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PT Bank Danamon Indonesia Tbk

Analyst Briefing - Six Months FY 2022 Financial Results

Jakarta, 28 July 2022



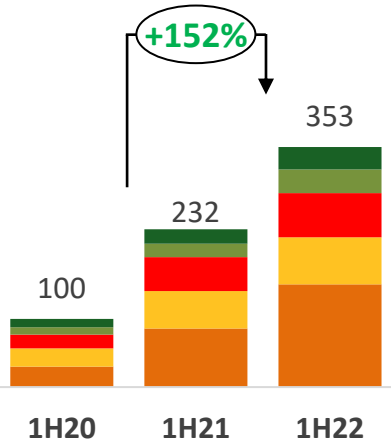
Collaboration Highlights

1H22 Financial Highlights

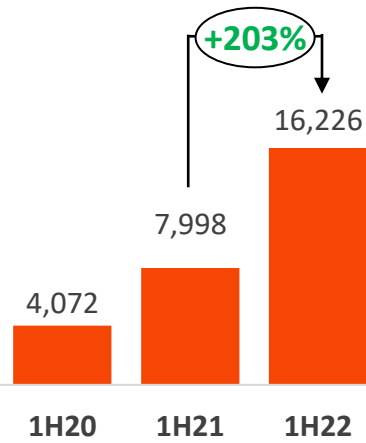
MUFG Collaboration and Digital Banking Highlights

MUFG Collaboration: Robust Growth with Continued Diversification

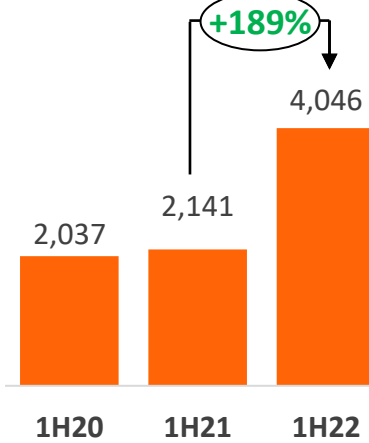
Number of Deals*



Synergy Loan (Rp bn)

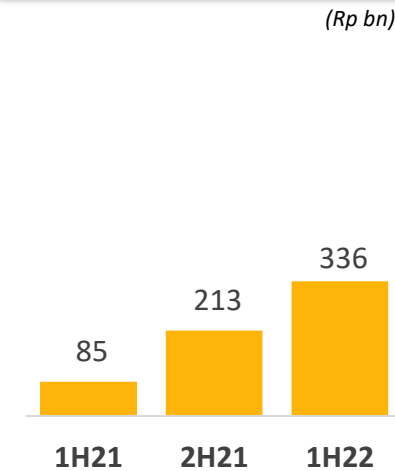


Synergy CASA (Rp bn)

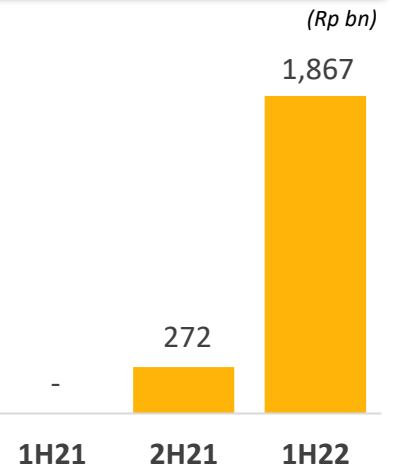


Synergy Deals Diversification

Mortgage (Rp bn)



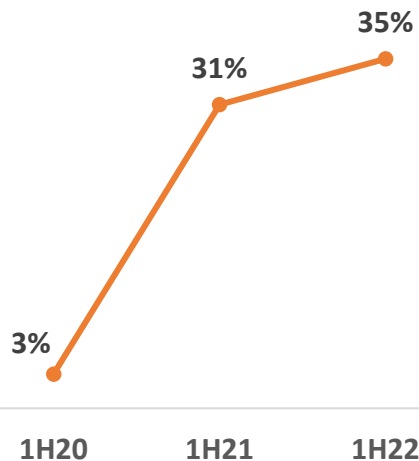
Government Bond Sales (Rp bn)



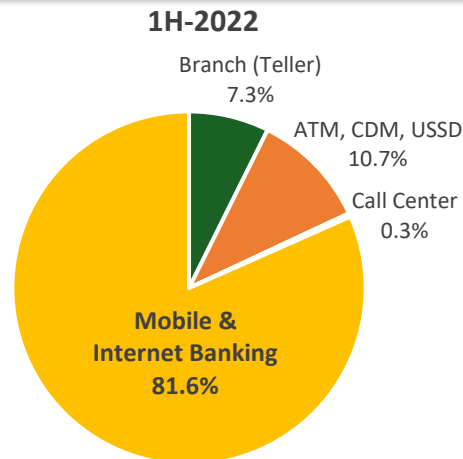
*) Accumulated number of deals; legends by products:
■ Financial Supply Chain ■ Sharia Finance
■ Employee Benefit Program ■ EB Bilateral Loan ■ CASA, etc.

Digital Banking: Steady Increase in Penetration Accompanied by Enhanced Capabilities

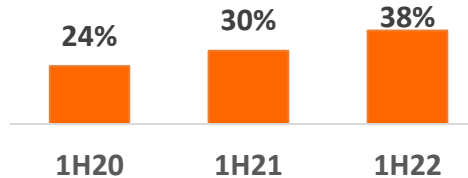
NTB via Digital Channel



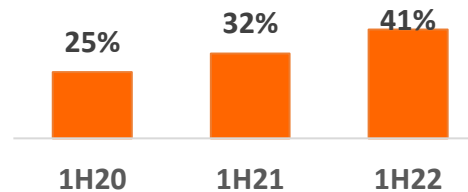
Digital Transaction Penetration



TD Online



Bonds Transaction



Capabilities Enhancement



FX Trx on
D-Bank PRO



API Onboarding &
Direct Debit



WhatsApp
Banking

Partnerships Expansion



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Danamon, Adira Finance and MUFG Collaboration at Automotive Ecosystem

- As one group, leveraging the synergies and strengths of Danamon-Adira Finance and MUFG, we continue our journey in executing our commitment to support the recovery and long-term growth of automotive ecosystem in Indonesia.
- Marking the journey, we continue developing our valued propositions and collaborating with prime auto exhibitions.

Value Propositions

Special Products and Programs to Match Customer Needs

Attractive Pricing



Expand Product



Green Financing (EV)



Employee Program



Pre-Approved Program



Syariah Program



Strategic and Effective Marketing Campaigns

Mobile Exhibitions in ±90 Branches

Billboards in 10 Locations

Posters and Banners in ±100 branches

Digital Channel and Social Media



Auto Exhibitions

INDONESIA INTERNATIONAL MOTOR SHOW
HYBRID AUTOMOTIVE EXPERIENCE

IIMS
Surabaya
(1-5June)

IIMS
Makassar
(21-25Sep)

Apply Special Pricing during Events

JAKARTA FAIR
KEMAYORAN
2022
(9Jun-17Jul)



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Collaboration Highlights

1H22 Financial Highlights

YoY NPAT Growth by 70% Driven by Loan Growth and CoC Normalization

Prudent Loan Selection

- Quarterly loan growth in all lines of business; total loan increased by 6% YoY.
- EB portfolio grew 18% YoY and reached Rp67tn, supported by collaboration with MUFG and focus on blue chip companies and SOE.
- ADMF's 1H22 new financing increased by 21% compared to the same period last year.

