



A member of  MUFG, a global financial group

PT Bank Danamon Indonesia Tbk.

**Analyst Briefing –
Three Months FY2023
Financial Results**

Jakarta, 28 April 2023

PT Bank Danamon Indonesia Tbk, berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK)
serta merupakan peserta penjaminan LPS 

**SAATNYA
PEGANG KENDALI**



Table of Content

Strategy Highlights

Three Months FY2023 Financial Highlights

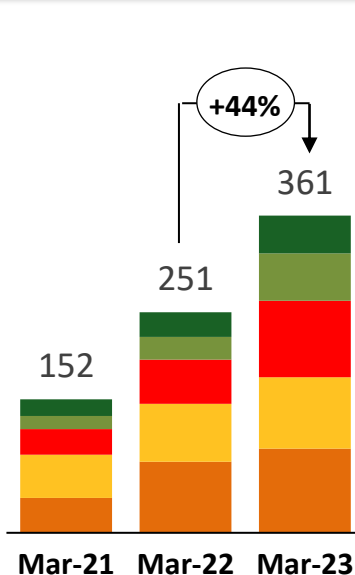


SAATNYA
PEGANG KENDALI

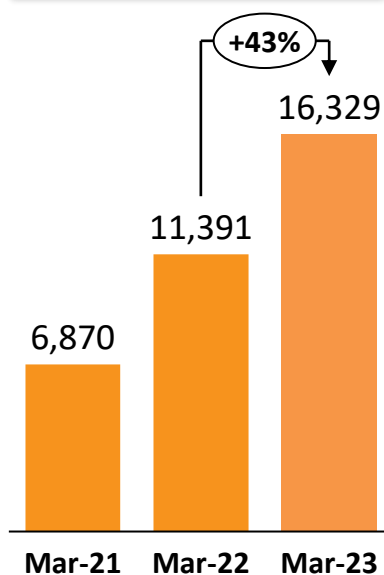
MUFG Collaboration and Digital Banking Highlights

MUFG Collaboration

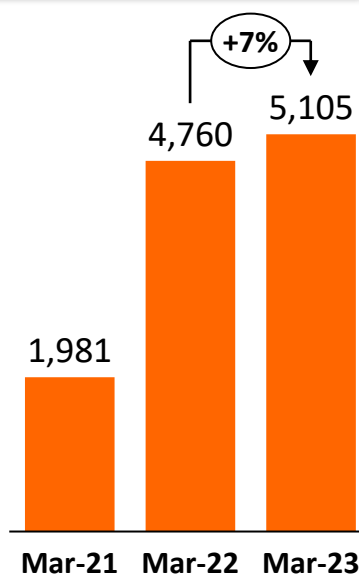
Number of Deals*



Synergy Loan (Rp bn)



Synergy CASA (Rp bn)



Business & Investment Matching Fair

- Business Matching – 91 Clients in 198 Matching Meetings
- Investment Matching – together with MUFG Innovation Partners, Krungsri Finnovate and MARS Capital, connected to 127 startups



Signature Deal - Sustainable Finance

The first ever Social Loan in Indonesia's non-bank sector by leveraging MUFG's ESG knowledge totaling to IDR 1Tn.



*) Accumulated number of deals; legends by products: Financial Supply Chain Sharia Finance

Employee Benefit Program EB Bilateral Loan CASA, etc.

Digital Banking Highlights



of New-To-Bank Customers

↑ 228% YoY



of Financial Transaction

↑ 21% YoY



Transaction Value

↑ 33% YoY



E-Channel Monthly Active User

↑ 74% YoY

Growth in Value

FX Online*
21% QoQ

TD Online
16% YoY

*) Launched in June 2022

Enhancement in D-Bank PRO Capabilities

TOP-UP E-WALLET



Digital Partnership

Onboarding (bank account opening)



Synergy in Automotive Ecosystem Highlights

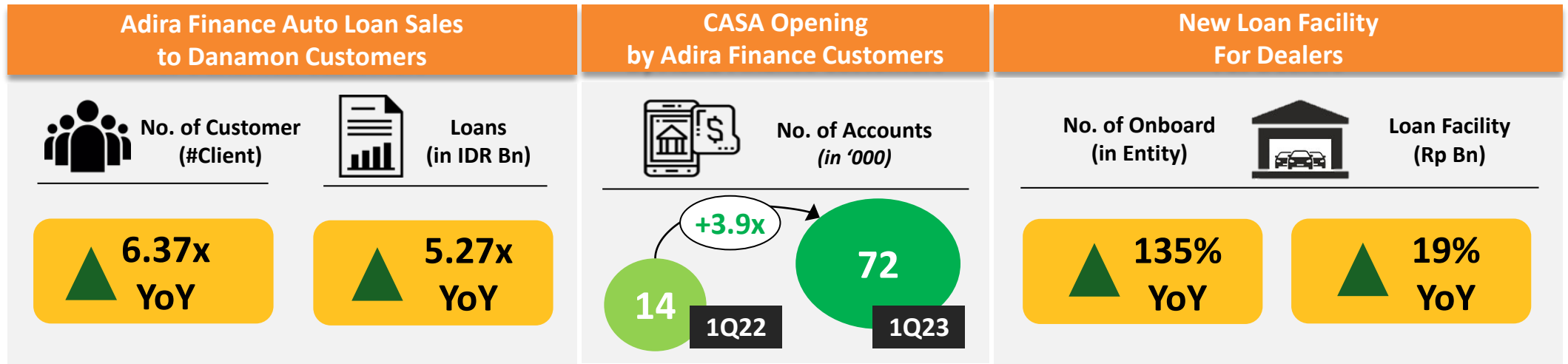


Table of Content

Strategy Highlights

Three Months FY2023
Financial Highlights



SAATNYA
PEGANG KENDALI

Strong Start To The Year, Double Digit Growth in Loan Booking



Prudent Loan Selection

- **Total Loan and Trade Finance grew by 15% YoY**, reaching **Rp 151.8 trillion** supported by growth in all business engines.
- **ADMF new financing increased by 48%** compared to the same period last year.



Granular Funding

- **Total Funding at Rp 138.6 trillion**, increased by 2% YoY.
- **Stable CASA balance and CASA ratio** through continued institutional approach and digital channel development.



Asset Quality

- **LAR% (include COVID restructure still under forbearance)** was managed down to 12.7%, improved by 270bps YoY.
- **NPL coverage** improved from last year reaching record high at 254%.



Profitability

- **NIM increased by 50bps YoY** with stable quarterly trend, while Risk adjusted-NIM also improved by 50bps YoY.
- **Operating Income increased by 6% YoY to Rp 4.4 trillion** and **NPAT reached Rp 818 billion**.

