Danamon

A member of MUFG

PT Bank Danamon Indonesia Tbk

Investor & Analyst Briefing
9M25 Financial Results

Jakarta, 30 October 2025

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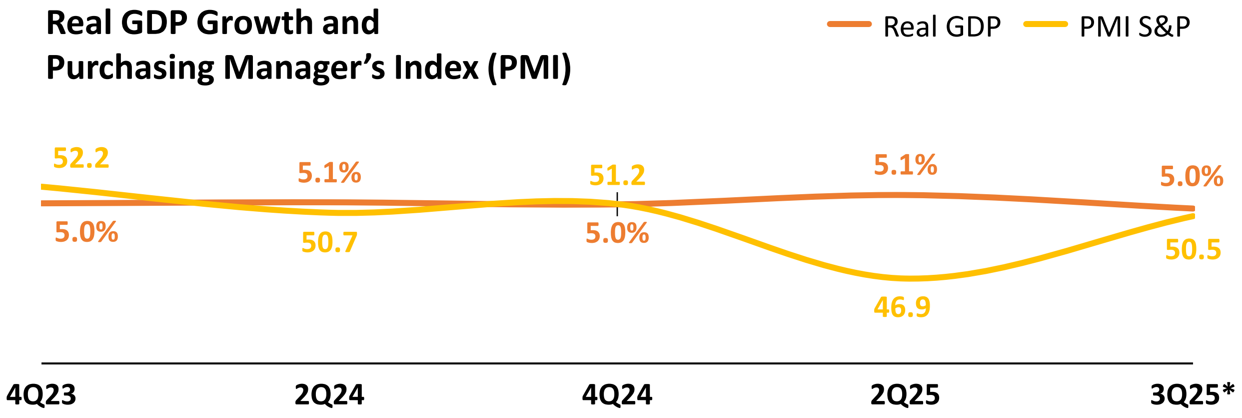
Macroeconomic and Industry Update

Macroeconomy — GDP growth to remain steady at 5.0% in 3Q25; Manufacturing PMI return above 50

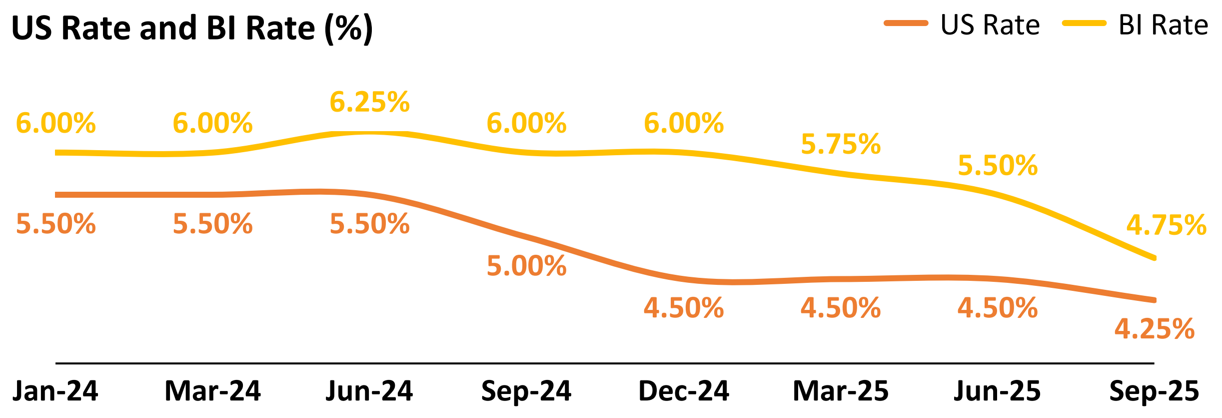
Real GDP Growth and Purchasing Manager's Index (PMI)



*) Real GDP growth 3Q25: Danamon projection

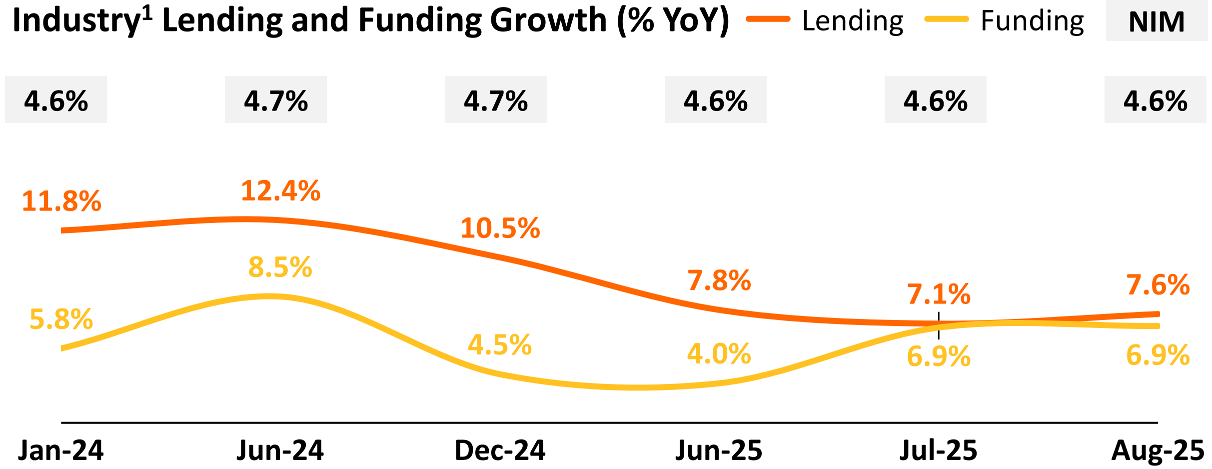
Macroeconomy — Further BI-Rate cut to 4.75% in Sep-25 to boost domestic growth, causing BI-Rate spread with The Fed to enter a historic low

US Rate and BI Rate (%)



Banking — Better market liquidity from government policies, with stable loan growth

Industry[1] Lending and Funding Growth (% YoY)