Granular Funding Growth

- Institutional Approach and Collaboration with MUFG resulted in 17% YoY CASA growth.
- CASA ratio reached 64.4% in 1H22 from 56.3% in 1H21.

Asset Quality

- Consolidated NPL% improved by 20 bps YoY to 2.8% in 1H22.
- NPL coverage improved by 200bps YoY to 203%.
- LAR% (include COVID restructure still under forbearance) improved 490bps YoY to 15%.

Profitability

- NIM improved by 40bps driven by improvement in funding composition and cost of fund.
- Risk adjusted NIM improved by 200bps YoY.
- NPAT increased by 70% YoY and reach Rp 1.7 trillion in 1H22.

1H-2022 Balance Sheet Highlights

In Rp billion	1H21	1H22	YoY	1Q22	2Q22	QoQ
Total Assets	193,751	193,575	-	195,992	193,575	-1%
Total Loan Portfolio and Trade Finance ¹⁾	131,434	139,701	6%	132,476	139,701	5%
Government Bonds	34,877	19,628	-44%	22,572	19,628	-13%
Total Funding	134,609	134,031	-	135,612	134,031	-1%
CASA	68,184	79,648	17%	74,859	79,648	6%
Time deposits	52,874	44,030	-17%	48,840	44,030	-10%
Borrowings and LT. Funding	13,551	10,353	-24%	11,913	10,353	-13%
Equity	43,780	45,249	3%	44,623	45,249	1%

1) Trade Finance includes marketable securities.

1H-2022 Income Statement

In Rp billion	1H21	1H22	YoY	1Q22	2Q22	QoQ
Net Interest Income	6,816	6,965	2%	3,468	3,497	1%
Non Interest Income	1,350	1,273	-6%	666	607	-9%
Operating Income	8,166	8,238	1%	4,134	4,104	-1%
Operating Expenses	(4,201)	(4,516)	8%	(2,199)	(2,317)	5%
PPOP	3,965	3,722	-6%	1,935	1,787	-8%
Cost of Credit	(2,529)	(1,508)	-40%	(792)	(716)	-10%
Operating Profit	1,436	2,214	54%	1,143	1,071	-6%
NPAT	998	1,695	70%	860	835	-3%

1H-2022 Key Financial Ratios

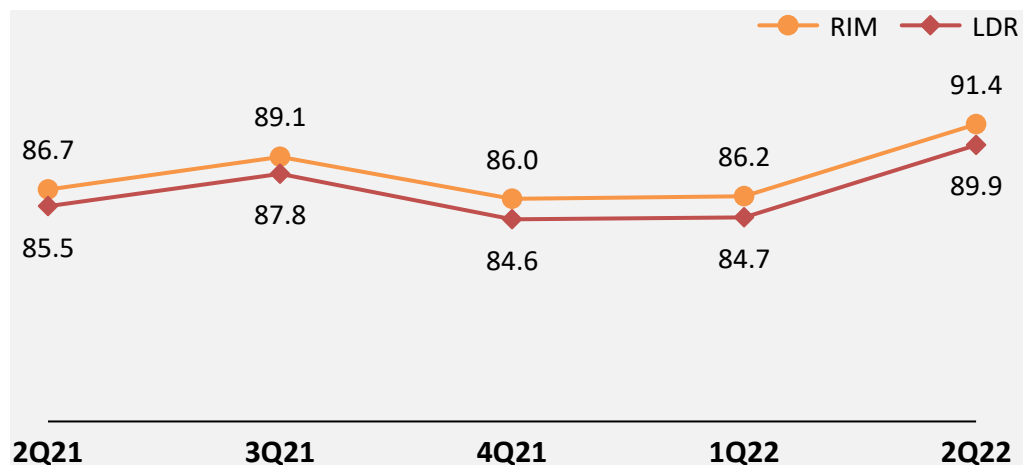
In %	1H21	1H22	YoY	1Q22	2Q22	QoQ
NIM	7.5	7.9	0.4	7.9	7.9	-
CoC	3.9	2.3	-1.6	2.5	2.1	-0.4
Risk-adjusted NIM	3.6	5.6	2.0	5.4	5.8	0.4
Cost to Income	51.4	54.8	3.4	53.2	56.5	3.2
CASA Ratio	56.3	64.4	8.1	60.5	64.4	3.9
RIM	86.7	91.4	4.7	86.2	91.4	5.2
NPL Gross	3.0	2.8	-0.2	2.8	2.8	-
Loan Loss Coverage (LLC)	182.9	202.9	20.0	209.4	202.9	-6.5
Loan at Risk Coverage excl. COVID ¹⁾	38.5	48.5	10.0	47.3	48.5	1.2
Loan at Risk Coverage incl. COVID ²⁾	27.3	37.3	10.0	37.8	37.3	-0.5
ROAA	1.0	1.7	0.7	1.8	1.7	-0.1
ROAE	5.2	8.7	3.5	8.8	8.5	-0.3
CAR – Consolidated	26.1	26.0	-0.1	26.0	26.0	-

1) NPL + SM + Restructured Loan Coll. 1.

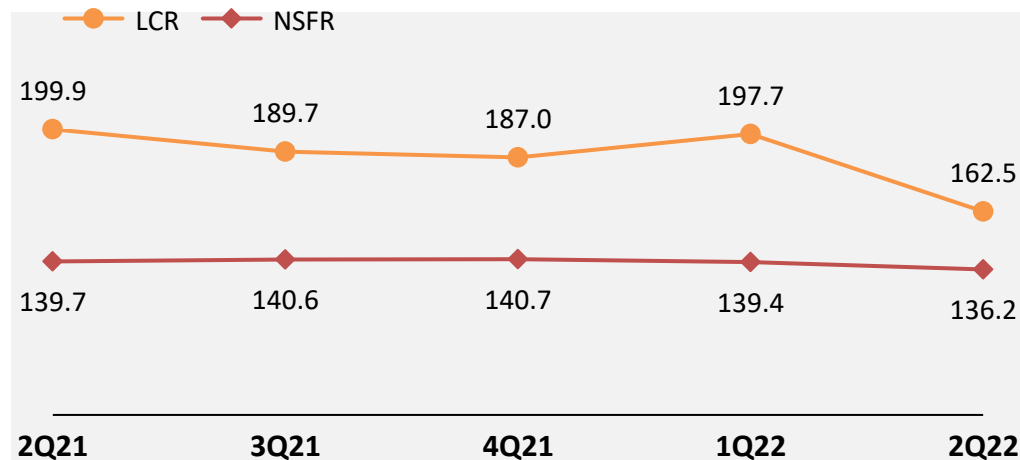
2) NPL + SM + Restructured Loan Coll. 1 including COVID Restructured Loans (Under Forbearance).

