adapun jenis sanksi yang diberikan terdiri dari Teguran Lisan, Teguran Tertulis, Surat Peringatan 1, Surat Peringatan 2, Surat Peringatan 3 sampai dengan Pemutusan Hubungan Kerja.

### Application of Know Your Policies, Processes and Procedures

In implementing operational risk management, all Maybank Indonesia employees are required to know, understand and carry out all work processes based on the rules and regulations that apply in the company.

### Application of the Know what to do principle

To prevent negligence and/or ignorance of employees in their respective functions and duties, Maybank Indonesia ensures that all employees participate in competency training related to their job functions and soft skills training that would support the duties of Maybank Indonesia employees, and requires employees to have certifications according to their field of work. This is to ensure that each employee understands their duties and responsibilities in their field of work.

### Code of Ethics [102-16]

The Bank is committed to implementing GCG consistently, one of which is done through the preparation of the Code of Conduct that has been socialized to all Maybank Indonesia employees. The Bank's Code of Conduct contains rules of conduct and attitudes of Bank employees in interacting with internal and external parties.

To increase awareness of the implementation and enforcement of the code of ethics and code of conduct, Maybank Indonesia imposes sanctions for those who violate the Code of Ethics and Code of Conduct per applicable regulations as well as a form of guidance to employees. The types of sanctions given consist of verbal warnings, written warnings, warning letters 1, warning letters 2, warning letters 3 up to termination of employment.



# Membangun Budaya Keberlanjutan [F.1]

## Building a Sustainability Culture

Bank berupaya untuk menerapkan budaya keberlanjutan kepada seluruh *pemangku kepentingan* terutama karyawan. Penerapan budaya keberlanjutan Bank dilakukan secara bertahap dengan mensosialisasikan *awareness* dan menyelenggarakan edukasi tentang Keuangan Berkelanjutan bagi seluruh karyawan dari berbagai aspek. Demikian juga dari aspek lingkungan, Manajemen Bank berharap budaya *eco friendly* dapat menjadi gaya hidup karyawan di masa mendatang. Demikian juga dari aspek tata Kelola, Bank berupaya meningkatkan *awarness* terkait aspek prinsip kehati-hatian. Bank menerapkan kebijakan *zero tolerance* terhadap *fraud* dan secara berkesinambungan melakukan sosialisasi anti *fraud* melalui *workshop*, kampanye *awareness anti fraud* melalui pengiriman email kepada seluruh karyawan, *Desktop Wallpaper*, berbagai kanal internal Maybank (MyHR2U, MyNet, Portal Maybank), *webinar training*, serta penandatanganan Kode Etik dan Pakta Integritas Maybank Indonesia oleh komisaris, direksi dan seluruh karyawan Maybank Indonesia.

Dalam rangka membangun budaya kepatuhan APU PPT kepada seluruh pemangku kepentingan di internal perusahaan, Maybank Indonesia juga melakukan program sosialisasi dan pelatihan APU PPT secara berkesinambungan kepada seluruh karyawan Maybank Indonesia. Berikut program internalisasi budaya risiko Maybank Indonesia.

The Bank strives to disseminate the culture of sustainability to all stakeholders, especially employees. The dissemination of the Bank's sustainability culture is carried out in stages by disseminating awareness and providing education about Sustainable Finance for all employees from various aspects. From the environmental aspect, the Bank's Management hopes that eco friendly can become a lifestyle for employees in the future. From the aspect of governance, the Bank seeks to improve a risk culture based on the precautionary principle. The Bank has a zero tolerance policy towards fraud and continuously conducts anti-fraud socialization through workshops, anti-fraud awareness campaigns by sending emails to all employees, Desktop Wallpaper, various Maybank internal channels (MyHR2U, MyNet, Maybank Portal), webinar training, and code signing. Ethics and the Maybank Indonesia Integrity Pact by the commissioners, directors and all employees of Maybank Indonesia.

In order to build a culture of AML-CFT compliance to all internal stakeholders, Maybank Indonesia also conducts AML-CFT socialization and training programs on an ongoing basis to all Maybank Indonesia employees. The following is Maybank Indonesia's risk culture internalizing program.

### Program internalisasi budaya risiko

### Internalizing Risk Culture Program

Program	2021	2020
Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme  Anti-Money Laundering and Terrorism Financing Prevention Training	FCC: <ul style="list-style-type: none"> <li>• Pelatihan induction APU PPT untuk karyawan baru</li> <li>• <i>e-Learning</i>:               <ul style="list-style-type: none"> <li>– Modul <i>basic</i> (untuk karyawan baru)</li> <li>– Modul <i>refreshment</i> (untuk karyawan existing)</li> </ul> </li> <li>• Spesialis <i>training</i> untuk seluruh region dan cabang terkait KYC.</li> <li>• <i>Refreshment Training</i> APU PPT kepada Unit Kerja SKAI, OGO, GB, dan FCC analyst.</li> <li>• Sosialisasi terkait <i>risk scoring</i> nasabah</li> </ul> FCC: <ul style="list-style-type: none"> <li>• APU PPT induction training for new employees</li> <li>• <i>e-Learning</i>:               <ul style="list-style-type: none"> <li>• Basic module (for new employees)</li> <li>• Refreshment module (for existing employees)</li> </ul> </li> <li>• Specialist training for all regions and branches related to KYC.</li> <li>• APU PPT refreshment training for SKAI, OGO, GB, and FCC analysts.</li> <li>• Socialization related to customer risk scoring</li> </ul>	<ul style="list-style-type: none"> <li>• Pelatihan <i>induction</i> APU PPT untuk karyawan baru</li> <li>• <i>e-Learning</i>:               <ul style="list-style-type: none"> <li>– Modul <i>basic</i> (untuk karyawan baru)</li> <li>– Modul <i>refreshment</i> (untuk karyawan existing)</li> </ul> </li> <li>• <i>Awareness blast</i> email program APU PPT</li> <li>• <i>Training</i> APU PPT untuk karyawan baru <i>frontliner</i></li> <li>• FGD APU PPT Cabang-Cabang</li> <li>• APU PPT induction training for new employees</li> <li>• <i>e-Learning</i>:               <ul style="list-style-type: none"> <li>– Basic module (for new employees)</li> <li>– Refreshment module (for existing employees)</li> </ul> </li> <li>• <i>Awareness blast</i> email APU PPT program</li> <li>• APU PPT training for new frontliner employees</li> <li>• o FGD APU PPT Branches</li> </ul>

## Membangun Budaya Keberlanjutan [F.1] Building a Sustainability Culture

Peserta Pelatihan  
Anti-Fraud

Anti-Fraud Trainees

- *Anti Fraud Awareness* sebagai bagian dari Induction Program untuk seluruh karyawan baru Maybank Indonesia
- Anti Fraud Awareness sebagai bagian dari kegiatan Compliance Safari ke seluruh region
- Anti Fraud Awareness untuk Tim Branch Operations Assurance
- Anti Fraud Awareness untuk Tim Operational Governance Specialist
- Anti Fraud Awareness pada People Capacity Program
- Anti Fraud Awareness pada Talenta Service Program
- Anti Fraud Awareness pada IT Development Program
- Anti Fraud Awareness pada SM & ASOM Preparation Program
- Anti Fraud Awareness pada Relationship Manager Development Program
- eLearning Anti Fraud untuk seluruh karyawan baru dan karyawan eksisting.
- Workshop sehari mengenai Strategic Operational Excellence Workshop dengan fokus pada Fraud Prevention yang dihadiri oleh Pejabat Senior MBI termasuk Presiden Direktur dan Direktur Operation.
- Anti Fraud Awareness as part of the Induction Program for all new employees of Maybank Indonesia
- Anti Fraud Awareness as part of Compliance Safari activities throughout the region
- Anti Fraud Awareness for the Branch Operations Assurance Team
- Anti Fraud Awareness for the Operational Governance Specialist Team
- Anti Fraud Awareness on People Capacity Program
- Anti Fraud Awareness on Talent Service Program
- Anti Fraud Awareness in IT Development Program
- Anti Fraud Awareness on SM & ASOM Preparation Program
- Anti Fraud Awareness in Relationship Manager Development Program
- Anti Fraud eLearning for all new employees and existing employees.
- A one-day workshop on Strategic Operational Excellence Workshop with a focus on Fraud Prevention attended by MBI Senior Officials including the President Director and Director of Operations.
- Anti Fraud Awareness sebagai bagian dari Induction Program untuk seluruh karyawan baru Maybank Indonesia.
- Refreshment Anti Fraud Awareness untuk program Talenta Service.
- Anti Fraud Awareness untuk Team Operational Governance Specialist.
- eLearning Anti Fraud untuk seluruh karyawan yang baru masuk ke Maybank maupun karyawan lama.
- Email Blast kepada seluruh karyawan terkait Anti Fraud & Kode Etik
- 4 sesi konferensi Zoom ke semua region dengan total 1109 peserta terdiri dari ABM, ASOM, BM, SM, Teller Spv, CS Spv, PFA
- Customer Awareness melalui Maybank Corporate Website, Footer Email ke Customer & eStatements terkait Anti Korupsi dan Penyuaan serta terkait Whistleblowing.
- Compliance Safari ke seluruh Region
- Workshop sehari mengenai Strategic Operational Excellence Workshop dengan fokus ke Anti Fraud Awareness yang dihadiri oleh 52 Pejabat Senior MBI termasuk Presiden Direktur dan Direktur Operation
- Anti Fraud Awareness as part of the Induction Program for all new employees of Maybank Indonesia.
- Refreshment Anti Fraud Awareness for the Talent Service program.
- Anti Fraud Awareness for the Operational Governance Specialist Team.
- Anti Fraud eLearning for all new employees to Maybank as well as existing employees.
- Email Blast to all employees regarding Anti Fraud & Code of Ethics
- 4 Zoom conference sessions to all regions with a total of 1109 participants consisting of ABM, ASOM, BM, SM, Teller Spv, CS Spv, PFA
- Customer Awareness through Maybank Corporate Website, Footer Email to Customer & eStatements related to Anti-Corruption and Bribery as well as related to Whistleblowing.
- Compliance Safari to all Regions
- One day workshop on Strategic Operational Excellence Workshop with a focus on Anti Fraud Awareness attended by 52 MBI Senior Officials including the President Director and Operations Director

### Pengembangan Kompetensi Terkait Keuangan Berkelanjutan [E.2]

Di tahun 2021, Bank menyelenggarakan kegiatan terkait keberlanjutan sebagai upaya Bank dalam menerapkan komitmen keberlanjutan ke seluruh karyawan. Berikut tabel pelatihan keberlanjutan yang diikuti di tahun 2021. [FS.4]

### Competency Development Related to Sustainable Finance [E.2]

In 2021, the Bank held activities related to sustainability as part of the Bank's efforts to disseminate sustainability commitments to all employees. The following table shows the sustainability training programs that were held in 2021. [FS.4]



## Membangun Budaya Keberlanjutan [F.1] Building a Sustainability Culture

Nama Pelatihan Name of Training	Jumlah Pelatihan Total Training	Jumlah Peserta Total participants	Penyelenggara Organizers
<i>Training related to sustainability</i>	89	2226 pax	HC TMOL

Nama e-learning Name of e-learning	Tingkat Penyelesaian Completion rate	Jumlah Peserta Total participants	e-learning lain Other e-learning	Jumlah Peserta e-learning lain Total participants Other e-learning
<i>Sustainability e-learning</i>	94%	6315 pax	<i>related to sustainability</i>	902 pax

### Praktik Pengadaan

Bank telah menetapkan kebijakan pengadaan barang dan jasa sebagai pedoman kerja bagi perusahaan dalam merealisasikan pembelian barang/jasa yang dibutuhkan oleh unit kerja guna mendukung operasional bank/ pelayanan kepada nasabah. Barang/jasa yang dibeli tersebut harus memenuhi beberapa aspek penting antara lain: telah sesuai dengan *standard* mutu yang ditetapkan (*requirement*), harga yang terbaik, mekanisme penyerahan barang/jasa, mekanisme pembayaran tagihan dan hal-hal lain sesuai yang disyaratkan oleh bank.

Maybank Indonesia berkomitmen untuk mengimplementasikan proses pengadaan barang/jasa secara transparan dan obyektif sehingga semua rekanan mendapatkan perlakuan yang adil dan rekanan tidak diperkenankan mengikuti proses pengadaan barang secara tidak wajar seperti memanipulasi, menyajikan fakta-fakta penting secara keliru, maupun melakukan praktik-praktik curang lainnya. Selain itu, Bank juga berkomitmen untuk tidak melakukan monopoli terhadap pengadaan suatu produk dan jasa. Jika di kemudian hari Bank mendapati proses pengadaan yang tidak adil, atau curang, atau pun terjadi praktik monopoli maka Bank akan memberikan sanksi kepada vendor yang curang sesuai dengan ketentuan PERDIR (Peraturan Direksi) *Vendor Relation* Divisi PPVR, yaitu dengan mengeluarkan vendor tersebut dari list vendor Maybank Indonesia. Jika kecurangan ini sampai merugikan Bank, maka sanksi yang diberikan mengacu pada perjanjian yang berlaku yang telah disepakati kedua belah pihak. [206-1]

### Aktivitas Terkait Kriteria dan Seleksi Rekanan (Pemasok)

Pada tahun 2021, proses pemilihan calon rekanan telah dilakukan dengan mengacu kepada ketentuan yang berlaku antara lain memperhatikan persyaratan legalitas, reputasi (*track record*), keberadaan (*existency*) dan kesiapan dari rekanan dalam menyediakan barang/jasa yang dibutuhkan oleh perusahaan.

### Procurement Practice

The Bank has established a policy for the procurement of goods and services as a working guideline for companies in realizing the purchase of goods/services needed by work units to support bank operations/services to customers. The purchased goods/services must meet several important aspects, including per the specified quality standards (requirements), the best price, the mechanism for delivering goods/services, bill payment mechanism, and other matters as required by the bank.

Maybank Indonesia is committed to implementing the procurement process of goods/services in a transparent and objective manner so that all partners are treated fairly and partners are not allowed to participate in the procurement process unfairly, such as manipulating, presenting important facts incorrectly, or committing other fraudulent practices. In addition, the Bank is also committed not to monopolize the procurement of products and services. If in the future the Bank finds that the procurement process is unfair, fraudulent, and a monopoly occurs, the Bank will impose sanctions on the fraudulent vendor in accordance with the PERDIR (Director of Directors Regulation) *Vendor Relations* PPVR Division, namely by removing the vendor from the Maybank Indonesia vendor list. If this fraud is to the detriment of the Bank, the sanctions imposed will refer to the applicable agreement that has been agreed by both parties. [206-1]

### Activities Related to Criteria and Selection of Partners (Suppliers)

In 2021, the selection process for prospective partners was carried out by referring to applicable regulations, including taking into account the requirements for the legality, reputation (*track record*), existence, and readiness of partners in providing goods/services required by Maybank Indonesia.



## Membangun Budaya Keberlanjutan [F.1] Building a Sustainability Culture

Sesuai ketentuan yang berlaku, rekanan yang terpilih bekerja sama dengan Maybank Indonesia melalui proses tender, dipastikan telah terdaftar di Daftar Rekanan PT Bank Maybank Indonesia Tbk, dimana para rekanan tersebut sebelumnya telah lulus seleksi yang dilakukan oleh tim *Vendor Relation* Maybank Indonesia. Selain itu, rekanan tersebut wajib mematuhi Kode Etik dan Pedoman Tingkah Laku Maybank Indonesia yang telah ditandatangani serta bersikap profesional dalam menyediakan barang/jasa ataupun melaksanakan kerjasama suatu proyek yang diberikan Maybank Indonesia. Dalam operasional pelayanan pemenuhan kebutuhan unit kerja, Maybank Indonesia telah didukung dengan *Procurement Management System* (PMS) dan sehingga proses pengadaan barang/jasa dapat direalisasikan secara efektif dan efisien.

By applicable regulations, partners who are selected to cooperate with Maybank Indonesia through a tender process, are confirmed to have been registered in the Partner List of Bank Maybank Indonesia Inc., where these partners have previously passed the selection conducted by the Vendor Relations team of Maybank Indonesia. In addition, these partners are required to comply with the signed Code of Ethics and Code of Conduct of Maybank Indonesia and be professional in providing goods/services or carrying out cooperation on a project given by Maybank Indonesia. In service operations to fulfill the needs of work units, Maybank Indonesia has been supported by the Procurement Management System (PMS) so that the process of procuring goods/services can be realized effectively and efficiently.

### Kinerja

### Performance



**8.022**

Karyawan telah mengikuti pelatihan antikorupsi [205-2]

Employees have attended anti-corruption training [205-2]



**9.443**

Karyawan telah mengikuti pelatihan keuangan keberlanjutan

Employees have attended sustainability finance training



**ZERO**

Nihil insiden korupsi [205-3]

Zero incidents of corruption [205-3]



**ZERO**

Insiden ketidakpatuhan terhadap hukum dan regulasi

Zero incidents of non-compliance with laws and regulations

### Target Kami

Memastikan operasional bank sesuai dengan peraturan dan perundangan yang terkini.

### Our Targets

Ensure bank operations are in accordance with the latest laws and regulations.



# Kinerja *Ekonomi*

Economic Performance







# Menggerakkan Ekonomi Lokal

## Stimulating Local Economy

Menjelang akhir tahun 2021, perekonomian di Indonesia mulai berangsur pulih, hal ini ditandai dengan bergairahnya kembali aktivitas bisnis dan masyarakat meski masih diliputi ancaman gelombang ketiga kasus Covid-19 akibat virus yang terus bermutasi.

Embarking the end of 2021, the Indonesia's economy was beginning to recover, this was marked by the return of business activities and communities albeit remained cover by the threat of third waves of Covid-19 resulted from the mutation of virus.

Di tengah pemulihan yang berlangsung, pertumbuhan ekonomi Indonesia secara kuartalan mengalami tren perbaikan. Di kuartal II tahun 2021, perekonomian Tanah Air mencatat pertumbuhan positif sebesar 7,07% YoY, dengan inflasi relatif rendah yakni sebesar 1,87% dibandingkan 1,68% pada tahun sebelumnya, sejalan dengan permintaan pasar yang belum stabil akibat pandemi.

Menurut Bank Indonesia (BI), Inflasi inti tetap rendah sejalan dengan pengaruh permintaan domestik yang belum kuat, stabilitas nilai tukar yang terjaga, dan konsistensi kebijakan Bank Indonesia dalam mengarahkan ekspektasi inflasi pada kisaran target.

Seiring dengan bertumbuhnya kembali perekonomian nasional, industri perbankan di Indonesia juga menunjukkan perbaikan khususnya terhadap kinerja penyaluran pinjaman pada tahun 2021. Pinjaman yang diberikan oleh industri perbankan tumbuh positif sebesar 4,31% (YoY) atau mencapai Rp5.754,72 triliun per November 2021 sejalan dengan pertumbuhan Produk Domestik Bruto (PDB) Indonesia sebesar 3,69% (YoY) pada tahun 2021, Pertumbuhan pinjaman yang disalurkan pada tahun 2021 ini menjadi

Amidst the current economic recovery, the Indonesia's economic growth indicated an improving trend by quarter. In second quarter of 2021, the nation's economy posted a positive growth of 7.07% yoy, with relatively low inflation of 1.87% compared to 1.68% in the previous year, in line with the weak market demand due to the pandemic.

According to Bank Indonesia (BI), core inflation remained low in line with the weak influence of domestic demand, maintained exchange rate stability, and the consistency of Bank Indonesia's policies in directing inflation expectations within the target range.

Along with Indonesia's economic growth, the Indonesian banking industry showed an improvement in lending performance in 2021. The banking industry loans grew positively by 4.31% (YoY) or reached Rp5,754.72 trillion in line with the growth of Indonesia's Gross Domestic Product (GDP) of 3.69% (YoY) in 2021. The growth in loans disbursed in 2021 was better than the growth in bank lending, which was contracted by 2.40% (YoY) to Rp5,547.62 trillion in 2020. Meanwhile, the total Indonesia banking industry assets

Menggerakkan Ekonomi Lokal  
Stimulating Local Economy



lebih baik dibandingkan pertumbuhan penyaluran kredit perbankan yang berkontraksi sebesar 2,40% (YoY) menjadi Rp5.547,62 triliun pada tahun 2020. Sejalan dengan perbaikan penyaluran kredit perbankan tersebut, total aset industri perbankan Indonesia mencapai Rp9.913,67 triliun pada tahun 2021 atau tumbuh 9,50% dibandingkan tahun sebelumnya.

Posisi Maybank Indonesia dalam industri perbankan tanah air dapat dilihat dari kontribusi aset, kredit dan Dana Pihak Ketiga (DPK) yang dikelola Bank dalam kurun waktu tiga tahun terakhir. Pada tahun 2021, pangsa pasar Maybank Indonesia terkait aset sebesar 1,58% (Rank 13) dan sebesar 1,75% (Rank 13) terkait kredit, serta 1,42% (Rank 13) terkait DPK.

**Kontribusi Ekonomi Langsung**

Sebagai entitas perbankan, Maybank Indonesia berupaya untuk ikut berpartisipasi dalam menggerakkan perekonomian baik secara langsung maupun tidak langsung di tingkat daerah hingga di tingkat nasional. Kontribusi ekonomi langsung yang diberikan Bank lewat kinerja keuangan. [103-1]

Komitmen Bank dalam mendukung perekonomian dilakukan melalui peningkatan meningkatkan kinerja yang dapat dilihat dari kompensasi kepada karyawan, pemenuhan pajak, penggunaan laba ditahan dan pemberian dividen kepada para pemegang saham. [103-2, 103-3]

reached Rp9,913.67 trillion in 2021 or grew by 9.50% compared to the previous year's position.

Maybank Indonesia's position in the banking industry in Indonesia can be seen from the contribution of assets, loans, and deposits in the last three years. The Bank's market share in terms of assets is 1.58% (Rank 13) in 2021 and 1.75% (Rank 13) and 1.42% (Rank 13) in terms of loans and deposits.

**Direct Economic Contribution**

As a business entity, the Bank strives to drive the economy, both local and national, directly and indirectly. The direct economic contribution is provided by the Bank through financial performance. [103-1]

The Bank's commitment to improving the economy is carried out by improving performance which can be seen from compensation to employees, tax compliance, use of retained earnings, and dividends to shareholders [103-2, 103-3]



## Menggerakkan Ekonomi Lokal Stimulating Local Economy

### Distribusi Ekonomi Langsung [201-1]

Di tahun 2021, nilai perolehan ekonomi Bank mencapai R12.820 miliar, menurun sebesar 16% dari tahun sebelumnya sebesar Rp15.206 miliar. Sedangkan total pendistribusian nilai ekonomi langsung menurun sebesar 21% dari Rp12.077 miliar di tahun 2020 menjadi Rp9.591 miliar di tahun 2021. Untuk lebih jelas mengenai distribusi ekonomi langsung Bank di tahun 2021, dapat dilihat pada tabel di bawah ini.

#### Distribusi Perolehan Nilai Ekonomi (Dalam Rp Miliar) Distribution of Acquired Economic Value (in IDR billion)

Kinerja Ekonomi Economic Performance	2021	2020	2019
<b>Perolehan Nilai Ekonomi Langsung</b> Direct Economic Value Generated			
Pendapatan Bunga dan Syariah Interest and Sharia Revenue	10.730	12.827	15.480
Pendapatan Non Bunga Non-Interest Income	2.090	2.379	2.587
Perolehan Nilai Ekonomi Langsung Direct Economic Value Generated	12.820	15.206	18.067
<b>Pendistribusian Nilai Ekonomi Langsung</b> Direct Economic Value Distributed			
Beban Bunga dan Syariah Interest Expense and Sharia	3,613	5,567	7,312
Beban Umum dan Administrasi General and Administrative Expenses	2,899	3,176	3,826
Beban Karyawan dan Benefit lainnya Employee Expenses and Other Benefits	2,576	2,536	2,571
Beban Pajak dan Retribusi Tax and Levy Expenses	496	534	675
Pembayaran Dividen Dividend Payment	-	253	369
Penyaluran dana CSR Distribution of CSR funds	7	11	11
Jumlah Nilai Ekonomi yang Didistribusikan Total Economic Value Distributed	9.591	12,077	14,764
Nilai Ekonomi yang Ditahan Detained Economic Value	3.229	3,129	3,304

### Direct Economic Distribution [201-1]

In 2021, the Bank's economic acquisition value reached Rp12,280 billion, there was a decrease by 16% from the previous year which was Rp15,206 billion. Meanwhile, the total distribution of direct economic value decreased by 21% from Rp12,077 billion in 2020 to Rp9,591 billion in 2021. More details regarding the Bank's direct economic distribution in 2021 can be seen in the table below.

### Target Kami

Mendukung mobilisasi pembiayaan berkelanjutan sebesar RM50 miliar di tahun 2025.

### Our Targets

Support the mobilization of sustainable financing of RM50 billion by 2025.

## Menggerakkan Ekonomi Lokal Stimulating Local Economy

### Perbandingan Target dan Kinerja [F.2]

Sampai dengan 31 Desember 2021, Bank berhasil membukukan Laba setelah Pajak sebesar Rp1.188 miliar, mengalami peningkatan dibanding pencapaian tahun lalu sebesar Rp918 miliar, dan berada di atas target revisi RBB sebesar Rp681 miliar. Pencapaian ini berkat kedisiplinan Bank dalam mengelola biaya bunga dana yang didukung oleh pertumbuhan Dana Pihak Ketiga berbiaya murah (CASA), pengelolaan biaya *overhead* yang berkelanjutan dan biaya provisi yang lebih rendah dibanding tahun lalu sebagai hasil upaya Bank mencadangkan provisi secara proaktif di beberapa tahun sebelumnya. Pendapatan Bank mengalami penurunan menjadi sebesar Rp7.146 miliar dari target Rp6.991 miliar disebabkan penurunan pendapatan bunga seiring dengan rendahnya penyaluran kredit Bank dan imbal hasil kredit (*loan yield*) serta penurunan pendapatan operasional selain bunga terutama dari pendapatan *fee* dari transaksi *treasury*. Sedangkan kredit Bank (Bank saja) per 31 Desember 2021 tercatat sebesar Rp90.708 miliar, di bawah target revisi RBB sebesar 7,68%. Perlambatan kredit masih dipengaruhi oleh kondisi pandemi Covid-19 hampir sepanjang tahun 2021. Berikut tabel kinerja Bank di tahun 2021.

#### Kinerja Bank (Dalam Rp Miliar) Bank Performance (In IDR Billion)

Kinerja Bank Bank Performance	2021		2020		2019	
	Target	Realisasi	Target*	Realisasi**	Target*	Realisasi*
Pendapatan Revenue	6.991	7.146	7.377	7.437	8.155	8.007
Kredit yang diberikan Credits granted	98.256	90.708	95.168	94.382	129.353	108.247
Laba/Rugi Setelah Pajak Profit/Loss After Tax	681	1.188	604	918	1.473	1.355

#### Keterangan:

\* Target Rencana Bisnis Bank/RBB (Bank saja)  
\*\* Realisasi Kinerja (Bank saja)

#### Information:

\* Bank Business Plan Target /BBPT (Bank only)  
\*\* Performance Realization (Bank only)

### Target and Performance Comparison [F.2]

As of December 31, 2021, the Bank managed to record a Profit after Tax of Rp1,188 billion, an increase compared to last year's achievement of Rp918 billion, and was above the revised RBB target of Rp681 billion. This achievement was due to the Bank's discipline in managing interest costs, which was supported by the growth of low-cost Third Party Funds (CASA), sustainable management of overhead costs and lower provision fees compared to last year as a result of the Bank's efforts to proactively reserve provisions in the previous few years. The Bank's revenue decreased to Rp7,146 billion from the target of Rp6,991 billion due to a decrease in interest income in line with the Bank's low lending and loan yields as well as a decrease in operating income other than interest, especially from fee income from treasury transactions. Meanwhile, bank loans (banks only) as of December 31, 2021 were recorded at Rp90,708 billion, below the revised RBB target of 7.68%. The credit slowdown is still affected by the Covid-19 pandemic for most of 2021. The following table shows the Bank's performance in 2021.