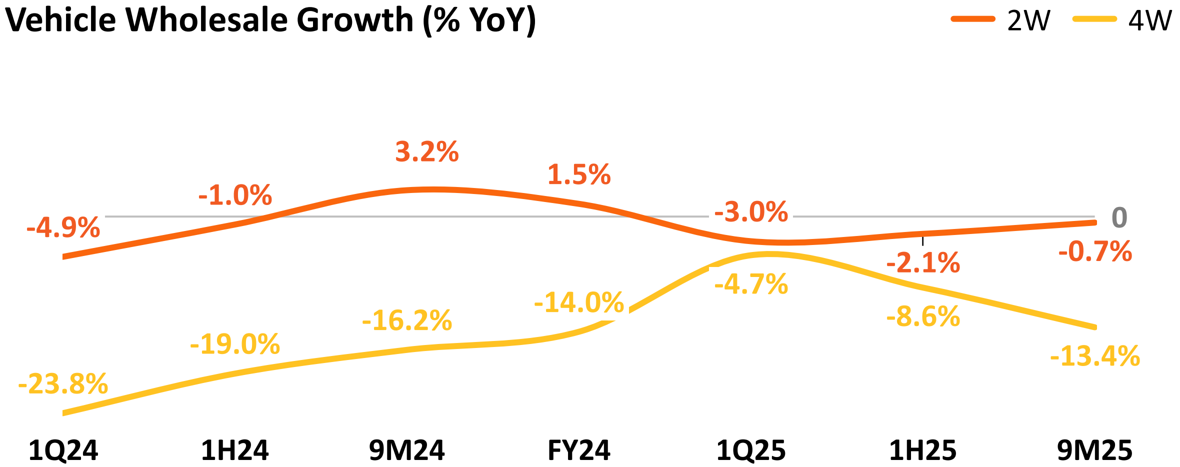


[1]) Industry: Commercial Banks

Source: CEIC

Multifinance — 2W sales is gradually recovering compared to 1H25, while 4W continued decline

Vehicle Wholesale Growth (% YoY)



Source: CEIC

Danamon Strategic Overview: 9M25 Results

Sustainable profitability driven by steady business growth and healthy credit quality

2024 – 2026 STRATEGIC DIRECTION : GROW AS A FINANCIAL GROUP

Double-digit growth in lending & funding with sustainable profitability

BUSINESS ENGINES

Enterprise Banking & Financial Institution | SME Banking | Consumer Banking | Adira Finance

A STRATEGIC THEMES

1. Dominant in Targeted Ecosystems
2. Unique MUFG Proposition
3. Data Analytics & Process Improvement

B FOUNDATION FOR FINANCIAL GROUP – *New Business Incubation & Inorganic Growth*

C CORE BUSINESS & FOUNDATION BUILDING – *People, IT/Digital, Branding, Branches*

Lending* ▲ 5% YoY

* Loan Portfolio and Trade Finance including Marketable Securities

Funding* ▲ 14% YoY

*Total CASA and Time Deposits

NPAT ▲ 21% YoY

Highlighted Metrics (YoY change)

Granular Funding	Rp97.1 Tn ▲ 4%
Risk-adjusted NIM	4.9% ▲ 0.1 p.p
Pre-Provision Operating Profit (PPOP)	Rp6.4 Tn ▲ 2%
NPL Coverage Ratio	274.9% ▲ 2.6 p.p

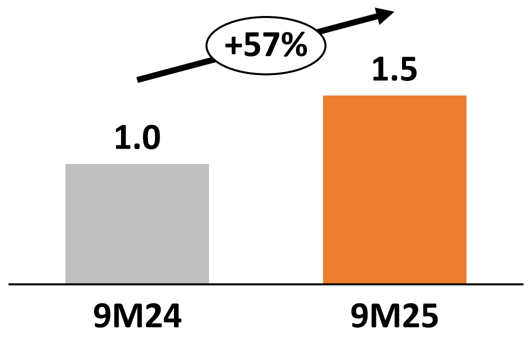
Focus Areas to Sustain Business Growth

A STRATEGIC THEMES

Automotive Ecosystem

Danamon X ADIRA FINANCE

Auto Retail Financing Synergy (KPM Prima, IDR Tn)



Key initiatives to strengthen automotive ecosystem:

1. >60 customer gathering events across Regions
2. Special program celebrating Danamon's 69th anniversary

Hajj and Umrah Ecosystem

# of Travel Companies	# of Account from Pilgrims, Travels, BPKH	Funding from Pilgrims, Travels, BPKH, Association
▲ 44% YoY	▲ 52% YoY	▲ 109% YoY

Highlighted activities to strengthen Hajj and Umrah proposition:

1. Safari Hajj program for young pilgrims, in collaboration with BPKH
2. Bundling Hajj Saving Plan with life insurance coverage

Recent Partnership:

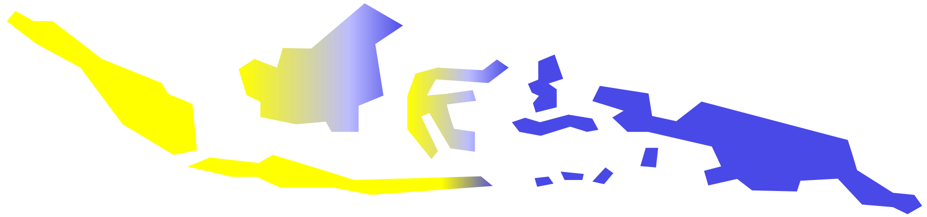
Danamon as **exclusive official banking partner** providing digital financial solutions for **Muhammadiyah's digital ecosystem - "SatuMu"**

B FOUNDATION FOR FINANCIAL GROUP

Financial Conglomeration (FC)

ADIRA FINANCE « MANDALA FINANCE

Adira Finance & Mandala Finance Merger:
Effective legal day of 1 October 2025



The acquisition of **Mandala Finance** strengthens **Adira's** financing reach in Eastern Indonesia, complementing its existing urban market strength and delivering full national coverage for a complete suite of financing products