Balance Sheet Highlights

In Rp billion	Mar-22	Mar-23	YoY	Jun-22	Sep-22	Dec-22	Mar-23	QoQ
Total Assets	195,992	203,516	4%	193,575	189,213	197,730	203,516	3%
Total Loan Portfolio and Trade Finance ¹⁾	132,476	151,816	15%	139,701	140,490	146,719	151,816	3%
Government Bonds	22,572	19,699	-13%	19,628	19,725	18,786	19,699	5%
Total Funding	135,612	138,609	2%	134,031	128,837	137,164	138,609	1%
CASA	74,859	73,841	-1%	79,648	76,469	81,392	73,841	-9%
Time deposits	48,840	51,672	6%	44,030	42,571	45,964	51,672	12%
Borrowings and LT. Funding	11,913	13,096	10%	10,353	9,797	9,809	13,096	34%
Equity	44,623	46,513	4%	45,249	45,868	46,844	46,513	-1%

1) Trade Finance includes marketable securities.

Income Statement Highlights

In Rp billion	1Q22	1Q23	YoY	2Q22	3Q22	4Q22	1Q23	QoQ
Net Interest Income	3,468	3,715	7%	3,497	3,522	3,630	3,715	2%
Non Interest Income	666	679	2%	607	662	884	679	-23%
Operating Income	4,134	4,394	6%	4,104	4,185	4,514	4,393	-3%
Operating Expenses	(2,199)	(2,413)	10%	(2,317)	(2,286)	(2,412)	(2,413)	0%
PPOP	1,935	1,981	2%	1,787	1,899	2,102	1,981	-6%
Cost of Credit	(792)	(894)	13%	(716)	(794)	(999)	(894)	-10%
Operating Profit	1,143	1,087	-5%	1,071	1,105	1,103	1,087	-2%
NPAT	860	818	-5%	835	830	777	818	5%

Key Financial Ratios

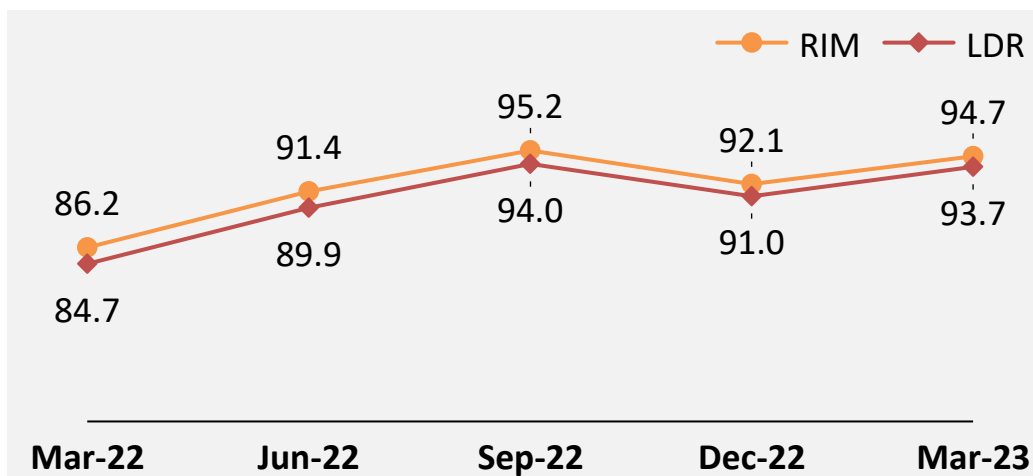
In %	1Q22	1Q23	YoY	2Q22	3Q22	4Q22	1Q23	QoQ
NIM	7.9	8.4	0.5	7.9	8.0	8.2	8.4	0.2
CoC	2.5	2.5	0.0	2.1	2.3	2.8	2.5	-0.3
Risk-adjusted NIM	5.4	5.9	0.5	5.8	5.7	5.4	5.9	0.5
Cost to Income	53.2	54.9	1.7	56.5	54.6	53.4	54.9	1.5
CASA Ratio	60.5	58.8	-1.7	64.4	64.2	63.9	58.8	-5.1
RIM	86.2	94.7	8.5	91.4	95.2	92.1	94.7	2.6
NPL Gross	2.8	2.4	-0.4	2.8	2.7	2.6	2.4	-0.2
Loan Loss Coverage (LLC)	209.4	254.2	44.8	202.9	216.7	230.8	254.2	23.4
Loan at Risk Coverage excl. COVID ¹⁾	47.3	55.7	8.4	48.5	50.1	56.1	55.7	-0.4
Loan at Risk Coverage incl. COVID ²⁾	37.8	48.3	10.5	37.3	41.0	48.0	48.3	0.3
ROAA	1.8	1.6	-0.2	1.7	1.7	1.6	1.6	0.0
ROAE	8.8	7.8	-1.0	8.5	8.3	7.6	7.8	0.2
CAR – Consolidated	26.0	28.5	2.5	26.0	26.2	26.3	28.5	2.2

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

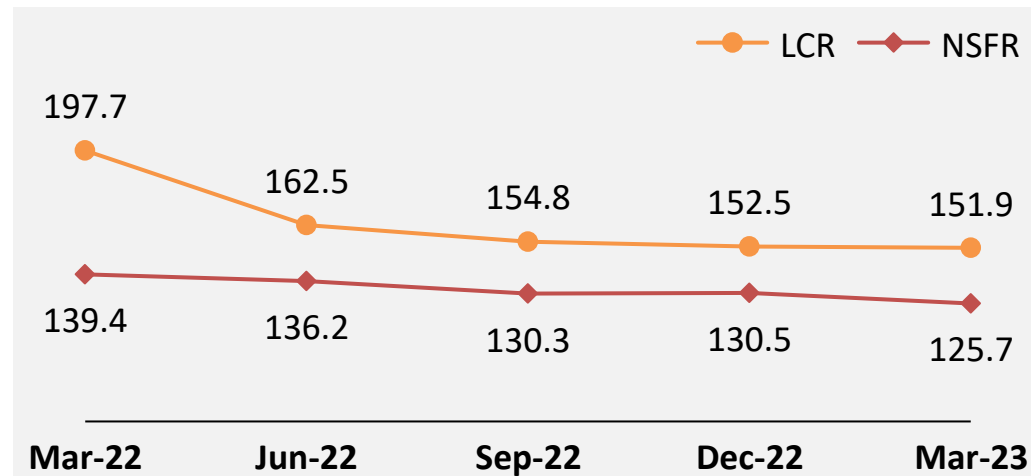
2) NPL + SM + Restructured Loan Coll. 1 including COVID Restructured Loans (Under Forbearance).