Granular Funding Through Institutional Approach and Collaboration with MUFG

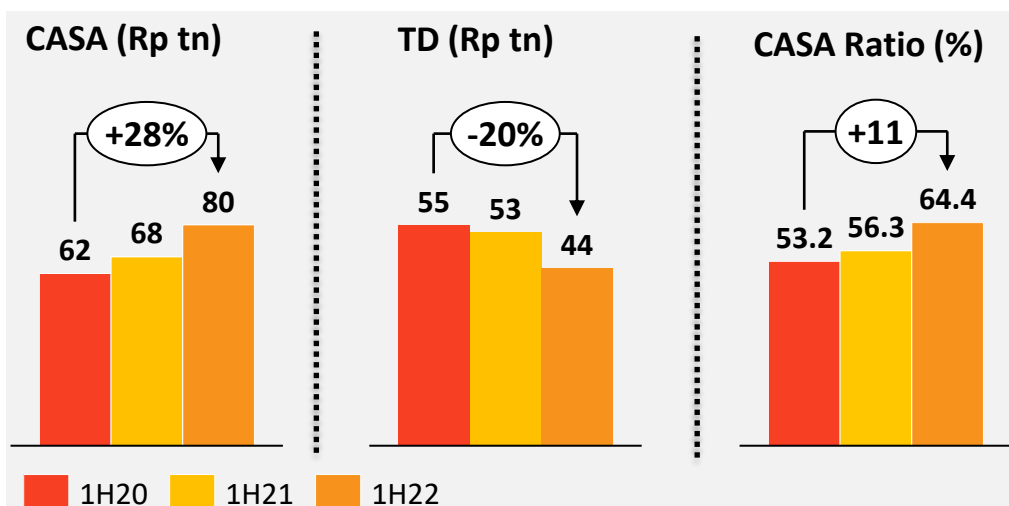
RIM & LDR (%)



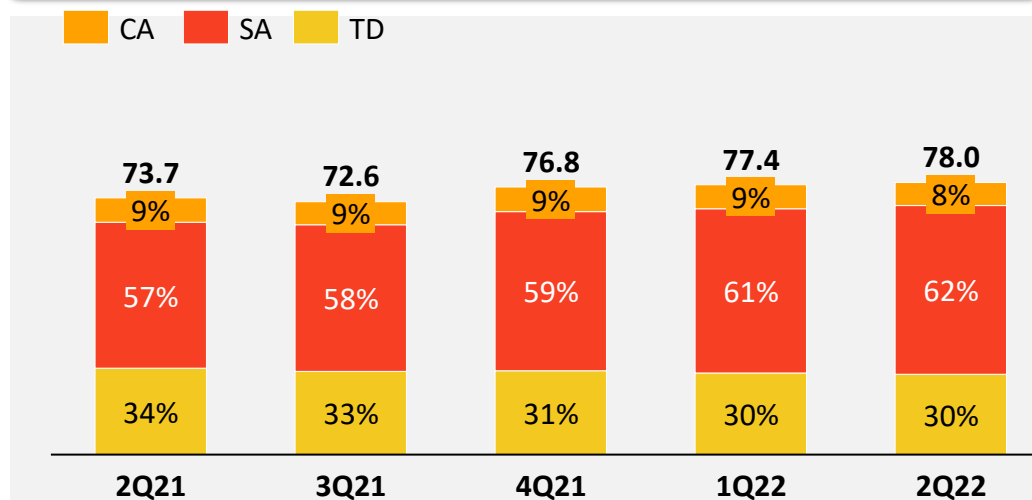
LCR & NSFR (%)



CASA , TD & CASA Ratio – Improved CASA Ratio



Strong Focus on Granular Funding* (Rp tn)

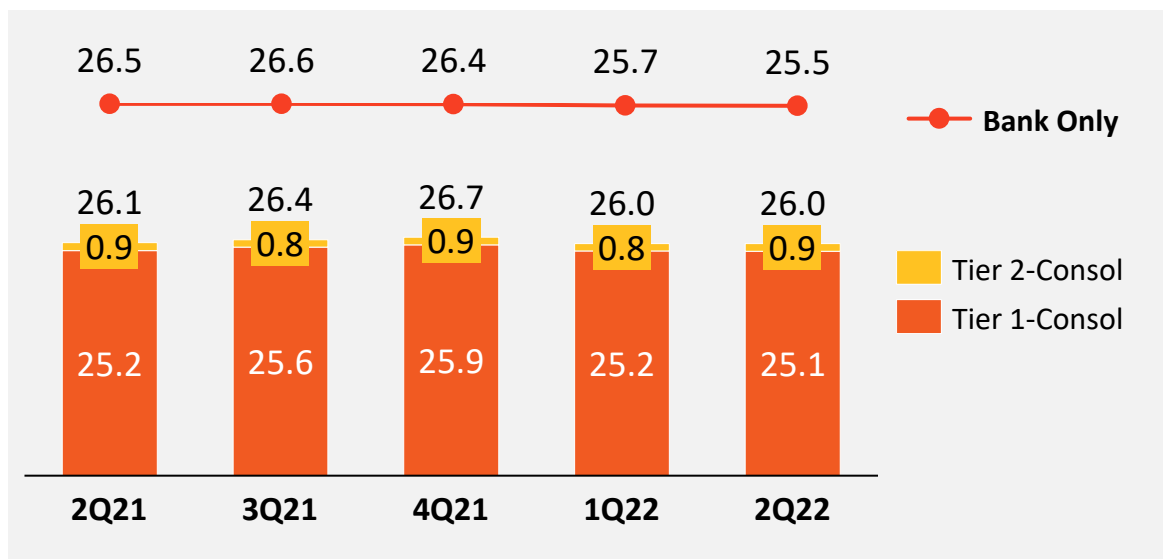


*CA, SA and regular TD IDR from Consumer and SME banking

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Strong Capital as Foundation for Reaching the Growth Aspirations

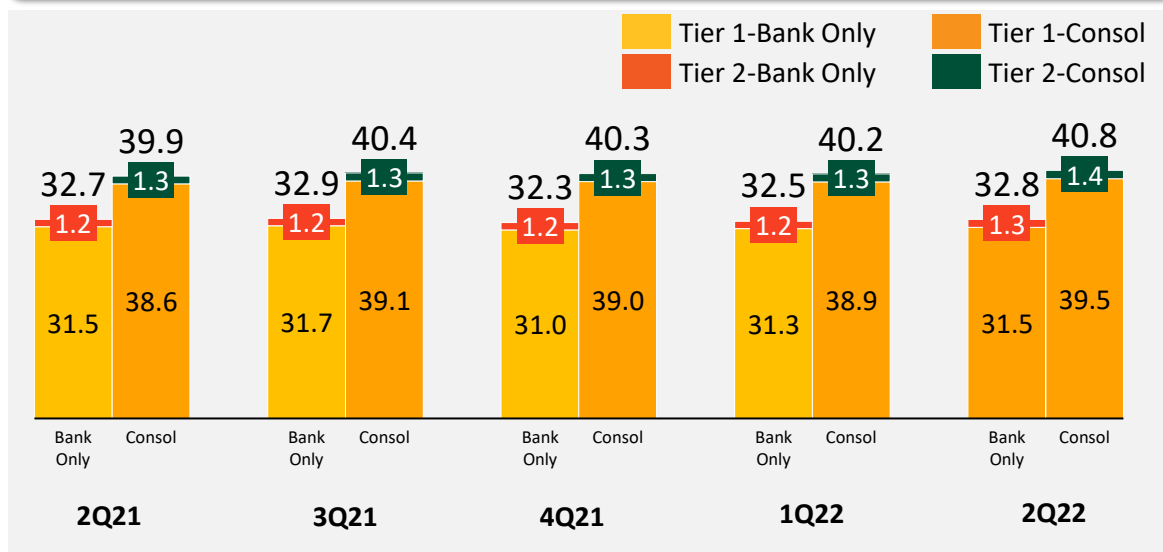
Capital Adequacy Ratio (%)