### Perbandingan Target dan Realisasi Investasi atau Pembiayaan pada Proyek Berwawasan Lingkungan [F.3]

Komitmen Bank pada keberlanjutan diwujudkan dalam bentuk investasi atau pembiayaan berkelanjutan (*green financing*), dimana Bank memberikan investasi atau pembiayaan dengan memperhatikan aspek lingkungan. Di tahun 2021, Bank menyalurkan Rp38.187 miliar kepada 10.131 debitor yang telah lolos penilaian LST. [F.3]

### Comparison of Targets and Realization of Investment or Financing on Environmentally Friendly Projects [F.3]

The Bank's commitment to sustainability is manifested in the form of investment or sustainable financing (*green financing*), where the Bank provides investment or financing with due regard to environmental aspects. In 2021, the Bank disbursed Rp38,187,438 million to 10,131 debtors who have passed the ESG assessment. [F.3]



## Menggerakkan Ekonomi Lokal Stimulating Local Economy

Berikut perbandingan target dan realisasi investasi atau pembiayaan Bank pada proyek berwawasan lingkungan.

The following is a comparison of the target and realization of the Bank's investment or financing on environmentally sound projects.

Nama Industri Industry Name	Target (Rp-Juta) Target (Rp-Million)	Relisasi (Rp-Juta) Realization (Rp-Million)
Efisiensi Energi Energy Efficiency	3.787.146	4.129.874
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Management of Biological Resources and Sustainable Land Use	758.538	681.374
Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional Environmentally Friendly Buildings That Meet Nationally, Regionally, or Internationally Recognized Standards or Certifications	13.176.331	13.200.633
Kegiatan Usaha dan/ atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Business Activities and/or Other Environmentally Friendly Activities	1.475.252	1.654.432
Kegiatan UMKM MSME Activities	22.180.729	18.521.125

### Kontribusi Ekonomi Tidak Langsung

Dari segi kontribusi ekonomi secara tidak langsung yang disumbangkan Maybank Indonesia adalah dengan melibatkan berbagai pihak, terutama komunitas lokal. Dengan demikian, Bank berharap dapat membantu pemerintah dalam mendorong pemerataan perekonomian rakyat. [103-1]

Bank melibatkan masyarakat setempat dalam aktivitas bisnisnya melalui pemberdayaan tenaga kerja yang berasal dari daerah setempat, bekerja sama dengan pemasok, dan komunitas usaha setempat melalui pemberdayaan UMKM. Bank memberi

### Indirect Economic Contribution

The Bank's indirect economic contribution is made by involving various parties, especially the local community. Thus, the Bank hopes to assist the government in promoting equitable distribution of the people's economy. [103-1]

The Bank involves local communities in its business activities through empowering local workers, local suppliers, and empowering MSMEs. The Bank provides job opportunities to local communities where the Bank operates while still taking





## Menggerakkan Ekonomi Lokal Stimulating Local Economy

kesempatan kerja kepada masyarakat sekitar lokasi tempat Bank beroperasi dengan tetap memperhatikan syarat dan kriteria yang berlaku. Untuk pemasok, Bank berupaya untuk memprioritaskan pemasok dari daerah setempat. Sedangkan untuk pemberdayaan UMKM, Bank berupaya memberdayakan UMKM yang menjadi mitra binaan Bank. [103-2, 103-3]

into account the applicable terms and criteria. For suppliers, the Bank strives to prioritize local suppliers where the Bank operates. Meanwhile, for the empowerment of MSMEs, the Bank seeks to empower MSMEs that are the Bank's fostered partners. [103-2, 103-3]

### Pemberdayaan tenaga kerja lokal [203-1, 203-2]

Maybank Indonesia menunjukkan komitmennya dalam mendukung pertumbuhan sosial dan ekonomi masyarakat di daerah dimana Bank beroperasi secara berkesinambungan melalui pemberian kesempatan kerja kepada masyarakat dari daerah setempat, dengan tetap memperhatikan syarat dan kriteria penerimaan karyawan. Berikut tabel karyawan Bank tahun 2021.

### Empowerment of local workforce [203-1, 203-2]

The Bank demonstrates its commitment to supporting the social and economic growth of local communities in a sustainable manner by providing job opportunities to local communities while taking into account the terms and criteria for hiring employees. The following is a table of Bank employees in 2021.

Kinerja Ekonomi Lokal Local Economy Performance	2021	2020	2019
Jumlah Karyawan Lokal Number of Local Employees	6,803	6,887	7,048

### Penggunaan pemasok lokal [102-9, 203-1, 203-2, 204-1]

Dalam menjalankan kegiatan operasionalnya, Bank memiliki rantai pasokan untuk pengadaan barang dan jasa yang mendukung kelangsungan bisnis Bank. Pemasok jasa meliputi lima kategori layanan: *General Spend, Facility Management, Information & Technology, Professional Service*, dan *Marketing*, dimana Bank menggunakan jasa pihak ketiga (*outsourcing*). Sedangkan pemasok barang meliputi segala kebutuhan Bank dalam bentuk fisik atau barang. Pemasok barang dan jasa ini dikelola oleh *Vendor Relations* dengan praktik sistem pengadaan yang sesuai dengan peraturan dan perundang-undangan yang berlaku. Dalam pengadaan pemasok, Bank mengutamakan penggunaan pemasok lokal dimana Bank beroperasi.

### Use of local suppliers [102-9, 203-1, 203-2, 204-1]

In carrying out its operational activities, the Bank has in place a supply chain for goods and services. Service providers include five categories: *General Spend, Facility Management, Information & Technology, Professional Service, and Marketing*, where the Bank uses third party services (*outsourcing*). Meanwhile, the supplier of goods includes all the needs of the Bank in physical form or goods. These suppliers of goods and services are managed by *Vendor Relations* with procurement system practices in accordance with applicable laws and regulations. In procuring suppliers, the Bank prioritizes local suppliers.

Di tahun 2021, tidak ada pengaduan dari pemasok, baik pemasok lokal maupun non lokal yang diterima Perusahaan. Penjelasan mengenai praktik pengadaan Bank dapat dilihat pada Bab Tata Kelola Keberlanjutan dalam Laporan Keberlanjutan ini.

In 2021, the Company received no complaints from suppliers, both local and non-local suppliers. An explanation of the Bank's procurement practices can be seen in the Sustainability Governance Chapter in this Sustainability Report.

### Target Kami

Mengutamakan penggunaan 100% pemasok lokal.

### Our Targets

Prioritizing the use of 100% local suppliers.



# Kinerja *Lingkungan*

Environmental Performance







# Mengelola Dampak Lingkungan

## Managing Environmental Impact

Maybank Indonesia berkomitmen untuk meminimalisasi dampak operasional Bank terhadap lingkungan melalui berbagai produk dan jasa keuangan serta berbagai inovasi yang dapat mendukung kelangsungan kehidupan jangka panjang, termasuk memberikan kesejahteraan bagi para pemangku kepentingan.

Maybank Indonesia is committed to reducing the impact on the environment through various financial products and services as well as various innovations that can maintain the continuity of life on earth for the long term and can provide welfare to stakeholders.

Meskipun kegiatan operasional Bank tidak bersentuhan langsung dengan lingkungan hidup, namun peran Bank dalam memberikan investasi dan pembiayaan kepada masyarakat atau nasabah seyogyanya turut berkontribusi terhadap pada kelangsungan lingkungan hidup. [103-1]

Although the Bank's operational activities are not in direct contact with the environment, the role of the Bank in providing investment and financing to the public or customers should also contribute to environmental sustainability. [103-1]

Oleh karena itu, Bank berupaya untuk mengedepankan faktor lingkungan dalam kegiatan operasionalnya melalui penerapan kebijakan LST dan *Risk Management Framework* yang sudah dicanangkan Bank sejak tahun 2019. Dengan kebijakan tersebut, Bank telah menerapkan elemen yaitu *High Risk Sector Risk Assessment Committees* (RAC), yang memuat kriteria faktor risiko yang telah disepakati disetujui dan difungsikan sebagai perangkat *assessment* awal ketika melakukan proses pemberian kredit kepada pelaku industri yang memiliki risiko LST tinggi. Pembuatan kriteria tersebut merupakan bagian dari pedoman terkait Pinjaman Bertanggung Jawab dalam lingkup penerapan risiko LST. Pedoman ini menjadi referensi dan pertimbangan tersendiri dalam proses pemberian keputusan terhadap pengajuan pinjaman sejalan dengan prinsip-prinsip utama LST. [103-2]

Therefore, the Bank strives to prioritize environmental factors in its operational activities. This is in accordance with the ESG policy and the Risk Management Framework that has been established by the Bank since 2019. With this policy, the Bank has implemented the High-Risk Sector Risk Assessment Committee (RAC) policy, which contains approved and acceptable risk factor criteria as the initial screening process for granting credit to industries with high ESG risk. The creation of these criteria is part of the Responsible Lending guidelines in managing ESG risks. This guideline serves as a reference and consideration in the loan decision-making process based on the main principles of ESG. [103-2]

Maybank Indonesia senantiasa memperbaharui penerapan RAC secara reguler khususnya untuk industri yang memiliki risiko LST tinggi. Sebagai bagian dari kerangka kerja ini, Maybank berkomitmen untuk tidak membiayai kegiatan yang dianggap tidak sejalan dengan nilai-nilai pokok (*core value*) Grup Maybank dan praktik keberlanjutan internasional lainnya. Hal ini termasuk, namun tidak terbatas pada: [103-3]

The Bank's RAC is updated regularly, especially for industries with high ESG risk. As part of this framework, Maybank is committed not to finance activities deemed inconsistent with Maybank Group core values and international best practices, including, but not limited to: [103-3]

## Mengelola Dampak Lingkungan Managing Environmental Impact



### 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.
- Perdagangan bahan radioaktif, termasuk pembangkit tenaga nuklir dan layanan terkait.
- Kegiatan yang dapat merusak situs warisan Dunia/ Nasional/UNESCO.
- 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 dalam kategori *Designated Loan*, yaitu kredit kepada kegiatan usaha yang memerlukan perhatian ekstra dan akan dievaluasi lebih mendalam oleh karena memiliki tingkat risiko LST yang tinggi dan/atau memiliki prospek industri yang kurang baik.

### Blacklist Activities

- Production or trade-in products or activities deemed illegal under the laws of the country where the bank operates, international regulations/conventions/treaties, or international restrictions.
- Money laundering and/or terrorist activities.
- Production or activities involving harmful forms of forced labor or exploitation or hazardous child labor.
- 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 generation and related services.
- Activities that can damage World/National/UNESCO heritage sites.
- Production or trade in endangered animal species.
- Production or trade in unbound asbestos fiber.
- Gambling activities, games, and similar business entities such as lotteries, all forms of betting, game machines, stand-alone casinos.

In addition, the Bank applies procedures that regulate lending to types of businesses/industries that are included in the Designated Loan category, namely loans to business activities that require extra attention and more in-depth evaluation because they have a high ESG risk nature and/or unfavorable industry prospects.



## Mengelola Dampak Lingkungan Managing Environmental Impact

Selain ketentuan yang berlaku di Grup Maybank, Maybank Indonesia telah menerapkan SPO *Global Banking* (Kebijakan Prosedur Perkreditan *Global Banking*) yang memuat proses seleksi awal bagi penyaluran kredit yang dilarang untuk diberikan pada kegiatan usaha yang memenuhi kriteria sebagai berikut:

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

Maybank secara bertahap akan menyesuaikan SPO antara lain dengan menambahkan tanggung jawab kewenangan kepada unit kerja yang menjalankan kebijakan LST yang merupakan bagian dari pelaksanaan RAKB. Saat ini implementasi SPO sudah mulai dilakukan. Di tahun 2021 Bank sudah menyesuaikan SPO Perkreditan dengan memasukkan ketentuan bagi Unit Bisnis untuk melakukan pengecekan analisis kelayakan lingkungan calon debitur terlebih dahulu, yakni di antaranya dengan memastikan studi Analisis Mengenai Dampak Lingkungan dan *rating* PROPER Kementerian Lingkungan Hidup, sebelum melanjutkan proses pemberian kredit. Jika calon debitur terbukti secara hukum melanggar lingkungan hidup, dan termasuk dalam daftar PROPER dengan klasifikasi Merah atau Hitam, maka Bank dapat memutuskan untuk tidak melanjutkan proses kredit. [FS.3]

### Kinerja

1. Biaya Lingkungan  
Di tahun 2021, Perusahaan mengalokasikan dana untuk lingkungan hidup sebesar Rp50,35 miliar yang digunakan untuk pengelolaan listrik, air, kertas, dan *courier services*. [F.4]
2. Material yang Ramah Lingkungan  
Sebagai perusahaan yang bergerak dalam menyediakan jasa keuangan, peralatan, penunjang kegiatan operasional Bank meliputi di antaranya kertas, pulpen, tinta atau *cartridge*, dan sebagainya. Untuk mengurangi dampak lingkungan akibat pemakaian peralatan kantor tersebut, Bank berinisiatif untuk mengadopsi digitalisasi dalam kegiatan operasionalnya termasuk digitalisasi terhadap produk dan layanan hingga proses bisnis internal. [F.5, 301-1]

Produk dan layanan perbankan elektronik yang disediakan Maybank Indonesia untuk nasabah, seperti M2U ID dan M2E, serta pemanfaatan berbagai *platform* digital untuk kebutuhan internal Bank seperti MyHR2u, *e-learning* dan lain-lain. Diharapkan digitalisasi tersebut dapat mengurangi ketergantungan terhadap penggunaan

In addition to the applicable provisions from the Maybank Group, Maybank Indonesia has implemented a Global Banking SOP (Global Banking Credit Procedure Policy) which contains an initial selection for credit disbursement that may not be granted to business activities that meet the following criteria:

- Companies that are legally proven to have violated environmental regulations; or
- In the PROPER list with red or black classification issued by the Ministry of Environment and Forestry.

Maybank will gradually adjust the SOPs, including adding responsibilities, authorities, and duties for existing units that implement our ESG policies and are part of the implementation of the SFAP. Currently, the implementation of the SOP has begun. In 2021 the Bank has adjusted the Credit SPO by including provisions for Business Units to check the environmental feasibility analysis of prospective debtors first, such as ensuring an AMDAL study and the Ministry of Environment's PROPER rating, before continuing the credit process. If the prospective debtor is legally proven to have violated the environment, such as being included in the PROPER list with a Red or Black classification, the Bank decides not to continue the credit process. [FS.3]

### Performance

1. Environmental Cost  
In 2021, the Company allocated funds for the environment amounting to Rp50.35 billion for electricity, water, paper and courier services [F.4]
2. Use of Environmentally Friendly Materials  
As a company engaged in providing financial services, the raw materials used for the Bank's operational activities are office equipment consisting of materials such as paper, pens, ink or cartridges, and so on. To reduce the environmental impact due to the use of office equipment, the Bank took the initiative to digitize its operations, including digitizing products and services as well as digitizing internal business processes. [F.5, 301-1]

Electronic banking products and services provided by Maybank Indonesia for customers, namely M2U and M2E, as well as the use of digital platforms for human resource services with MyHR2u, *e-learning*, and others. It is hoped that digitalization can reduce the environmental impact of the use of energy, water, and paper because customers

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energi, air, dan kertas yang berdampak kepada lingkungan karena nasabah tidak perlu datang ke kantor cabang bank untuk melakukan transaksi perbankan, demikian juga maupun karyawan tidak perlu lagi menggunakan kertas dan tinta cartridge yang berlebihan terkait untuk aplikasi kepersonaliaan.

Ke depan, Bank secara berkala akan terus meningkatkan kapabilitas layanan dengan menerapkan pelaksanaan proses end-to-end untuk mendukung transaksi secara *paperless* sesuai dengan kebutuhan nasabah. Ada pun pengembangan produk dan layanan perbankan elektronik tersebut, sejalan dengan strategi Maybank Indonesia yang telah menetapkan digitalisasi sebagai salah satu agenda penting dalam keberlanjutan usaha Bank.

Di tahun 2021, penggunaan kertas dan amplop serta barang cetakan di Maybank Indonesia telah berkurang sebanyak 21%, dimana Bank tercatat menggunakan kertas dan amplop serta barang cetakan sebanyak 11.203.069.821, dimana 32% merupakan penggunaan kertas dan amplop, dan 68% merupakan penggunaan barang cetakan. Berikut tabel penggunaan kertas dan amplop dan barang cetakan oleh Bank dari tahun 2019-2021.

Uraian Description	Satuan Unit	2021	2020	2019
Kertas dan Amplop Paper and Envelope	Lembar   Sheets	3.611.428.077	3.771.395.683	5.116.590.333
Barang Cetakan Printed Materials	Lembar   Sheets	7.591.641.744	10.392.513.794	19.835.375.546
<b>Total</b>	<b>Lembar   Sheets</b>	<b>11.203.069.821</b>	<b>14.163.909.477</b>	<b>24.951.965.879</b>

do not need to come to the bank office to perform banking transactions and employees no longer need to use paper and ink cartridges for personal applications.

In the future, the Bank will periodically improve service capabilities by implementing end-to-end paperless transaction processing per customer needs. The development of electronic banking products and services is in line with Maybank Indonesia's strategy which defines digitalization as one of the important agendas for sustainable business.

In 2021, the use of paper and envelopes, as well as printed materials by Maybank Indonesia, decreased by 21%, of which the Bank was recorded as using paper and envelopes and printed materials as much as 11,203,069,821, of which 32% was the use of paper and envelopes, and 68% was the use of printed materials. The following table shows the use of paper and envelopes and printed materials by the Bank from 2019 to 2021.

### 3. Pengelolaan Limbah

Limbah yang dihasilkan Perusahaan adalah limbah domestik golongan domestik Non-B3, baik dalam bentuk padat maupun cair. Dalam mengelola limbah padatnya, Bank melakukan pendekatan *Reduce, Reuse, dan Recycle* dengan melakukan pemisahan antara sampah organik dan non organik. Sampah-sampah ini kemudian diserahkan kepada dan dikelola oleh pihak ketiga untuk dikelola lebih Sementara, untuk limbah air (efluen) yang dihasilkan dari kegiatan domestik dengan sistem IPAL (Instalasi Pengolahan Air Limbah) dimana sebelum limbah tersebut dibuang ke badan air, limbah akan dikelola terlebih dahulu sehingga kualitas air limbah yang dibuang dapat memenuhi standar baku mutu yang diizinkan. [306-1, 306-2, F.13, F.14]

Selama tahun 2021, tidak terjadi tumpahan atau kebocoran limbah yang dialami Bank. [F.15, 306-3]

### 3. Waste Management

The waste generated by the Company is in the form of non-B3 domestic waste, both in solid and liquid forms. In managing its solid waste, the Bank adopts a Reduce, Reuse, and Recycle approach to reduce the waste generated by the Bank. In addition, the Bank also separates organic and non-organic waste. Meanwhile, waste water (effluent) is obtained from domestic activities such as toilets. All this waste is managed by a third party which in this case is the building management. [306-1, 306-2, F.13, F.14]

During 2021, there were no spills or waste leaks experienced by the Bank. [F.15, 306-3]



## Mengelola Dampak Lingkungan Managing Environmental Impact



### *Green Office*

[302-4, 305-5, F.7, F.8, F.12]

Maybank Indonesia menerapkan inisiatif *Green Office* sebagai bagian dari pelaksanaan inisiatif keuangan berkelanjutan. Tujuan *Green Office* adalah untuk menciptakan kesadaran karyawan terhadap pelestarian lingkungan dengan melakukan pola konsumsi yang bertanggung jawab. Penerapan '*Green Office*' di dalam operasional keseharian operasional Bank dilakukan dengan mengikutsertakan karyawan ke dalam kegiatan-kegiatan yang mengedepankan efisiensi sehingga diharapkan dapat menjadi gaya hidup dari karyawan dalam mengurangi dampak terhadap lingkungan dari kegiatan Bank sehari-hari berupa pemakaian listrik, air, emisi yang dihasilkan serta limbah. Kegiatan-kegiatan efisiensi yang dimaksud antara lain:

Maybank Indonesia implemented the Green Office initiative as part of implementing sustainable finance initiatives. The goal of the Green Office is to create employee awareness of environmental conservation based on responsible consumption. The implementation of the '*Green Office*' in the Bank's daily operations is carried out by involving Maybankers in efficiency activities so that it is expected to become a lifestyle for Maybankers in reducing the environmental impact of daily activities in the form of electricity, water, and emission and waste generation. These efficiency activities include:



## Mengelola Dampak Lingkungan Managing Environmental Impact

- Penghematan konsumsi listrik di kantor pusat, pengurangan penggunaan kertas, optimalisasi kendaraan operasional.
- Pengurangan konsumsi minuman dalam botol/ kemasan dan mengurangi penggunaan 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 melalui video conference baik untuk rapat dengan kolega atau pihak di dalam maupun di luar negeri.
- Penyelenggaraan pelatihan di tingkat lokal maupun domestik dan regional melalui fasilitas webinar antara lain melalui *The Guru Series*, *Maybank Talk*, Webinar *Lead by Learn*, dan lain sebagainya.
- Penggunaan *Air Conditioner* (AC) dengan gas freon R32 secara bertahap di pada kantor-kantor yang dilakukan renovasi atau /yang membutuhkan penggantian AC. Selama tahun 2021, terdapat tambahan 12 kantor yang telah menggunakan AC dengan freon R32 dari sebelumnya yang hanya 22 kantor.
- Penggunaan lampu LED pada di Banking Hall, Back Office, media promosi (*signage*) secara bertahap di kantor-kantor Bank, menggantikan lampu tabung dan bohlam *incandescent*. Selama tahun 2021, terdapat tambahan 19 kantor yang menggunakan lampu LED dari sebelumnya yang hanya 22 kantor.
- Pengurangan jumlah kendaraan roda empat yang di sewa, Bank kini menggunakan taksi *online* sehingga realisasi biaya penggunaan mobil dan bahan bakar minyak. Pada tahun 2021, sewa mobil 441 unit dibandingkan 724 unit secara nasional, sedangkan khusus di Kantor Pusat hanya menggunakan layanan taksi *online*.
- Penerapan Kebijakan *Paperless*, yang meliputi pengurangan penggunaan formulir transaksi perbankan, penggunaan ulang kertas bekas dan monitoring penggunaan mesin fotokopi. juga telah dijalankan. Pada tahun 2020 Bank telah melakukan 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).
- Reducing electricity consumption at the head office, reducing paper usage, and optimizing operational vehicles.
- Reducing bottled/packaged drinks and implementing a plastic diet by not providing drinking water in plastic packaging or single-use plastic plates for office activities. Employees are asked to bring their drinking bottle (*tumbler*) in every meeting and office activity
- Use of meeting facilities with video conferencing for both domestic and international meetings.
- Organizing domestic and regional training through webinar facilities including *The Guru Series*, *Maybank Talk*, *LeadbyLearn Webinar*, etc.
- Use of AC with R32 coolant gas gradually in offices that are undergoing renovations/which require AC replacement. During 2021, there were additional 12 offices that use AC with R32 coolant aside from the existing 22.
- Use of LED lights in the Banking Hall, Back Office, promotional media (*signage*) in Bank offices which gradually replaces tube lights and incandescent bulbs. In 2021, there were additional 19 offices using LED lights aside from the existing 22.
- Reducing the number of rental cars into taxis so that the reduced cost of using cars and fuel is realized. In 2021 the number of car rentals was 441 units compared to 724 units nationally, while specifically at the Head Office only utilized online taxi services
- Implementation of the Paperless Policy, Kill the forms, the use of waste paper, and monitoring the use of photocopiers. Currently, the Bank is conducting a pilot project for the use of Duplex printing to reduce paper, the Pilot Project has been carried out in 5 Bank offices and indicates a decrease in paper use for two months (August-September 2020) by 15 reams (-/+ 7800 sheets)



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### 4. Penggunaan energi

Perusahaan menggunakan energi listrik dan Bahan Bakar Minyak (BBM) dalam kegiatan operasionalnya. Namun yang dapat dihitung oleh Bank hanya penggunaan energi dari *scope 2*, yaitu listrik. Hal ini dikarenakan Bank sudah mulai mengalihkan penggunaan kendaraan roda empat untuk aktivitas operasional ke layanan jasa taksi online yang sekaligus mendukung sebagai upaya penggerak perputaran ekonomi lokal (ekonomi sirkuler). Untuk menekan penggunaan energi, Bank melakukan berbagai upaya, salah satunya dengan menerapkan konsep *green office*. [302-4, F.7]

Hingga laporan ini dibuat, Bank tidak memiliki kegiatan penjualan listrik, pemanasan, pendinginan ataupun uap.

Berikut tabel penggunaan energi listrik oleh Bank di tahun 2021. [302-1, F.6]

Pemakaian Energi Energy Consumption	Satuan Unit	2021	2020	2019	2018
Listrik Electricity	KWh	39.450.134,4	44.495.989,6	48.639.522,8	49.126.399,77
	GJ	142.020,484	160.185,563	175.102,282	176.855,04

#### Keterangan | Information:

- Pemakaian kwh listrik dihitung dengan cara jumlah biaya listrik (Rp) dibagi dengan tarif listrik per kwh.
- Pemakaian listrik dari kwh dikonversi ke Gigajoules dengan menggunakan The Greenhouse Gas Protocol Initiative, 2004.
- The use of kWh of electricity is calculated by dividing the total electricity cost (Rp) by the electricity rate per kWh.
- Electricity consumption from kWh is converted to Gigajoules using The Greenhouse Gas Protocol Initiative, 2004.

### 5. Pengurangan Emisi

Atas kegiatan operasionalnya, Bank menghasilkan emisi yang berasal dari 2 sumber, yaitu emisi dari pemakaian bahan bakar (*scope 1*), dan emisi dari pemakaian listrik (*scope 2*). Namun hingga laporan ini dibuat, Bank hanya melakukan penghitungan emisi pada *scope 2*, hal ini dikarenakan Bank belum melakukan pencatatan terhadap penggunaan energi dari cakupan 1 yang disebabkan terjadi pengurangan terhadap penggunaan mobil operasional dan beralih menggunakan taksi online untuk kegiatan operasional Bank.

Hingga laporan ini dibuat, Perusahaan belum memiliki tahun dasar perhitungan emisi yang dikarenakan Perusahaan belum melakukan inventaris GRK secara komprehensif.

Berikut tabel emisi yang dihasilkan Bank [305-2, 305-4, F.11]

Sumber Emisi GRK emissions GRK source	Satuan Unit	2021	2020	2019	2018
Dari Listrik   From Electric (scope 2)	Kg Co <sup>2</sup> -eq	30.549.746,04	34.457.200,30	37.655.906,43	38.042.938,63
Total Pendapatan   Total income	Rp-juta   Million	2,193	1,851	2,577	3,033
Intensitas Emisi   Emission Intensity	Kg Co <sup>2</sup> -eq/juta   Million	0,014	0,019	0,015	0,01

#### Keterangan | Information:

- Perhitungan emisi GRK atas pemakaian kwh listrik dilakukan berdasarkan metodologi listrik-spesifik dari Ecometrica (2011).
- Calculation of GHG emissions for the use of kWh of Electricity-specific emission factors for grid electricity (2011).

### 4. Energy Consumption

The company uses electrical energy and fuel in its operational activities. However, what can be calculated by the Bank is only the use of energy from *scope 2*, which is electricity. This is because the Bank has begun to shift the use of operational cars to online taxi services as an effort to drive the local economy (circular economy). To reduce energy use, the Company makes various efforts, one of which is by implementing the green office concept. [302-4, F.7]

Until the publication of this report, the Bank had no sales activities on electricity, heating, cooling or steam.

The following is a table of electrical energy by the Bank in 2021. [302-1, F.6]

### 5. Emission Reduction

For its operational activities, the Bank produces emissions from 2 sources, namely emissions from the use of fuel (*scope 1*) and emissions from electricity consumption (*scope 2*). However, until this report was prepared, the Bank only calculated emissions in *scope 2*, this is because the Bank has not recorded energy use from *scope 1* due to a reduction in the use of operational cars and switching to using online taxis for the Bank's operational activities.

Until the publication of this report, the Company did not have a basic year of emission calculation because the Company had not conducted a comprehensive GHG inventory.