Stable Granular Funding Through Conventional and Digital Channels

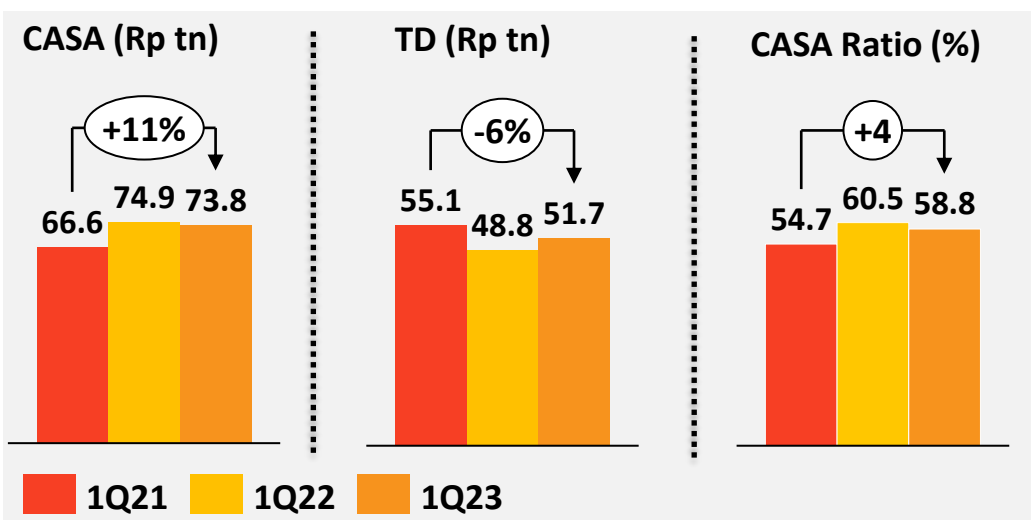
RIM & LDR (%)



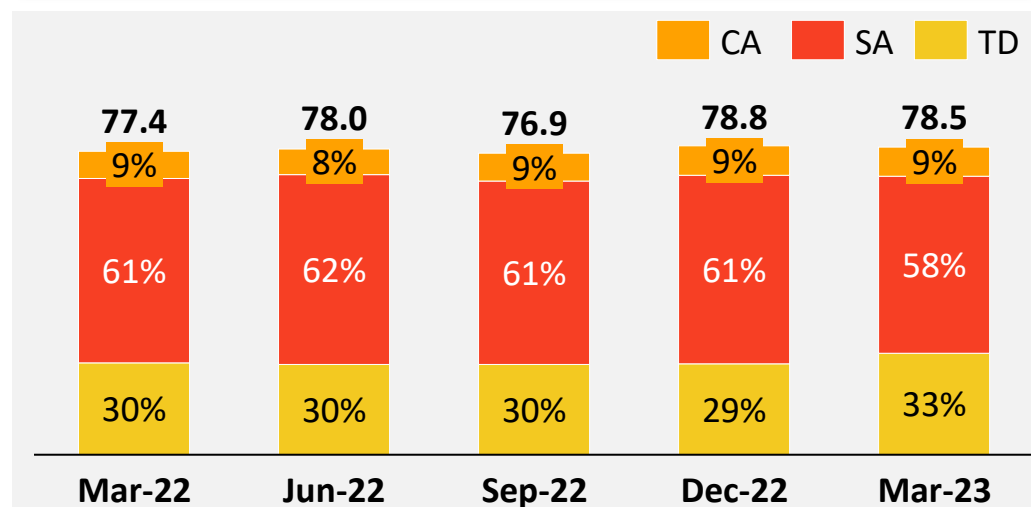
LCR & NSFR (%)



CASA, TD & CASA Ratio – Improved CASA Ratio



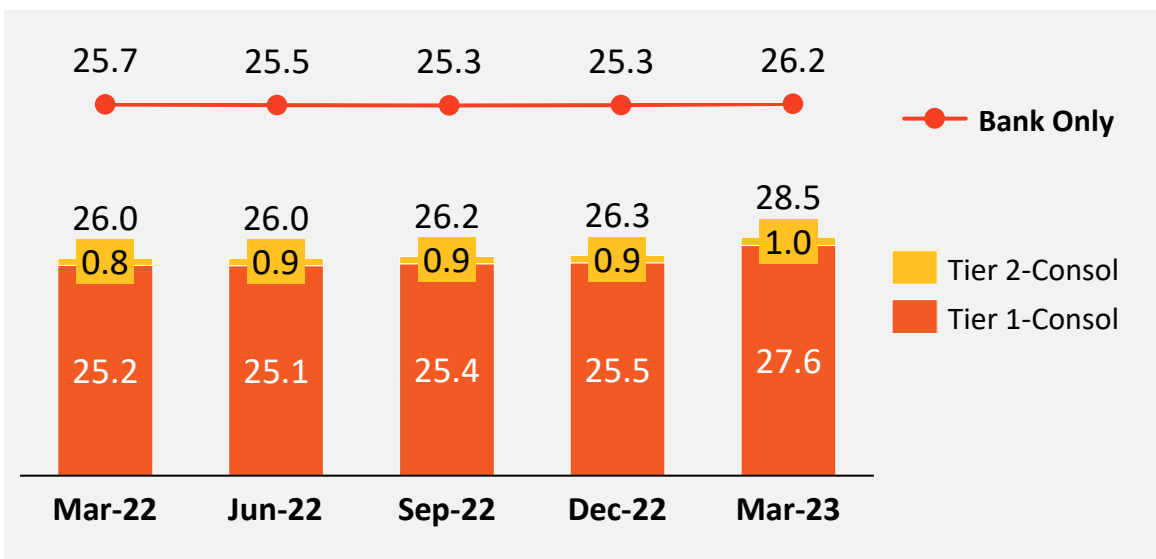
Strong Focus on Granular Funding* (Rp tn)



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

Robust Capital as Foundation for Business Expansion

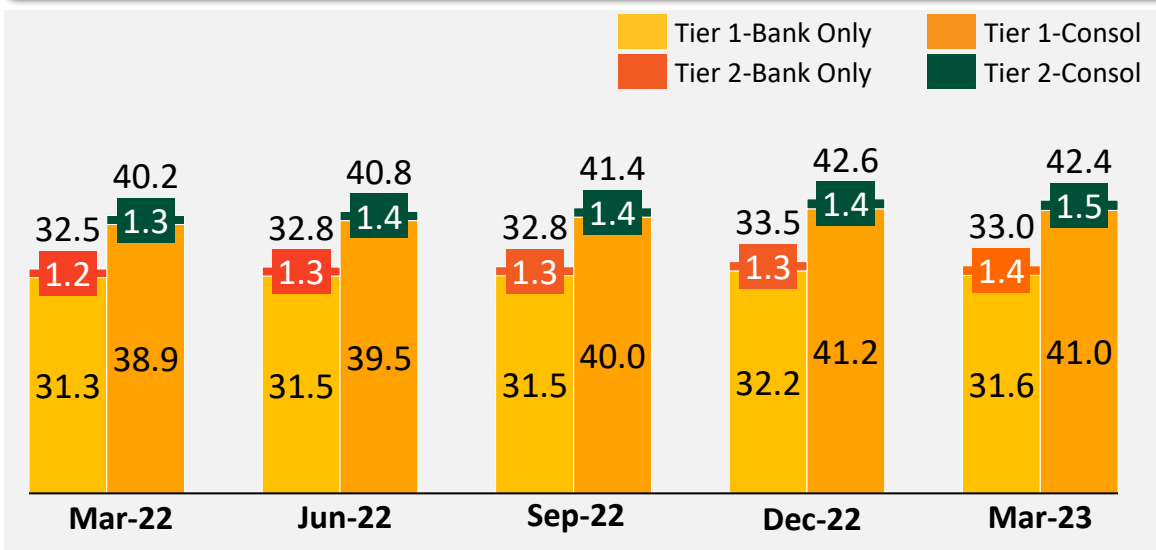
Capital Adequacy Ratio (%)