Group Collaboration Event

MUFG | Danamon | ADIRA FINANCE | ZURICH | HOME CREDIT

Co-events in Jak Japan Matsuri, 27 – 28 September 2025

Krungsri Japan – **ASEAN Startup Business Matching Fair 2025**

Krungsri Japan – ASEAN Startup Business Matching Fair

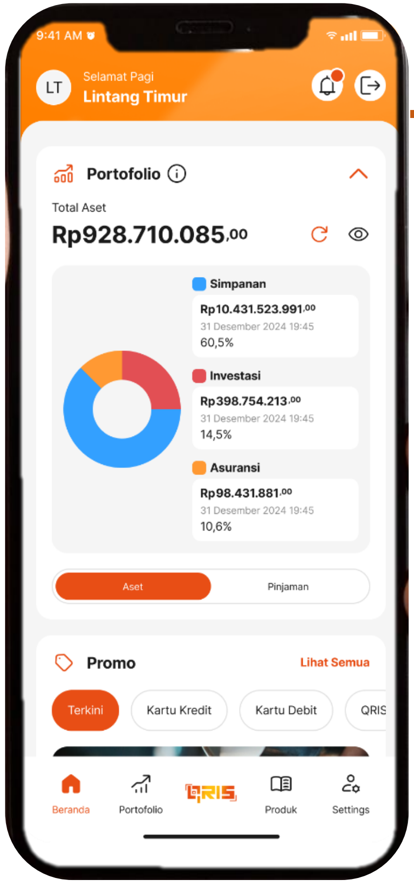
Bank Danamon berpartisipasi dalam Japan-ASEAN Startup Business Matching Fair 2025 di Bangkok, menghadirkan kolaborasi GESIT sebagai solusi sinergi grup. Acara ini mempertemukan lebih dari 70 startup dari 9 negara dan membuka peluang kerja sama lintas negara dengan grup MUFG di Indonesia, termasuk Danamon, Adira Finance, dan Zurich.

Continuous Investment in Foundation Building

C CORE BUSINESS & FOUNDATION BUILDING

D-Bank PRO – Improve Customer Journey and Experience

# of Engaged User	# of Transactions	Transaction Value
▲ 7% YoY	▲ 35% YoY	▲ 30% YoY



Q3 New Features Launched

Payments

- **QRIS Cross Border** to
  - Japan
  - Thailand
  - Singapore
  - Malaysia
- **New Multifinance Biller**

Service

- **Favorite Contacts** for biller

Branding – Launch Unique Customer Loyalty Programs

"Semarak Nusantara"
Coinciding with Indonesian Independence Day

"Top It Up - Osaka & Kyoto Marathon 2026"
Guaranteed Slot

People – Continued Group Leadership Development Initiative

Executive Leadership Academy

Joint learning and development program for executive officers within MUFG Group Entities

MUFG | Danamon | ADIRA FINANCE | ZURICH | HOME CREDIT

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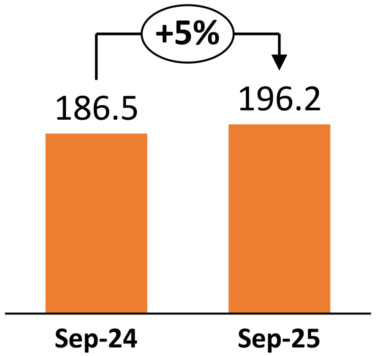
Strong Liquidity, Asset Quality and Profitability

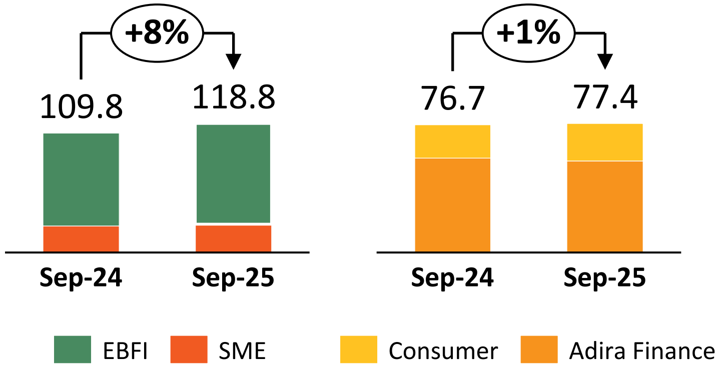
Sustainable Lending* Growth

Total Lending (Rp tn)



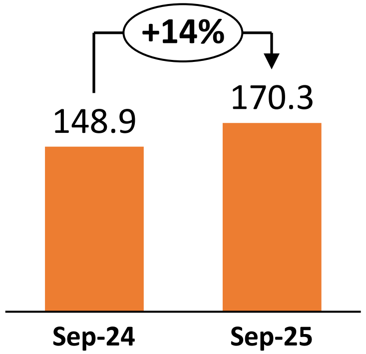
Loan Portfolio and Trade Finance including Marketable Securities

Wholesale Lending (Rp tn) | **Retail Lending (Rp tn)**



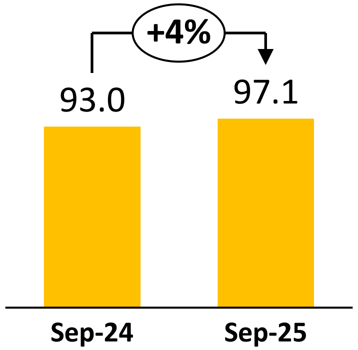
Ample Liquidity & Funding Growth

Funding* (Rp tn)



*Total CASA and Time Deposits

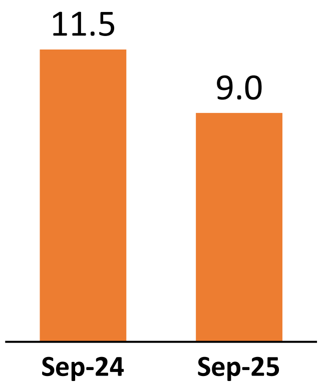
Granular Funding (Rp tn)*



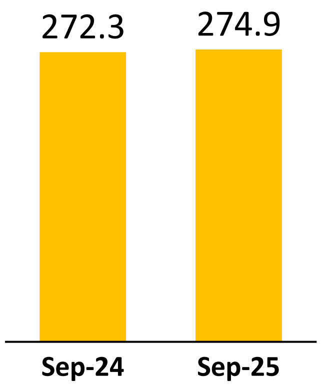
**CA, SA and regular TD IDR from SME and Consumer Banking*