The following is a table of emissions produced by the Bank [305-2, 305-4, F.11]

## Mengelola Dampak Lingkungan Managing Environmental Impact



### 6. Pemakaian Air

Bank memperoleh air dari air PDAM yang digunakan untuk memenuhi kebutuhan domestik kantor. Bank memahami bahwa penggunaan air harus dikelola dengan bijak untuk menghindari kelangkaan air bersih. Oleh karena itu, Bank melakukan berbagai upaya untuk penghematan air, seperti melakukan pengimbuhan agar menggunakan air seperlunya lewat pengumuman atau poster yang ditempel di dinding, mengganti keran dengan keran otomatis untuk menghindari pemborosan air. [303-1, 303-2, F.8]

Berikut tabel pemakaian air oleh Bank di tahun 2021. [303-3, 3030-5]

Sumber Air Source of Water	Satuan Unit	2021	2020	2019
Air PDAM	M <sup>3</sup>	1.123.379.844	1.115.644.097	1.355.785.352
<b>Pemakaian Air Berdasarkan Wilayah Operasional Water Consumption Based on Operational Areas</b>				
Cabang Branches	M <sup>3</sup>	1.034.588.632	1.034.843.988	1.264.081.237
Head Office Head Office	M <sup>3</sup>	58.861.577	59.345.286	73.074.472
Syariah Shariah	M <sup>3</sup>	29.929.634	21.454.823	18.629.644
<b>Total</b>	<b>M<sup>3</sup></b>	<b>1.123.379.844</b>	<b>1.115.644.097</b>	<b>1.355.785.352</b>

### 7. Pengaduan Terkait Lingkungan Hidup

Selama periode pelaporan, Perusahaan tidak mendapati pengaduan masyarakat terkait lingkungan hidup. [F.16]

## Target Kami

Menerapkan konsep *green buildings* ke seluruh kantor cabang secara bertahap.

### 6. Water Consumption

The bank obtains water from Municipal Waterworks which is used to meet the domestic needs of the office. The Bank understands that water consumption must be managed wisely to avoid clean water scarcity. Therefore, the Bank made various efforts to save water, such as making an appeal to use water only as needed through announcements or posters pasted on the walls, installing automatic faucets to avoid wasting water. [303-1, 303-2, F.8]

The following is a table of water consumption by the Bank in 2021. [303-3, 3030-5]

### 7. Environmental Complaints

During the reporting period, the Company did not receive any public complaints related to the environment. [F.16]

## Our Targets

Gradually apply the concept of green buildings to all branch offices.



# Kinerja *Sosial*

Social Performance







# Mengembangkan Karyawan Berkualitas

## Developing Qualified Employees

Bank memerlukan sumber daya manusia yang tidak hanya mampu mengelola operasional perbankan sehari-hari tetapi juga mampu melakukan inovasi dan beradaptasi dengan rencana jangka panjang layanan keuangan digital. Oleh karena itu, Bank mengimplementasikan kebijakan pengelolaan SDM yang didasarkan pada prinsip kesetaraan dan persamaan kesempatan, sejalan dengan misi utama Bank yakni *Humanising Financial Services*. [103-1, 103-2]

Maybank Indonesia requires human resources who are not only able to manage daily banking operations but are also able to innovate and adapt to future plans for digital financial services. Therefore, the Bank implements a Human Resources (HR) management policy based on the principles of equality and equal opportunity, in line with the Bank's main mission as Humanizing Financial Services. [103-1, 103-2]

Pengelolaan SDM yang menyeluruh dilakukan dengan memberikan kesempatan kerja yang sama bagi semua orang, baik pria dan wanita, tanpa memandang perbedaan etnik, agama, ras, status sosial, *gender*, ataupun kondisi fisik untuk mengikuti seluruh rangkaian program SDM mulai dari proses rekrutmen karyawan, pengelolaan, pelatihan dan pengembangan hingga program pensiun. [F.18]

Direktorat Human Capital mengimplementasikan kebijakan dan strategi pengelolaan SDM yang melibatkan peran aktif para manajer lini untuk memastikan Bank memiliki angkatan kerja yang efisien, cermat dalam mengelola risiko, termotivasi, dan bisa membangun talenta-talenta untuk keberlanjutan jangka panjang. Komitmen ini diwujudkan dengan memberikan kesempatan yang sama bagi seluruh karyawan dalam mendapatkan lingkungan kerja yang aman, jenjang karier, remunerasi serta program pelatihan dan pengembangan kompetensi yang berguna untuk meningkatkan produktivitas dan kualitas diri mereka. Hal ini sejalan dengan komitmen Bank untuk menjadi perusahaan pilihan (*employer of choice*) dalam menciptakan nilai dan melayani komunitas. [103-3]

Comprehensive human resource management is carried out by providing equal job opportunities for everyone, both men and women, regardless of ethnicity, religion, race, social status, gender, or physical condition to participate in all series of HR programs starting from the employee recruitment process, management and training to retirement programs. [F.18]

The Human Capital Directorate implements policies and strategies for managing human resources (HR) that involve the active role of line managers and to ensure the Bank has an efficient workforce, is careful in managing risk, is motivated, and can build talents for long-term sustainability. This commitment is realized by providing equal opportunities for all employees in obtaining a safe work environment, career paths, remuneration as well as training and competency development programs that are useful for increasing their productivity and quality. Going forward, Maybank Indonesia will be the employer of choice in creating value and serving the community. [103-3]

## Mengembangkan Karyawan Berkualitas Developing Qualified Employees

### Pengelolaan Karyawan

Kerangka pengelolaan SDM mengacu pada 4 pilar *Employee Value Proposition (EVP)* yang dimiliki Bank, yaitu *Go Ahead. Grow, Go Ahead. Fly, Go Ahead. Create, dan Go Ahead. Care.*

### Employee Management

The management of the Company's employees is carried out from the recruitment process to retirement per the 4 pillars of the Bank's Employee Value Proposition (EVP), namely, *Go Ahead. Grow, Go Ahead. Fly, Go Ahead. Create, and Go Ahead. Care.*

#### Kerangka Pengelolaan SDM Maybank Indonesia Maybank Indonesia's HR Management Framework

##### Employer Value Proposition

Mencakup seluruh program kerja dan strategi Human Capital, demi terciptanya tempat kerja yang kondusif, aman, dan nyaman yang menjadi kekuatan dalam menghadapi tantangan.

Covering all work programs and Human Capital strategies, to create a conducive, safe, and comfortable workplace that becomes a strength in facing challenges.

##### Go Ahead. Grow.

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.

The Bank has a strong commitment to and focus on developing qualified and capable employees. Every employee is given the same opportunity to develop their abilities personally and professionally.

##### Go Ahead. Fly.

Sebagai bagian dari grup Maybank, Bank memberikan nilai tambah bagi setiap karyawannya. Kami berkomitmen untuk memberikan kesempatan bagi para talenta untuk memiliki pengalaman berkarier internasional.

As part of the Maybank Group, the Bank provides added value for each of its employees. We are committed to providing opportunities for talents to have international career experiences.

##### Go Ahead. Create.

Karyawan Bank ditantang untuk berpikir kreatif, inovatif, dan *out-of-the box* untuk mewujudkan pertumbuhan yang lebih baik dan berkesinambungan bagi Maybank Indonesia.

Bank employees are challenged to think creatively, innovatively, and out-of-the-box to realize better and sustainable growth for Maybank Indonesia.

##### Go Ahead. Care.

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.

As an institution with a long-term perspective in Indonesia, the Bank has the vision to become a leading Relationship Bank amid the community. To achieve this vision, the Bank is not only concerned with the business aspect but also cares for each employee and the community as a form of realization of Maybank Indonesia's commitment and social responsibility to the community.

Dalam proses rekrutmen karyawan, Bank menetapkan strategi *recruit right* yang bertujuan untuk memperoleh talenta terbaik di seluruh tingkatan mulai dari tenaga penjualan dan layanan nasabah hingga posisi manajerial penting.

- Program *pipeline/fresh graduates* untuk posisi *frontliners* melalui *job fair, campus hiring, dan kuliah tamu (guest lecturing)* untuk memenuhi kebutuhan SDM sekaligus memperkuat *bench-strength* organisasi, baik untuk bisnis maupun non-bisnis. Selama tahun 2021, Bank telah merekrut 266 orang *fresh graduates* yang tergabung dalam 7 program pendidikan, dimana 2 program di antaranya merupakan inisiasi program baru di tahun 2021.

In the employee recruitment process, the Bank establishes a *recruit right* strategy that aims to obtain the best talent at all levels, from sales and customer service personnel to important managerial positions.

- The *pipeline/fresh graduates* program for *frontliners* positions through *job fairs, campus hiring, and guest lecturing* to meet HR needs while strengthening organizational *bench-strength*, both for business and non-business. During 2021, the Bank has recruited 266 *fresh graduates* who are members of 7 educational programs, of which 2 programs are the initiation of new programs in 2021.



## Mengembangkan Karyawan Berkualitas Developing Qualified Employees

- Program *existing* yang berjalan di 2021 antara lain Program *Talenta Marketing* untuk segmen *funding* sebanyak 2 *batch* dengan total 65 peserta, Program *Talenta Service* untuk *Customer Service* dan *Teller* sebanyak 2 *batch* dengan total 100 peserta, *Management Development Program* (MDP) untuk segmen SME dan *Mortgage* dengan total 30 peserta, *Relationship Manager Development Program* (RMDP) untuk segmen *Premier* sebanyak 1 *batch* dengan total 15 peserta, dan *Information Technology Development Program* (ITDP) untuk Direktorat *Information Technology* sebanyak 1 *batch* dengan total 15 peserta. Sementara itu, 2 program baru yang diinisiasikan Bank di tahun 2021 antara lain *Data Science Development Program* (DSDP) untuk unit kerja *Pricing & Data Analytics* dengan total 15 peserta dan *Management Development Program* (MDP) *Operations* untuk Direktorat *Operations* dengan total 26 peserta.
- Rekrutmen internal dan rekrutmen eksternal (*prohire*) melalui proses *referral* dari karyawan, sehingga memberikan kandidat berkualitas dengan mengedepankan prinsip *Know Your Employee* (KYE).
- Existing programs running in 2021 include the Marketing Talent Program for the funding segment with 2 batches with a total of 65 participants, the Talent Service Program for Customer Service and Teller in 2 batches with a total of 100 participants, Management Development Program (MDP) for the SME and Mortgage segments with a total of 30 participants, 1 batch of Relationship Manager Development Program (RMDP) for the Premier segment with a total of 15 participants, and 1 batch of Information Technology Development Program (ITDP) for the Information Technology Directorate with a total of 15 participants. Meanwhile, 2 new programs initiated by the Bank in 2021 include the Data Science Development Program (DSDP) for the Pricing & Data Analytics work unit with a total of 15 participants and the Management Development Program (MDP) Operations for the Operations Directorate with a total of 26 participants.
- Internal recruitment and external recruitment (*pro-hire*) through a referral process from employees, thereby providing Qualified candidates by prioritizing the Know Your Employee (KYE) principle.

Bank menjamin proses rekrutmen dilakukan secara transparan dan adil dengan mengedepankan prinsip kesetaraan berdasarkan kompetensi yang dibutuhkan.

The Bank ensures that the recruitment process is carried out transparently and fairly by prioritizing the principle of equality based on the required competencies.

### Berikut tabel keanekaragaman karyawan di tahun 2021. [405-1]

The following is a table of employee diversity in 2021.

Proporsi   Proportion	2021	2020	2019
<b>A. Dewan Komisaris dan Direksi   Board of Commissioners and Board of Directors</b>			
<b>Berdasarkan Usia   By Age</b>			
<31 tahun   <31 years old	-	-	-
31-50 tahun   31-50 years old	2	2	2
≥ 51 tahun   ≥ 51 years old	14	12	12
<b>Berdasarkan Gender   By Gender</b>			
Laki-laki   Male	14	12	11
Perempuan   Female	2	2	3
<b>B. Karyawan   Employee</b>			
<b>Berdasarkan Usia   By Age</b>			
<31 tahun   <31 years	1.555	1.367	2.340
31-50 tahun   31-50 years	4.465	4.617	4.175
≥ 51 tahun   ≥ 51 tahun	783	903	533
<b>Berdasarkan Gender   By Gender</b>			
Laki-laki   Male	3042	3020	3093
Perempuan   Female	3761	3867	3955









## Mengembangkan Karyawan Berkualitas Developing Qualified Employees

### Demografi Karyawan [102-8, C.3]

Jumlah karyawan Maybank Indonesia di tahun 2021 sebanyak 6.803 orang, menurun 1% atau sebanyak 84 orang dari tahun lalu. Hal ini dikarenakan Bank memperhitungkan perkembangan bisnis serta kebutuhan operasional dari sisi kuantitas dan kualitas. Berikut demografi karyawan Maybank Indonesia di tahun 2021.

#### Demografi Karyawan Berdasarkan Jabatan Employee Demography By Position

Level Jabatan Position Level	2021			2020			2019		
			Total			Total			Total
EVP	8	2	10	8	2	10	9	2	11
SVP	46	31	77	48	30	78	40	26	66
VP	190	99	289	165	84	249	139	72	211
AVP	236	199	435	220	186	406	203	167	370
Senior Manager	422	314	736	420	297	717	406	293	699
Manager	569	608	1.177	553	577	1.130	577	537	1.114
Assistant Manager	1.238	1.805	3.043	1.253	1.903	3.156	1.297	1.859	3.156
Staff	222	632	854	255	722	977	318	929	1.247
Non Staff	111	71	182	98	66	164	104	70	174
<b>Total</b>	<b>3.042</b>	<b>3.761</b>	<b>6.803</b>	<b>3.020</b>	<b>3.867</b>	<b>6.887</b>	<b>3.093</b>	<b>3.955</b>	<b>7.048</b>

#### Demografi Karyawan Berdasarkan Lokasi Kerja Employee Demography by Work Location

Unit Kerja Work Location	2021	2020	2019
Direktorat Keuangan	180	186	187
Direktorat Perbankan Global	139	138	146
Direktorat Human Capital	177	129	189
Direktorat Teknologi Informasi*	252	-	-
Direktorat Legal, Kepatuhan & Sekretaris Perusahaan	94	94	86
Direktorat Operasional	1.012	1.033	1.086
Direktorat Under President	4.066	4.334	4.310
Direktorat Manajemen Risiko	446	438	461
Direktorat Community Financial Services	497	535	583
Jumlah			
<b>Total</b>	<b>6.803</b>	<b>6.887</b>	<b>7.048</b>

\*) Direktorat TI dibentuk pada tahun 2021. Sebelumnya berada pada Direktorat Under President.

The IT Directorate was formed in 2021. Previously, it was under the Under President Directorate.



## Mengembangkan Karyawan Berkualitas Developing Qualified Employees

### Demografi Karyawan Berdasarkan Pendidikan Employee Demography by Education

Level Pendidikan Education Level	2021			2020			2019		
			Total			Total			Total
Sarjana (S1, S2, S3)   Bachelor	2.561	3.012	5.573	2.462	2.954	5.416	2.488	3.006	5.494
Diploma (D1, D2, D3, D4)   Diploma	264	570	834	304	647	951	329	671	1.000
SMA dan setingkat   High School and Equivalent	215	179	394	247	266	513	268	278	546
SMP dan setingkat   Junior High School and Equivalent	2	0	2	7	-	7	7	0	7
SD dan setingkat   Elementary School and Equivalent	0	0	-	-	-	-	1	0	1
<b>Total</b>	<b>3.042</b>	<b>3.761</b>	<b>6.803</b>	<b>3.020</b>	<b>3.867</b>	<b>6.887</b>	<b>3.093</b>	<b>3.955</b>	<b>7.048</b>

### Demografi Karyawan Berdasarkan status kerja [GRI 102-8] Employee Demography by Employment Status

Status Kerja Employment Status	2021			2020			2019		
			Total			Total			Total
Permanen   Permanent	2.912	3.685	6.597	2.884	3.769	6.653	2.832	3.750	6.582
Non Permanen   Non-Permanent	130	76	206	136	98	234	261	205	466
<b>Total</b>	<b>3.042</b>	<b>3.761</b>	<b>6.803</b>	<b>3.020</b>	<b>3.867</b>	<b>6.887</b>	<b>3.093</b>	<b>3.955</b>	<b>7.048</b>

Seluruh karyawan Bank merupakan tenaga kerja penuh waktu, baik yang berstatus permanen maupun non permanen. Hingga laporan ini dibuat, Bank tidak memiliki tenaga kerja paruh waktu.

All employees of the Bank are full-time workers, both permanent and non-permanent. Until the publication of this report, the Bank did not have a part-time workforce.

### Demografi Karyawan Berdasarkan Usia Employee Demography by Age

Rentang Usia Age Range	2021			2020			2019		
			Total			Total			Total
< 30 tahun   < 30 years old	564	991	1555	548	1130	1367	787	1553	2340
30 – 50 tahun   30-50 years old	2006	2459	4465	2023	2462	4617	1972	2203	4175
> 50 tahun   50 years old	472	311	783	449	275	903	334	199	533
<b>Total</b>	<b>3.042</b>	<b>3.761</b>	<b>6.803</b>	<b>3.020</b>	<b>3.867</b>	<b>6.887</b>	<b>3.093</b>	<b>3.955</b>	<b>7.048</b>

### Komposisi karyawan laki-laki dan perempuan Maybank Indonesia Maybank Indonesia Male and Female Employee Composition

Uraian	2021	2020	2019
Laki-laki   Male	45%	44%	44%
Perempuan   Female	55%	56%	56%

Perbandingan jumlah anggota perempuan dan laki-laki menunjukkan bahwa Bank selalu memberikan kesempatan yang setara tanpa memandang jenis kelamin sebagai dasar dalam melakukan rekrutmen, remunerasi maupun pengembangan karyawan.

The comparison of the number of female and male members shows that the Bank always provides equal opportunities regardless of gender as the basis for recruitment, remuneration, and employee development.

## Mengembangkan Karyawan Berkualitas Developing Qualified Employees

### Non Diskriminasi

Dalam mengelola SDM, Bank tidak pernah melakukan diskriminasi kepada semua karyawan. Proses seleksi karyawan selalu didasarkan pada kompetensi dan kinerja. Pemberian remunerasi (kompensasi dan *benefit*) dilakukan secara adil dan kompetitif, berpedoman pada filosofi Total Rewards dan mengacu pada 3P (*position/jabatan, performance/kinerja dan kompetensi, person/individu*). Komitmen Non Diskriminasi terhadap karyawan tercantum dalam Perjanjian Kerja Bersama (PKB) Bank. [406-1]

### Pengembangan Kompetensi Karyawan

Bank percaya bahwa keberlanjutan bisnis Bank tidak lepas dari peran SDM yang sangat penting dalam menjaga stabilitas operasional Bank hingga meningkatkan kinerja Bank, terlebih saat ini tantangan yang dihadapi Bank membutuhkan kemampuan adaptasi yang cepat terhadap segala perubahan yang terjadi. Oleh karena itu, Bank memprioritaskan pengembangan karyawan secara komprehensif yang dilandasi oleh core values TIGER (*Teamwork, Integrity, Growth, Excellence & Efficiency, dan Relationship Building*).

### Strategi pengembangan karyawan tahun 2021, meliputi:

1. Melakukan penyesuaian organisasi Bank melalui transformasi unit kerja *Information Technology (IT)* yang sebelumnya berada di bawah Presiden Direktur menjadi Direktorat *Information Technology*. Hal ini bertujuan untuk mendukung strategi bisnis Digitalisasi, dimana keputusan teknologi menjadi bagian yang sangat penting dari keputusan bisnis Bank. Direktorat IT akan memberikan nilai tambah bagi solusi bisnis melalui produk dan layanan digital. Peran IT sebagai business enabler menjadi semakin kritical untuk mendukung aktivitas perbankan di semua lini serta peningkatan kinerja dan pencapaian bisnis Bank.

### Non-Discrimination

In managing HR, the Bank has never discriminated its employees. The employee selection process is always based on the competence and performance of each individual. The remuneration (compensation and benefits) is given in a fair and competitive manner, guided by the Total Rewards philosophy and referring to the 3Ps (*position, performance and competence, person/individual*). Non-Discrimination Commitment to employees is stated in the Bank's Collective Labor Agreement (PKB). [406-1]

### Employee Competency Development

The Bank believes that the sustainability of the Bank's business cannot be separated from the role of HR which is very important in maintaining the stability of the Bank's operations to improve the Bank's performance, especially at this time the challenges faced by the Bank require the ability to adapt quickly to all changes that occur. Therefore, the Bank prioritizes comprehensive employee development based on TIGER's core values (*Teamwork, Integrity, Growth, Excellence & Efficiency, and Relationship Building*).

### Employee development strategy for 2021, including:

1. Adjusting the Bank's organization through the transformation of the *Information Technology (IT)* work unit which was previously under the President Director to become the *Information Technology Directorate*. This aims to support the Digitalization business strategy, where technology decisions are a very important part of the Bank's business decisions. The IT Directorate will provide added value for business solutions through digital products and services. The role of IT as a business enabler is becoming increasingly critical to support banking activities in all lines and to improve the Bank's business performance and achievements.



### Maybank Indonesia Women Council

Sebagai salah satu perwujudan komitmen Bank dalam menjunjung kesetaraan gender, sejak tahun 2016 Bank membentuk Women Mentor Women (WMW) council di Group Maybank. Program-program Women council berfokus pada percepatan pengembangan kompetensi dan kapabilitas para karyawan perempuan serta meningkatkan representasi perempuan di jajaran manajemen.

The commitment to uphold gender equality is manifested in the Maybank Indonesia Women Council program which is part of the Maybank Women Mentor Women (WMW) council in the Maybank Group. The program, which has been running since 2016, has various activities to accelerate the development of the competencies and capabilities of female employees as well as to increase the representation of women in management.



## Mengembangkan Karyawan Berkualitas Developing Qualified Employees

2. Melanjutkan proses pembelajaran secara daring dan tetap menyempurnakan implementasi pelaksanaan pelatihan secara daring di tahun 2021. Metode pembelajaran daring yang diterapkan adalah dengan metode "*blended learning*", yaitu pembelajaran baik melalui *e-learning*, kelas daring, *video recorded*, *video learning*, dan dilaksanakan secara gabungan dari beberapa metode. Dengan metode "*blended learning*", proses pembelajaran tetap dapat berlangsung secara dua arah antara peserta dan pengajar, penyampaian materi dan studi kasus, serta penerapan diskusi berkelompok secara daring.
3. Melanjutkan program pengembangan karyawan yang terstruktur di bidang perkreditan, penjualan, manajemen risiko, dan operasional. Program pengembangan karyawan di bidang perbankan akan dilaksanakan secara daring dengan menerapkan metode "*blended learning*".
4. Memprioritaskan program pendidikan dan sertifikasi yang diwajibkan oleh Regulator, baik di bidang manajemen risiko, penjualan, maupun perkreditan.
5. Menumbuhkan budaya manajemen risiko dan kehati-hatian (*prudent banking*) di setiap sektor untuk meminimalisir risiko Bank melalui program-program pelatihan yang komprehensif untuk mendukung pencapaian bisnis Bank namun tetap menerapkan prinsip kehati-hatian. Bank juga memprioritaskan pelatihan mengenai pelayanan terpadu dan berfokus kepada nasabah (*customer centricity*).
6. Menumbuhkan budaya belajar untuk karyawan dan budaya *coaching* secara terpadu bagi atasan para karyawan, sehingga akan menimbulkan lingkungan pembelajaran yang nyaman bagi setiap karyawan.
7. Melanjutkan dan melakukan perbaikan dan pembaharuan dalam mengimplementasikan program pelatihan teknis yang terstruktur untuk meningkatkan kompetensi karyawan, khususnya yang berada di cabang, sesuai dengan level masing-masing untuk meningkatkan kinerjanya serta mempersiapkan karyawan untuk mencapai jenjang karir yang lebih tinggi.
8. Menerapkan prinsip remunerasi berbasis kinerja (*performance-based remuneration strategy*) untuk memperkuat budaya berkinerja tinggi. Menyadari permintaan dan ketersediaan tenaga kerja serta kebutuhan bisnis, Bank senantiasa memperkuat struktur remunerasi untuk mempertahankan karyawan sesuai dengan kebutuhan dan kemampuan keuangan Bank. Kebijakan dan strategi remunerasi dilakukan melalui peningkatan tata kelola dalam praktek remunerasi sejalan dengan ketentuan Regulator dan peraturan perundangan yang berlaku, termasuk Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan
2. Continuing the online learning process and continuing to improve the implementation of online training in 2021. The online learning method applied is the "blended learning" method, namely learning through e-learning, online classes, video recorded, video learning, and carried out by a combination of several methods. With the "blended learning" method, the learning process can still take place in two directions between participants and teachers, delivering material and case studies, as well as implementing online group discussions.
3. Continuing a structured employee development program in the areas of credit, sales, risk management, and operations. The employee development program in the banking sector will be implemented online by applying the "blended learning" method.
4. Prioritizing education and certification programs required by the Regulator, both in the areas of risk management, sales, and credit.
5. Fostering a culture of risk management and prudence (prudent banking) in each sector to minimize the Bank's risk through comprehensive training programs to support the Bank's business achievements while still applying the precautionary principle. The Bank also prioritizes training on integrated and customer-focused services (customer centricity).
6. Cultivate a learning culture for employees and an integrated coaching culture for employees' superiors, so that it will create a comfortable learning environment for each employee.
7. Continuing and making improvements and renewals in implementing structured technical training programs to improve employee competencies, especially those in branches, according to their respective levels to improve their performance and prepare employees to achieve higher career paths.
8. Applying the principle of performance-based remuneration strategy to strengthen a high-performance culture. Recognizing the demand and availability of manpower as well as business needs, the Bank continues to strengthen the remuneration structure to retain employees in accordance with the needs and financial capabilities of the Bank. Remuneration policies and strategies are carried out through improving governance in remuneration practices in line with the provisions of the regulator and applicable laws and regulations, including Financial Services Authority Regulation Number 45/POJK.03/2015 concerning Implementation of

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Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum dan Peraturan Otoritas Jasa Keuangan Nomor 59/POJK.03/2017 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Syariah dan Unit Usaha Syariah.

9. Melanjutkan fokus pengadaan SDM yang kompeten dan berkualitas untuk mendukung pertumbuhan bisnis serta mengantisipasi kebutuhan kader di masa depan melalui program pengembangan karyawan yang komprehensif untuk mengakomodasi kebutuhan Bank dan karyawan.
10. Memperkuat dan melakukan percepatan proses rekrutmen untuk mendorong pemenuhan posisi-posisi kritikal dalam organisasi Bank, terutama di kantor cabang.
11. Memperkuat citra Bank di masyarakat, terutama bagi lulusan baru dan pencari kerja, melalui program rekrutmen kampus yang berkesinambungan dan bursa kerja di beberapa perguruan tinggi untuk menjawab semangat generasi milenial. Citra ini juga diperkuat melalui kerja sama dengan beberapa perguruan tinggi terkemuka dalam beberapa kegiatan, seperti menjadi dosen tamu, menjadi pembicara di kegiatan kampus, memberikan kesempatan magang atau observasi bagi mahasiswa serta mengundang mahasiswa berkunjung agar mendapatkan gambaran lebih lengkap mengenai Bank maupun dunia kerja secara umum.

Governance in Providing Remuneration for Commercial Banks and Financial Services Authority Regulations Number 59/POJK.03/2017 concerning Implementation of Governance in Providing Remuneration for Sharia Commercial Banks and Sharia Business Units.

9. Continuing the focus on procuring competent and qualified human resources to support business growth and anticipating the needs of future cadres through a comprehensive employee development program to accommodate the needs of the Bank and employees.
10. Strengthen and accelerate the recruitment process to encourage the fulfillment of critical positions within the Bank's organization, especially at branch offices.
11. Strengthening the Bank's image in society, especially for new graduates and job seekers, through continuous campus recruitment programs and job fairs in several universities to respond to the spirit of the millennial generation. This image is also strengthened through collaboration with several leading universities in several activities, such as being a guest lecturer, being a speaker at campus activities, providing internship or observation opportunities for students and inviting students to visit to get a more complete picture of the Bank and the world of work in general.