Market and Operational Risk Charges (%)

%	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
CAR w/ Credit Risk	33.5	33.2	33.5	33.4	31.5
Market Risk Charge	-0.3	-0.1	-0.2	-0.2	-0.5
Operational Risk Charge	-7.2	-7.1	-7.1	-6.9	-2.5
CAR Consolidated	26.0	26.0	26.2	26.3	28.5

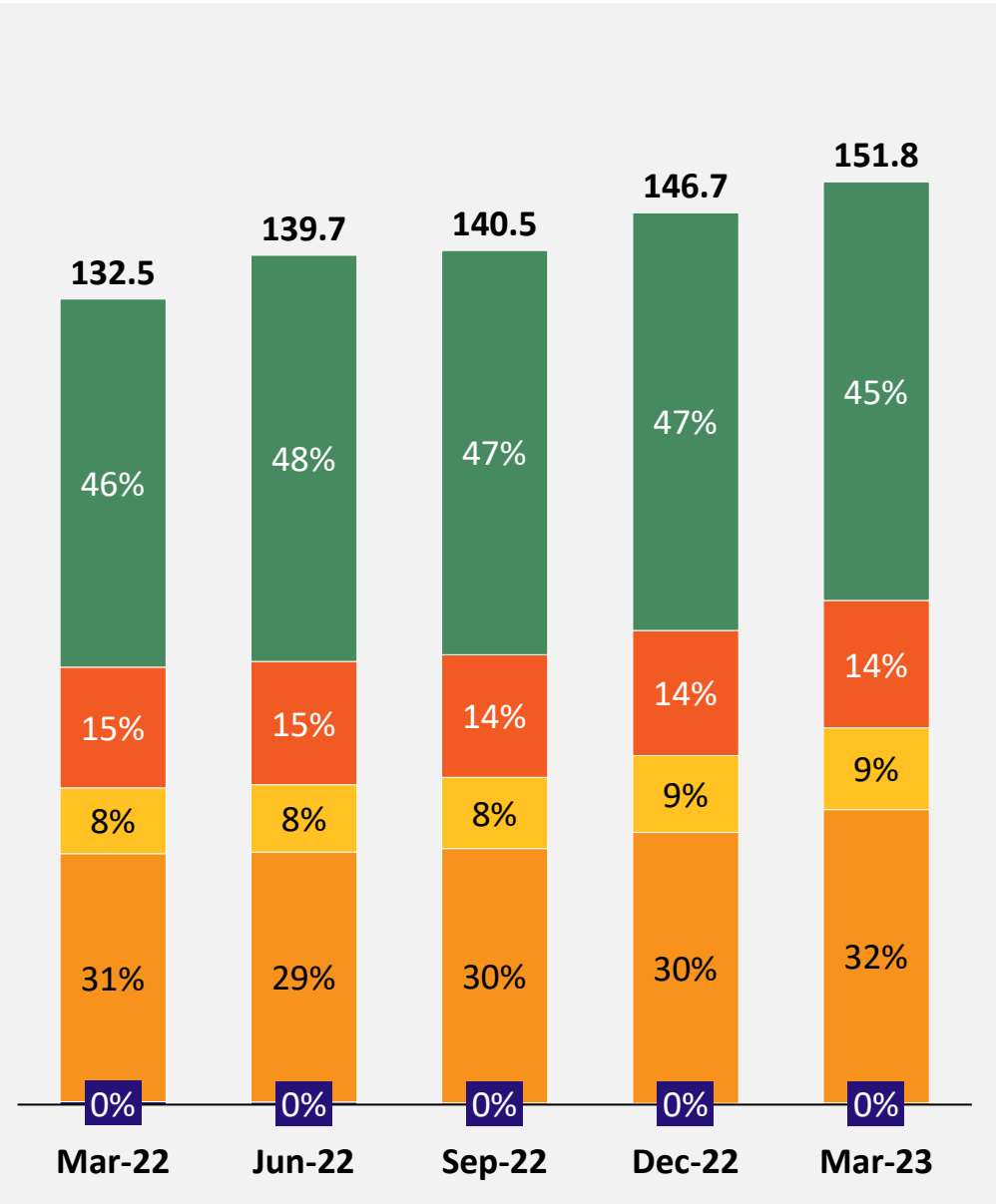
Tier 1 and Tier 2 Consolidated Capital



- **Consolidated Capital Adequacy Ratio (CAR) was 28.5%**, far above the minimum regulatory requirement.
- **Almost 100% of the capital derived was from Tier 1 Capital.**

Loan Growth Across All Business Engines

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



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

	Rp bn	Mar-22	Mar-23	YoY	Dec-22	QoQ
Wholesale Business	EB ²⁾ & FI	60,530	68,866	14%	68,707	0%
	SME	19,877	20,994	6%	20,621	2%
Consumer Business	Consumer ³⁾	10,800	13,399	24%	12,570	7%
	Adira Finance	40,762	48,295	18%	44,586	8%
	Other Loans ⁴⁾	507	262	-48%	235	11%
Total		132,476	151,816	15%	146,719	3%

1) Trade finance includes marketable securities.