Healthy Asset Quality

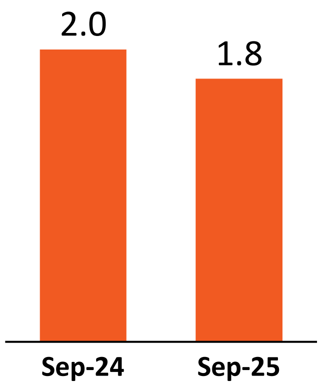
Loan at Risk (%)



NPL Cov. Ratio (%)



Gross NPL Ratio (%)



Improved Profitability

Operating Income 9M25

Rp 14.4 tn

Pre-Provision Operating Profit (PPOP) 9M25

Rp 6.4 tn

Net Profit After Tax (NPAT) 9M25

Rp 2.8 tn

Sustained Growth Trend in Lending and Funding

In Rp bn	Sep-24	Sep-25	YoY	Dec-24	Mar-25	Jun-25	Sep-25	QoQ
Total Assets	**240,384**	**259,510**	**8%**	**242,335**	**250,795**	**251,548**	**259,510**	**3%**
Total Lending[1)]	186,519	196,196	5%	189,380	192,669	195,684	196,196	0%
Government Bonds	18,699	17,534	-6%	18,699	19,788	17,440	17,534	1%
Total Funding	**167,862**	**187,333**	**12%**	**170,813**	**168,619**	**176,622**	**187,333**	**6%**
CASA	65,188	69,076	6%	63,840	64,287	69,856	69,076	-1%
Time Deposits	83,715	101,269	21%	89,385	87,382	90,229	101,269	12%
Borrowings and LT. Funding	18,960	16,987	-10%	17,589	16,949	16,537	16,987	3%
Equity	**50,508**	**53,147**	**5%**	**51,068**	**50,748**	**51,903**	**53,147**	**2%**

1) Loan Portfolio and Trade Finance including marketable securities.

Double-digit Growth in Profitability

In Rp bn	9M24	9M25	YoY	4Q24	1Q25	2Q25	3Q25	QoQ
Net Interest Income	**11,666**	**11,674**	**0%**	**3,920**	**3,856**	**3,885**	**3,933**	**1%**
Non Interest Income	2,520	2,711	8%	797	815	836	1,061	27%
Operating Income	**14,187**	**14,385**	**1%**	**4,718**	**4,671**	**4,721**	**4,993**	**6%**
Operating Expenses	(7,911)	(7,955)	1%	(2,654)	(2,630)	(2,655)	(2,670)	1%
PPOP	**6,276**	**6,430**	**2%**	**2,063**	**2,040**	**2,066**	**2,324**	**12%**
Cost of Credit	(3,379)	(2,767)	-18%	(1,026)	(1,066)	(955)	(746)	-22%
Operating Profit	**2,897**	**3,664**	**26%**	**1,038**	**974**	**1,111**	**1,578**	**42%**
NPAT	**2,332**	**2,832**	**21%**	**848**	**757**	**877**	**1,198**	**37%**

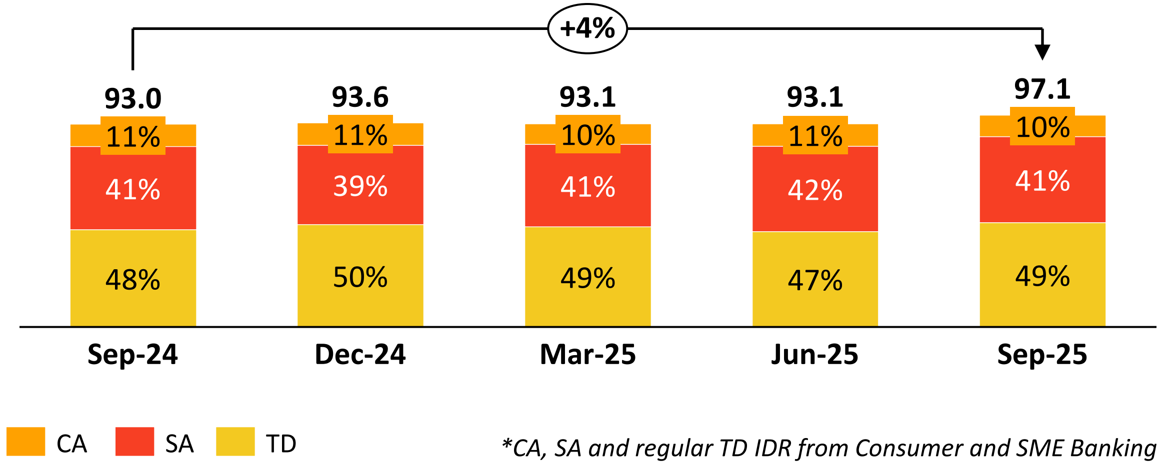
Improvement in Earning Ratios with Well-Managed Asset Quality

In %	9M24	9M25	YoY	4Q24	1Q25	2Q25	3Q25	QoQ
NIM	7.4	6.9	-0.5	7.1	7.1	6.9	6.8	-0.1
CoC	2.6	2.0	-0.6	2.2	2.3	2.0	1.6	-0.4
Risk-adjusted NIM	4.8	4.9	0.1	4.9	4.8	4.9	5.2	0.3
Cost to Income	55.8	55.3	-0.5	56.3	56.3	56.2	53.5	-2.7
CASA Ratio	43.8	40.6	-3.2	41.7	42.4	43.6	40.6	-3.0
RIM	99.3	94.1	-5.2	97.5	101.8	98.7	94.1	-4.6
NPL Gross	2.0	1.8	-0.2	1.9	1.9	1.8	1.8	0.0
Loan Loss Coverage (LLC)	272.3	274.9	2.6	287.2	283.3	279.2	274.9	-4.3
Loan at Risk Coverage incl. COVID[1)]	47.8	55.1	7.3	51.3	50.3	52.0	55.1	3.1
ROAA	1.4	1.5	0.1	1.4	1.2	1.4	1.9	0.5
ROAE	7.0	8.0	1.0	7.4	6.5	7.5	9.9	2.4
CAR	26.1	26.6	0.5	26.2	25.2	25.9	26.6	0.7