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12. Melanjutkan upaya *employer brand* dengan cara menjalin hubungan dan menyelenggarakan program magang mahasiswa kepada dunia pendidikan sebagai bentuk tanggung jawab sosial Bank (*Corporate Social Responsibility*), dalam hal ini Human Capital berkolaborasi dengan *Corporate & Brand Communications*.
  13. Melanjutkan program-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.
  14. Mengembangkan program permagangan guna menyiapkan dan meningkatkan tenaga kerja yang siap pakai dengan keterampilan dan kompetensi perbankan yang memadai.
  15. Melanjutkan program perencanaan & pengembangan suksesor dengan menitikberatkan pada sisi *experiential-based* guna meningkatkan eskposur yang relevan bagi suksesor terkait agar tingkat kesiapan (*readiness level*) pun meningkat terhadap posisi yang dituju.
  16. Memperkuat budaya organisasi melalui 3 (tiga) karakter kerja (*Performance, Compliance, dan Accountability*) sebagai acuan perilaku kerja karyawan.
  17. Melanjutkan dan melakukan perbaikan dan pembaharuan dalam mengimplementasikan program pelatihan kepemimpinan yang terstruktur untuk memberikan dasar-dasar kompetensi kepemimpinan tiap level untuk meningkatkan kinerjanya serta mempersiapkan karyawan untuk mencapai jenjang karir yang lebih tinggi.
  18. Memprioritaskan rencana pengembangan SDM melalui pendidikan dan pelatihan yang komprehensif dan terstruktur, seperti program pendidikan berkelanjutan (*pipeline program*), program kepemimpinan yang terstruktur, *e-learning program*, *action learning project*, *applied training*, dan program sertifikasi.
  19. Melaksanakan program pengembangan bagi para *Junior Watch List (JWL)*.
12. Continuing the efforts of the employer brand by establishing relationships and organizing pr student internship program to the world of education as a form of the Bank's social responsibility (*Corporate Social Responsibility*), in this case Human Capital collaborates with *Corporate & Brand Communications*.
  13. Continuing pipeline programs as a step to prepare young leaders at the managerial level in the future and continuously identify developments that are in line with business needs to support the Bank's business progress.
  14. Develop an apprenticeship program to prepare and improve a ready-to-use workforce with adequate banking skills and competencies.
  15. Continuing the successor planning & development program by focusing on the experiential-based side in order to increase relevant exposure for the related successors so that the level of readiness (*readiness level*) also increases for the intended position.
  16. Strengthening organizational culture through 3 (three) work characteristics (*Performance, Compliance, and Accountability*) as a reference for employee work behavior.
  17. Continuing and making improvements and renewals in implementing structured leadership training programs to provide the basics of leadership competencies at each level to improve their performance and prepare employees to achieve higher career paths.
  18. Prioritizing HR development plans through comprehensive and structured education and training, such as continuous education programs (*pipeline programs*), structured leadership programs, *e-learning programs*, *action learning projects*, *applied training*, and certification programs.
  19. Implement a development program for the *Junior Watch List (JWL)*.

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*.

Pengembangan kompetensi karyawan direncanakan setiap awal tahun melalui Analisa Kebutuhan *Training (Training Needs Analysis)*, baik yang sifatnya strategis maupun pengembangan kompetensi dasar/wajib. Program pengembangan secara individu direncanakan sedemikian

The Bank provides opportunities for every employee to develop themselves, both personally and professionally. 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 the classroom and in the classroom. through *e-learning* media.

Employee competency development is planned at the beginning of each year through *Training Needs Analysis*, both strategic in nature and basic/mandatory competency development. Individual development programs are planned in such a way as to accommodate individual aspirations to

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rupa termasuk mengakomodasi aspirasi individu untuk mengembangkan potensi dirinya. Program ini dapat diakses secara *online* oleh karyawan melalui MyPDP Online.

Dari sisi kompetensi terkait *technical banking*, program pelatihan di tahun 2021 berfokus untuk mendukung tercapainya pertumbuhan aset dan liabilitas bank. Adapun pelatihan yang diberikan antara lain meningkatkan kemampuan penjualan karyawan yang menitikberatkan kepada pencapaian pendapatan dari transaksi (*fee-based income*), peningkatan produktivitas karyawan, dan menjadikan Bank sebagai *operating bank*. Selain itu, diberikan juga pelatihan untuk meningkatkan prinsip kehati-hatian baik di bidang operasional maupun di bidang perkreditan, serta topik pelatihan mengenai membangun budaya kepatuhan guna membangun kesadaran akan pentingnya budaya kepatuhan. Bank juga tetap patuh melaksanakan program sertifikasi wajib dari Regulator.

Bank juga terus melanjutkan pengembangan keahlian-keahlian untuk menghadapi kebutuhan masa depan, atau yang disebut sebagai *Future Ready Skills*. Pada tahun 2021, Bank mengadakan program-program yang lebih menasar untuk implementasi *Future Ready Skills* tersebut secara aktual melalui program dengan model pelatihan terstruktur yang mana di setiap program selain ada kelas dan panduan berupa *coaching*, juga dilengkapi dengan proyek dari studi kasus di Bank.

Program-program *Future Ready Skills* yang dijalankan antara lain meliputi:

- *Artificial Intelligence Learning Hub* yang bertujuan membangun kapabilitas dalam mengelola data menggunakan *artificial intelligence*.
- *Data Driven Decision Making* untuk mempertajam analisa data dan menggunakannya dalam pengambilan keputusan.
- *Human Centered Design* yang dirancang untuk membantu pengembangan produk dan proses yang didesain dengan orientasi kepada pengguna/nasabah.
- *UI/UX Workshop and Mentoring* yang bertujuan untuk memberikan pengetahuan dan pendampingan bagi tim terkait saat mengembangkan fitur teknologi agar dapat memiliki *UI/UX* yang lebih efektif dan mudah digunakan.
- *Brand Evangelists* yang merupakan kelanjutan program 2020, dimana beberapa karyawan terpilih dibina menjadi *micro influencers* untuk membantu komunikasi dan pemasaran Bank.

Selain program terstruktur tersebut, masih ada berbagai program pelatihan lain, baik internal maupun eksternal, yang bertemakan *Future Ready Skills*, seperti *e-learning*, *Future Ready Bytes*, *The Guru Series*, dsb.

develop their potential. This program can be accessed online by employees through MyPDP Online.

In terms of competencies related to technical banking, the training program in 2021 focuses on supporting the achievement of bank asset and liability growth. The training provided includes, among other things, increasing the sales ability of employees which focuses on achieving fee-based income, increasing employee productivity, and making the Bank an operating bank. In addition, training was also provided to improve the precautionary principle in both the operational and credit sectors, as well as training topics on building a compliance culture to build awareness of the importance of a compliance culture. The Bank also continues to comply with the mandatory certification program from the Regulator.

The Bank also continues to develop skills to meet future needs, or what is known as Future Ready Skills. In 2021, the Bank will hold programs that are more targeted to the actual implementation of the Future Ready Skills through programs with a structured training model where in each program apart from classes and guidance in the form of coaching, it is also equipped with projects from case studies at the Bank.

Future Ready Skills programs that are implemented include:

- Artificial Intelligence Learning Hub which aims to build capabilities in managing data using artificial intelligence.
- Data Driven Decision Making to sharpen data analysis and use it in decision making.
- Human Centered Design designed to assist the development of products and processes designed with user/customer orientation.
- UI/UX Workshop and Mentoring which aims to provide knowledge and assistance to related teams when developing technology features in order to have a more effective and easy-to-use UI/UX.
- Brand Evangelists, which is a continuation of the 2020 program, where selected employees are trained to become micro influencers to assist in communication and marketing of the Bank.

In addition to these structured programs, there are various other training programs, both internal and external, with the theme of Future Ready Skills, such as *e-learning*, *Future Ready Bytes*, *The Guru Series*, etc.



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Pada tahun 2021, Bank juga meluncurkan program baru berupa *Virtual Learning Festival* yang disebut *ELEVATE*, singkatan dari *Engage, Level-up, Digital Ready*. *ELEVATE* merupakan bagian dari *pivoting* yang dilakukan Bank dalam upaya pengembangan karyawan di tengah kondisi pandemi. Pada prinsipnya, *ELEVATE* merupakan platform *virtual learning* dengan konten beragam (festival) sebagai fasilitas pembelajaran bagi karyawan yang dirancang untuk menghadirkan tidak sekadar kelas *training virtual*, tetapi sebagai wadah (*platform*) bagi karyawan untuk bisa mengikuti pengalaman virtual yang unik, sehingga meningkatkan rasa *engagement* sesama karyawan, juga dengan Bank. *ELEVATE* juga bertujuan untuk meningkatkan pengetahuan para karyawan, baik dalam bidang *digital skills* maupun *soft skills* yang dibutuhkan, terlebih di dalam platform tersebut terdapat banyak pembelajaran dengan narasumber beragam yang saling berbagi ilmu. Melalui platform ini, diharapkan karyawan tidak hanya paham tentang berbagai pengetahuan terkini, tetapi juga meningkatkan kefasihan dalam menggunakan berbagai *platform digital* (*digital readiness*).

Sebagai langkah mempersiapkan pemimpin muda pada level Manajerial di masa depan, Bank menyediakan program pengembangan untuk *fresh graduate* atau program *pipeline* yang dilakukan secara berkesinambungan dengan mengidentifikasi pengembangan-pengembangan yang sesuai dengan kebutuhan bisnis guna mendukung kemajuan bisnis Bank. Program perencanaan dan pengembangan para suksesor dititikberatkan pada sisi *experiential-based* guna meningkatkan eksposur yang relevan bagi suksesor terkait agar tingkat kesiapan (*readiness level*) meningkat terhadap posisi yang dituju.

Sementara itu, pengelolaan dan pengembangan talenta difokuskan pada percepatan peningkatan kapabilitas bagi karyawan agar mampu bertumbuh bersama Bank menjadi kader pemimpin masa depan. Sebagai salah satu bentuk pengembangan *talent* dan suksesor yang selaras dengan upaya meningkatkan mobilitas *talent*, Bank meneruskan program *International Assignment* yang diharapkan dapat mengakselerasi pengembangan kompetensi talent tersebut. Bank juga terus melanjutkan pengembangan keahlian-keahlian untuk menghadapi kebutuhan masa depan, atau yang disebut sebagai *Future Ready Skills*.

Program-program *Future Ready Skills* yang dijalankan antara lain meliputi:

- *Artificial Intelligence Learning Hub* yang bertujuan membangun kapabilitas dalam mengelola data menggunakan *artificial intelligence*.
- *Data Driven Decision Making* untuk mempertajam analisa data dan menggunakannya dalam pengambilan keputusan.

In 2021, the Bank also launched a new program in the form of a Virtual Learning Festival called *ELEVATE*, which stands for *Engage, Level-up, Digital Ready*. *ELEVATE* is part of the *pivoting* performed The Bank is in an effort to develop employees in the midst of a pandemic. In principle, *ELEVATE* is a virtual learning platform with various content (festivals) as a learning facility for employees which is designed to present not just virtual training classes, but as a platform for employees to be able to take part in unique virtual experiences, thereby increasing the sense of engagement. fellow employees, as well as with the Bank. *ELEVATE* also aims to increase the knowledge of employees, both in the field of digital skills and soft skills needed, especially on this platform there are many lessons with various sources who share knowledge with each other. Through this platform, it is hoped that employees will not only understand the latest knowledge, but also increase fluency in using various digital platforms (*digital readiness*).

As a step to prepare young leaders at the managerial level in the future, the Bank provides development programs for fresh graduates or pipeline programs that are carried out on an ongoing basis by identifying developments that are in line with business needs to support the Bank's business progress. The successor planning and development program is focused on the experiential-based side in order to increase the relevant exposure for the related successors so that the level of readiness (*readiness level*) increases for the intended position.

Meanwhile, talent management and development is focused on accelerating capability improvement for employees so that they are able to grow with the Bank to become a cadre of future leaders. As a form of talent and successor development that is in line with efforts to increase talent mobility, the Bank continues the *International Assignment* program which is expected to accelerate the development of talent competencies. The Bank also continues to develop skills to meet future needs, or what is known as *Future Ready Skills*.

*Future Ready Skills* programs that are implemented include:

- *Artificial Intelligence Learning Hub* which aims to build capabilities in managing data using artificial intelligence.
- *Data Driven Decision Making* to sharpen data analysis and use it in decision making.



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- *Human Centered Design* yang dirancang untuk membantu pengembangan produk dan proses yang didesain dengan orientasi kepada pengguna/nasabah.
- *UI/UX Workshop and Mentoring* yang bertujuan untuk memberikan pengetahuan dan pendampingan bagi tim terkait saat mengembangkan fitur teknologi agar dapat memiliki *UI/UX* yang lebih efektif dan mudah digunakan.
- *Brand Evangelists* yang merupakan kelanjutan program 2020 dimana beberapa karyawan terpilih dibina menjadi *micro influencers* untuk membantu komunikasi dan pemasaran Bank.
- Human Centered Design designed to assist the development of products and processes designed with user/customer orientation.
- UI/UX Workshop and Mentoring which aims to provide knowledge and assistance to related teams when developing technology features so that they can have a more effective and easy-to-use UI/UX.
- Brand Evangelists which is a continuation of the 2020 program where selected employees are fostered to become micro influencers to assist the Bank's communication and marketing.

### Penerapan pelayanan kesehatan dan keselamatan kerja (K3)

Komitmen Bank untuk memberikan jaminan lingkungan bekerja yang layak dan aman 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 yang ada di Bank. [F.21]

Bank juga telah memiliki sistem manajemen K3 yang menjelaskan mengenai Pelaksanaan Program dan Pelayanan K3 di Bank dan telah membentuk satuan unit K3 yang bertanggung jawab untuk memastikan penerapan standar K3 di lapangan. [403-1]

Pada tahun 2021, fokus K3 Bank antara lain: [403-1]

- Memastikan bahwa setiap karyawan berhak mendapatkan perlindungan atau keselamatan dan kesehatan selama bekerja.
- Mengantisipasi pengurangan kecelakaan kerja di kemudian hari yang menimpa karyawan.
- Meningkatkan produktivitas karyawan melalui rasa aman dalam bekerja.
- Memastikan prosedur kesehatan kerja.

Masih dalam upaya penanggulangan pandemi, Bank melaksanakan berbagai inisiatif di lingkungan kerja, di antaranya:

- Penerapan pola kerja *Work From Home (WFH)*, *Work From Office (WFO)*, dan *Split-Operations*.
- Deklarasi kesehatan yang wajib dilakukan seluruh karyawan setiap hari.
- Penerbitan kebijakan Bank terkait pencegahan dan penanganan Covid-19, termasuk mekanisme *tracing contact* jika terdapat karyawan yang terkonfirmasi Covid-19 serta *handbook* protokol kesehatan dan panduan isolasi/karantina mandiri bagi karyawan.
- Pembagian jam masuk kerja, jam istirahat kerja dan jam pulang kerja bagi karyawan yang WFO.
- Penerbitan komunikasi protokol kesehatan.
- Memperbanyak pembelajaran melalui *e-learning* dan *webinar*.
- *General cleaning* dengan disinfektan/sanitasi secara rutin.

### Application of Occupational Health and Safety of Employees (OHS)

The Bank's commitment to guarantee a proper and safe working environment is realized by implementing occupational health and safety programs and services (OHS) by the HC-*Employee Relations & Health Safety Work Unit* in collaboration with other work units. [F.21]

The Bank also has an OHS management system that explains the implementation of OHS Programs and Services at the Bank and has established an OHS unit which is responsible for ensuring the implementation of OHS standards in the field. [403-1]

In 2021, the Bank's OHS focuses were as follows: [403-1]

- Ensuring that every employee has the right to protection or safety and health while working.
- Anticipating the reduction of work accidents in the future that befall employees.
- Increasing employee productivity through a sense of security at work.
- Ensuring occupational health procedures.

Still in an effort to overcome the pandemic, the Bank carries out various initiatives in the work environment, including:

- Implementation of *Work From Home (WFH)*, *Work From Office (WFO)*, and *Split-Operations* work patterns.
- Health declaration that all employees must make every day.
- Issuance of Bank policies related to the prevention and handling of Covid-19, including a contact tracing mechanism if there are confirmed Covid-19 employees as well as health protocol handbooks and isolation/self-quarantine guidelines for employees.
- Distribution of working hours, work breaks and work hours for employees who are WFO.
- Issuance of health protocol communications.
- Increase learning through *e-learning* and *webinars*.
- *General cleaning* with disinfectant/sanitizing regularly.



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- Menyediakan alat pelindung diri seperti masker, *hand sanitizer* dan sarung tangan pada setiap kantor dan mewajibkan penggunaan *face shield* bagi petugas *frontliners*.
- Menyediakan vitamin bagi karyawan yang WFO.
- Pemeriksaan suhu tubuh di semua titik masuk tempat kerja.
- Menyediakan sarana transportasi bagi karyawan yang WFO pada 4 titik lokasi *pick-up*.
- Membentuk satuan tugas Covid-19 pada kantor pusat dan kantor cabang dan memberikan sosialisasi dan pelatihan untuk satuan tugas tersebut agar dapat memonitor pelaksanaan protokol kesehatan serta cepat tanggap dalam penanganan Covid-19 di lingkungan kantor.
- Melakukan *monitoring* atas pelaksanaan protokol kesehatan melalui BCP Meeting yang dilakukan secara reguler (2 kali seminggu) dan dihadiri oleh 3 Direktur.
- Jika terdapat karyawan yang terkonfirmasi Covid-19 dan hasilnya sudah negatif maka tetap diperlukan pemeriksaan oleh petugas kesehatan yang ditunjuk oleh Perusahaan sebelum karyawan tersebut dapat WFO.
- Menerapkan tindakan disiplin bagi karyawan yang tidak mematuhi protokol kesehatan.
- #MaybankersPledge, sebagai bentuk deklarasi komitmen karyawan untuk mengedepankan protokol kesehatan.
- Provide personal protective equipment such as masks, hand sanitizers and gloves in every office and require the use of face shields for frontliners.
- Provide vitamins for employees who are WFO.
- Body temperature checks at all work entry points.
- Provide transportation facilities for employees who are WFO at 4 pick-up points.
- Establish a Covid-19 task force at the head office and branch offices and provide socialization and training for the task force so that it can monitor the implementation of health protocols and be responsive in handling Covid-19 in the office environment.
- Monitoring the implementation of health protocols through regular BCP Meetings (2 times a week) and attended by 3 Directors.
- If there are employees who are confirmed to have Covid-19 and the results are negative, it is still necessary to have an examination by a health officer appointed by the Company before the employee can receive WFO.
- Implement disciplinary action for employees who do not comply with health protocols.
- #MaybankersPledge, as a form of declaration of employee commitment to prioritize health protocols.

Dari sisi *engagement*, secara aktif mengajak karyawan untuk menjaga pola hidup sehat dan mendukung kampanye #dirumahaja melalui berbagai kegiatan seperti *WFH Challenge*, *Virtual Sport Activities*, layanan *Meet My Psychologist* bagi karyawan yang ingin melakukan konsultasi, kegiatan *Health Talk* yang dikemas dalam bentuk *webinar*, serta mempublikasikan *Empowering Message* kepada seluruh karyawan agar tetap sehat, bahagia dan produktif, khususnya pada situasi pandemi.

In terms of engagement, actively invites employees to maintain a healthy lifestyle and supports the #at home campaign through various activities such as the WFH Challenge, Virtual Sport Activities, Meet My Psychologist service for employees who want to do consultations, Health Talk activities packaged in the form of webinars, and publish Empowering Messages to all employees to stay healthy, happy and productive, especially during a pandemic situation.

## Serikat Pekerja dan Hubungan Industrial

Bank memiliki Serikat Pekerja (SP) sebagai wujud komitmen dan dukungan terhadap kebebasan berserikat karyawan. SP memfasilitasi Manajemen dan karyawan dalam menciptakan hubungan industrial yang kondusif dan harmonis sehingga dapat berkontribusi pada peningkatan produktivitas. Bersama SP, Manajemen bersama karyawan membuat kesepakatan yang tertuang dalam Perjanjian Kerja Bersama (PKB) yang berlaku untuk seluruh karyawan Bank dan diperbaharui setiap 2 (dua) tahun sekali. PKB yang berlaku saat ini adalah PKB Periode 2019-2021, yang telah disepakati bersama Manajemen dan SP untuk diperpanjang berlakunya sampai dengan 1 (satu) tahun ke depan. [102-41, 407-1]

Penyelesaian permasalahan ketenagakerjaan dan/atau perselisihan hubungan industrial dilakukan dengan

## Trade Union and Industrial Relations

The Bank has a Labor Union (SP) as a form of commitment and support for employee freedom of association. SP facilitates Management and employees in creating conducive and harmonious industrial relations so that they can contribute to increasing productivity. Together with SP, Management and employees make an agreement as stated in the Collective Labor Agreement (PKB) which applies to all employees of the Bank and is renewed every 2 (two) years. The current CLA is the PKB for the 2019-2021 Period, which has been agreed with the Management and SP to be extended for the next 1 (one) year. [102-41, 407-1]

Settlement of labor problems and/or industrial relations disputes is carried out by prioritizing good communication

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mengedepankan komunikasi yang baik untuk menghindari konflik. Bank telah memiliki kebijakan dan prosedur penyelesaian keluhan karyawan maupun pelaksanaan tindakan pembinaan disiplin karyawan sebagai pedoman bagi para atasan maupun pimpinan unit kerja dan guna memastikan kepatutan dan keadilan.

### Employee Engagement

Untuk memenuhi kebutuhan karyawan dengan mengedepankan *work-life balance*, Bank mengadakan berbagai kegiatan untuk memperkuat *Engagement* karyawan, di antaranya:

- Program *Health Talk* dengan konsep webinar untuk menambah pengetahuan dan memberikan pemahaman kepada karyawan tentang kesehatan atau gaya hidup sehat.
- Memberikan fasilitas bagi karyawan untuk berolahraga setiap minggu, baik di kantor pusat maupun kantor cabang, yang juga dapat dilakukan secara daring.
- Layanan *Meet My Psychologist* untuk mendukung kesehatan mental karyawan sebanyak 3 batch, sebagai salah satu inisiatif dari pilar *Elevating Mental Health Support*.
- *Empowering Message* untuk membuat karyawan terus berpikir positif dan tetap optimis melalui film/video pendek, *podcast* pesan motivasi, *playbook*, *poster* dll, yang dibuat lebih kreatif dan menarik.
- Berbagai program untuk mempromosikan *work-life balance*, sebagai bagian dari pilar *Elevating A Positive Workplace Environment*, seperti program *WFH Challenge*, *Virtual Sport Activities*, belajar melalui *webinar*, *Virtual Happy Hour*, dan masih banyak lagi.
- *Online Cooking Class*, kelas memasak daring untuk karyawan dengan berbagai menu makanan yang sehat dan bergizi.
- Memfasilitasi acara *Thematic Day*, yang terdiri dari 15-20 kegiatan sepanjang tahun untuk membangun komunitas, melakukan kampanye komunikasi positif yang melibatkan seluruh karyawan dan Manajemen dalam berbagai bentuk, seperti film pendek, *podcast*, dan pesan motivasi.
- *Martabak for Maybankers* bagi karyawan di kantor pusat maupun cabang. Kegiatan ini bertujuan untuk memberikan kesempatan kepada karyawan dalam berinteraksi secara langsung dengan Direksi dan mengajak karyawan untuk memahami strategi Bank sekaligus perwujudan dari budaya *coaching* dan komunikasi *one-on-one* antara karyawan, manajer lini, dan Direksi, yang merupakan bagian dari pilar *Elevating Reward Right Program*. Di samping itu, sebagai bentuk *reward* bagi karyawan, Bank melihat bahwa pemberian penghargaan kepada karyawan yang berprestasi dapat meningkatkan motivasi karyawan untuk dapat lebih berkontribusi.
- Penghargaan *Best Employee Awards* diberikan atas pencapaian luar biasa dan kinerja karyawan yang sejalan

to avoid conflict. The Bank has policies and procedures for resolving employee complaints as well as implementing employee discipline development actions as guidelines for superiors and work unit leaders and to ensure decency and fairness.

### Employee Engagement

To meet the needs of employees by prioritizing work-life balance, the Bank holds various activities to strengthen employee engagement, including:

- Health Talk program with a webinar concept to increase knowledge and provide understanding to employees about health or a healthy lifestyle.
- Provide facilities for employees to exercise every week, both at the head office and branch offices, which can also be done online.
- Meet My Psychologist service to support the mental health of employees as many as 3 batches, as one of the initiatives of the Elevating Mental Health Support pillar.
- Empowering Message to make employees think positively and stay optimistic through short films/videos, motivational message podcasts, playbooks, posters etc., which are made more creative and interesting.
- Various programs to promote work-life balance, as part of the Elevating A Positive Workplace Environment pillar, such as the WFH Challenge program, Virtual Sport Activities, learning through webinars, Virtual Happy Hour, and many more.
- Online Cooking Class, an online cooking class for employees with a variety of healthy and nutritious food menus.
- Facilitate Thematic Day events, which consist of 15-20 activities throughout the year to build community, conduct positive communication campaigns involving all employees and Management in various forms, such as short films, podcasts, and motivational messages.
- Martabak for Maybankers for employees at the head office and branches. 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 as well as the realization of a coaching culture and one-on-one communication between employees, line managers, and the Board of Directors, which are part of the Elevating Reward Right Program. In addition, as a form of reward for employees, the Bank sees that giving awards to employees who excel can increase employee motivation to be able to contribute more.
- The Best Employee Awards are given for outstanding achievements and employee performance that are in



## Mengembangkan Karyawan Berkualitas Developing Qualified Employees

dengan core values TIGER dan juga telah berkontribusi secara positif di bidang Pemberdayaan Masyarakat.

- Pelaksanaan *Employee Engagement Survey* untuk pengukuran *engagement* karyawan serta memahami hal-hal apa saja yang perlu dipertahankan dan ditingkatkan terkait *engagement* karyawan. Tingkat partisipasi survey tersebut pada tahun 2021 mencapai 99%, dengan hasil skor 93.

line with TIGER's core values and have also contributed positively in the field of Community Empowerment.

- Implementation of the *Employee Engagement Survey* to measure employee engagement and understand what things need to be maintained and improved regarding employee engagement. The survey participation rate in 2021 will reach 99%, with a score of 93.

### Kinerja

1. Kinerja K3  
Atas berbagai upaya yang telah dilakukan, Bank berhasil mempertahankan *zero accident* dan *fatality* di tahun 2021, yang mencerminkan penerapan K3 di lingkungan Bank berjalan dengan baik. [403-2]
2. Pelatihan K3  
100% karyawan telah mengikuti pelatihan K3 yang rutin diadakan setiap tahun. Berikut tabel pelatihan K3 Karyawan: [403-5]

**Tabel Pelatihan K3**  
OSH Training Table

No	Nama Pelatihan Training Name	Penyelenggara Organizer
1	Sosialisasi Covid-19 bagi Direktorat Finance Dissemination of Covid-19 for the Directorate of Finance	Internal
2	Sosialisasi Kebijakan Covid-19 Batch 2 Covid-19 Policy Socialization Batch 2	Suku Dinas Tenaga Kerja dan Transmigrasi Kota Administrasi City Administration Manpower and Transmigration Sub-Department
3	Sosialisasi Kebijakan Covid-19 Batch 1 Covid-19 Policy Socialization Batch 1	Suku Dinas Tenaga Kerja dan Transmigrasi Kota Administrasi City Administration Manpower and Transmigration Sub-Department
4	<i>Health Talk Series 1 : How to Deal with Isolation and Grief during Covid-19?</i>	Penyelenggara Internal & Pembicara dari Eksternal Internal Organizer & External Speaker
5	<i>Health Talk Series 2 : Aduh Positive Covid-19 ! Gimana Dong?</i> Health Talk Series 2: Oh, Positive Covid-19! What now?	Penyelenggara Internal & Pembicara dari Eksternal Internal Organizer & External Speaker
6	<i>Health Talk Series 3 : Support Your Immune System with Good Nutrition</i>	Penyelenggara Internal & Pembicara dari Eksternal Internal Organizer & External Speaker
7	<i>Health Talk Series 4: I Am Survivor, This is My Story</i>	Penyelenggara & Pembicara dari Internal Internal Organizer & Speaker
8	Sosialisasi Program K3 Perusahaan	Penyelenggara Internal Internal Organizer

3. Perputaran Karyawan  
Tingkat perputaran karyawan mencerminkan kondisi lingkungan kerja di sebuah perusahaan. Lingkungan kerja yang nyaman, sehat, dan aman memiliki tingkat perputaran kerja yang relatif kecil. Bank terus berkomitmen untuk menciptakan lingkungan kerja yang nyaman, sehat, dan

### Performance

1. OHS Performance  
For the various efforts that have been made, the Bank has succeeded in maintaining zero accidents and fatalities in 2021, which reflects the implementation of K3 in the Bank's environment is running well. [403-2]
2. OSH training  
100% of employees have attended K3 training which is routinely held every year. The following table shows the OHS training for employees: [403-5]







3. Employee Turnover  
The employee turnover rate reflects the conditions of the work environment in a company. A comfortable, healthy, and safe work environment has a relatively small work turnover rate. The Bank continues to be committed to creating a comfortable, healthy and safe

## Mengembangkan Karyawan Berkualitas Developing Qualified Employees

aman sebagai upaya untuk mempertahankan talenta terbaik yang dimilikinya. Berikut tabel tingkat perputaran karyawan di tahun 2021. [401-1, F.21]

work environment as an effort to retain the best talents it has. The following is a table of employee turnover rates in 2021. [401-1, F.21]

**Tabel Tingkat Perputaran Karyawan**  
Employee Turnover Table

Perputaran Karyawan Employee Turnover	2021		2020		2019	
						
Karyawan masuk (rekrutmen)   Recruitment	496	452	368	350	558	636
<b>Rekrutmen Berdasarkan Kelompok Usia</b> Recruitment based on Age Group						
<31 tahun   <31 years old	266	275	185	217	284	441
31-50 tahun   31-50 years old	220	173	176	132	267	185
>51 tahun   >51 years old	10	4	7	1	7	10
<b>Karyawan Keluar</b> Resignation						
Pensiun alami   Natural Resignation	58	36	52	29	38	30
Meninggal   Passing Away	23	13	9	4	6	3
Mengundurkan Diri*   Resigning*	308	412	268	289	388	545
Diberhentikan Karena Melakukan Pelanggaran   Dismissed for Violation	7	5	8	13	8	6
<b>Total</b>	<b>396</b>	<b>466</b>	<b>337</b>	<b>335</b>	<b>440</b>	<b>584</b>
<b>*Alasan Mengundurkan Diri   *Resignation Reason</b>						
Atas Permintaan Sendiri   On Own Request	308	412	268	289	388	545
Tidak Berkinerja Baik   Not Performing Well	-	-	-	-	-	-
Kontrak Berakhir   Contract expires	33	37	52	33	-	-

4. Remunerasi dan Kesejahteraan Karyawan  
Sistem remunerasi karyawan Maybank Indonesia diterapkan secara kompetitif sesuai dengan tingkat upah minimum yang berlaku di area operasional, sebagaimana diatur oleh ketentuan perundang-undangan yang berlaku. [401-2]

Bank secara konsisten patuh terhadap regulasi yang ditetapkan oleh pemerintah dalam hal ini adalah regulasi mengenai upah minimum provinsi/regional yang menjadi standar/acuan/referensi dalam pemberian imbal jasa karyawan.