Market and Operational Risk Charges (%)

%	2Q21	3Q21	4Q21	1Q22	2Q22
CAR w/ Credit Risk	34.0	34.3	34.8	33.5	33.2
Market Risk Charge	-0.4	-0.3	-0.3	-0.3	-0.1
Operational Risk Charge	-7.5	-7.6	-7.8	-7.2	-7.1
CAR Consolidated	26.1	26.4	26.7	26.0	26.0

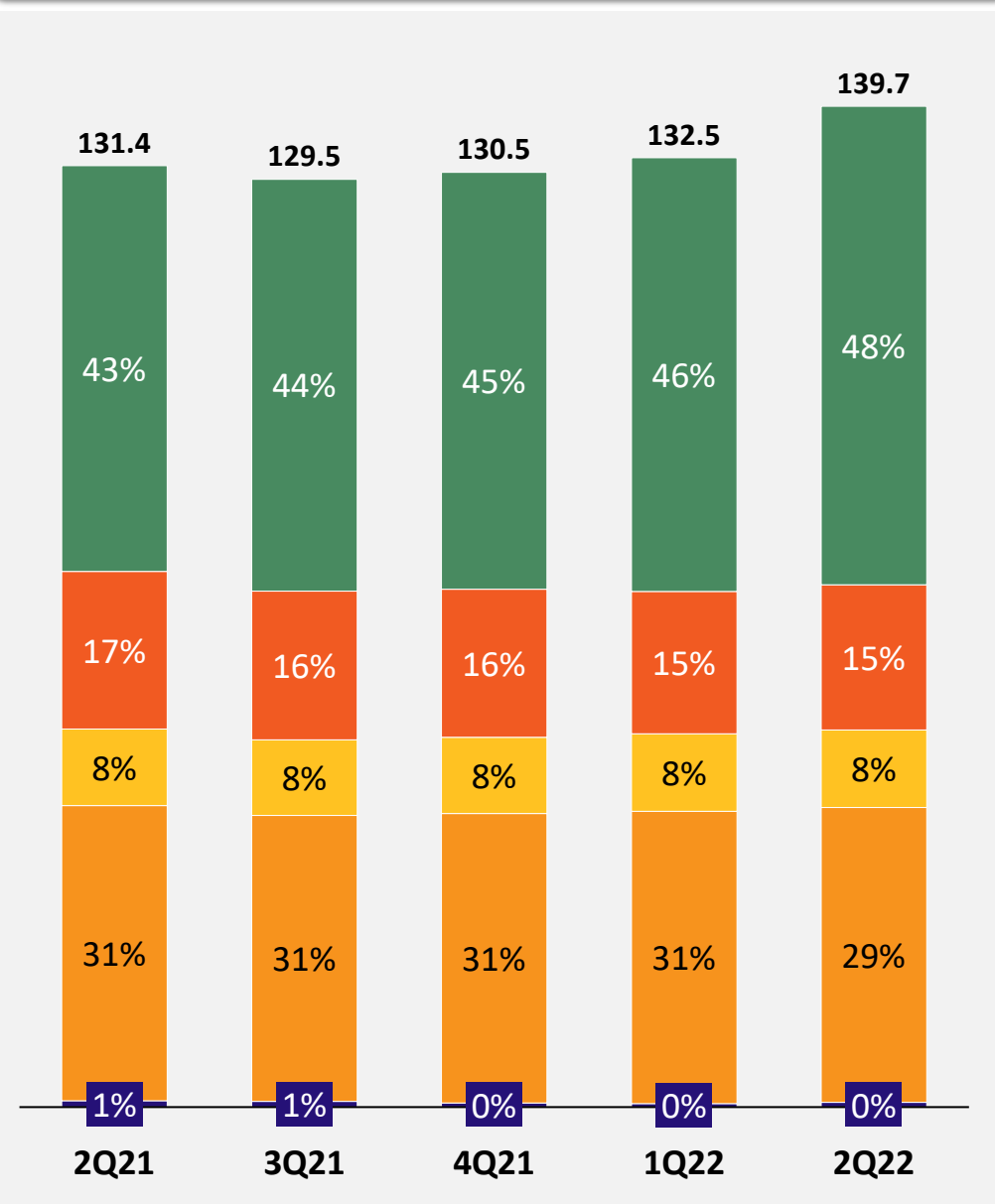
Tier 1 and Tier 2 Consolidated Capital



- Consolidated Capital Adequacy Ratio (CAR) was 26.0%, far above the minimum requirement.
- Almost 100% of the capital derived was from Tier 1 Capital.

QoQ Loan Growth Across Business Lines, Total Loan Increased by 6% YoY

Composition of Loan Portfolio & Trade Finance¹⁾ (Rp tn)



Growth of Loan Portfolio & Trade Finance¹⁾ (Rp bn)

	Rp bn	1H21	1H22	YoY	1Q22	QoQ
Wholesale Business	Enterprise Banking ²⁾ & FI	56,574	66,796	18%	60,530	10%
	SME	21,975	20,273	-8%	19,877	2%
Consumer Business	Consumer ³⁾	10,705	11,092	4%	10,800	3%
	Adira Finance	41,252	41,140	-	40,762	1%
	Other Loans ⁴⁾	928	401	-57%	507	-21%
Total		131,434	139,701	6%	132,476	5%

1) Trade finance includes marketable securities.