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

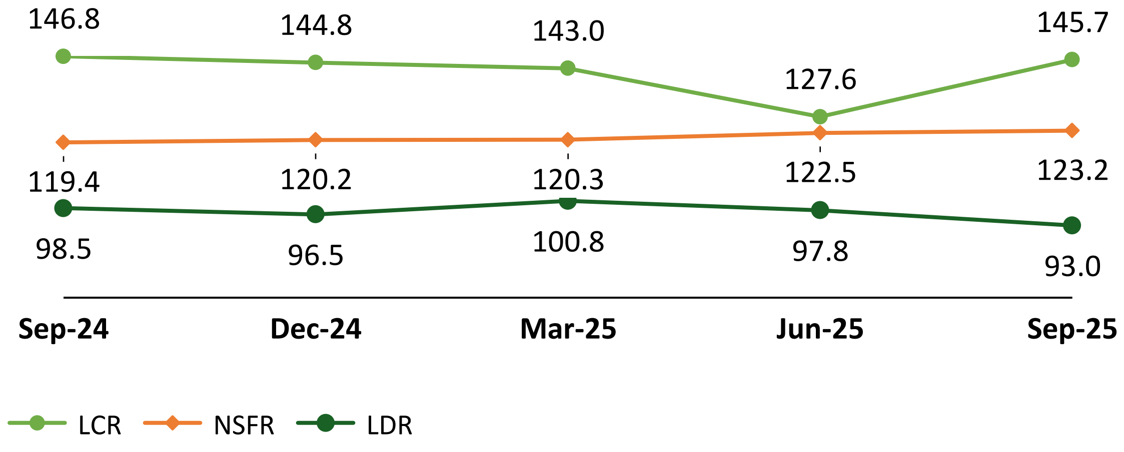
Stable Granular Funding with Solid Capital Structure

Granular Funding* (Rp tn)

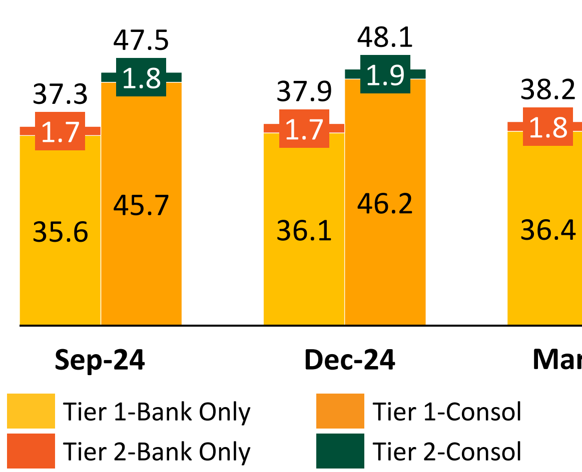


CA, SA and regular TD IDR from Consumer and SME Banking

LCR, NSFR & LDR (%)

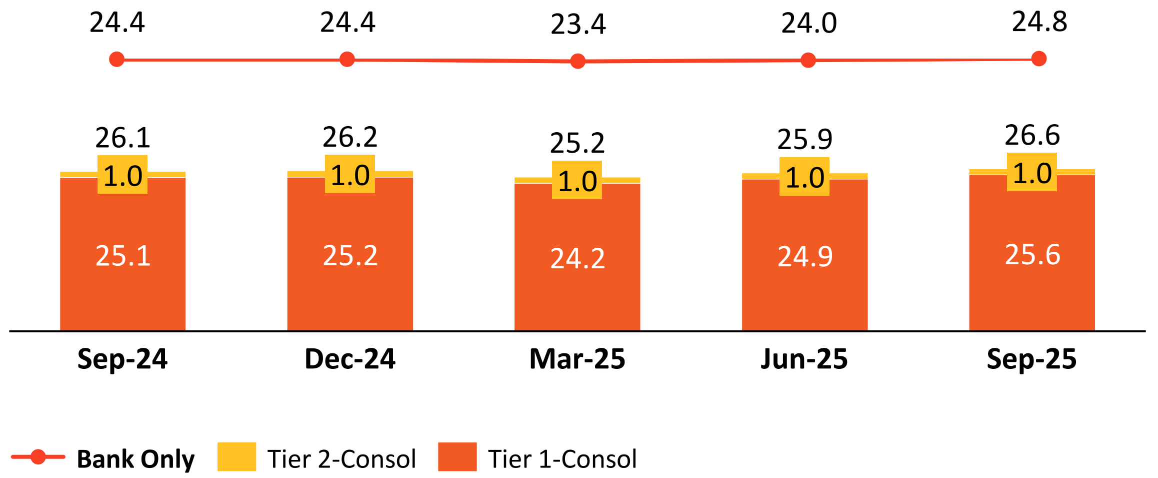


Tier 1 and Tier 2 Consolidated Capital (Rp tn)



Almost 100% of the capital derived from Tier 1 Capital.

Capital Adequacy Ratio (%)



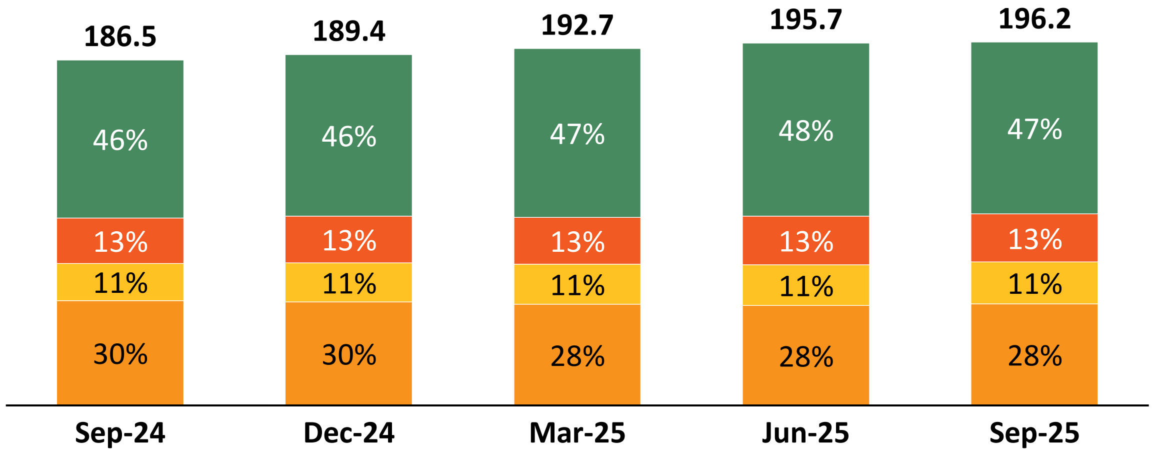
Well Diversified Loan Portfolio

Lending Growth[1] (Rp bn)