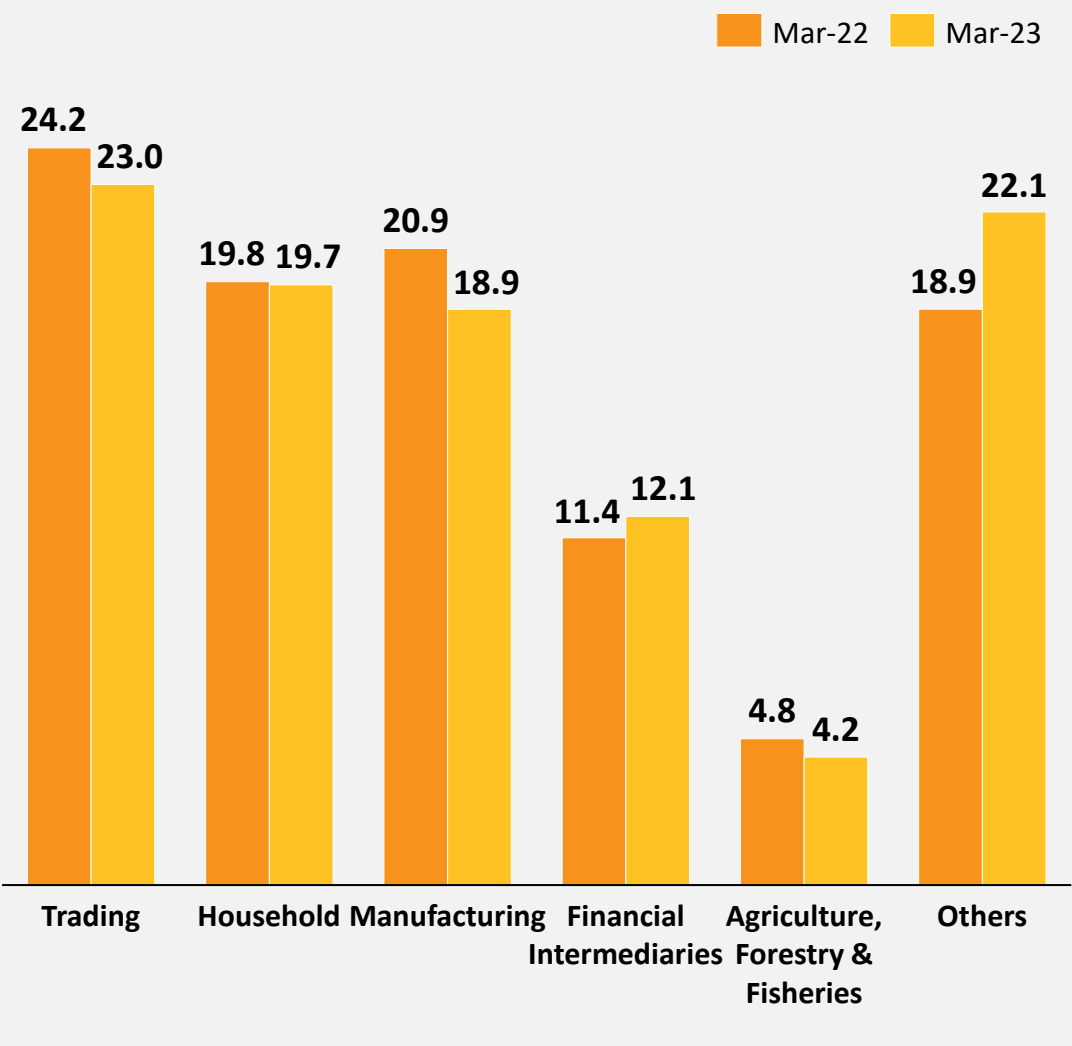
2) Enterprise Banking: Commercial and Corporate.

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

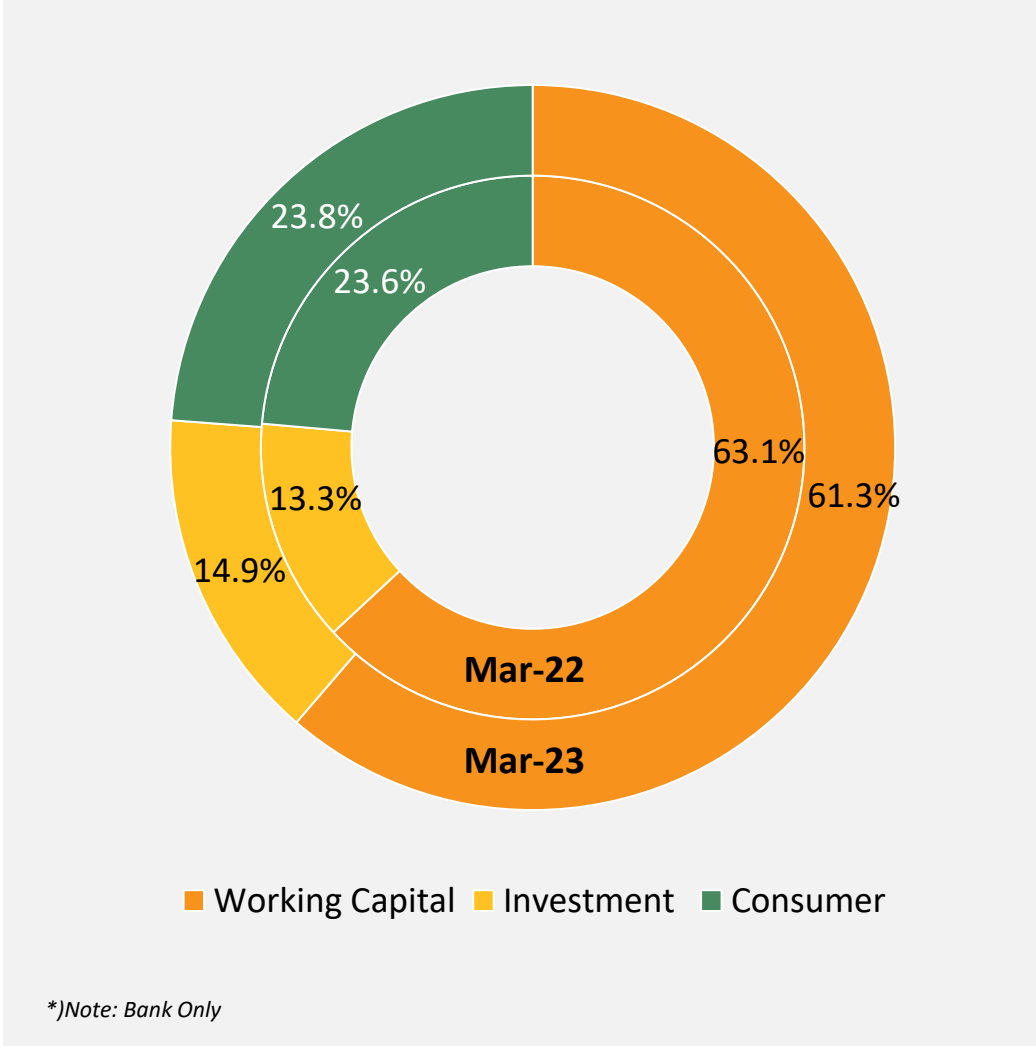
4) Other Loans: ex-BNP portfolio

Loan Composition Remained Stable and Well Diversified

Loans by Sector (% of total loans)