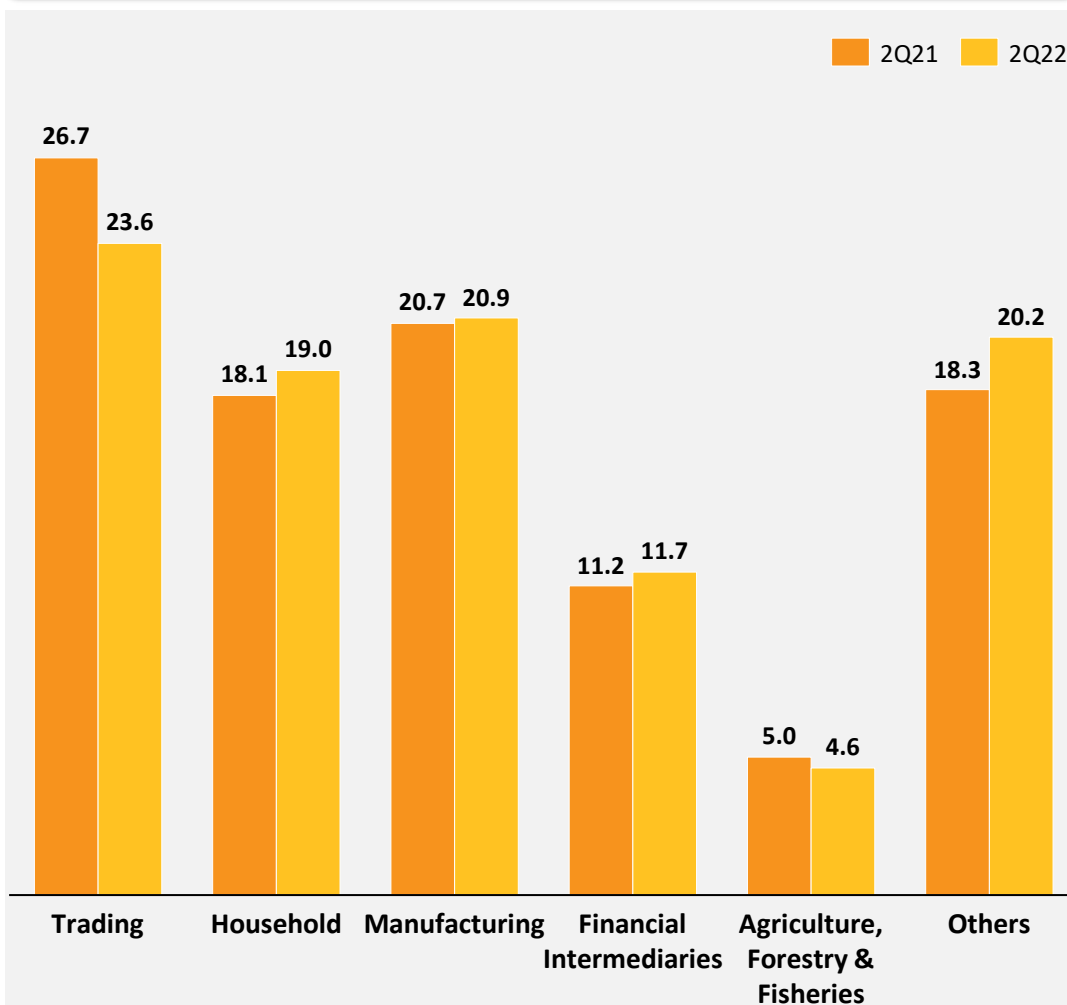
2) Enterprise Banking: Commercial and Corporate.

3) Consumer: Mortgage, Unsecured Personal Loan, Credit Card, and Others.

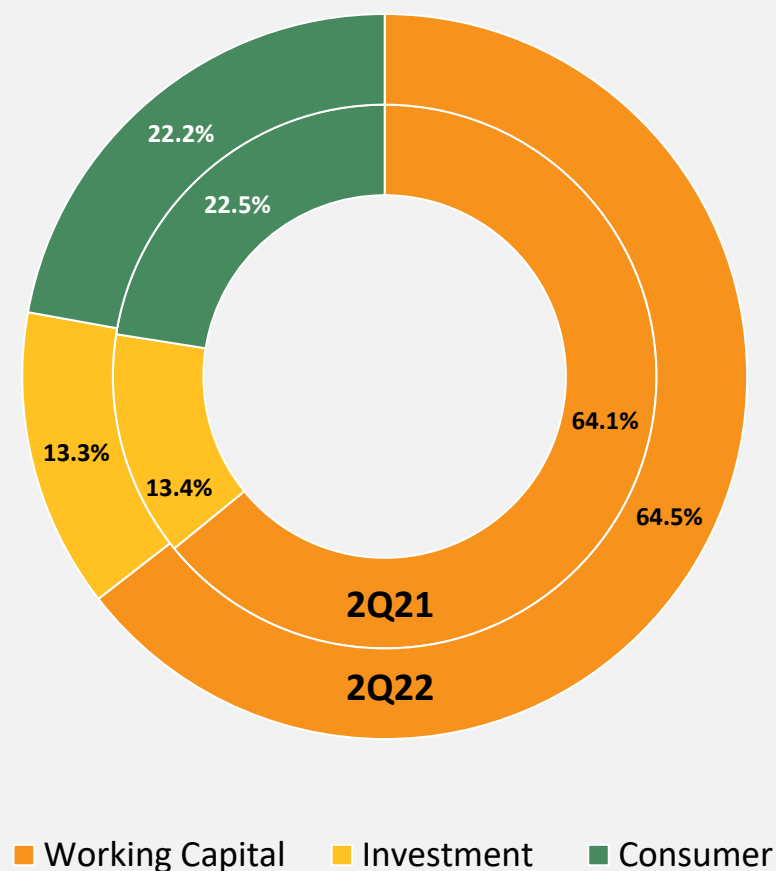
4) Other Loans: ex-BNP portfolio+Micro

Diversified Sector Loan Composition, Dominated by Working Capital

Loans by Sector (% of total loans)