Maybank Indonesia memberikan imbal jasa karyawan tingkat terendah di atas UMR masing-masing provinsi. [F.20] [202-1]

4. Employee Remuneration and Welfare  
The remuneration system for Maybank Indonesia employees is applied competitively in accordance with the applicable minimum wage level in the operational area, as regulated by the prevailing laws and regulations. [401-2]

The Bank consistently complies with the regulations set by the government in this case is the regulation regarding the provincial/regional minimum wage which is the standard/reference/reference in providing employee benefits.

Maybank Indonesia provides the lowest level of employee benefits of the maximum wage for each province. [F.20] [202-1]



## Mengembangkan Karyawan Berkualitas Developing Qualified Employees

Remunerasi yang diberikan Bank kepada karyawan turut mencakup fasilitas dan *benefit* yang jenis dan besarnya disesuaikan dengan jenjang jabatan karyawan, antara lain:

a. Kesehatan

Bank memberikan fasilitas kesehatan berupa asuransi dan BPJS Kesehatan, serta berbagai program yang mendukung gaya hidup sehat, seperti aktivitas olahraga dan budaya makan sehat. [403-3]

The remuneration provided by the Bank to employees also includes facilities and benefits, the type and amount of which is adjusted to the employee's level of position, including:

a. Health

The Bank provides health facilities in the form of insurance and BPJS Health, as well as various programs that support a healthy lifestyle, such as sports activities and a healthy diet culture. [403-3]



b. Kesejahteraan

Bank juga memberikan *benefit* kesejahteraan lain kepada karyawan, seperti bonus dan insentif, fasilitas pendukung (*pantry*, ruang *meeting*, ruang kolaborasi, mushola, parkir, *e-learning*, pelatihan internal dan eksternal, kegiatan *engagement*, dll), cuti dan program pensiun, program kesejahteraan sesuai regulasi (misalnya BPJS dan Tunjangan Hari Raya), Dana Pensiun Lembaga Keuangan, Tunjangan Cuti, serta tunjangan-tunjangan lainnya yang diberikan terkait dengan penugasan/pekerjaan karyawan maupun yang terkait dengan kesejahteraan karyawan dan keluarga, misalnya Tunjangan Pernikahan. [401-2, 405-2]

b. Welfare

The Bank also provides other welfare benefits to employees, such as bonuses and incentives, supporting facilities (*pantry*, meeting rooms, collaboration rooms, prayer rooms, parking, *e-learning*, internal and external training, engagement activities, etc.), leave and retirement programs, programs welfare according to regulations (eg BPJS and Holiday Allowance), Dana Pensiun Lembaga Keuangan, Leave Allowance, and other benefits provided related to employee assignments/jobs as well as those related to employee and family welfare, such as Marriage Allowance. [401-2, 405-2]

Adapun program pensiun karyawan diberikan pada karyawan yang akan memasuki usia pensiun. Bank memiliki program pelatihan bagi karyawan yang akan menjalani pensiun, yakni *Outplacement Program*. Di tahun 2021, jumlah karyawan Perusahaan yang memasuki pensiun ada 60 orang. [404-2]

The employee pension program is given to employees who are about to enter retirement age. The Bank has a training program for employees who are about to retire, namely the *Outplacement Program*. In 2021, the number of the Company's employees entering retirement is 60 people. [404-2]

5. Penilaian Karyawan

Pengelolaan kinerja karyawan dilaksanakan melalui strategi *Perform Right*. Kinerja karyawan diukur secara objektif melalui *Key Performance Indicators* (KPI) dan penilaian kinerja dilakukan dengan mengedepankan pembinaan interaktif antara karyawan dengan manajer lini, yang dilakukan terintegrasi dengan proses pengelolaan SDM lainnya. Setiap awal tahun, setiap

5. Employee Assessment

Employee performance management is implemented through the *Perform Right* strategy. Employee performance is measured objectively through *Key Performance Indicators* (KPI) and performance appraisal is carried out by prioritizing interactive coaching between employees and line managers, which is integrated with other HR management processes. At the beginning

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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 *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. [404-3]

6. Program Pelatihan  
Secara keseluruhan, pada tahun 2021, rata-rata jumlah jam pelatihan yang diselenggarakan Bank mencapai lebih dari 42 jam per karyawan dan melibatkan lebih dari 56.000 peserta pelatihan. Sebanyak 98,62% dari populasi karyawan telah memperoleh kesempatan pelatihan dengan biaya total pengembangan kompetensi karyawan sebesar Rp63,3 miliar.

Berikut tabel program pelatihan karyawan dalam 3 tahun terakhir. [404-1, E.2, F.22]

Jenis Pendidikan dan Pelatihan Education and Training Types	2021		2020		2019	
	Batch	Jumlah Peserta Participants	Batch	Jumlah Peserta Participants	Batch	Jumlah Peserta Participants
<b>Program Teknis</b> Technical Programs						
<i>Banking Skills (Treasury, Compliance, Audit, Operation, Service Quality)</i>	258	1.2162	121	7.051	158	4.584
<i>Credit Skills</i>	56	1.733	38	1.409	32	1.077
<i>Sales @ Consumers</i>	113	4.692	129	6.230	343	8.718
<i>Technical – Non Banking Skills</i>	169	6.270	29	2.296	29	561
<i>Leadership @ Soft skills</i>	151	10.297	75	8.250	209	5.423
<i>Induction Program</i>	70	718	60	597	60	917
<b>Program Terintegrasi</b> Integrated Programs						
Talenta Marketing Marketing Talent	3	65	2	64	4	122

of each year, each employee fills in goal setting based on the company's plan in the MyHR2u application. Performance appraisal is carried out in the middle and end of the year using self-assessment. The employee's year-end achievements are reviewed and calibrated by the Head of the Work Unit and the Director to make a final rating decision for employees in various performance categories.

The performance monitoring process is carried out online followed by coaching from their respective superiors with coaching and one on one communication which is the implementation of the coaching culture in the Performance Improvement Plan (PIP). Every line manager is equipped with coaching skills and powerful conversations to facilitate this process. The results of performance appraisals are an important factor in determining employee self-development, career paths, and receiving remuneration, and promotions that take into account the readiness of the employee concerned to occupy a new position. [404-3]

6. Training Program  
Overall, in 2021, the average number of training hours held by the Bank reached more than 42 hours per employee and involved more than 56,000 trainees. As many as 98.62% of the employee population have received training opportunities with a total cost of developing employee competencies of Rp63.3 billion.

The following is a table of employee training programs in the last 3 years. [404-1, E.2, F.22]



## Mengembangkan Karyawan Berkualitas Developing Qualified Employees

Jenis Pendidikan dan Pelatihan Education and Training Types	2021		2020		2019	
	Batch	Jumlah Peserta Participants	Batch	Jumlah Peserta Participants	Batch	Jumlah Peserta Participants
Talenta Service Service Talent	3	100	1	50	4	209
Management Development Program (for SME & Mortgage)	1	30	2	48	2	54
Management Development Program (for Operation)	1	26	-	-	-	-
Relationship Management Development Program (RMDP)	1	15	-	-	1	22
Information Technology Development Program (ITDP)	1	15	-	-	1	12
Data Science Development Program (DSDP)	1	15	-	-	-	-
<b>Program Sertifikasi Certification Program</b>						
Sertifikasi Manajemen Risiko Risk Management Certification	-	2.139	-	2.125	-	2.141
Sertifikasi Reksa Dana (Waperd) Mutual Fund Certification (Waperd)	-	445	-	416	-	449
Sertifikasi AAJI AAJI Certification	-	408	-	430	-	452

7. Biaya Pengembangan Kompetensi  
Pada tahun 2021, dengan masih berlangsungnya situasi pandemi Covid-19, Bank masih melakukan pelatihan secara daring yang seiring dengan penerapan *Working From Home* bagi sebagian karyawan Bank. Meski demikian, Bank terus melakukan upaya terbaik dalam mengelola dana pendidikan dengan tetap meningkatkan kapabilitas dan transfer pengetahuan kepada karyawan baik melalui metode daring, *hybrid*, maupun digital platform yang memberikan akses untuk karyawan dapat belajar secara mandiri.

Hingga kuartal 3 tahun 2021, Bank berfokus pada implementasi pelatihan melalui kelas daring dan berbagai digital platform baru yang Bank gunakan untuk membantu pembelajaran lebih menarik dan efektif. Setelah itu, menimbang level Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) yang mulai menurun, maka Bank mulai melakukan kegiatan pelatihan *hybrid* secara terbatas. Dengan demikian, biaya pelatihan masih relatif lebih banyak dialokasikan untuk kegiatan daring sehingga secara keseluruhan Bank dapat menjangkau lebih banyak karyawan dengan biaya yang efisien.

7. Competency Development Fee  
In 2021, with the Covid-19 pandemic still ongoing, the Bank is still conducting online training in line with the implementation of Working From Home for some of the Bank's employees. However, the Bank continues to make its best efforts in managing education funds by continuing to improve capabilities and transfer knowledge to employees, either through online, hybrid, or digital platforms that provide access for employees to learn independently.

Until the 3<sup>rd</sup> quarter of 2021, the Bank focuses on implementing training through online classes and various new digital platforms that the Bank uses to make learning more interesting and effective. After that, considering the decreasing level of Community Activity Restrictions (PPKM), the Bank began to conduct limited hybrid training activities. Thus, relatively more training costs are allocated for online activities so that overall the Bank can reach more employees at an efficient cost.

Biaya Pendidikan & Pelatihan Karyawan Employee Education & Training Cost	2021	2020	2019
<b>Total</b>	<b>Rp63,30 miliar</b>	<b>Rp65,38 miliar</b>	<b>Rp107,074 miliar</b>



## Mengembangkan Karyawan Berkualitas Developing Qualified Employees



### 8. Pekerja Anak dan Pekerja Paksa [408-1, 409-1]

Bank memiliki aturan mengenai usia kandidat yang dapat diterima sebagai karyawan dan aturan jam kerja karyawan sesuai dengan ketentuan perundang-undangan yang berlaku dan ketentuan PKB. Kandidat yang dapat diterima sebagai karyawan minimal berusia 18 tahun, sementara aturan kerja karyawan terhitung dari Senin sampai Jumat setiap hari.

Pada unit kerja dan level karyawan tertentu, Bank melaksanakan sistem kerja giliran (*shift work*), yang pengaturannya disesuaikan dengan kondisi lapangan pekerjaan. Dengan pengaturan tersebut, apabila terdapat kelebihan waktu kerja akan diperhitungkan sebagai kerja lembur yang besaran kompensasinya sudah ditetapkan sesuai ketentuan hukum yang berlaku.

Hingga tahun 2021, Bank tidak memperkerjakan pekerja anak, dan tidak menggunakan sistem kerja paksa. Dengan demikian, tidak terdapat risiko terjadinya pekerja anak di bawah umur, dan pekerja muda yang terpapar pekerjaan berbahaya atau pekerja paksa pada operasional perusahaan. [F.19]

### Target Kami

Dapat mewujudkan lingkungan bekerja yang layak dan aman dengan pelaksanaan program dan pelayanan K3 sehingga dapat meningkatkan *engagement* karyawan.

### 8. Child Labor and Forced Labor [408-1, 409-1]

The Bank has rules regarding the acceptable age as employees and the rules for working hours of employees per according to law and regulations. The age that can be accepted as an employee is 18 years, and the work rules for employees are from Monday to Friday.

At certain work units and employee levels, the Bank implements a shift work system, the settings of which are adjusted to the conditions of the work field. With this arrangement, if there is an excess of working time, it will be calculated as overtime work whose compensation amount has been determined according to the prevailing regulations.

Until 2021, the Bank does not employ child labor and does not use the forced labor system. As such, there is no risk of child labour, and young workers exposed to hazardous or forced labour in the company's operations. [F.19]

### Our Target

Can create a decent and safe work environment by implementing OHS programs and services so as to increase employee engagement.



# Pengembangan Masyarakat

## Community Development

Bank menjalankan program pengembangan komunitas secara berkesinambungan. Komitmen ini merupakan refleksi dari kesadaran Bank sebagai entitas bisnis yang memiliki perhatian terhadap pembangunan berkelanjutan.

The Bank runs a community development program on an ongoing basis. This commitment is a reflection of the Bank's awareness as a business entity that has a concern for sustainable development.

Bank meyakini, kinerja bisnis harus seiring dengan kontribusi positif bagi pembangunan negeri. Hal ini sesuai dengan misi Bank “*Humanising Financial Services*”, dimana Bank mampu memberikan pelayanan keuangan yang mengedepankan aspek kemanusiaan. Dengan misi tersebut, Bank dapat memberikan dampak positif guna memajukan kondisi sosial komunitas dan masyarakat dengan pelaksanaan program yang tepat guna dan berdampak jangka panjang. [103-1]

Komitmen tersebut diwujudkan Bank melalui program *Corporate Responsibility (CR)*. Program *Corporate Responsibility (CR)* adalah wujud komitmen Maybank Indonesia 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 marjinal, 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. [103-2]

The Bank believes that business performance must be in line with positive contributions to the country's development. This is per the Bank's mission of “*Humanising Financial Services*”, where the Bank can provide financial services that prioritize human aspects. With this mission, the Bank can make a positive impact in advancing the social conditions of the community and society by implementing programs that are effective and have long-term impacts. [103-1]

This commitment is realized by the Bank through the *Corporate Responsibility (CR)* program. The *Corporate Responsibility (CR)* program is a manifestation of Maybank Indonesia's commitment to:

- Assisting underprivileged community groups, through financial institutions that focus on microfinance (*Humanising*), to improve welfare.
- Helping disabled groups, urban poor, and marginalized communities, through entrepreneurship programs that are per their limitations, so that they can be independent and improve their welfare in the future.
- Providing relevant insights for underprivileged groups of people, including basic knowledge of accounting, marketing, and health.
- Taking an active role in providing assistance to disaster-affected areas in the country, both in the 'emergency response' stage and in the rehabilitation stage. [103-2]

## Pengembangan Masyarakat Community Development

Sejalan dengan visi bank yakni “Humanising Financial Services” dengan mendukung masyarakat untuk membangun masa depan yang lebih cerah, maka Bank memiliki fokus pada 5 (lima) pilar guna merencanakan dan menyelenggarakan *Corporate Social Responsibility* (CSR), yakni pendidikan (*education*), pemberdayaan masyarakat (*community empowerment*), kegiatan untuk mendukung hidup yang sehat (*support healthy living*), lingkungan (*environment*) dan pelestarian seni dan budaya (*art and culture*) dengan tetap memiliki kepekaan terhadap situasi yang terjadi di tanah air seperti jika terjadi bencana alam. [103-3, F.23]

In line with the bank’s vision of “Humanising Financial Services” by supporting the community to build a brighter future, the Bank has a focus on 5 (five) pillars to plan and implement Corporate Social Responsibility (CSR), namely education (education), community empowerment (community empowerment), activities to support healthy living (support healthy living), the environment (environment) and the preservation of arts and culture (art and culture) while remaining sensitive to situations that occur in the country such as in the event of a natural disaster. [103-3, F.23]



### 1. Pendidikan [203-2, 413-1]

Pendidikan merupakan salah satu pilar penting dalam kegiatan CR Maybank Indonesia yang memiliki fokus kepada pelajar dan mahasiswa yang berprestasi dan berasal dari kalangan masyarakat pra sejahtera melalui berbagai program, diantaranya:

- *School Adoption*, merupakan program peningkatan kualitas pendidikan sekolah serta beberapa hal pendukungnya, termasuk kunjungan ke sekolah di Indonesia dengan melibatkan peran serta aktif kantor cabang Bank. Dalam pelaksanaan program ini, karyawan terlibat aktif dalam kegiatan belajar-mengajar, sesuai kompetensi karyawan. Tidak tertutup kemungkinan juga untuk memberikan donasi peralatan belajar terkait dengan kegiatan akademik atau perbaikan fasilitas sekolah.
- Bank memberikan dukungan penyelenggaraan seminar dan *workshop* yang bermanfaat untuk pengembangan pengetahuan, kompetisi perilaku dan aspek-aspek positif lain yang bermanfaat bagi dunia pendidikan, keuangan, kesehatan, pemberdayaan masyarakat dan lingkungan.

### 1. Education [203-2, 413-1]

Education is one of the important pillars in Maybank Indonesia’s CR activities, which focuses on students who excel and come from underprivileged communities through various programs, including:

- School Adoption, is a program to improve the quality of school education and its supporting matters, including visits to schools in Indonesia by involving the active participation of Bank branch offices. In implementing this program, employees are actively involved in teaching and learning activities, according to employee competencies. It is also possible to donate learning equipment related to academic activities or repair of school facilities.
- The Bank provides support in organizing seminars and workshops that are beneficial for knowledge development, behavioral competitions and other positive aspects that are beneficial for the world of education, finance, health, community empowerment and the environment.



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Realisasi program Pendidikan yang dilakukan yaitu:

### a. Program Pendidikan Pertanian dan Optimalisasi Fungsi Pekarangan SD Kanisius Kenalan, Magelang

Maybank Indonesia bekerja sama dengan SD Kanisius Kenalan, Magelang berinisiatif untuk mengoptimalkan fungsi pekarangan sekolah melalui pembelajaran pertanian yang terpadu dan berkelanjutan, melibatkan pendidikan pertanian integratif dan memadukan potensi usaha pertanian dan peternakan di lahan yang terbatas. Program ini 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.

Program ini bertujuan untuk mewujudkan pekarangan yang produktif sehingga dapat meningkatkan kesejahteraan ekonomi, gizi, kemandirian pangan, serta mengembangkan sekolah sebagai pusat pembelajaran pertanian terpadu untuk siswa, guru dan masyarakat. Program ini telah dimulai sejak 23 September 2019 dan akan berjalan selama 3 tahun hingga September 2022. Selama 2021, program terintegrasi tetap ini dilaksanakan secara bergilir dengan tetap memperhatikan protokol kesehatan sebagai model pembelajaran keterampilan serta pendukung pendidikan daring di tengah situasi pandemi yang sedang terjadi saat ini. Program ini telah berhasil melaksanakan berbagai aktivitas diantaranya; praktik menanam dan merawat 150 *polybag* tanaman cabai, kangkung dan indigofera di rumah yang hasil pertaniannya dapat dikonsumsi oleh keluarga peserta program. Selain itu, para siswa kelas 4,5 dan 6 juga diajarkan untuk menjual hasil panen cabai, beternak ikan lele dalam kolam, memelihara kambing, mengolah pupuk kompos serta membuat pupuk organik cair.

The realization of the Education program carried out are:

### a. Agricultural Education Program and Optimization of Yard Functions at Kanisius Kenalan Elementary School, Magelang

Maybank Indonesia in collaboration with SD Kanisius Kenalan, Magelang took the initiative to optimize the function of the school yard through integrated and sustainable agricultural learning, involving integrative agricultural education and combining the potential of agriculture and animal husbandry on limited land. This program involved 71 Kanisius Kenalan Elementary School students from grades I-VI, 8 teachers, 65 parents and guardians, the Republik Anak Kenalan community, and the school committee.

This program aims to create a productive yard so that it can improve economic welfare, nutrition, food independence, and develop schools as integrated agricultural learning centers for students, teachers and the community. This program has been started since September 23, 2019 and will run for 3 years until September 2022. During 2021, this integrated program will continue to be carried out in rotation while still paying attention to health protocols as a model for learning skills and supporting online education in the midst of the current pandemic situation. This program has successfully carried out various activities including; the practice of planting and caring for 150 polybags of chili, kale and indigofera plants at home whose agricultural products can be consumed by the families of program participants. In addition, grades 4,5 and 6 students are also taught to sell chili harvests, raise catfish in ponds, raise goats, process compost and make liquid organic fertilizer.



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### 2. Pemberdayaan Masyarakat [203-2, 413-1]

Bank bersama Maybank Foundation, yayasan nirlaba yang dimiliki Maybank Group, berkomitmen untuk:

- Membantu kelompok masyarakat pra-sejahtera, melalui lembaga keuangan yang memiliki fokus pada pembiayaan mikro (*micro financing*), untuk meningkatkan kesejahteraan.
- Membantu kelompok penyandang disabilitas (*difabel-different ability*), masyarakat urban pra-sejahtera dan yatim piatu, 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 pengelolaan keuangan, pemasaran dan kesehatan.
- Berperan aktif dalam memberikan bantuan kepada daerah yang terkena bencana di tanah air, baik dalam tahap 'tanggap darurat' (*emergency*) maupun dalam tahap pasca bencana.

Realisasi program Pemberdayaan Masyarakat yang dilakukan yaitu:

#### a. Program Reach Independence @ Sustainable Entrepreneurship (RISE) 2.0 secara Daring di tengah Pandemi Covid-19

Maybank Indonesia dan Maybank Foundation bersama People System Consultancy melanjutkan rangkaian pelatihan RISE 2.0 untuk komunitas difabel dan marjinal melalui platform digital di tengah pandemi Covid-19 saat ini. Program ini bertujuan untuk meningkatkan kapabilitas usaha mikro UMKM para difabel & marjinal serta mewujudkan masyarakat yang mandiri melalui pengembangan usaha dan perencanaan keuangan yang baik sehingga dapat berdampak positif bagi peningkatan pendapatan dan



### 2. Empowering Community [203-2, 413-1]

The Bank together with the Maybank Foundation, a non-profit foundation owned by the Maybank Group, are committed to:

- Assisting underprivileged community groups, through financial institutions that focus on micro-financing, to improve welfare.
- Assist groups of people with disabilities (diffable-different abilities), underprivileged urban communities and orphans, through entrepreneurship programs that are in accordance with their limitations, so that they can be independent and improve their welfare in the future.
- Provide relevant insights for underprivileged groups of people, including basic knowledge of accounting, marketing and health.
- Take an active role in providing assistance to disaster-affected areas in the country, both in the 'emergency response' stage (emergency) and in the post-disaster stage.

The realization of the Community Empowerment program carried out are:

#### a. Program Reach Independence & Sustainable Entrepreneurship (RISE) 2.0 Online in the midst of the Covid-19 Pandemic

Maybank Indonesia and Maybank Foundation together with People System Consultancy continue the RISE 2.0 training series for disabled and marginalized communities through digital platforms in the midst of the current Covid-19 pandemic. This program aims to improve the micro-enterprise capability of the disabled & marginalized MSMEs and to create an independent society through business development and good financial planning so that it can have a positive impact on increasing income





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kesejahteraan. Adapun kegiatan pelatihan di 2021 adalah pelatihan level basic, level standard, level basic dan standard, yang dilakukan di Palembang, Semarang, Kupang, Surabaya, Bandung, Padang, Pekanbaru, Palu, Pangkal Pinang, Lombok, Banjarmasin, Jakarta dengan diikuti oleh 1.320 peserta.

and welfare. The training activities in 2021 are basic level, standard level, basic and standard level training, which was conducted in Palembang, Semarang, Kupang, Surabaya, Bandung, Padang, Pekanbaru, Palu, Pangkal Pinang, Lombok, Banjarmasin, Jakarta, attended by 1,320 participants.

**b. Program Pemberdayaan Komunitas Difabel PUSPADI Bali melalui *Micro financing***

Maybank Indonesia bekerjasama dengan PUSPADI Bali melanjutkan program pemberdayaan Komunitas Difabel Bali dengan mendukung program *micro financing* Koperasi PUSPADI Bali. Program *micro financing* ini bertujuan untuk meningkatkan semangat kewirausahaan dan perekonomian mereka melalui modal yang diberikan Koperasi PUSPADI tersebut. Sejak program dimulai pada 2019 hingga 2021, program ini telah dimanfaatkan sebanyak 32 difabel anggota Koperasi PUSPADI. Program akan berjalan hingga tahun 2022 dengan menargetkan penerima manfaat sebanyak 77 orang difabel.

**b. PUSPADI Bali Disabled Community Empowerment Program through *Micro financing***

Maybank Indonesia in collaboration with PUSPADI Bali continues the program for empowering the Bali Difabel Community by supporting the micro financing program for the PUSPADI Bali Cooperative. This micro financing program aims to increase their entrepreneurial spirit and economy through the capital provided by the PUSPADI Cooperative. Since the program started in 2019 until 2021, this program has been utilized by 32 disabled members of the PUSPADI Cooperative. The program will run until 2022 by targeting 77 disabled beneficiaries.

**c. Dukungan Maybank Indonesia untuk korban gempa bumi di Mamuju dan bencana lainnya**

Maybank Indonesia melalui Kantor Cabang Mamuju menyalurkan bantuan paket sembako senilai Rp60 juta untuk 250 korban bencana gempa Mamuju. Proses simbolisasi dilakukan pada hari Jumat, 26 Februari 2021 yang diterima langsung oleh Gubernur Sulawesi Barat Andi Ali Baal Masdar di Kantor Gubernur Sulawesi Barat. Bantuan tersebut diserahkan kepada Biro Umum Sulbar untuk disalurkan langsung kepada korban bencana. Maybank Indonesia juga mendukung penggalangan dana untuk bantuan bencana yang diselenggarakan oleh Otoritas Jasa Keuangan (OJK) bersama dengan

**c. Maybank Indonesia support for the victims of the earthquake in Mamuju and other disasters**

Maybank Indonesia through the Mamuju Branch Office distributed food packages worth Rp60 million for 250 victims of the Mamuju earthquake. The symbolization process was carried out on Friday, February 26, 2021, which was received directly by the Governor of West Sulawesi Andi Ali Baal Masdar at the Governor's Office of West Sulawesi. The aid was handed over to the West Sulawesi General Bureau to be distributed directly to disaster victims. Maybank Indonesia also supported the fundraising for disaster relief organized by the Financial Services Authority (OJK) together with the Financial Services Institutions (IJK)

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Institusi Jasa Keuangan (IJK) bertajuk “OJK dan IJK Peduli Bencana” sebesar Rp120 juta untuk bantuan bencana di Mamuju, Bantul, Semarang dan Sumedang. Simbol penyaluran donasi telah dilakukan secara virtual oleh Ketua Dewan Komisiner OJK Wimboh Santoso kepada Gubernur Sulawesi Barat, Gubernur Daerah Istimewa Yogyakarta dan perwakilan Pemerintah Daerah lainnya.

entitled "OJK and IJK Cares for Disasters" amounting to Rp120 million for disaster relief in Mamuju, Bantul, Semarang and Sumedang. The donation distribution symbol has been carried out virtually by the Chairman of the OJK Board of Commissioners, Wimboh Santoso, to the Governor of West Sulawesi, the Governor of the Special Region of Yogyakarta and other representatives of the Regional Government.