	Rp bn	Sep-24	Jun-25	Sep-25	QoQ	YoY
Wholesale Lending	EB[2] & FI	85,261	93,491	92,771	-1%	9%
	SME	24,546	26,184	26,004	-1%	6%
Retail Lending	Consumer [3]	20,070	21,997	22,520	2%	12%
	Adira Finance	56,642	54,012	54,901	2%	-3%
	Total	186,519	195,684	196,196	0%	5%

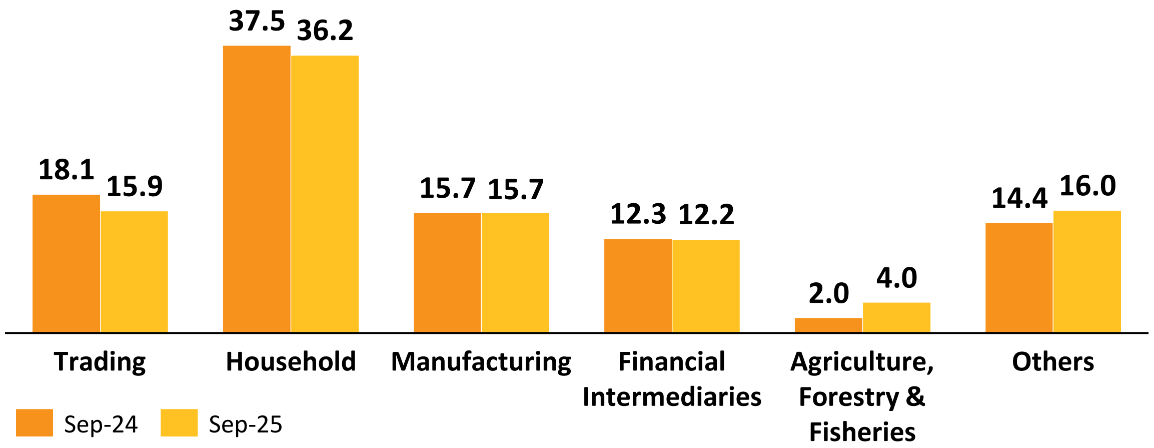
1) *Loan Portfolio and Trade finance includes marketable securities*
2) *Enterprise Banking: Commercial and Corporate*
3) *Consumer: Mortgage, Unsecured Personal Loan, Credit Card, and Others*

Lending Composition[1] (Rp tn)



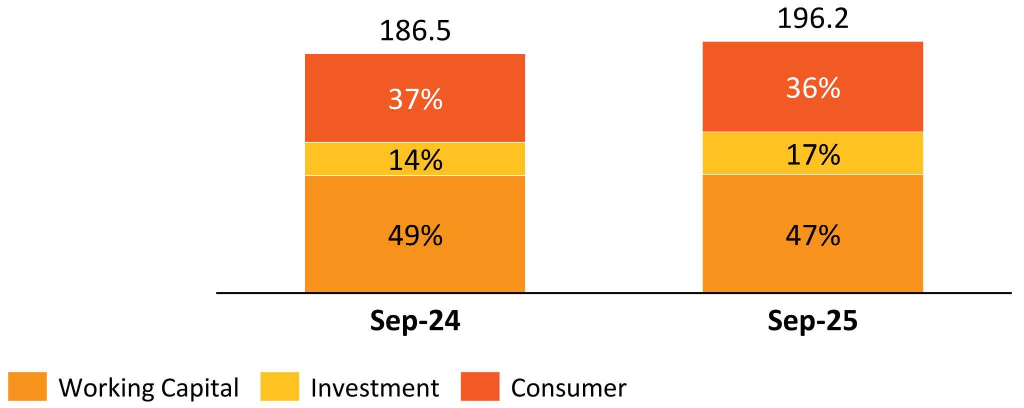
1) *Loan Portfolio & Trade finance includes marketable securities*

Lending by Sector (% of total loans)*



*) Consumer Financing and Lease Receivable are included as part of the Household sector.

Lending by Purpose (Rp tn)*

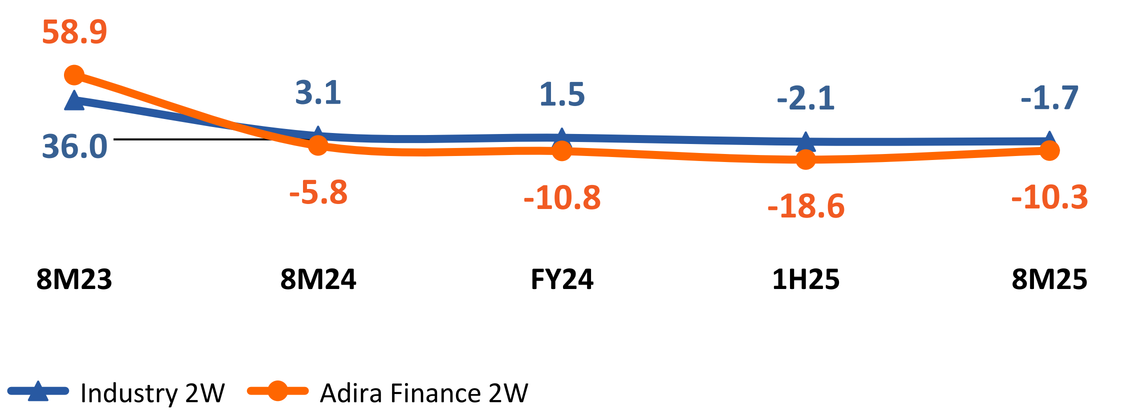


*) Consumer Financing and Lease Receivable are included as part of the Consumer loan.