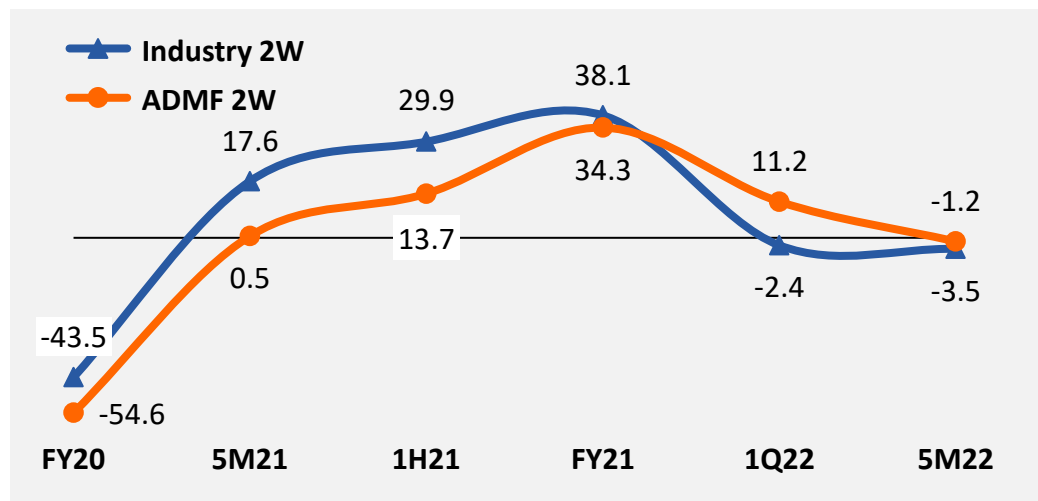
Loans by Purpose



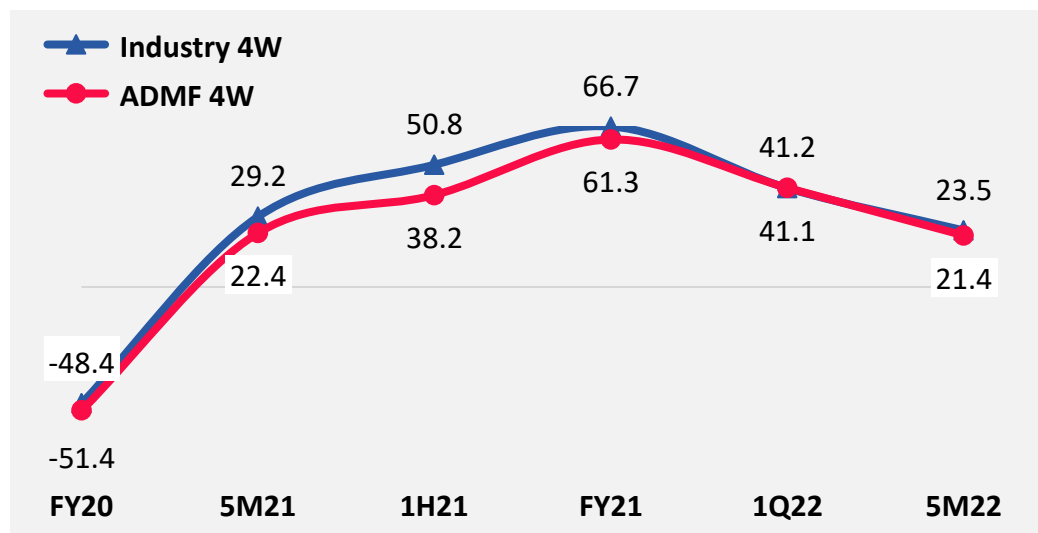
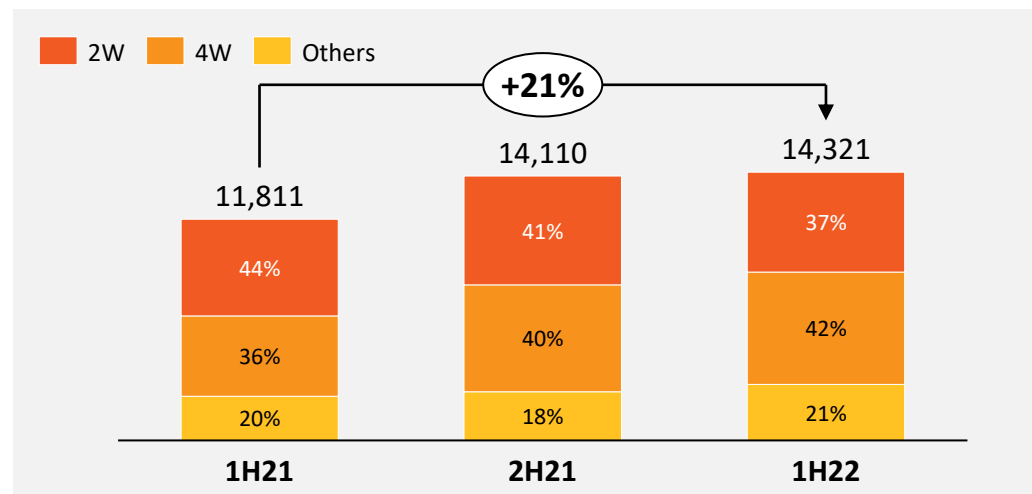
*)Note: Bank Only

ADMF New Financing Remained Steady

ADMF units New Financing vs. Industry



ADMF Loan Disbursement Amount (in Rp bn)



(% YoY growth based on cumulative YTD)

Note: Industry data from AISI and Gaikindo.

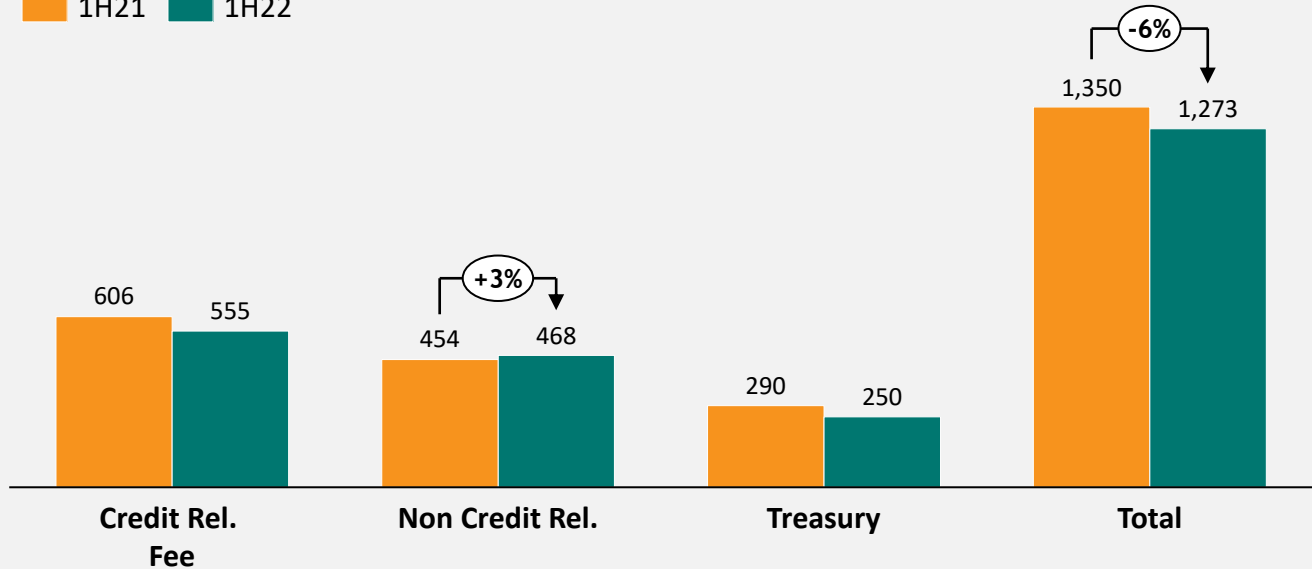
ADMF Outstanding Loans

Rp bn	1H21	1H22	YoY	1Q22	QoQ
2W auto loans	17,498	16,544	-5%	16,697	-1%
4W auto loans	23,539	24,384	4%	23,844	2%
White goods and others	215	212	-2%	221	-4%
Total Loans	41,252	41,140	-	40,762	1%

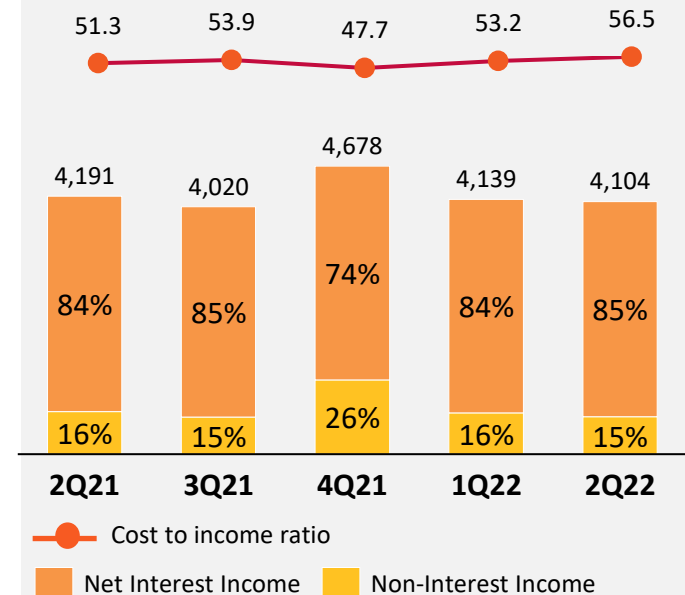
Stable Trend on Non-Interest Income

Non-Interest Income (Rp bn)