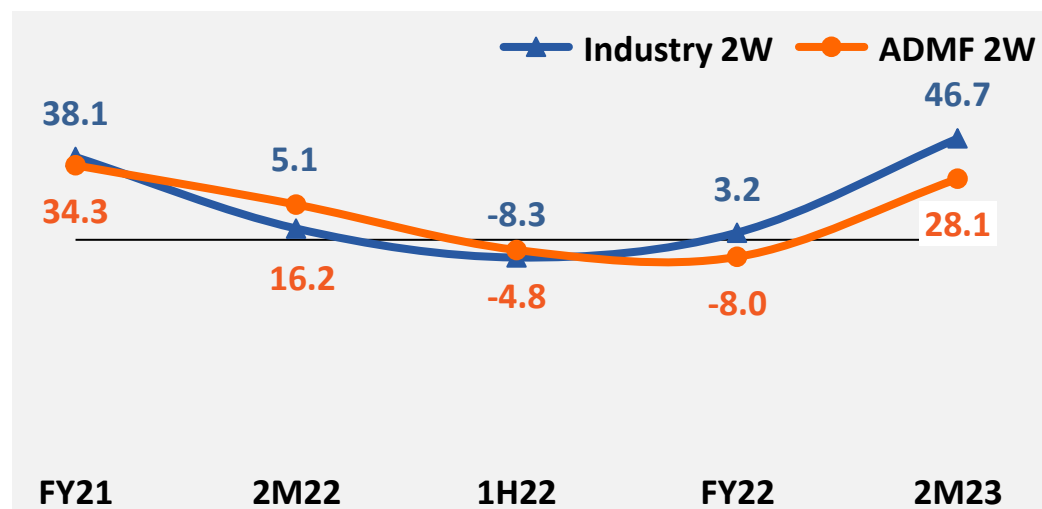
Loans by Purpose



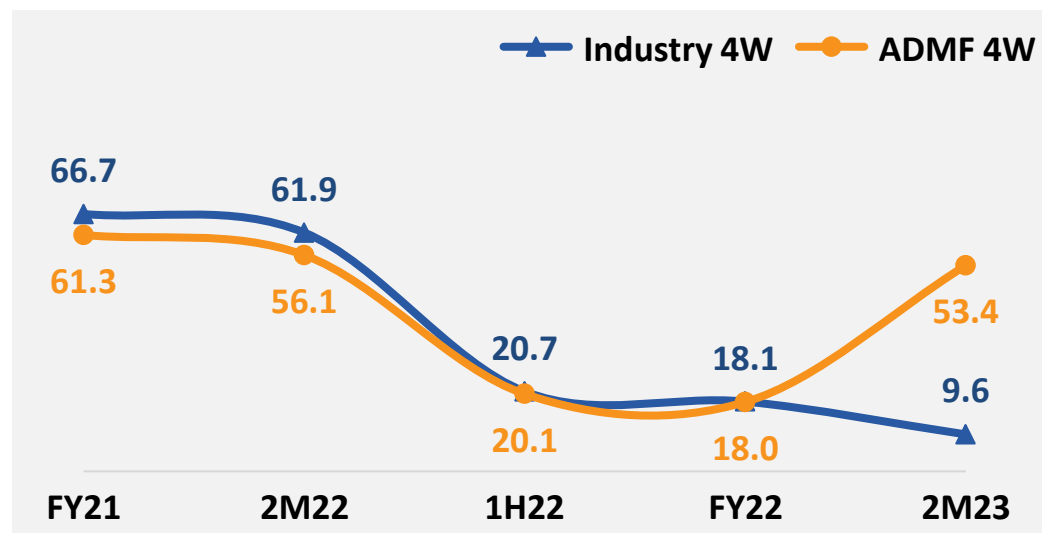
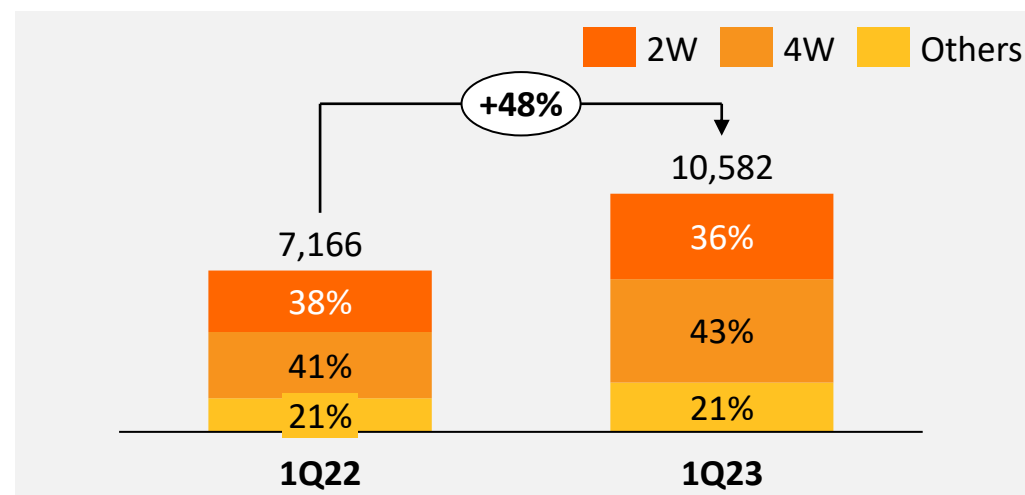
*)Note: Bank Only

ADMF Loan Growth Supported by Strong New Financing Increment

ADMF Units New Financing Growth vs. Industry



ADMF New Financing Amount (in Rp bn)



ADMF Outstanding Loans

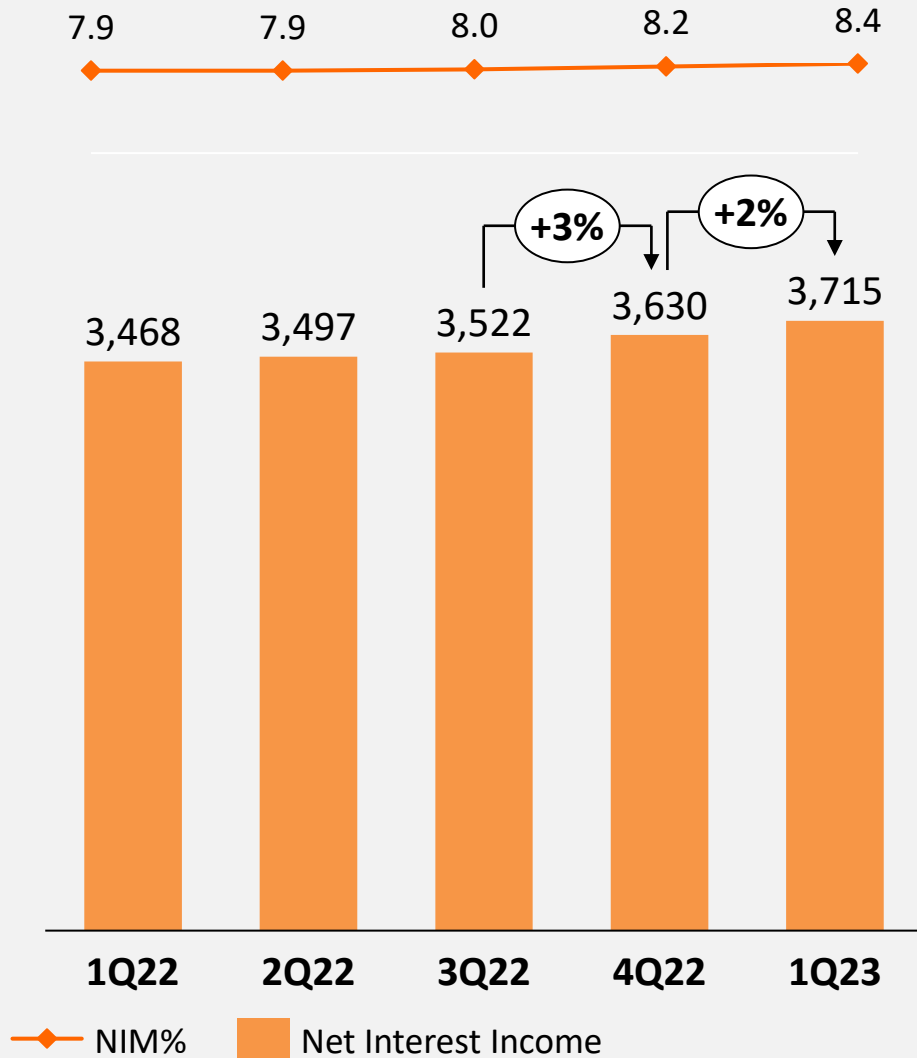
Rp bn	Mar-22	Mar-23	YoY	Dec-22	QoQ
2W auto loans	16,697	18,660	12%	17,195	9%
4W auto loans	23,844	29,372	23%	27,152	8%
White goods and others	222	263	19%	238	10%
Total Loans	40,763	48,295	18%	44,586	8%