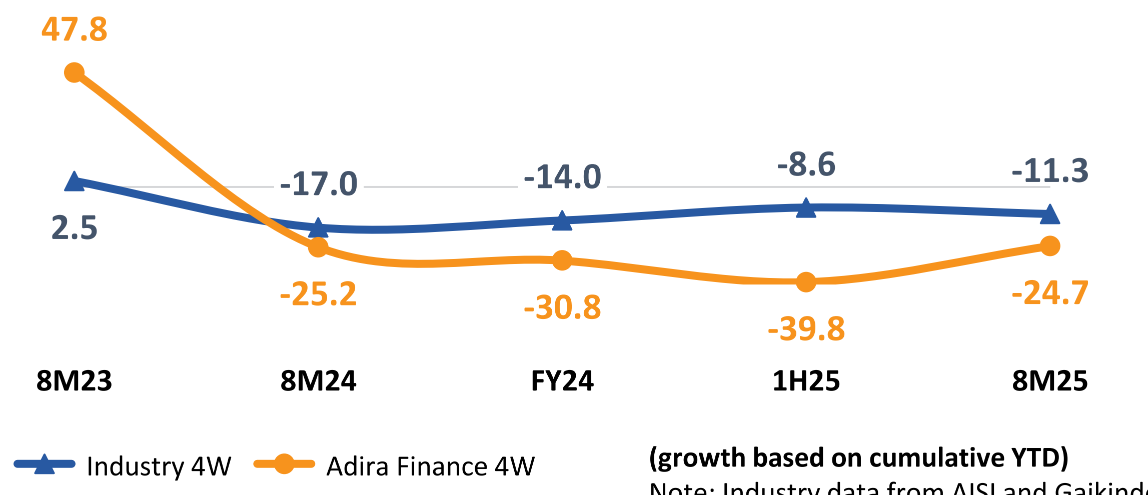
Prudence in New Loans Disbursement

Adira's Units New Loans Growth vs. Industry (% YoY)

2-Wheelers (2W)



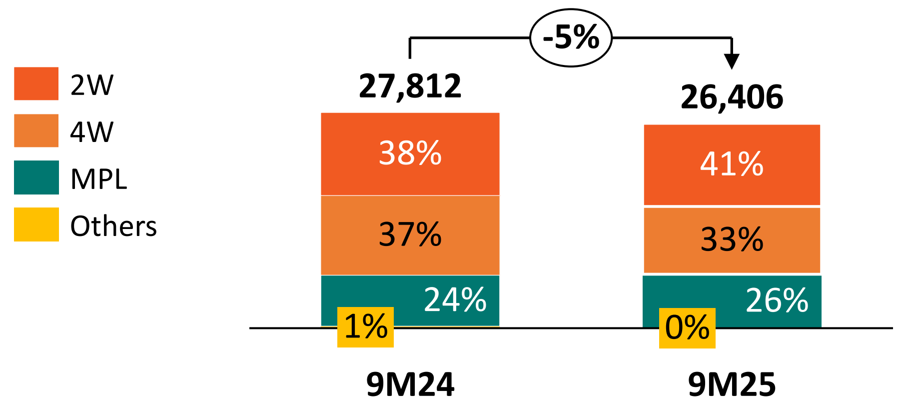
4-Wheelers (4W)



(growth based on cumulative YTD)
Note: Industry data from AISI and Gaikindo

Adira's New Loans Amount (Rp bn)

Being more prudent in disbursing new financing in order to maintain healthy asset quality



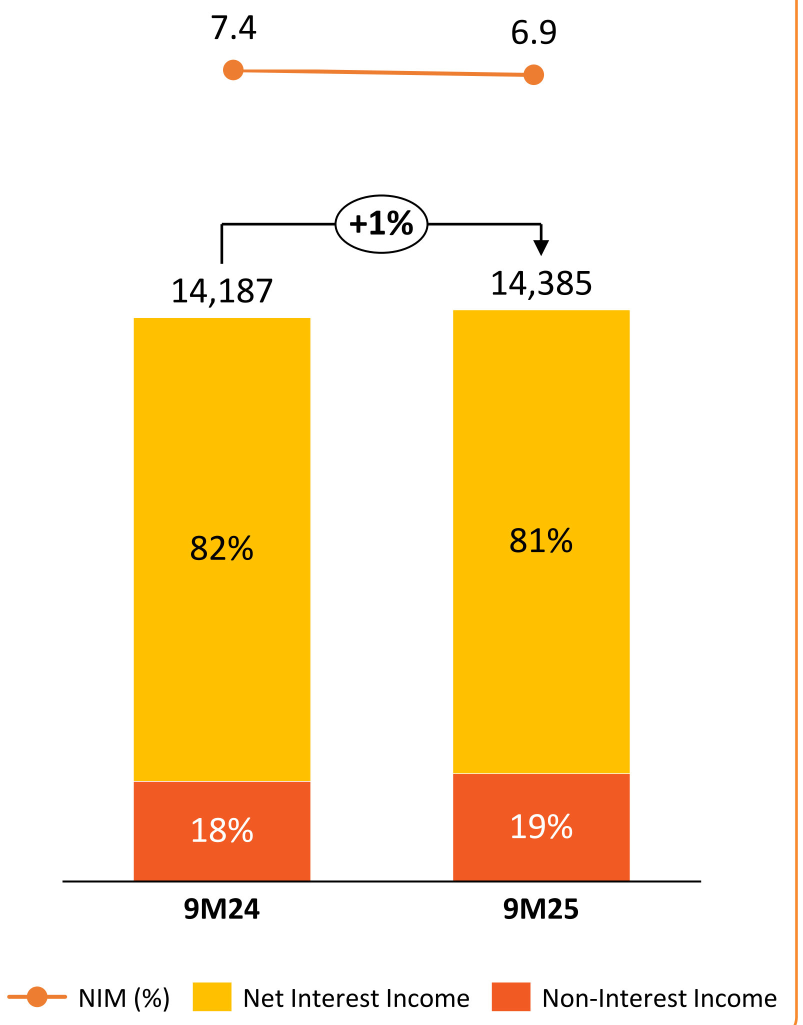
Adira's Outstanding Loans

Rp bn	Sep-24	Jun-25	Sep-25	QoQ	YoY
2W Auto Loans	18,987	18,513	19,065	3%	0%
4W Auto Loans	26,918	24,208	24,173	0%	-10%
Multi-Purpose Loans (MPL)	9,973	10,777	11,082	3%	11%
Others*	765	514	580	13%	-24%
Total Loans	**56,642**	**54,012**	**54,901**	**2%**	**-3%**