1H21 1H22

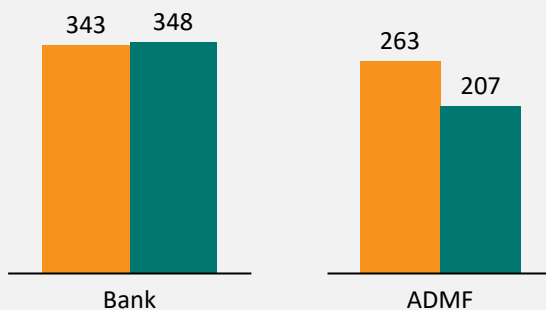


Revenue Composition



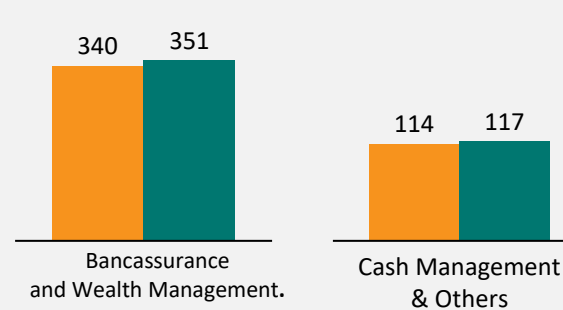
Credit Related Fee

1H21 1H22



Non- Credit Related Fee

1H21 1H22

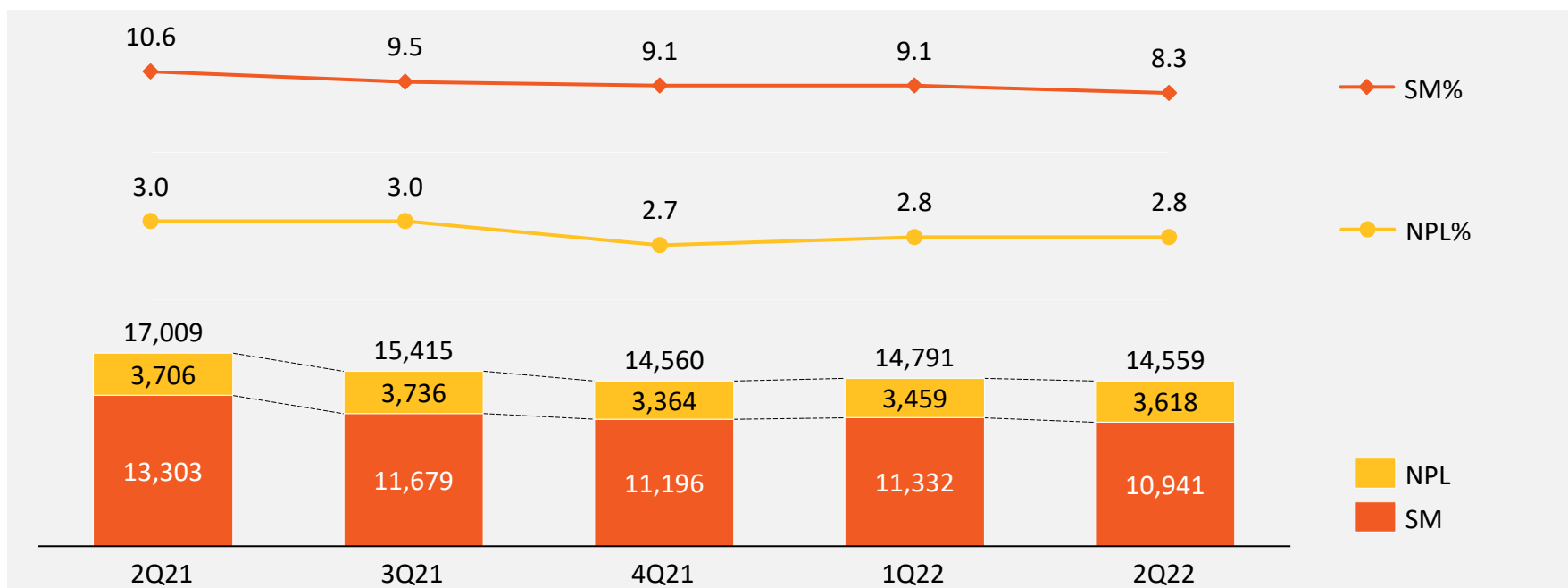


- Non-Interest Income is relatively stable, supported by slight increment on Non-Credit Related Fees.

Healthy Asset Quality Combined with High NPL Coverage

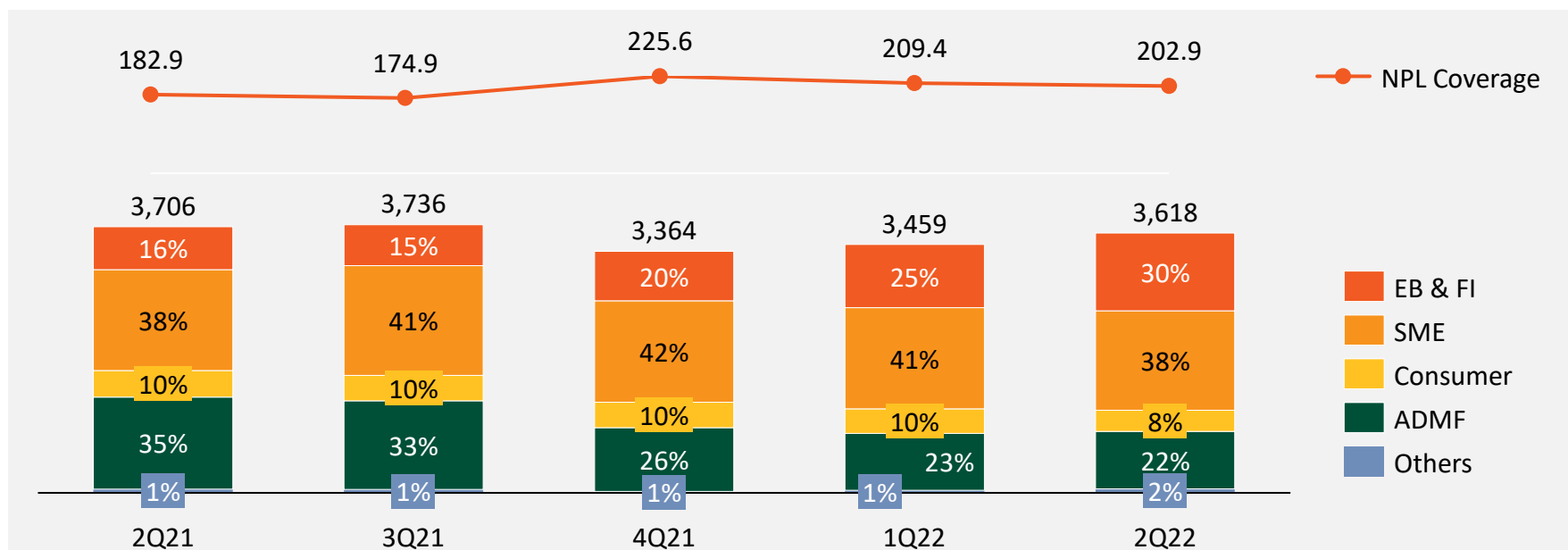
NPL and SM %
of Total Loans

NPL and SM
amount
(Rp bn)