(% YoY growth based on cumulative YTD)

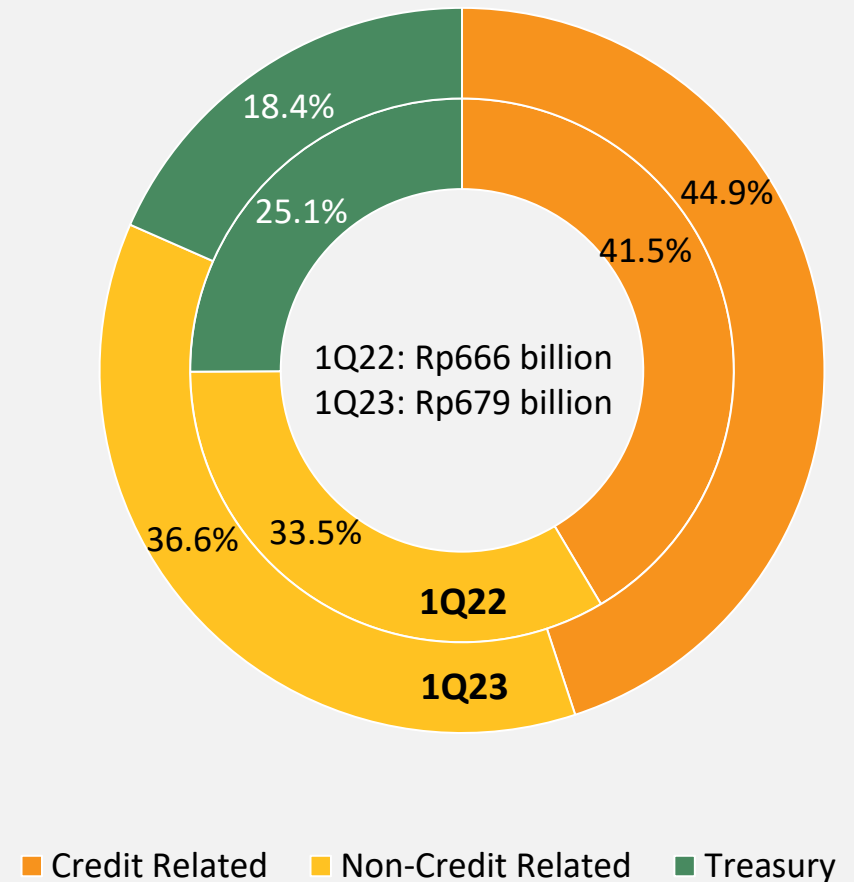
Note: Industry data from AISI and Gaikindo.

Encouraging First Quarter Operating Income

Net Interest Income (Rp bn)



Non-Interest Income



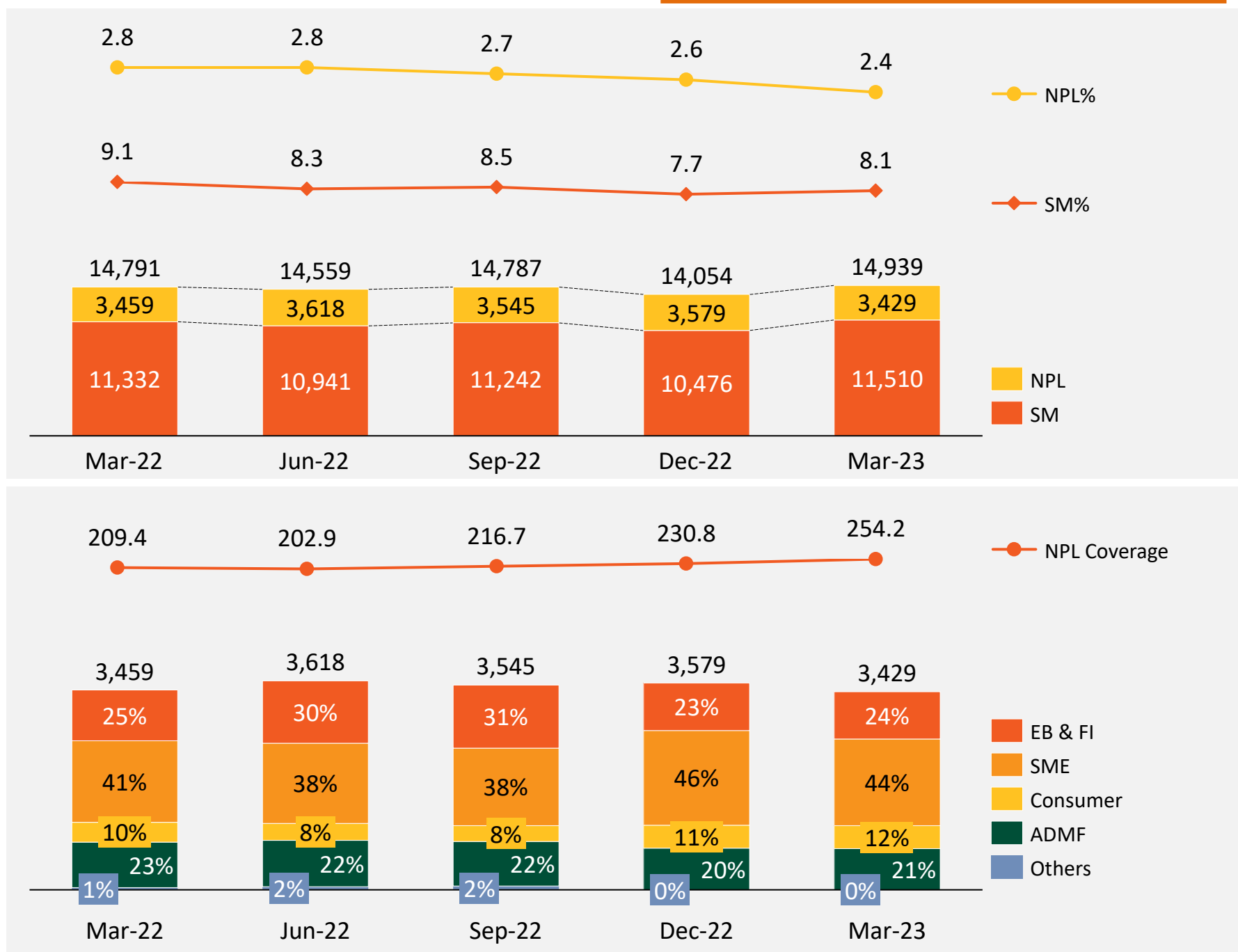
Maintained Healthy Asset Quality with Record High NPL Coverage