**d. Program Pembangunan Hunian Tetap dan Community Center untuk Korban Bencana Gempa Sulawesi**

Maybank Indonesia dan Maybank Group bekerjasama dengan Habitat for Humanity Indonesia membangun 10 hunian tetap dan 1 *community center* untuk korban bencana Gempa dan Tsunami Sulawesi Tengah. Pada bulan Desember 2021, program yang telah dimulai sejak awal tahun 2021, telah berhasil menyelesaikan target pembangunan 10 hunian tetap dan 1 *community center* di Sigi, Sulawesi Tengah.

**d. Permanent Residential Development Program and Community Center for Sulawesi Earthquake Victims**

Maybank Indonesia and Maybank Group in collaboration with Habitat for Humanity Indonesia built 10 permanent shelters and 1 *community center* to respond to the Central Sulawesi Earthquake and Tsunami disaster. In December 2021, the program which started in early 2021, has successfully completed the target of building 10 permanent residences and 1 *community center* in Sigi, Central Sulawesi.

**e. Maybank Indonesia Salurkan Donasi Bantuan Bencana**

Maybank Indonesia bersama TORAJAMELO, mitra program Maybank Women Eco-Weavers, menyalurkan donasi senilai Rp50 juta untuk 210 korban bencana banjir dan longsor di Lembata dan Adonara, Nusa Tenggara Timur. Proses simbolisasi dilakukan pada Rabu, 28 April dan Kamis, 29 April 2021 yang diterima langsung oleh Koordinator Yayasan Pemberdayaan Perempuan Kepala Keluarga (PEKKA) selaku perwakilan korban. Bantuan tersebut diserahkan kepada para korban bencana dalam bentuk kebutuhan darurat seperti makanan, obat-obatan dan barang-barang logistik lainnya.

**e. Maybank Indonesia Distributes Disaster Aid Donations**

Maybank Indonesia together with TORAJAMELO, a partner of the Maybank Women Eco-Weavers program, distributed donations worth Rp50 million for 210 victims of floods and landslides in Lembata and Adonara, Nusa Tenggara Timur. The symbolization process was carried out on Wednesday, April 28 and Thursday, April 29 2021, which were received directly by Pemberdayaan Perempuan Kepala Keluarga (PEKKA) Foundation Coordinator as the victim's representative. The aid was handed over to disaster victims in the form of emergency needs such as food, medicine and other logistical items.



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### f. Kunjungan ke Panti Asuhan dan Santunan untuk Yatim dan Dhuafa

Di bulan suci Ramadhan 2021, meski di tengah pandemi Covid-19, Maybank Indonesia tetap peduli kepada komunitas marjinal. Maybank menyalurkan bantuan paket alat tulis, paket sembako dan santunan kepada 210 anak yatim dan dhuafa di 3 panti asuhan. Yaitu Yayasan An Nur (Jagakarsa, Jakarta Selatan), Yayasan Al-Afia (Jagakarsa, Jakarta Selatan), Yayasan Kamil Insan (Pademangan, Jakarta Utara). Kegiatan ini telah dilaksanakan pada tanggal 24-25 April 2021 dengan tetap memperhatikan protokol kesehatan yang telah ditetapkan oleh pemerintah.

### 3. Kegiatan yang Mendukung Hidup Sehat [203-2, 413-1]

Bank melaksanakan program yang mendukung gaya hidup sehat melalui berbagai inisiatif, diantaranya:

- Menyelenggarakan beberapa *event* olahraga dan mendukung penyelenggaraan *event* olah raga secara selektif. Hal ini merupakan upaya untuk mendukung peningkatan kesehatan, prestasi, kepercayaan diri dan kebanggaan bangsa. Sejak 2015 Bank mendukung penyelenggaraan lomba marathon internasional dan lomba olah raga lainnya.
- Pemberian bantuan penanganan kesehatan bagi anak-anak penderita masalah kesehatan dari keluarga prasejahtera dan penyelenggaraan donor darah.

Realisasi program Mendukung Hidup Sehat yang dilakukan yaitu:

#### a. Penyaluran Bantuan Alat Kesehatan untuk Penanganan Covid-19

Sebagai bagian dari perayaan HUT ke-62, pada bulan Agustus, Maybank Indonesia menyalurkan bantuan alat kesehatan untuk tenaga kesehatan di 22 rumah sakit di 10 provinsi sebagai bentuk komitmen perusahaan guna mendukung upaya penanggulangan Covid-19 di Indonesia. Bantuan alat

### f. Visits to Orphanages and Compensation for Orphans and Dhuafa

In the holy month of Ramadan 2021, even in the midst of the Covid-19 pandemic, Maybank Indonesia still cares for marginalized communities. Maybank distributed stationery packages, basic food packages and compensation to 210 orphans and poor people in 3 orphanages. They are An Nur Foundation (Jagakarsa, South Jakarta), Al-Afia Foundation (Jagakarsa, South Jakarta), Kamil Insan Foundation (Pademangan, North Jakarta). This activity has been carried out on April 24-25, 2021 while still observing the health protocols set by the government.

### 3. Activities that Promote Healthy Life [203-2, 413-1]

The Company is implements programs that support a healthy lifestyle through various initiatives, including:

- Organizing several sporting events and supporting the implementation of sporting events selectively, is an effort to support the improvement of health, achievement, self-confidence and national pride. Since 2015, the Bank support the organization of international marathon competitions and other sports competitions.
- Provide medical assistance for children with health problems from underprivileged families and organize blood donations.

The realization of the Healthy Living Support program carried out are:

#### a. Distribution of Medical Device Assistance for Handling Covid-19

As part of the celebration of the 62<sup>nd</sup> Anniversary, in August, Maybank Indonesia distributed medical equipment assistance to health workers in 22 hospitals in 10 provinces as a form of the company's commitment to support efforts to overcome Covid-19 in Indonesia. The medical equipment assistance





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kesehatan tersebut terdiri dari oksimeter, tensimeter, multivitamin, baju hazmat mikropori, masker N95, baju pelindung, pelindung wajah dan kaca mata pengaman dengan total dana yang telah dikeluarkan sebesar Rp1 miliar.

Untuk pelaksanaan program, Maybank Indonesia bekerjasama dengan BenihBaik.com dan Dompet Kemanusiaan Media Group yang meliputi proses pengadaan dan distribusi. Symbolisasi serah terima donasi dilakukan sebanyak dua kali; pada tanggal 13 Agustus bertempat di lobi gedung Media Group dan pada tanggal 27 Agustus dilakukan serah terima secara virtual oleh Direktur Utama Maybank Indonesia kepada *Founder* BenihBaik.com disaksikan oleh Gubernur Kalimantan Timur dan Sulawesi Selatan.

### b. Dukungan Program Vaksinasi Gotong Royong Perbanas

Pada bulan Agustus, Maybank Indonesia mendukung program vaksinasi “Gotong Royong” untuk industri perbankan yang diinisiasi oleh Perbanas dengan nilai dukungan sebesar Rp250 juta. Program tersebut bertujuan untuk mendukung Pemerintah yang telah mencanangkan program vaksinasi sebagai upaya untuk menghentikan penularan virus corona. Kegiatan vaksinasi ini diadakan di Jakarta dengan total peserta sebanyak 54.537 penerima.

### c. Maybank Lawan Covid19 bersama dengan Global Rescue Network (GRN)

Pada bulan November, Yayasan Maybank Indonesia mendonasikan Rp100 juta rupiah kepada Global Rescue Network (GRN) untuk memberikan bantuan kepada 3.000 masyarakat prasejahtera di Jakarta dan Jawa Barat yang membutuhkan vitamin susu dan masker sebagai perlindungan diri terhadap Covid-19.

consisted of an oximeter, sphygmomanometer, multivitamin, micropore hazmat suit, N95 mask, protective clothing, face shield and safety glasses with a total fund disbursed of Rp1 billion.

For program implementation, Maybank Indonesia collaborates with BenihBaik.com and Dompet Kemanusiaan Media Group which covers the procurement and distribution process. The donation handover symbolization was carried out twice; on August 13 at the lobby of the Media Group building and on August 27 a virtual handover was held by the President Director of Maybank Indonesia to Founder BenihBaik.com witnessed by the Governors of East Kalimantan and South Sulawesi.

### b. Support for the Perbanas Gotong Royong Vaccination Program

In August, Maybank Indonesia supported the “Gotong Royong” vaccination program for the banking industry initiated by Perbanas with a support value of Rp250 million. The program aims to support the Government which has launched a vaccination program as an effort to stop the transmission of the corona virus. This vaccination activity was held in Jakarta with a total of 54,537 recipients.

### c. Maybank Fights Covid19 together with Global Rescue Network (GRN)

In November, the Maybank Indonesia Foundation donated Rp100 million to the Global Rescue Network (GRN) to provide assistance to 3,000 underprivileged communities in Jakarta and West Java who need vitamins, milk and masks to protect themselves against Covid-19.





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#### 4. Pelestarian Seni dan Warisan Budaya [203-2, 413-1]

Bersama Maybank Foundation dan Yayasan Maybank Indonesia, Bank berkomitmen untuk:

- Mendukung upaya pelestarian kesenian, kerajinan, dan warisan budaya lainnya sebagai bagian dari khasanah kekayaan Indonesia.
- Berpartisipasi secara aktif untuk mengembangkan tenun sebagai salah satu warisan budaya Indonesia dengan mendukung pelatihan pembuatan motif yang baru dan penggunaan pewarna alami yang ramah lingkungan.

Realisasi program Pelestarian Seni dan Budaya yang dilakukan yaitu:

##### a. Program Pemberdayaan Maybank Women Eco-Weavers (MWEW) [203-2, 413-1]

1. Lokasi : Lembata, Nusa Tenggara Timur. Maybank Indonesia bersama Torajamelo mendukung para penenun perempuan dari keluarga prasejahtera melalui program *Maybank Women Eco-Weavers (MWEW)*. Melalui program ini TORAJAMELO melakukan *Research & Development* terkait dengan kombinasi motif, membuat skema warna baru dan konsep desain sejumlah 50 sketsa. Dan pada bulan Februari program ini fokus untuk melakukan Finalisasi finalisasi *Sampling/ Prototyping*, persiapan katalog, produksi aset digital meliputi, pengambilan foto dan video dan editing dan konten media sosial. Sedangkan pada bulan Maret TORAJAMELO mengadakan *virtual follow up session* dengan para penenun di Lembata melalui *zoom* pada tanggal 15 Maret dengan 15 peserta dari *batch* 1 dan 12 peserta dari *batch* 2. TORAJAMELO juga mengadakan *virtual launch* koleksi tenun terbaru yang memiliki makna mendalam hasil karya para penenun di Lembata pada tanggal 23 Maret dengan partisipasi peserta acara sebanyak 170 orang.

#### 4. Art & Culture Conservation [203-2, 413-1]

Together with the Maybank Foundation and the Maybank Indonesia Foundation, the Bank is committed to:

- Support efforts to preserve arts, crafts, and other cultural heritage as part of Indonesia's wealth of treasures.
- Actively participate in developing weaving as one of Indonesia's cultural heritage by supporting training in making new motifs and using natural dyes that are environmentally friendly.

The realization of the Art and Culture Preservation program carried out are:

##### a. Maybank Women Eco-Weavers (MWEW) Empowerment Program [203-2, 413-1]

1. Location : Lembata, East Nusa Tenggara. Maybank Indonesia together with Torajamelo support female weavers from underprivileged families through the *Maybank Women Eco-Weavers (MWEW)* program. Through this program TORAJAMELO conducts *Research & Development* related to the combination of motifs, creates new color schemes and design concepts with a total of 50 sketches. And in February this program focused on finalizing *sampling/prototyping*, catalog preparation, Digital Asset Production including, taking photos and videos and editing and social media content. Meanwhile, in March TORAJAMELO held a *virtual follow-up session* with weavers in Lembata via *zoom* on March 15 with 15 participants from *batch* 1 and 12 participants from *batch* 2. TORAJAMELO also held a *virtual launch* of the latest collection of weaving which has a deep meaning of the work. the weavers in Lembata on March 23 with the participation of 170 participants.

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2. Lokasi : Tuban, Jawa Timur.  
Maybank Indonesia bersama Sekar Kawung berupaya meningkatkan kesejahteraan dan pendapatan para penenun pra sejahtera di Kecamatan Kerek, Tuban melalui penguatan usaha produktif dengan cara membeli kain para penenun dan mengembangkannya menjadi produk *fashion*. Sekar Kawung juga menunjuk ahli *marketing* dan *media* di bidang *Sustainable Fashion*, untuk membantu mewujudkan *brand strategy*. Pada tanggal 3 Maret, Maybank Indonesia bersama Sekar Kawung juga mengadakan pameran virtual tenun Sesar Tuban yang telah tayang di Youtube dan telah memberikan manfaat kepada 40 artisan.

Maybank Indonesia bersama Sekar Kawung juga berinisiatif melakukan pendampingan penanaman produksi kapas benih lawa (cokelat) bekerjasama dengan BALITTAS (Balai Tanaman Pemanis dan Serat). Program ini meliputi penelitian dan pengembangan benih kapas dalam sebuah laboratorium. Program ini bertujuan untuk mengembangkan benih-benih kapas dan mengedukasi 20 petani setempat tentang cara menjaga kemurnian tanaman agar tidak terkontaminasi warna putih sehingga menjadi pudar. Pada bulan Juni kapas sudah mulai berbunga dan mulai proses *roughing* (proses pemurnian benih), proses kemudian dilanjutkan dengan pencabutan tanaman yang sedikit berbeda agar kemurnian warna cokelatya terjaga. Pada bulan September proses panen telah selesai dan biji kapas sedang dalam proses pemisahan dari serat. Program ini telah selesai pada Oktober 2021.

Pada bulan November, Yayasan Maybank Indonesia dan Maybank *Foundation* bekerjasama dengan Sekar Kawung membuat film dokumenter berdurasi 5-10



2. Location : Tuban, East Java.  
Maybank Indonesia together with Sekar Kawung seeks to improve the welfare and income of underprivileged weavers in Kerek Subdistrict, Tuban by strengthening productive businesses by buying fabrics for weavers and developing them into fashion products. Sekar Kawung also appointed marketing and media experts in the field of Sustainable Fashion, to help realize the brand strategy. On March 3, Maybank Indonesia together with Sekar Kawung also held a virtual exhibition of Sesar Tuban weaving which has been broadcast on Youtube and has benefited 40 artisans.

Maybank Indonesia together with Sekar Kawung also took the initiative to assist in planting the production of lawa seed cotton (chocolate) in collaboration with BALITTAS (Balai Plant Sweeteners and Fibers). This program includes research and development of cotton seeds in a laboratory. This program aims to develop cotton seeds and educate 20 local farmers on how to maintain the purity of the plant so that the white color does not become contaminated so that it fades. In June the cotton has started to flower and begin the roughing process (seed refining process), the process is then continued by removing a slightly different plant so that the purity of the brown color is maintained. By September the harvest was complete and the cottonseed was in the process of being separated from the fiber. This program has been completed in October 2021.

In November, the Maybank Indonesia Foundation and the Maybank Foundation in collaboration with Sekar Kawung produced a 5-10 minute documentary



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menit yang ditampilkan pada Mancapat Exhibition: “an expression of life through the art of Batik Tenun Gedog” di Singapura. Kegiatan ini bertujuan untuk mempromosikan tenun Tuban sebagai bagian warisan budaya Indonesia sekaligus pengembangan program Maybank *Women Eco-Weavers* yang mendukung peningkatan ekonomi pengrajin di Tuban.

that was shown at the Mancapat Exhibition: “an expression of life through the art of Batik Tenun Gedog” in Singapore. This activity aims to promote Tuban weaving as part of Indonesia’s cultural heritage as well as the development of the Maybank *Women Eco-Weavers* program which supports the economic improvement of craftsmen in Tuban.

### b. Dukungan Kegiatan Pemetaan Potensi Wisata Alam & Budaya Kembara Banoa Toba

Dalam rangka memperingati “Sumpah Pemuda”, Pada bulan November, Maybank Indonesia mendukung Mahasiswa Pecinta Alam (MAPALA) Universitas Indonesia dan Korp Mahasiswa Pecinta Alam (KOMPAS) Universitas Sumatera Utara dengan memberikan donasi sebesar Rp106 juta untuk mengadakan rangkaian kegiatan bertajuk “Kembara Banoa Toba”. Kegiatan ini berfokus pada eksplorasi alam serta pemetaan potensi pengembangan alam, destinasi wisata budaya di Danau Toba dan sekitarnya. Kegiatan ini juga bertujuan untuk mendukung program percepatan penyiapan Kawasan Danau Toba sebagai Destinasi Wisata Super Prioritas yang dicanangkan pemerintah dengan mempromosikan Rencana Induk Pariwisata Terpadu.

### b. Support for Mapping the Potential for Natural & Cultural Tourism of Banoa Toba Travel

In commemoration of the “Youth Pledge”, in November, Maybank Indonesia supported the University of Indonesia Nature Lovers Students (MAPALA) and the University of North Sumatra Nature Lovers Corps (KOMPAS) by donating Rp106 million to hold a series of activities entitled “Travel Banoa Toba”. This activity focuses on natural exploration and mapping the potential for natural development, cultural tourism destinations in Lake Toba and its surroundings. This activity also aims to support the program to accelerate the preparation of the Lake Toba Area as a Super Priority Tourist Destination launched by the government by promoting the Integrated Tourism Master Plan.

### 5. Program Edukasi Masyarakat di Bidang Perbankan [203-2, 413-1, FS16]

Dalam rangka meningkatkan pemahaman pengetahuan dan keterampilan untuk mengelola sumber daya keuangan (literasi keuangan) kepada *customer* atau masyarakat guna mencapai atau meningkatkan kesejahteraan, Bank melaksanakan edukasi perbankan yang diselenggarakan dengan Program Strategi Nasional Literasi Keuangan yang diselenggarakan Otoritas Jasa Keuangan (OJK) dan Program Edukasi Perbankan Nasional Bank Indonesia (BI).

### 5. Public Education Program in Banking [203-2, 413-1, FS16]

In order to improve understanding of knowledge and skills to manage financial resources (financial literacy) to customers or the public in order to achieve or improve welfare, Bank implement banking education which aligned with the National Financial Literacy Strategy Program organized by the Financial Services Authority (OJK) and the Bank Indonesia National Banking Education Program (BI).



## Pengembangan Masyarakat Community Development

Pada tahun 2021 bank menyelenggarakan edukasi perbankan, antara lain sebagai berikut:

- Edukasi yang ditujukan kepada masyarakat, utamanya mahasiswa atau siswa dan murid-murid sekolah dasar dan menengah, berupa pengetahuan operasional perbankan melalui program magang; serta pemahaman mengenai produk perbankan dan pentingnya menabung sejak dini.

Realisasi program edukasi perbankan yang dilakukan yaitu: [FS.16]

### a. Literasi Keuangan di Program RISE 2.0 Secara Daring

Pada tahun 2021, Maybank Indonesia dan Maybank Foundation bekerjasama dengan People System Consultancy telah melaksanakan 24 kali literasi keuangan untuk 1.320 penyandang disabilitas di 12 (dua belas) kota; Kupang, Surabaya, Bandung, Padang, Pekanbaru, Pangkal Pinang, Palu, Semarang, Palembang, Lombok, Banjarmasin, dan Jakarta

Kegiatan ini merupakan bagian dari pelatihan kewirausahaan Reach Independence & Sustainable Entrepreneurship (RISE) level *Basic* dan *Standard* yang dilaksanakan secara daring selama 4-5 hari. Pada pelaksanaan *training* di hari terakhir, karyawan Maybank Indonesia juga memberikan edukasi perbankan kepada para peserta dan memberikan informasi produk perbankan yang cocok untuk mereka. Pengenalan tentang literasi keuangan dan edukasi perbankan ini bertujuan untuk meningkatkan pengetahuan komunitas difabel yang mayoritas berasal dari masyarakat prasejahtera. Selain itu untuk mengajarkan pengelolaan keuangan yang baik dan pentingnya menabung untuk masa depan yang lebih baik.

### b. Program Internship bagi Mahasiswa

Maybank Indonesia memberikan kesempatan kepada mahasiswa dan pelajar untuk belajar mengenai operasional dan kinerja perbankan. Hingga akhir tahun, total mahasiswa magang sebanyak 5 orang dari 5 perguruan tinggi di Indonesia yaitu: Universitas Padjajaran, Universitas Bina Nusantara, Politeknik Ketenagakerjaan, Universitas Brawijaya dan Universitas Atmajaya.

In 2021 the bank organize banking education, including the following:

- Education aimed at the public, especially students or elementary and middle school students, in the form of knowledge of banking operations through internship programs; and understanding of banking products and the importance of saving from an early age.

The realization of the banking education program carried out are: [FS.16]

### a. Financial Literacy in the Online RISE 2.0 Program

In 2021, Maybank Indonesia and the Maybank Foundation in collaboration with the People System Consultancy have conducted 24 financial literacy sessions for 1,320 persons with disabilities in 12 (twelve) cities; Kupang, Surabaya, Bandung, Padang, Pekanbaru, Pangkal Pinang, Palu, Semarang, Palembang, Lombok, Banjarmasin, and Jakarta

This activity is part of the Basic and Standard level Reach Independence & Sustainable Entrepreneurship (RISE) entrepreneurship training which is held online for 4-5 days. On the last day of training, Maybank Indonesia employees also provided banking education to the participants and provided information on banking products that were suitable for them. The introduction of financial literacy and banking education aims to increase the knowledge of the community of people with disabilities, the majority of whom come from underprivileged communities. In addition to teaching good financial management and the importance of saving for a better future.

### b. Internship Program for Students

Maybank Indonesia provides opportunities for students and students to learn about banking operations and performance. As of the end of the year, there were a total of 5 internship students from 5 universities in Indonesia, namely: Padjadjaran University, Bina Nusantara University, Manpower Polytechnic, Brawijaya University and Atmajaya University.



## Pengembangan Masyarakat Community Development

### Kinerja










#### 1. Realisasi Anggaran

Selama tahun 2021, realisasi biaya untuk program CR Bank sebesar Rp7 miliar yang digunakan untuk program edukasi masyarakat bidang perbankan, seni dan budaya, mendukung hidup sehat, dan pemberdayaan masyarakat. Dari jumlah tersebut, porsi anggaran terbesar diperuntukkan pada pemberdayaan masyarakat dan mendukung hidup sehat. Berikut tabel realisasi anggaran program CR tahun 2021. [F.25]

### Performance

#### 1. Budget Realization

During 2021, the realized costs for the Bank's CR program amounted to Rp7 billion which was used for public education programs in banking, arts and culture, supporting healthy living, and empowering the community. Of this amount, the largest portion of the budget is for community empowerment and supporting healthy living. The following table shows the realization of the CR program budget in 2021. [F.25]

Bidang Program Program Area	Tujuan Pembangunan Berkelanjutan Sustainability Development Goals	Realisasi 2021 2021 Realization (Full Rupiah)	Realisasi 2020 2020 Realization (Full Rupiah)	Realisasi 2019 2019 Realization (Full Rupiah)
Program Edukasi Masyarakat di Bidang Perbankan Community Education Program in Banking	SDGs No. 13 	39.392.691	116.020.583	326.288.363
Pendidikan Education	SDGs No. 4 	-	-	314.609.774
Seni dan Budaya Art and Culture	SDGs No. 11 	144.000.000	1.000.000	500.000
Mendukung Hidup Sehat Promote Healthy Living	SDGs No. 3 	2.289.648.889	-	66.378.150
Pemberdayaan Masyarakat Community Empowerment	SDGs No. 1, SDGs No. 5, SDGs No. 6 SDGs No. 8, SDGs No. 10     	4.499.578.569	10.725.979.417	10.035.772.498
<b>Total</b>		<b>6.972.620.149</b>	<b>10.843.000.000</b>	<b>10.743.548.785</b>

## Pengembangan Masyarakat Community Development

### 2. Pengaduan Masyarakat

Bank telah mengembangkan mekanisme pengaduan bagi masyarakat yang juga mencakup isu sosial dan lingkungan di lingkungan wilayah operasi. Bank telah menjalankan *whistleblowing system*. Masyarakat dapat melaporkan pengaduannya secara tertulis melalui media WBS yang sudah disajikan pada Bab Tata Kelola Berkelanjutan. Semua surat pengaduan akan ditindaklanjuti oleh *Head Financial Crime Compliance @ National Anti Fraud*, *Head Employee Relations @ Health Safety* dan *Head Compliance* dengan melakukan verifikasi atas keluhan yang diterima.

Berikut tabel pengaduan masyarakat yang diterima Bank di tahun 2021. [F.24]

Jenis Indikasi Laporan <i>Whistleblowing</i>	2021	2020	Indication of Whistleblowing Report
a. Kode Etik	19	32	a. Code of Conduct
b. Pelanggaran Hukum & Regulasi	-	-	b. Legal & Regulatory Violations
c. Fraud	2	1	c. Fraud
d. Lainnya	544	48	d. Others
<b>Jumlah Laporan WBS</b>	<b>565</b>	<b>81</b>	<b>Total WBS Report</b>

Pada tahun 2021 terdapat 6 kasus *fraud* yang dilakukan oleh 10 orang karyawan, dimana Maybank Indonesia telah menindaklanjuti seluruh kasus tersebut baik dengan pemberian sanksi sesuai dengan ketentuan internal Bank maupun dengan pelaporan kepada pihak yang berwajib.

### Target Kami

Memperluas keterlibatan masyarakat dan difacel dalam program pemberdayaan Maybank Women Eco-Weavers (MWEW) dan RISE: REACH INDEPENDENCE & SUSTAINABLE ENTREPRENEURSHIP 2.0.

### 2. Public Complaints

The Bank has developed a complaint mechanism for the public which also covers social and environmental issues in the area of operation. The Bank has implemented a whistleblowing system. The public can report their complaints in writing through the WBS media which has been presented in the Sustainable Governance Chapter. All complaint letters will be followed up by the Head of Financial Crime Compliance & National Anti Fraud, Head of Employee Relations & Health Safety and Head of Compliance by verifying the complaints received.

The following is a table of public complaints received by the Bank in 2021. [F.24]

In 2021 there were 6 cases of fraud committed by 10 employees, of which Maybank Indonesia has followed up on all of these cases, either by imposing sanctions in accordance with the Bank's internal regulations and by reporting to the authorities.

### Our Targets

Expanding community involvement and facilitation in the empowerment program of Maybank Women Eco-Weavers (MWEW) and RISE: REACH INDEPENDENCE & SUSTAINABLE ENTREPRENEURSHIP 2.0.



# Tanggung Jawab

# Jawab

*Produk & Layanan*

Product & Service  
Responsibilities







RP





# Produk Berkualitas dan Kepuasan Konsumen

## Quality Product and Customer Satisfaction

Bank senantiasa berkomitmen untuk menyediakan produk dan layanan keuangan yang setara untuk semua lapisan masyarakat dan memenuhi aspek keamanan bagi penggunaannya. Selain itu, Bank juga sangat memperhatikan hak-hak nasabah dengan memberikan informasi yang jelas mengenai produk dan layanan yang ditawarkan Bank melalui berbagai sarana komunikasi pemasaran yang terintegrasi. Dengan demikian nasabah dapat memilih produk dan layanan keuangan yang sesuai dengan kebutuhannya. [103-1]

The Bank is always committed to providing financial products and services that are equal for all levels of society and fulfils the security aspect for its users. In addition, the Bank is also very concerned about the rights of customers by providing clear information about the products and services offered by the Bank through various integrated marketing communication tools. Thus, customers can choose financial products and services that suit their needs. [103-1]

Wujud komitmen ini disediakan Bank 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. [103-2]

This commitment is provided by the Bank through access to financial services, inclusive financial products, both for individual customers and small and medium enterprises as well as financial products that have social and environmental benefits. [103-2]

Seluruh produk dan layanan keuangan Bank telah terjamin keamanannya dan memenuhi standar keamanan Bank. Langkah ini dilakukan sebagai antisipatif Bank dalam meminimalisir kerugian yang timbul di kemudian hari. Untuk terus menjamin kualitas dan mutu produk dan layanan keuangan bank, Maybank Indonesia menerima saran dan masukan untuk peningkatan mutu keamanan serta memperhatikan dan menanggapi dengan baik keluhan pelanggan sesuai dengan pedoman layanan yang dimiliki Bank. [103-3, 416-1, F.27, F.17]

All of the Bank's financial products and services are guaranteed secure and meet the Bank's security standards. This step is taken as an anticipatory measure by the Bank in minimizing losses that may arise in the future. To continue to guarantee the quality and excellence of bank financial products and services, Maybank Indonesia accepts suggestions and inputs to improve the quality of security and pays attention to and responds properly to customer complaints per the service guidelines owned by the Bank. [103-3, 416-1, F.27, F.17]

## Tanggung Jawab Produk & Layanan Quality Product and Customer Satisfaction



### Maybank2U

Maybank2u atau M2U ID adalah layanan perbankan digital diperuntukkan kepada nasabah individu dan korporasi untuk melakukan transaksi kapan pun dan dimana pun. M2U ID memiliki lapisan keamanan ganda untuk melindungi dan memberikan pelanggan sebuah transaksi yang sangat aman.