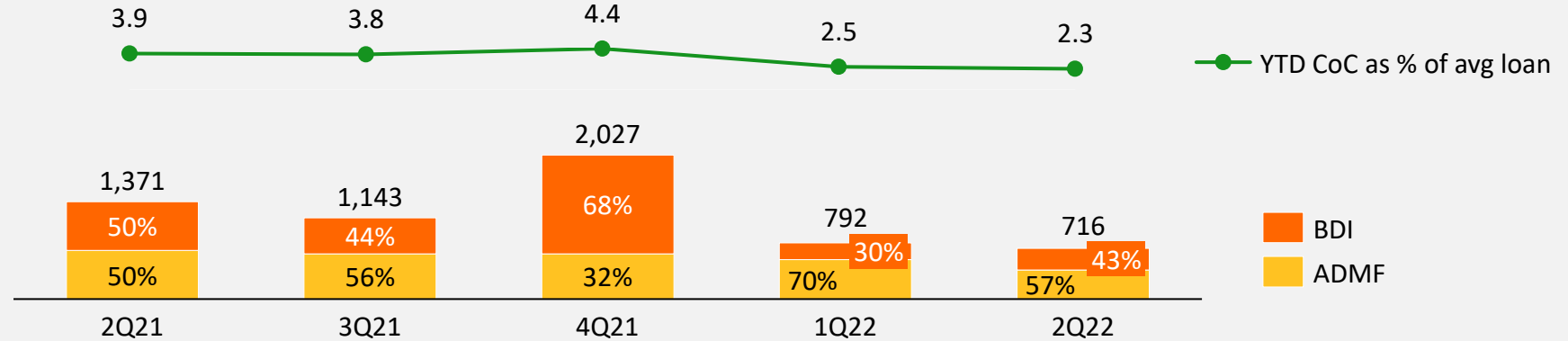
NPL Coverage
Ratio (%)

NPL amount
(Rp bn)
and
Composition
(% of Total NPL)

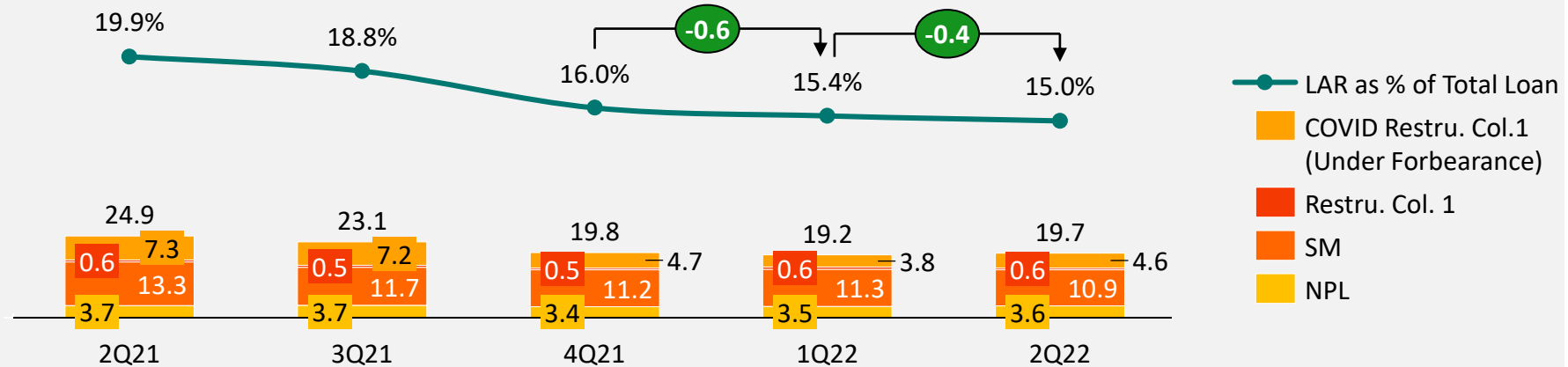


Cost of Credit and Loan at Risk Ratios Continue to Trend Down

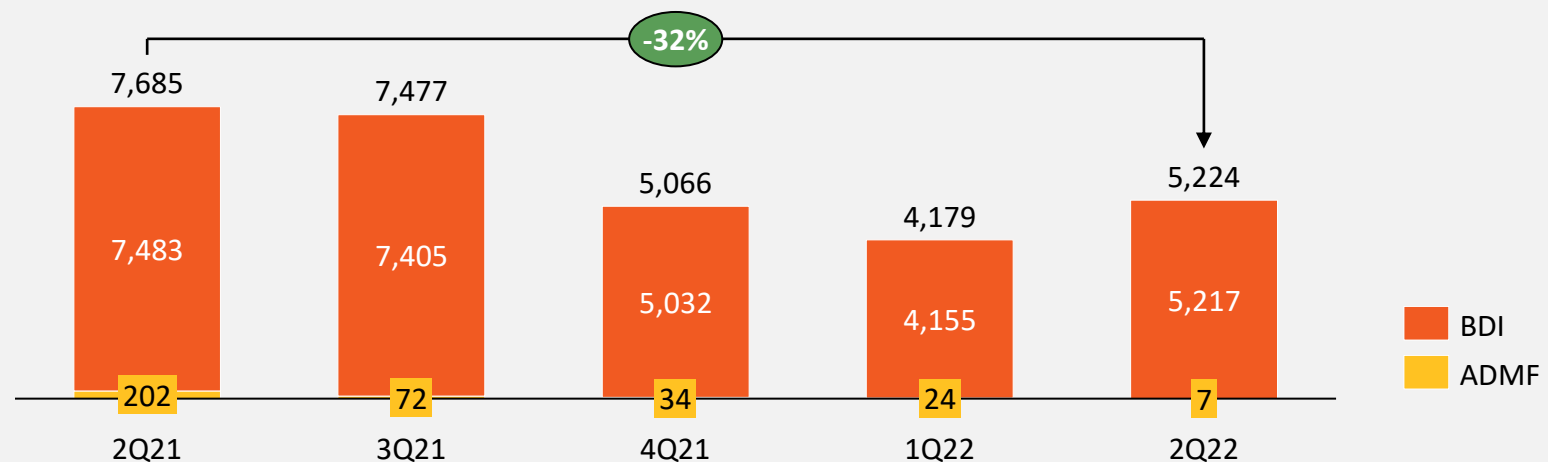
Cost of Credit (% of Avg Loans and Rp bn)



Loan at Risk (% of Total Loans and Rp tn)



COVID related Restructured Loans – Under Forbearance (Rp bn)





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THANK YOU

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