NPL and SM Ratio (%)

NPL and SM amount (Rp bn)

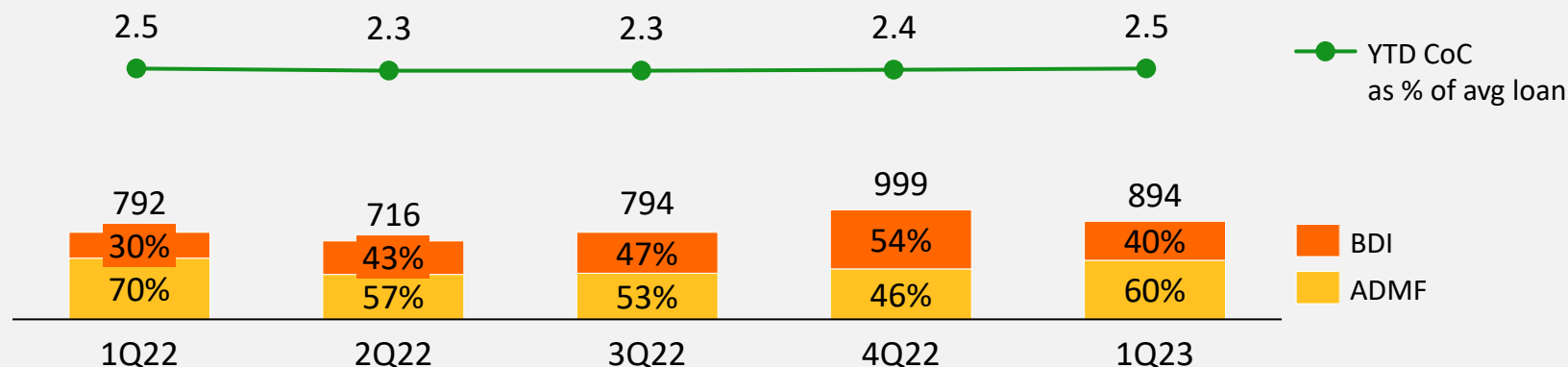
NPL Coverage Ratio (%)

NPL amount and composition (% of total NPL)

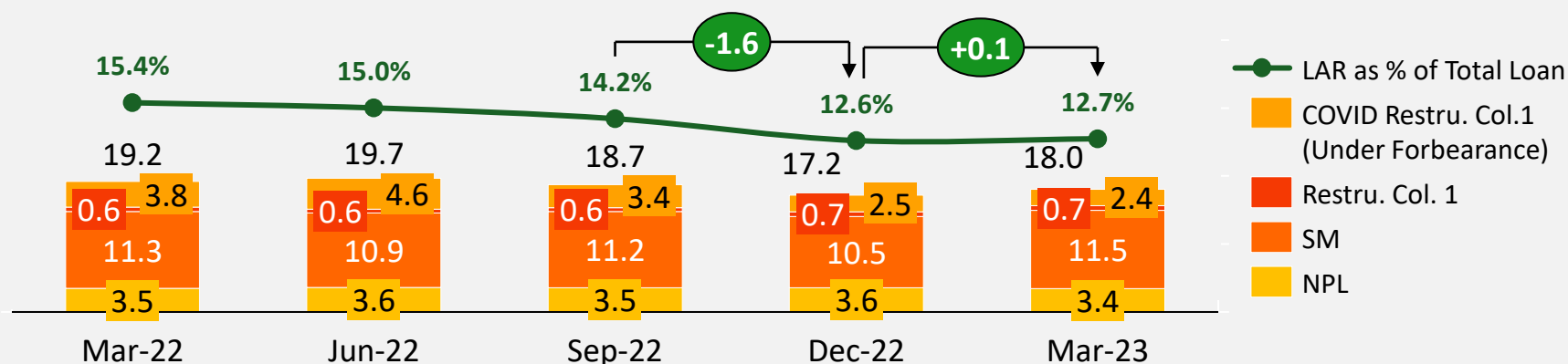


Cost of Credit Ratio and Loan at Risk Ratio were Relatively Stable

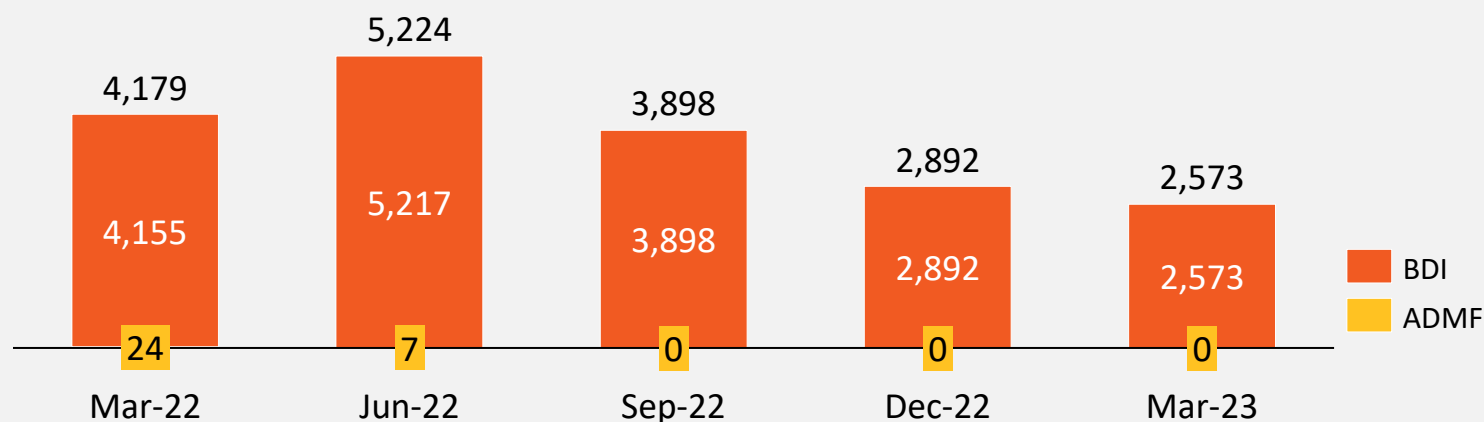
Cost of Credit (% of Avg Loans and Rp bn)



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



COVID related Restructured Loans – Under Forbearance (Rp bn)





A member of  MUFG, a global financial group

THANK YOU

Investor Relations

PT Bank Danamon Indonesia, Tbk

Menara Bank Danamon, 21st Floor

Jl. H.R. Rasuna Said Kav. C-10

Setiabudi - Kuningan, Jakarta Selatan 12940

Phone: +62 21 8064 5000

Email: investor.relations@danamon.co.id

PT Bank Danamon Indonesia Tbk, berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK)
serta merupakan peserta penjaminan LPS 

**SAATNYA
PEGANG KENDALI**