Maybank2u or M2U is an e-banking service via the internet intended for individual and corporate customers to make transactions anytime and anywhere. M2U has multiple layers of security to protect and provide customers with a very secure transaction.



### CoOLBanking

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.

CoOLBanking (*Corporate Online Banking*) is an internet-based electronic banking service for Small and Medium Enterprises (SMEs), commercial and corporate customers that can simplify business through cash management solutions and comprehensive banking transaction features.

Sejalan dengan misi Bank yaitu *Humanising Financial Services*, maka pemberian layanan prima kepada nasabah merupakan hal yang utama. Pada tahun 2021, Bank memiliki *tagline* untuk menekankan pentingnya layanan yang berfokus pada Nasabah yaitu *Lead the Continued Betterment Experience, Win The Customers!*. Khususnya dalam masa pandemi Covid-19, Bank tetap mengutamakan kenyamanan dan layanan prima kepada nasabah tanpa harus mengunjungi Kantor Cabang dengan memperkuat *capability* layanan melalui *e-channel* M2U ID dan *Call Center* untuk penanganan nasabah. Pelatihan penunjang layanan seperti standar layanan, pengetahuan produk Bank dan hal-hal yang berkenaan dengan proses penanganan pengaduan tetap dilakukan kepada seluruh karyawan sepanjang tahun 2021. Bank juga melakukan 2 (dua) program kegiatan yang mendukung komitmen Bank untuk meningkatkan literasi keuangan masyarakat yakni *Maybank Goes to School* dan *Community* program.

In line with the Bank's mission of "Humanising Financial Services", providing excellent service to customers is the main thing. In 2021, the Bank has a tagline to emphasize the importance of customer-focused services, namely *Lead the Continued Betterment Experience, Win The Customers!*. Especially during the Covid-19 pandemic, the Bank continues to prioritize convenience and excellent service to customers without having to visit Branch Offices by strengthening service capability through M2U E-channels and Contact Centers (Call Center and Correspondence). Service support training such as service standards, knowledge of the Bank's products and matters relating to the complaint handling process will continue to be carried out for all employees throughout 2021. The Bank also conducts 2 (two) program activities that support the Bank's commitment to improve public financial literacy, namely *Maybank Goes to School* and *Community* programs.



# Penanganan Keluhan Nasabah

## Handling Customer Complaints



Kebijakan Perlindungan Konsumen dan Kebijakan Penanganan Pengaduan Nasabah merupakan acuan Bank dalam mengelola pengaduan nasabah. Bank telah memiliki fungsi khusus yang bertanggung jawab terhadap pengelolaan pengaduan nasabah yaitu Divisi *Customer Experience Management* dibawah supervisi Direktorat Operasional, yang merupakan *representative* Bank dalam memproses dan memfasilitasi bersama dengan otorita terkait apabila terjadi *dispute* antara nasabah dengan Bank.

Saluran Pengaduan Maybank Indonesia membuka diri terhadap nasabah untuk menyampaikan keluhan dan pengaduan. Nasabah bisa menyampaikan keluhan, pengaduan, saran, atau kritik lewat berbagai media, yaitu:

1. Maybank Call center Layanan 24 jam di nomor 1500611.
2. Email: [customercare@maybank.co.id](mailto:customercare@maybank.co.id)
3. Surat resmi yang ditujukan kepada Maybank Indonesia, baik yang diantar langsung, dikirim melalui pos maupun faksimile.
4. Datang langsung ke kantor cabang Maybank Indonesia yang tersebar di seluruh Indonesia.
5. Nasabah juga dapat mengunjungi kanal media sosial Bank melalui Twitter di @Maybank ID, Facebook di MaybankIndonesia, dan Instagram di MaybankID

Consumer Protection and Customer Complaint Policies are the Bank's reference in managing customer complaints. The Bank has a special function that is responsible for managing customer complaints, namely the Customer Experience Management Division under the supervision of the Directorate of Operations, which is the Bank's representative in the facilitation process together with the relevant authorities in the event of a dispute between the Customer and the Bank.

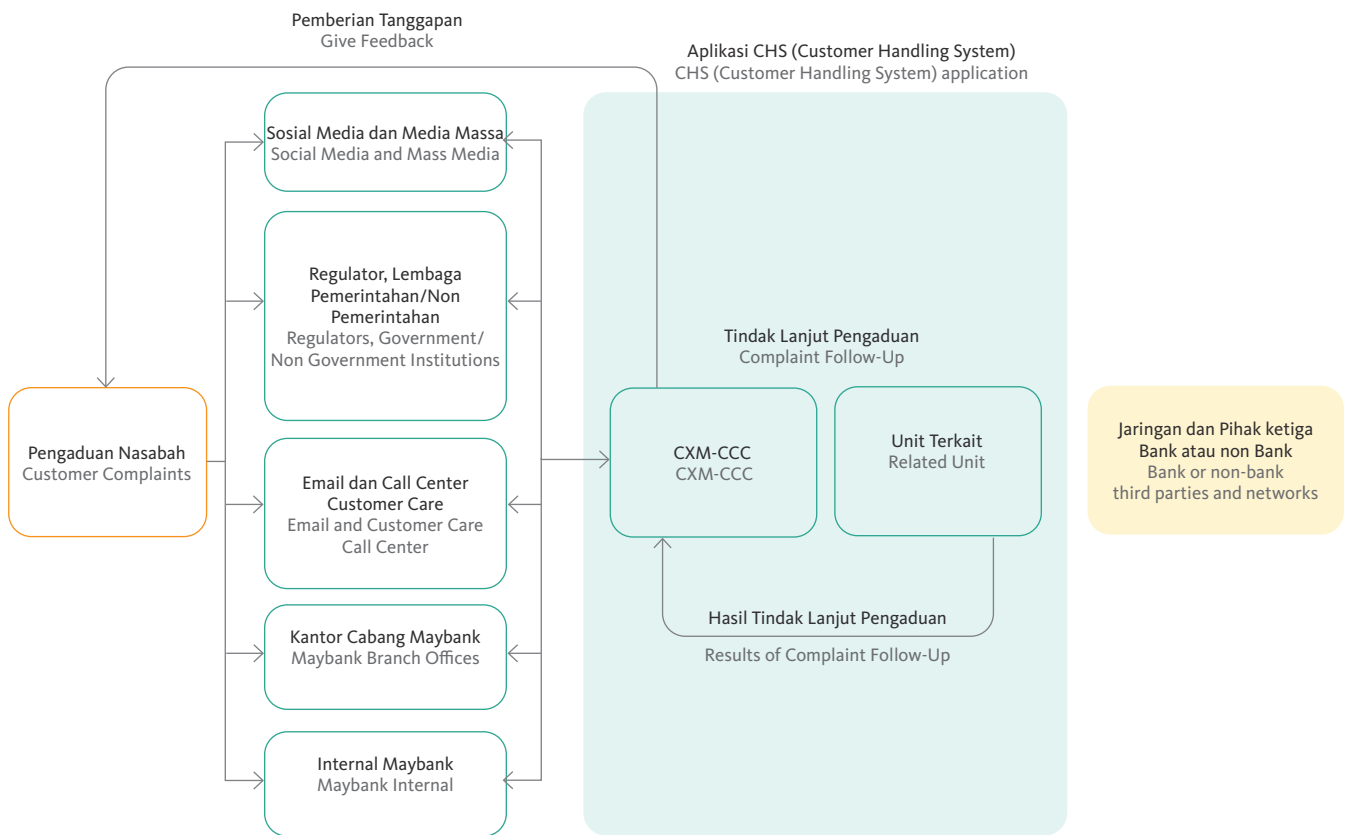
Maybank Indonesia's Complaints Channel opens itself to customers to submit complaints and complaints. Customer can submit complaints, complaints, suggestions, or criticisms through various media, namely:

1. Maybank Call center 24-hour service at 1500611.
2. Email: [customercare@maybank.co.id](mailto:customercare@maybank.co.id)
3. An official letter addressed to Maybank Indonesia, whether delivered in person, sent by post or facsimile.
4. Come directly to Maybank Indonesia branch offices spread throughout Indonesia.
5. Customers can also visit the Bank's social media channels via Twitter at @Maybank ID, Facebook at MaybankIndonesia, and Instagram at MaybankID

## Penanganan Keluhan Nasabah Handling Customer Complaints

Di tingkat strategis, Bank melakukan pemantauan penanganan pengaduan dengan melibatkan tim bisnis, tim operasional, tim *support* dan manajemen senior dalam *Customer Relationship Management (CRM) Committee* yang dilakukan secara berkala. Hal tersebut guna membahas dan mendiskusikan secara mendalam pengaduan yang diterima dari seluruh *channel*, SLA penyelesaian pengaduan serta rekomendasi *process of improvement*. Berikut bagan alur pengaduan nasabah bank.

At the strategic level, the Bank monitors the handling of complaints by involving the business team, operational team, support team and senior management in the Customer Relationship Management (CRM) Committee on a regular basis. These aim to discuss in depth the complaints received from all channels, complaint settlement SLA and recommendations for process of improvement. The following is a flow chart for bank customer complaints.



Beberapa peran aktif yang dilakukan bank bertujuan agar penyelesaian dan tindak lanjut pengaduan dapat diselesaikan bank sesuai target *service level* yang berlaku. Selain itu terdapat juga dampak positif pada penurunan jumlah pengaduan yang disampaikan nasabah, dimana pada tahun 2021 terdapat penurunan jumlah pengaduan secara keseluruhan sebesar 37% dibandingkan periode sebelumnya dengan pencapaian SLA penyelesaian pengaduan sesuai SLA yang berlaku mencapai 97%.

Several active roles carried out by banks are aimed at resolving and following up on complaints that the bank can complete according to the applicable service level target. In addition, there was also a positive impact on the decrease in the number of complaints submitted by customers, where in the 2021 period there was a decrease in the number of complaints as a whole by 37% compared to the previous period with the achievement of the SLA for resolving complaints in accordance with the applicable SLA reaching 97%.

Selain itu, untuk menjaga ekspektasi nasabah ketika menyampaikan pengaduan, dilakukan juga *review* secara berkelanjutan atas SLA penyelesaian pengaduan untuk selanjutnya dilakukan simplifikasi proses penanganan yang secara langsung akan mempersingkat SLA penanganan pengaduan.

In addition, to maintain customer expectations when submitting complaints, an ongoing review of the complaint settlement SLA is also carried out to further simplify the handling process which will directly shorten the complaint handling SLA.



## Penanganan Keluhan Nasabah Handling Customer Complaints



### CUSTOMER EXPERIENCE MANAGEMENT

Sebagai bagian dari Direktorat Operasional dan dalam upaya untuk secara terus menerus meningkatkan kualitas *Customer Experience* di Maybank Indonesia, maka pada tahun 2021 diterapkan strategi *Customer Experience Management (CXM)* sesuai dengan arahan Direktorat Operasional pada Pilar 3 adalah **Lead the Continues Betterment Experience, Win The Customer** yang berfokus pada beberapa area yakni:

- 1. People Capacity to Build Customers First Mindset**  
Melakukan kampanye “*Customer Centric DNA*” bagi seluruh karyawan dengan tujuan untuk menciptakan organisasi yang berfokus kepada pelanggan (*customer*) atau nasabah yang diharapkan dapat mengikat hati pelanggan dan menyumbangkan nilai tambah pada peningkatan bisnis Maybank secara keseluruhan.
- 2. Re-design & Revamp Customer Experience**  
Pengembangan berkelanjutan berupa identifikasi serta peningkatan pada *customer journey* pada saat nasabah bertransaksi di cabang atau di saat menangani keluhan melalui *contact center*. Hasil dari proses ini diharapkan dapat memberikan dampak pada tingkat kemudahan, kenyamanan dan kecepatan dalam melayani kebutuhan nasabah.
- 3. Continue Revamp, Enhancement dan Upgrade CXM System**  
Melakukan upgrade *system contact center*, pengembangan sistem *monitoring* kecepatan layanan, *enhance CARE portal* sebagai media komunikasi, *data performance & Helpdesk*, serta digital Maybank Sales Kit.
- 4. Expand Community Program**  
Mengembangkan program *Community Activities*, salah satunya dengan menyasar peserta program generasi millennial dan generasi Z untuk mengikuti kegiatan berbasis komunitas.
- 5. Continue Re-modeling Service delivery, Front liner and Branch look & feel**  
Pengembangan kualitas *frontliner* melalui penambahan dan perubahan aktivitas Kerja dan layanan serta membuat rencana pengembangan kapabilitas terkait *Customer Service & Teller* sesuai kualifikasi yang dibutuhkan untuk mendukung *branch transformation*.

As part of the Operations Directorate and in an effort to continuously improve the quality of Customer Experience at Maybank Indonesia, in 2021 the Customer Experience Management (CXM) strategy was implemented in accordance with the direction of the Operations Directorate in Pillar 3, **Lead the Continues Betterment Experience, Win The Customer** which focuses on several areas:

- 1. People Capacity to Build Customers First Mindset**  
Conducting a “*Customer Centric DNA*” campaign to all Maybank employees with the aim of creating a customer-focused organization that is expected to be able to bind customers' hearts and contribute value to the overall improvement of Maybank's business.
- 2. Re-design & Revamp Customer Experience**  
Continuous development in the form of identifying and improving customer journeys when customers transact at the branch or when handling complaints at the contact center. The results of this process will have an impact on increasing ease, convenience and speed in serving customer needs.
- 3. Continue Revamp, Enhancement and Upgrade CXM System**  
Upgrade the contact center system, develop a service speed monitoring system, enhance the CARE portal as a communication medium, data performance & Helpdesk, as well as a digital Maybank Sales Kit.
- 4. Expand Community Program**  
Developing Community Activities programs, one of which is by targeting millennial and generation Z program participants to take part in community activities.
- 5. Continue Re-modeling Service delivery, Front liner and Branch look & feel**  
Development of frontliner quality through additions and changes to work and service activities as well as making plans to develop Customer Service & Teller capabilities according to the qualifications needed to support branch transformation.

## Penanganan Keluhan Nasabah Handling Customer Complaints

### Kinerja

#### 1. Inovasi Produk

Maybank Indonesia telah menyediakan produk dan layanan keuangan dengan menggunakan *platform digital* yang terus dikembangkan secara komprehensif. Perbankan berbasis elektronik adalah solusi bagi nasabah yang membutuhkan kecepatan dalam melakukan transaksi keuangan kapan dan dimana saja tanpa perlu mengunjungi kantor cabang atau perangkat ATM. Perbankan elektronik mampu memenuhi kebutuhan keuangan masyarakat yang terus berkembang. Atas dasar itulah, Maybank Indonesia terus melakukan inovasi produk keuangan digital. Di tahun 2021, inovasi produk dan layanan yang dilakukan Bank adalah pembukaan rekening secara online untuk nasabah baru dengan menggunakan teknologi biometrik eKYC, pembelian produk asuransi kesehatan, tarik tunai tanpa kartu di ATM menggunakan QR code, top-up kartu e-money serta penambahan beragam fasilitas pembayaran melalui M2U untuk kebutuhan finansial dan kebutuhan sehari-hari nasabah. [F.26]

#### 2. Evaluasi Keamanan Produk

Bank senantiasa melakukan evaluasi untuk memastikan kepatuhan pada peraturan dan persyaratan yang telah ditetapkan dan memperoleh persetujuan dari regulator sebelum setiap produk atau layanan keuangan dipasarkan. [F.27]

Kriteria pengkajian produk yang dilakukan Bank meliputi:

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

### Performance

#### 1. Product Innovation

Maybank Indonesia has provided financial products and services using a digital platform that continues to be developed comprehensively. Electronic banking is a solution for customers who are busy with various activities to still be able to make financial transactions anytime and anywhere. Electronic banking can meet the growing financial needs of society. For this reason, Maybank Indonesia continues to innovate digital financial products through feature enhancements and applications that make it easier for customers to transact in digital banking Maybank Indonesia online account opening for new customers using eKYC biometric technology, purchase of health insurance products, cardless cash withdrawals at ATMs using QR codes, e-money card top-ups and the addition of various payment facilities via M2U for financial needs and daily needs customer. [F.26]

#### 2. Product Safety Evaluation

The Bank continuously evaluates to ensure compliance with the regulations and requirements that have been set and obtains approval from the regulator before any financial product or service is marketed. [F.27]

The criteria for product review conducted by the Bank include:

- Clarity of product benefits offered to customers;
- Certainty of the number of administrative costs for the use of products or services;
- Explanation of the bank's position as a sales agent or operator;
- Inclusion of certain risk profiles or products per the provisions;
- Inclusion of the telephone number/e-mail address of the customer service staff clearly so that customers can submit complaints or questions if needed;
- Approval from Bank Indonesia; as well as
- Submission of reports to Bank Indonesia, 7 (seven) days after the approved product is launched.



## Penanganan Keluhan Nasabah Handling Customer Complaints

### 3. Kebijakan Privasi Pelanggan

Pelaksanaan kegiatan operasional perbankan mengacu kepada prinsip kerahasiaan data nasabah sesuai peraturan dan ketentuan yang berlaku, termasuk dengan cara:

- Menerapkan pengamanan pada sistem teknologi informasi yang dapat melindungi dan menjaga data seluruh nasabah dan mencegah terjadinya pelanggaran yang dilakukan oleh pihak internal
- Mengimplementasikan mekanisme dan prosedur kerja yang dilakukan di *Customer Care*, baik dalam pemberian informasi maupun dalam penanganan permohonan ataupun keluhan
- Melindungi data didukung oleh teknologi informasi, pada setiap pengiriman email yang terindikasi terdapat data nasabah, maka sistem akan memberikan notifikasi kepada user dan atasannya
- Mengimplementasikan sanksi tegas, apabila terjadi pelanggaran yang menyebabkan hilangnya privasi nasabah. Penerapan mekanisme ini ditujukan untuk menghindari terjadinya fraud dan mencegah keluhan dari nasabah.

Sepanjang tahun 2021, tidak terdapat kasus atau insiden yang mengakibatkan pelanggaran peraturan yang diakibatkan pelanggaran perlindungan nasabah. [418-1]

### 4. Dampak produk/jasa

Bank telah memberikan penilaian pada semua produk yang ditawarkan dengan memberikan informasi yang jelas mengenai produk melalui komunikasi pemasaran yang terintegrasi. Berikut ulasan dampak produk dan layanan keuangan bank.

Produk dan Layanan Product and Services	Dampak Positif Positive Impacts	Dampak Negatif Negative Impacts	Upaya Bank Bank Efforts
Akses Perbankan Elektronik yang lebih luas Wider access to electronic banking	Lebih banyak nasabah bisa melakukan transaksi keuangan kapan pun dan dimana pun More customers can make financial transactions anytime and anywhere.	Risiko keamanan transaksi perbankan akibat kurang kewaspadaan nasabah Security risks of banking transactions due to customer's lack of awareness	Melakukan edukasi nasabah dan memperbarui aspek keamanan perbankan elektronik Conducting customer education and updating security aspects of electronic banking
Kredit untuk nasabah UMKM Loans for MSME customers	Menjangkau lebih banyak nasabah UMKM untuk memperoleh modal kegiatan usaha produktif More MSME customers can obtain capital for productive business activities	Tata Kelola dan kondisi ekonomi dapat mempengaruhi Kesehatan Bank Governance and economic conditions can affect the Bank's Health	Menerapkan prinsip kehati-hatian, pembinaan dan pemantauan terhadap nasabah Applying prudential principles, fostering and monitoring customers

### 3. Customer Privacy Policy

The implementation of banking operations refers to the principle of confidentiality of customer data per applicable rules and regulations, including:

- Implementation of security in information technology systems that can protect and safeguard the data of all customers and prevent violations committed by internal parties
- Mechanisms and work procedures carried out in *Customer Care*, both in providing information and in handling requests or complaints
- Data protection supported by information technology, every email delivery that is indicated containing customer data, the system will provide notification to the user and their superiors
- Strict sanctions are given if there is a violation that causes loss of customer privacy. The application of this mechanism is intended to avoid fraud and prevent complaints from customers.

Throughout 2021, there were no cases or incidents that resulted in a violation of regulations caused by violations of customer protection [418-1]

### 4. Product/service impact

The Bank has assessed all products offered by providing clear information about products through integrated marketing communications. The following is a review of the bank's financial product and service impacts.



## Penanganan Keluhan Nasabah Handling Customer Complaints

Produk dan Layanan Product and Services	Dampak Positif Positive Impacts	Dampak Negatif Negative Impacts	Upaya Bank Bank Efforts
Edukasi dan Literasi Keuangan Financial Education and Literacy	Meningkatnya kesadaran masyarakat termasuk penerima manfaat program CR Maybank Indonesia terkait pengelolaan keuangan yang baik Meningkatnya kesadaran masyarakat termasuk penerima manfaat program CR Maybank Indonesia terkait pengelolaan keuangan yang baik	Tidak semua lapisan masyarakat memiliki pengetahuan tentang keuangan yang cukup dan dapat mengelola keuangannya Not all levels of society have sufficient financial knowledge and can manage their finances	Melakukan edukasi & literasi keuangan kepada masyarakat termasuk penerima manfaat program CR Maybank Indonesia Conducting financial education & literacy to the public, including the beneficiaries of Maybank Indonesia's CR program

Selama tahun 2021 tidak ada insiden ketidakpatuhan mengenai informasi dan pelabelan produk dan layanan.  
[F.28]

During 2021 there were no incidents of non-compliance regarding product and service information and labeling.  
[F.28]

### 5. Produk yang Ditarik Kembali

Hingga Desember 2021, tidak terdapat penarikan produk Bank, sehingga informasi ini tidak dapat disajikan dalam laporan keberlanjutan ini. [F.29, 301-3]

### 5. Product Recall

As of December 2021, there has been no recall of the Bank's products, so this information cannot be presented in this sustainability report. [F.29, 301-3]

### 6. Pengaduan Masuk

Di tahun 2021, jumlah pengaduan yang masuk dan diterima Bank adalah sebanyak 9.871 laporan dengan mayoritas pengaduan yang bersifat finansial terkait dengan transaksi menggunakan *electronic channel* Bank. Jumlah pengaduan ini lebih rendah 37% dari tahun sebelumnya. Berikut tabel jumlah pengaduan yang diterima Perusahaan dalam tiga tahun terakhir.

### 6. Received Complaints

In 2021, the number of complaints received by the Bank was 9871 reports. Complaints that were often made were financial in nature and related to transactions using the Bank's electronic channel. The number of complaints decreased/increased to 37% from the previous year. The following table shows the number of complaints received by the Company in the last three years.

Keterangan Information	2021	2020	2019
Pengaduan Masuk Received Complaints	9.871	15.933	19.635
<b>Status Pengaduan Complaint Status</b>			
Terselesaikan Resolved	9.859	15.933	19.635
Sedang dalam proses In Progress	12	-	-



## Penanganan Keluhan Nasabah Handling Customer Complaints

Sedangkan jenis pengaduan yang masuk di tahun 2021, dapat dilihat pada tabel di bawah ini:

Meanwhile, the types of complaints submitted in 2021 can be seen in the table below:

Jenis Transaksi Pengaduan Types of Complaint Transaction	Selesai Completed		Dalam Proses In Progress		Tidak Selesai Not Completed		Jumlah Pengaduan Number of Complaints
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%	
Kartu ATM/Debit/Mesin ATM ATM/Debit Card/ATM Machine	4.868	99%	1	1%	-	-	4.869
<i>Electronic Banking</i>	2.259	99%	5	1%	-	-	2.264
Kartu Kredit Credit card	1.202	99%	16	1%	-	-	1.218
Kliring & Remittance Clearing & Remittance	885	100%	-	-	-	-	885
Reksadana Mutual Funds	334	100%	-	-	-	-	334
RTGS	182	100%	-	-	-	-	182
Tabungan Savings	57	98%	1	1%	-	-	58
<i>Bancassurance</i>	37	100%	-	-	-	-	37
Penyaluran Dana Lainnya Other Funds	14	100%	-	1%	-	-	14
Deposito Deposit	4	100%	-	-	-	-	4
Kredit/Pembiayaan Pemilikan Rumah/ Apartemen Home/Apartment Ownership Credit/ Financing	3	100%	-	-	-	-	3
Kredit Tanpa Agunan Unsecured Credit	2	100%	-	-	-	-	2
<i>Direct Debit</i>	1	100%	-	-	-	-	1
<b>Total</b>	<b>9.845</b>	<b>99%</b>	<b>23</b>	<b>1%</b>	<b>-</b>	<b>-</b>	<b>9.871</b>

### 7. Kepuasan Pelanggan

Untuk mengetahui tingkat kepuasan Nasabah terhadap produk dan jasa yang ditawarkan, Bank menyelenggarakan survei kepuasan keseluruhan pengalaman Nasabah dengan metodologi *NPS (Nett Promoter Score)* dan *RSI (Relationship Strength Index)* yang dilakukan oleh pihak ketiga (eksternal).

NPS adalah survei yang dilakukan terhadap pelanggan untuk mengukur, seberapa besar pelanggan merekomendasikan produk atau perusahaan untuk digunakan kepada orang lain. Sedangkan *RSI (Relationship Strength Index)*, adalah survey yang dilakukan terhadap pelanggan untuk melihat seberapa kuat hubungan antara perusahaan dengan pelanggan dan, termasuk beberapa

### 7. Customer Satisfaction

To determine the level of customer satisfaction with the products and services offered, the Bank conducts a customer experience satisfaction survey using the *NPS (Nett Promoter Score)* and *RSI (Relationship Strength Index)* methodologies conducted by third parties (external).

NPS is a survey conducted on customers to measure how much customers recommend a product or company for use to others. While the *RSI (Relationship Strength Index)*, is a survey conducted on customers to see how strong the relationship between the company and its customers is and includes several indicators such as products, services, staff, processes and procedures,

## Penanganan Keluhan Nasabah Handling Customer Complaints

indikator seperti di antaranya, produk, pelayanan, staf, proses dan prosedur, komunikasi, akses & kenyamanan, harga/*value*. Tujuan utama dari pengukuran survei tersebut antara lain:

- Mendapatkan gambaran atas tingkat loyalitas pelanggan terhadap merek atau perusahaan.
- Sebagai bahan perbaikan bagi perusahaan yang berasal dari saran-saran yang diberikan pelanggan dan sebagai cara untuk mengurangi persepsi negatif, ataubahkan mengubah nasabah untuk bertindak sebagai *promotor* Bank.
- Memotivasi perusahaan untuk lebih fokus dalam meningkatkan kualitas produk dan layanan.

Pada tahun 2021, hasil pengukuran NPS dan RSI secara rata-rata lebih tinggi 43% & 4% dibandingkan pengukuran di tahun 2020. [F.30]

Berikut table hasil survei kepuasan pelanggan yang dilakukan Bank dalam tiga tahun terakhir.

Tahun / Year	NPS Score (2017-2020)	RSI Score (2017-2020)
2019	7	7.60
2020	7	7.57
<b>2021</b>	<b>10</b>	<b>7.9</b>

### Target Kami

Bank akan tetap melanjutkan transformasi otomasi proses operasional kantor pusat dan cabang yang berkolaborasi dengan Unit Kerja *Support & Bisnis* meliputi:

1. Otomasi Proses Operasional Kantor Pusat.
2. Transformasi Operasional Cabang.
3. *Robotic Process Automation* (RPA).
4. Kolaborasi Proses Operasional dengan unit bisnis.

communication, access & convenience, price/*value*. The main objectives of the survey measurements include:

- To get an overview of the level of customer loyalty to the brand or company.
- As an improvement material for the company that comes from suggestions given by customers and also aims to change negative perceptions and even change the voice of a detractor into a promoter.
- Motivate the company to focus more on improving the quality of products and services.

In 2021, the results of the NPS and RSI measurements are on average 43% & 4% higher than the measurements in 2020. [F.30]

The following table shows the results of a customer satisfaction survey conducted by the Bank in the last three years.

### Our Target

The Bank will continue to automate the transformation of head office and branch operations in collaboration with the Support & Business Unit, including:

1. Automation of Head Office Operational Processes.
2. Branch Operational Transformation.
3. *Robotic Process Automation* (RPA).
4. Operational Process Collaboration with business units.



# Tentang *Laporan*

About this Report







# Tentang Laporan

## About this Report

Maybank Indonesia menerbitkan Laporan Keberlanjutan setiap tahun yang menyajikan kinerja di bidang ekonomi, sosial, lingkungan, dan tata Kelola. Periode Laporan Keberlanjutan 2021 adalah 1 Januari hingga 31 Desember 2021 dan sebagai bentuk akuntabilitas terhadap Rencana Aksi Keuangan Berkelanjutan (RKAB) kepada pemangku kepentingan. Laporan sebelumnya diterbitkan pada bulan Maret 2020. Pada laporan keberlanjutan ini terdapat penyajian Kembali yang diberi tanda asterik (\*) sebagai tanda adanya perubahan penyajian yang dikarenakan Bank menyajikan metode perhitungan yang berbeda dari tahun lalu. Perubahan penyajian ini tidak memiliki pengaruh terhadap operasional dan kinerja Bank. [102-48, 102-49, 102-50, 102-51, 102-52]

Maybank Indonesia publishes a Sustainability Report every year that presents performance in the economic, social, environmental and governance fields. The 2021 Sustainability Report period is January 1 to December 31, 2021 and is a form of accountability for the Sustainable Finance Action Plan (RKAB) to stakeholders. The previous report was published in March 2020. In this sustainability report there is a restatement marked with an asterisk (\*) as a sign of a change in presentation because the Bank presents a different calculation method than the previous year. This change in presentation has no effect on the Bank's operations and performance. [102-48, 102-49, 102-50, 102-51, 102-52]

### Acuan Laporan [102-12,102-54]

1. Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017
2. Standar *Global Reporting Initiative* (GRI), kelengkapan informasi dalam laporan ini menggunakan opsi 'inti'
3. *Task Force on Climate-related Financial Disclosure* (TCFD)
4. *Sustainable Banking Assessment* (SUSBA)

### Kontak Terkait Laporan [102-53]

Untuk informasi atas laporan ini, silahkan menghubungi:

### Report Reference [102-12,102-54]

1. Regulation of the Financial Services Authority (POJK) No. 51/POJK.03/2017
2. Global Reporting Initiative (GRI) standard, Complete information in this report using the 'core' option
3. Task Force on Climate-related Financial Disclosure (TCFD)
4. Sustainable Banking Assessment (SUSBA)


### Contact Related to this Reports [102-53]


For information on this report, please contact:


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 : (62-21) 2922 8888

 : (62-21) 2922 8914

 : investorrelation@maybank.co.id

## Tentang Laporan About this Report

### Prinsip Pelaporan [102-46]

Laporan Keberlanjutan Bank melaksanakan empat prinsip pelaporan GRI, yaitu Keterlibatan Pemangku Kepentingan, Konteks Keberlanjutan, Materialitas, dan Kelengkapan. Hal tersebut digunakan untuk membantu Bank menentukan isi Laporan ini dengan mempertimbangkan enam prinsip kualitas laporan, yaitu Keseimbangan, Komparabilitas, Akurasi, Ketepatan Waktu, Kejelasan, dan Keandalan.

#### Prinsip Pelaporan Reporting Principles



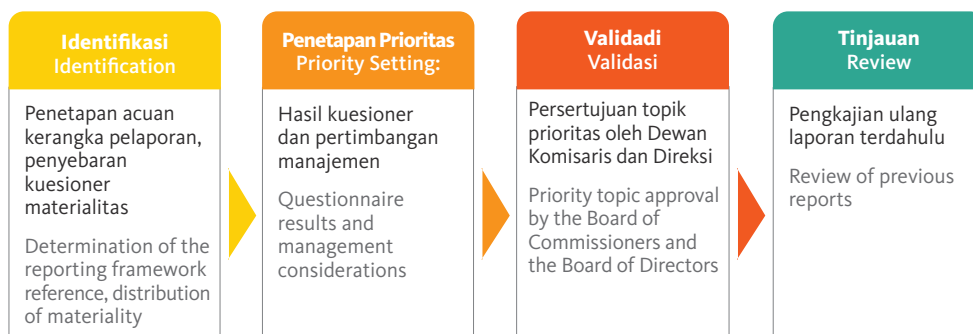
### Reporting Principles [102-46]

The Bank's Sustainability Report implements four GRI reporting principles, namely Stakeholder Engagement, Sustainability Context, Materiality, and Completeness. This is used to help the Bank determine the contents of this Report by considering the six principles of report quality, namely Balance, Comparability, Accuracy, Timeliness, Clarity, and Reliability.

### Proses Penetapan Laporan, Penentuan Topik dan Batasannya [102-46, 102-47, 102-49]

#### Proses Penetapan Laporan

Alur dalam penetapan laporan ini adalah sebagai berikut:



### Report Determination Process, Determination of Topics and Boundaries [102-46, 102-47, 102-49]

#### Report Determination Process

The flow in determining this report is as follows:



## Tentang Laporan About this Report

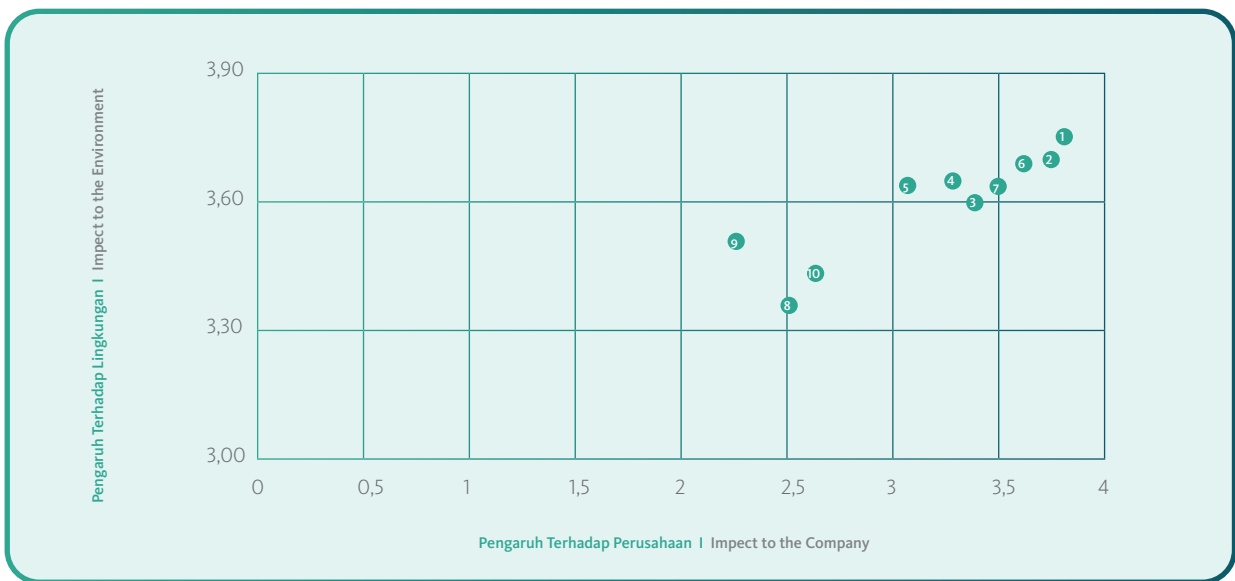
### Penentuan Topik Material

Topik material merupakan penetapan terhadap suatu perhatian utama atau isu yang menjadi prioritas yang berdampak signifikan bagi perusahaan dan pemangku kepentingan, serta terhadap pengambilan keputusan oleh perusahaan. Secara umum, topik material pada tahun 2020 dan topik material pada tahun 2021 tidak begitu jauh berbeda. Perubahan pada tingkat kepentingan material pada tahun 2021 terjadi oleh karena perhatian pemangku kepentingan yang bergeser ke arah terkait keberlanjutan, dimana pergeseran ini juga menyebabkan terjadinya penyesuaian terhadap kondisi internal dan eksternal perusahaan.

### Determination of Material Topic

Material topics are defined as issues that have a significant impact on the Company and Stakeholders, and have an influence on the Company's decision making. In general, the 2020 material topics and 2021 material topics are not much different. Changes in the level of material importance in 2021 occurred due to changes in stakeholder attention to sustainability issues, and adjusted to the Company's internal and external conditions.

**Matriks Topik Material**  
Material Topics in Matrix



#### Keterangan Legends

- 1: Kinerja Ekonomi | Economic Performance
- 2: Kinerja K3 | OHS Performance
- 3: Portofolio Produk | Product Portfolio
- 4: Masyarakat Lokal | Local Community
- 5: Emisi | Emission

- 6: Privasi Pelanggan | Customer Privacy
- 7: Energi | Energy
- 8: Pelatihan dan Pendidikan | Training and Education
- 9: Literasi Keuangan | Financial Literacy
- 10: Anti Korupsi | Anti-Corruption



## Tentang Laporan About this Report

### Batasan Laporan

Ruang lingkup laporan ini adalah unit kerja Maybank Indonesia, termasuk kantor cabang, dan perusahaan anak.

### Report Limits

The scope of this report is Maybank Indonesia's work units, including branch offices and subsidiaries.

Topik Topics	Pemangku Kepentingan Stakeholders		Ruang Lingkup Scopes
	Internal	Eksternal   External	
Kinerja Ekonomi Economic Performance	Pekerja Employees	1. Pelanggan 2. Pemasok 3. Pemerintah 4. Investor 1. Customers 2. Suppliers 3. Government 4. Investors	Seluruh Kantor Bank dan Anak Perusahaan (AP) All Bank Offices and Subsidiaries
Energi Energy	Pekerja Employees	Pemerintah Government	Seluruh Kantor Bank All Bank's offices
Emisi Emissions	Pekerja Employees	Pemerintah Government	Seluruh Kantor Bank All Bank's offices
Kesehatan dan Keselamatan Kerja (K3) Occupational Health and Safety (OHS)	Pekerja Employees	1. Nasabah 2. Pemasok 1. Customers 2. Suppliers	Seluruh Kantor Bank All Bank's offices
Masyarakat Lokal Local Communities	Pekerja Employees	1. Pemerintah 2. Masyarakat 1. Government 2. Communities	Seluruh Kantor Bank All Bank's offices
Privasi Pelanggan Customer Privacy	Pekerja Employees	1. Pemerintah 2. Pelanggan 1. Government 2. Customers	Seluruh Kantor Bank All Bank's offices
Portofolio Produk Product portfolio	Pekerja Employees	1. Pemerintah 2. Investor 1. Government 2. Investors	Seluruh Kantor Bank All Bank's offices

### Kajian Independen dan Verifikasi [102-56]

Untuk memastikan kualitas dan keandalan informasi yang disajikan, GRI merekomendasikan penggunaan external assurance oleh pihak ketiga yang independen. Atas pertimbangan tertentu, manajemen Maybank Indonesia masih belum melakukan kajian independen dan verifikasi. Namun demikian validasi atas informasi yang disajikan dalam laporan ini telah dilakukan oleh pihak internal.

### Independent Review and Verification [102-56]

To ensure the quality and reliability of the presented information, GRI recommended the use of external assurance by independent third party. Based on certain consideration, PPRO management still has not yet carried out the independent review and verification. However, validation for the presented information in this report has been carried out by internal.



# Pelibatan Pemangku Kepentingan

## Stakeholder Engagement [E.4, 102-40, 102-42, 102-43, 102-44]

Bank telah melakukan pemetaan (*mapping*) dan analisis atas kebutuhan pemangku kepentingan yang dilakukan melalui asesmen pemangku kepentingan berdasarkan tiga kriteria yang berkaitan erat dengan keberlanjutan perusahaan: keabsahan (*legitimacy*), kedekatan fisik (*proximity*) dan urgensi (*urgency*).

The Bank has conducted a mapping and analysis of stakeholder needs through a stakeholder assessment based on three criteria that are closely related to the sustainability of the company: legitimacy, physical proximity (*proximity*) and urgency (*urgency*).

Pemangku Kepentingan Stakeholders	Pembinaan Hubungan Relationship	Metode Pendekatan Approach Method	Frekuensi Keterlibatan Engagement Frequency	Topik Utama Key Topics
Pemegang Saham Shareholders	Komunikasi Communication	RUPS GMS	Sekali setahun Once a year	Keamanan dan tingkat pengembalian investasi Assurance and return on investment
		RUPSLB EGMS	Jika diperlukan If required	
		Paparan Publik Public Expose	Sekali setahun Once a year	
Pelanggan Customers	Pemberdayaan dan Komunikasi Empowerment and Communication	Layanan <i>Call Center</i> dan Operasional Call Centre and operations	Setiap saat At all times	<ul style="list-style-type: none"> <li>Konsistensi kualitas produk</li> <li>Pengembangan produk</li> <li>Informasi produk dan jasa</li> <li>Keamanan data</li> <li>Product quality consistency</li> <li>Product development</li> <li>Product and service information</li> <li>Data security</li> </ul>
		Informasi media Media information	Setiap saat At all times	
		Survei Kepuasan Pelanggan	Setahun sekali once a year	
		<i>Gathering</i>	Minimal setahun sekali At least twice a year	
Pekerja Employees	Pemberdayaan dan Kolaborasi Empowerment and Collaboration	Media Kominasi Internal Internal Communication Media	Setiap saat At all times	<ul style="list-style-type: none"> <li>Perlakuan adil dan setara dalam perencanaan karir dan remunerasi</li> <li>Tempat kerja yang aman dan sehat</li> <li>Pemberitahuan hak-hak karyawan</li> <li>Sharing knowledge dan diskusi terkait ketenagakerjaan</li> <li>Fair and equal treatment in career planning and remuneration</li> <li>Safe and healthy workplace</li> <li>Employee rights notice</li> <li>Sharing knowledge and discussions related to employment</li> </ul>
		Majalah Internal Kabar Maybank Kabar Maybank Internal Magazine	Setiap bulan Once a month	
		Pelatihan dan Pendidikan Training and Education	Sesuai kebutuhan As needed	
		Pertemuan-pertemuan internal, termasuk: Brownbag Session, Employee Festival, Year End party, Health Talk, Townhall Meeting, Sharing Knowledge, Conservation with Management, Regional Transformation Roadshow, dan lain-lain Internal meetings, including: Brownbag Session, Employee Festival, Year End party, Health Talk, Townhall Meeting, Knowledge Sharing, Conservation with Management, Regional Transformation Roadshow, and others	Secara periodic tergantung masing-masing jenis pertemuan Periodically depending on each type of meeting	
		<i>Employee Engagement Survey</i>	Setahun sekali Once a year	

## Pelibatan Pemangku Kepentingan [E.4, 102-40, 102-42, 102-43, 102-44] Stakeholder Engagement

Pemangku Kepentingan Stakeholders	Pembinaan Hubungan Relationship	Metode Pendekatan Approach Method	Frekuensi Keterlibatan Engagement Frequency	Topik Utama Key Topics
Pemerintah Government	Komunikasi dan Konsultasi Communication and Consultation	Laporan Tahunan Annual Report	Setahun sekali Once a year	<ul style="list-style-type: none"> <li>• Hubungan yang konstruktif dengan regulator</li> <li>• Kepatuhan pada peraturan dan perundangan</li> <li>• Peningkatan kualitas tata kelola</li> <li>• Constructive relationship with regulator</li> <li>• Compliance with laws and regulations</li> <li>• Improved quality of governance</li> </ul>
		Laporan Keberlanjutan Sustainability Report		
		Pelaporan ke Regulator terkait aspek Syariah dan Dewan Syariah Nasional Reporting to Regulators related to Sharia aspects and the National Sharia Council	Minimal setahun sekali At least once a year	
Serikat Pekerja Trade Union	Pemberdayaan dan Kolaborasi Empowerment and Collaboration	Sosialisasi kebijakan Policy Dissemination	Minimal setahun sekali At least once a year	<ul style="list-style-type: none"> <li>• Pengertian timbal balik antara perusahaan dengan karyawan</li> <li>• Pemenuhan hak-hak dan kewajiban karyawan</li> <li>• Understanding of reciprocity between the company and employees</li> <li>• Fulfillment of employee rights and obligations</li> </ul>
		Membahas Perjanjian Kerjasama Discussing the Cooperation Agreement	Dua tahun sekali Once in two years	
Media	Komunikasi Communication	Siaran Pers dan Konferensi Pers Press Releases and Press Conferences	Sesuai kebutuhan According to the needs	<ul style="list-style-type: none"> <li>• Kinerja keuangan dan non-keuangan</li> <li>• Perkembangan dan realisasi program CR</li> <li>• Informasi tentang kegiatan CR Perusahaan</li> <li>• Financial and non-financial performance</li> <li>• Development and realization of the CR program</li> <li>• Information about Company CR activities</li> </ul>
Masyarakat Communities	Komunikasi dan Pemberdayaan Communication and Empowerment	Kegiatan CSR CSR Activities	Minimal per kuartal atau sesuai kebutuhan Minimum per quarter or as needed	<ul style="list-style-type: none"> <li>• Mitigasi dampak sosial lingkungan dan kinerja program di bidang terkait</li> <li>• Perkembangan realisasi program CR pada aspek ekonomi, sosial, dan lingkungan</li> <li>• Informasi mengenai kegiatan Perusahaan</li> <li>• Mitigation of environmental social impacts and program performance in related fields</li> <li>• Development of the realization of the CR program in economic, social, and environmental aspects</li> <li>• Information on Company activities</li> </ul>
		Laporan Keberlanjutan Sustainability Report	Setahun sekali Once a year	



# Indeks GRI Standard – Core [GRI 102-55]

## GRI Standard Index – Core

GRI – Standard	KETERBUKAAN   DISCLOSURE		Halaman Page
	No Indeks Index	Judul Titles	
<b>DISCLOSURE UMUM   GENERAL DISCLOSURES</b>			
<b>GRI 102: Disclosure Umum General Disclosures</b>	<b>Profil Organisasi   Organization Profile</b>		
	102-1	Nama Organisasi Organization Name	54
	102-2	Kegiatan, Merek, Produk, dan Jasa Activity, Brands, Products, and Services	54, 60
	102-3	Lokasi Kantor Pusat Organization Headquarters	55
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# Umpan Balik [G.2]

## Feedback Form

Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirim email atau mengirim formulir ini melalui fax/pos.

We would like to ask all stakeholders to kindly provide feedback after reading this Sustainability Report by sending email or this form by fax/mail.

**Mohon pilih jawaban yang paling sesuai**

**Please choose the most appropriate answer**

- Laporan ini menarik dan mudah dimengerti | This report is interesting and easy to understand.  
 Tidak setuju | Disagree       Netral | Neutral       Setuju | Agree
- Laporan ini sudah menggambarkan kinerja Bank dalam pembangunan keberlanjutan | This report describes the Bank's performance in  
 Tidak setuju | Disagree       Netral | Neutral       Setuju | Agree
- Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Bank | This report increases Your trust to the Bank's sustainability.  
 Tidak setuju | Disagree       Netral | Neutral       Setuju | Agree
- Topik material apa yang paling penting bagi Anda: (nilai 1=paling penting s/d 4=paling tidak penting) | Material topic(s) which is (are)
  - Ekonomi Kinerja | Economic Performance ( )
  - Anti-korupsi | Anti-corruption ( )
  - Produk Portofolio | Product Portfolio ( )
  - Energi | Energy ( )
  - Privasi Pelanggan | Customer Privacy ( )
  - Keuangan Literasi | Financial Literacy ( )
  - Pelatihan dan Pendidikan | Training and Education ( )

Mohon berikan saran/usul/komentar anda atas laporan ini.  
Kindly provide your inputs/suggestions/comments about this report.

### Profil Anda | Your Profile


Nama | Name : \_\_\_\_\_  
 Pekerjaan | Occupation : \_\_\_\_\_  
 Nama Lembaga/Perusahaan | Name of Institution/Company : \_\_\_\_\_  
 Golongan Pemangku Kepentingan | Stakeholder Group : \_\_\_\_\_


Pemerintah | Governance       Perusahaan | Corporate       Masyarakat | Community  
 Industri | Industry       LSM | NGO       Lainnya | Others

Mohon kirimkan Kembali lembar upan balik kepada:  
Please return this feedback form to:

#### Sekretaris Perusahaan | Corporate Secretary

**Sentral Senayan III**  
 Jl. Asia Afrika No. 8, Gelora Bung Karno  
 Jakarta 10270, Indonesia

 : (62-21) 2922 8888

 : (62-21) 2922 8914

 : investorrelation@maybank.co.id

## INDEPENDENT ASSURANCE STATEMENT

**PT Bank Maybank Indonesia Tbk**  
**Sustainability Report 2021**  
**Statement No: 18/IAS/CBC/VII/2022**  
**Type 1, Moderate Level**

### **Scope of Engagement in Assurance**

CBC Global Indonesia (“CBC Global Indonesia”, “us” or “we”) were commissioned by PT Bank Maybank Indonesia Tbk (“Maybank Indonesia”) with the objective to provide assurance of Maybank Indonesia’s 2021 Sustainability Report (the “Report”) in relation with accordance to GRI Sustainability Reporting Standards (GRI Standards) 2016, 2018 & 2020 and the adherence to AA1000 Accountability Principles (2018) with assurance over the Subject Matter presented in the Report, for the reporting year ended 31st December 2021. **This statement is intended to be used by stakeholders & management of Maybank Indonesia.**

The **scope and limitation** of our work is restricted to the following areas:

### **Subject Matter**

- General Disclosure
- Economic Performance
- OHS Performance
- Product Portfolio
- Local Community
- Emission
- Customer Privacy
- Energy
- Training and Education
- Financial Literacy
- Anti-Corruption

### **Type and Level of Assurance**

Our assurance engagement was planned and performed to meet the requirements of a **Type 1 “moderate level”** of assurance as defined by AA1000 Assurance Standard (AA1000AS) v3 to evaluate the nature and extent of Maybank Indonesia’s adherence to all four AA1000 AccountAbility Principles (2018): Inclusivity, Materiality, Responsiveness and Impact. A moderate level of assurance to address risks of information and conclusions of the report being is reduced, meaning not reduced to very low, but not zero.

**We have not performed any work, and do not express any conclusions, on any other information outside of the Subject Matter** that may be published in the Report or on



Maybank Indonesia's website for the current reporting period or for previous periods and assumed that the financial data and figures provided by Maybank Indonesia has been audited by independent parties therefore, presentation of financial data and figures in the report NOT within the scope of assurance.

### **Responsibilities of the Management of Maybank Indonesia**

The Management of Maybank Indonesia has sole responsibility for preparing and presenting the Subject Matter in accordance with GRI Standard and preparing the Report in adherence to the AA1000 Principles (2018). Maybank Indonesia's responsibilities also include maintaining effective internal controls over the information and data, resulting in the preparation of the Subject Matter in a way that is free from material misstatements.

### **Responsibilities, Competencies and Independency of CBC Global Indonesia**

Our responsibility is to plan and perform our work to obtain assurance over whether the Subject Matter has been prepared in accordance with the GRI Standard and to report to Maybank Indonesia in the form of an independent assurance conclusion, based on the work performed and the review progress. We must also express a conclusion over whether the Report adheres to the AA1000 Principles (2018) and comment on the nature and extent of each Principle individually. All this engagement was carried out by an independent team of sustainability assurance professionals whose already obtained the **Certified Sustainability Report Assurer (CSRA) and any relevant certifications.**

CBC Global Indonesia is bounded by rules of conduct and professional practice relating to independence and quality overseen by AccountAbility ([www.accountability.org/standards/licensing/AA1000](http://www.accountability.org/standards/licensing/AA1000) as licensed-providers) and has established policies and procedures that are designed to ensure that our team maintain independence and integrity. We had no financial interest in the operation of Maybank Indonesia other than for the assessment and assurance of this report. We don't accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used, or to any person by whom the independent assurance opinion statement may be read.

### **Methodology**

We conduct the following assurance procedures and activities:

- Pre-engagement to ensure the independence and impartiality of the assurance team.
- Kick-off meeting and initial analysis of the report document submitted by the Company.

- Review, assess and evidence the reliability and quality of sustainability performance and disclosed information as specified in the Report content for the reporting period of 1<sup>st</sup> of January up to 31<sup>st</sup> of December 2021.
- Evaluate the adherence of report content, disclosure and presentation against the **criteria of standard, principles, and indicators using references from AA1000AS v3, AA1000AP (2018) (AccountAbility Principles), GRI Standards and POJK51.**
- Adopt IPCC Guidelines for calculation methodology of energy used and emission.
- Assess indicators data and traced back data to the sources.
- Discuss and analysis data and reports with management and data contributor by digital platform.
- Release the Independent Assurance Statement that CBC Global Indonesia has approved.
- Issue the Management Letter.

### **Finding and Conclusions**

From the assurance program and the evidence, we have obtained, a detailed review against the AA1000 AccountAbility Principles of Inclusivity, Materiality, Responsiveness and Impact, the GRI Standards 2016, 2018 and 2020, and POJK 51 is set out below:

#### INCLUSIVITY

An assessment was made to investigate the engagement of all key stakeholders within the company. The presentation of stakeholder's inclusivity in the report is fairly identified and covers all Maybank Indonesia's inclusivity material issues. The stakeholder's engagement has been held through communication based on various methods and approaches in a pandemic situation with the contributions of all key stakeholders includes their internal and external stakeholders to develop an accountable and strategic sustainability topic. Maybank Indonesia has sustainable finance task force in order to engage with any related stakeholders.

#### MATERIALITY

An assessment was made to investigate the material information disclosed by the company. The report fairly covers the organization's material issues by using materiality matrix and boundary mapping through the stakeholder's inclusivity process. The materiality topics shows in the report provide a fair and sufficient information and aligned with risk management within the company which enables its stakeholders to make a professional judgment about Maybank Indonesia's performance and management. The aspects of environmental, social and economics were already covered in the report.

## RESPONSIVENESS

An assessment was made to investigate the transparency act of the company on material sustainability topics and their related impacts. The report covers Maybank Indonesia's responsiveness issues. All the information related to the responses from management to its stakeholder's inputs and complaints has been included in the report and any others company's mechanisms transparently and appropriateness the responses to a strategic stakeholder engagement management. The Whistleblowing Governance Committee (WBGC) runs effectively to channels stakeholders complaints and suggestions.

## IMPACT

The Report content discloses data and information indicating the impacts of the Company's decisions, activities, and services on the economy, environment, and society. An assessment was made to investigate the practice of the company to monitor, measure and be accountable for how their actions affect their broader ecosystems. In overall, disclosures of impacts in the Report content are rather balance and adequate with both metric and qualitative information. However, the Company still needs to have a social impact assessment of their programs. We also suggest the Company to validate their environmental calculation by third party.

### **GRI Standard Principles**

The report has followed the **core option** of GRI Standards where at least one of the disclosures of each material topic is presented in the report. The disclosures of management approach for each material topic in general are fairly disclosed. The Management has applied the principles for defining the report's quality (balance, comparability, accuracy, timeliness, clarity, and reliability) and the principles for defining the report's content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and supporting documents were adequately presented during the assurance program.

### **Opinion Statement**

Our professional and certified team of sustainability report assurer has assured this report in accordance with the AA1000AP (2018), AA1000AS v3 and GRI Standards 2016, 2018 and 2020. From the review progress, we conclude that the Maybank Indonesia's Sustainability Report 2021 provides a fair view of the all the Maybank Indonesia's programs and performances during 2021. The extent to which the GRI Standards has been applied in the Report and conclude this report has been prepared in accordance with GRI Standards - Core Option. We conclude that the data in 2021 for all material topics performance indicators are fairly represented and there is nothing has come to our attention that would cause us to believe that Maybank Indonesia has not given the reliable data.

### **Recommendations**

There are some suggested recommendations for the management of Maybank Indonesia:

1. To conduct materiality test following the globally accepted standards (e.g AA1000 SES) in the future sustainability report.
2. To conduct stakeholder engagement inline with AA1000 Stakeholder Engagement Standard (AA1000SES 2015).
3. To develop a web-based sustainability bank data which record Maybank Indonesia's sustainability performance, such as environmental data: energy used, emission produced, water used, and waste management.
4. To conduct social impact assessment by independent third party using globally accepted and recognized standard. For environmental data, it is recommended to validate the calculation by independent third party.

For and on behalf of PT CBC Global Indonesia  
Jakarta, July 22<sup>nd</sup>, 2022



**Maman Atmaja S.E, CSRA**  
Business Development Manager

---

**PT CBC Global Indonesia**

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Blok M No 12 The Icon BSD City  
Tangerang – Banten  
Email: [services@cbcglobalindonesia.com](mailto:services@cbcglobalindonesia.com)

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# 2021

Sustainability  
Report

# GROWING

*with you*



**Maybank**

PT Bank Maybank Indonesia Tbk

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