*White goods, heavy equipment and others

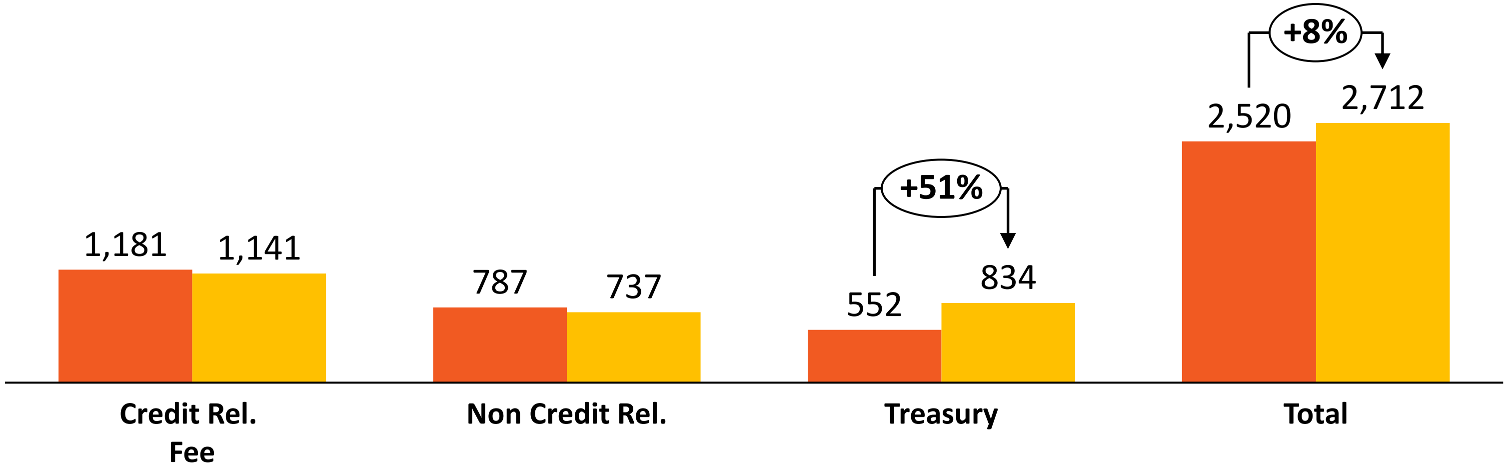
Strong YoY Growth in Non-Interest Income Contributes to Higher Operating Income

Operating Income (Rp bn)

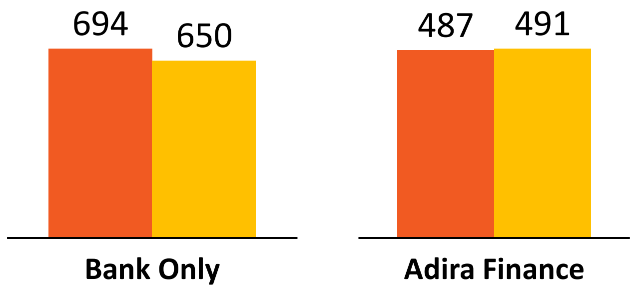


Non-Interest Income (Rp bn)

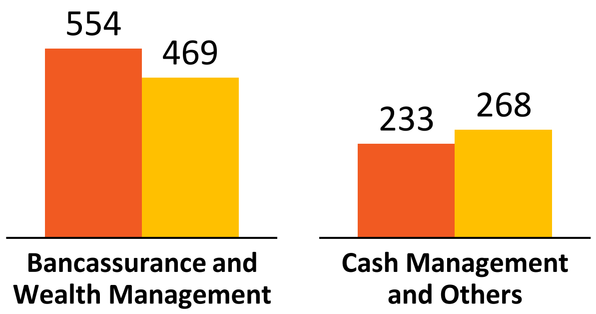
Non-Interest Income growth mainly driven by the increase in Treasury related non-interest income.



Credit Related Fee (Rp bn)



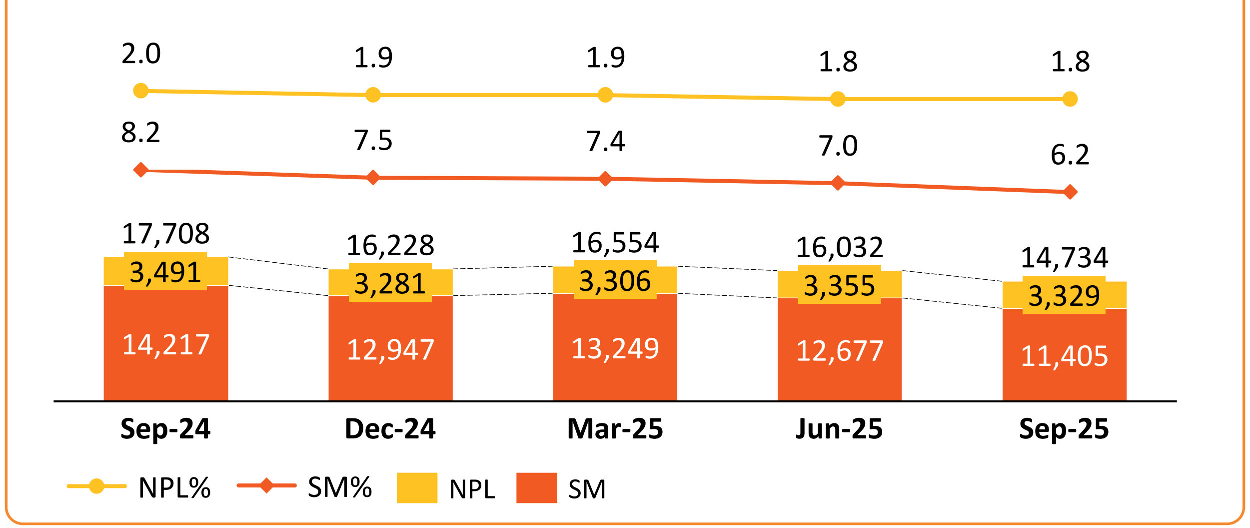
Non-Credit Related Fee (Rp bn)



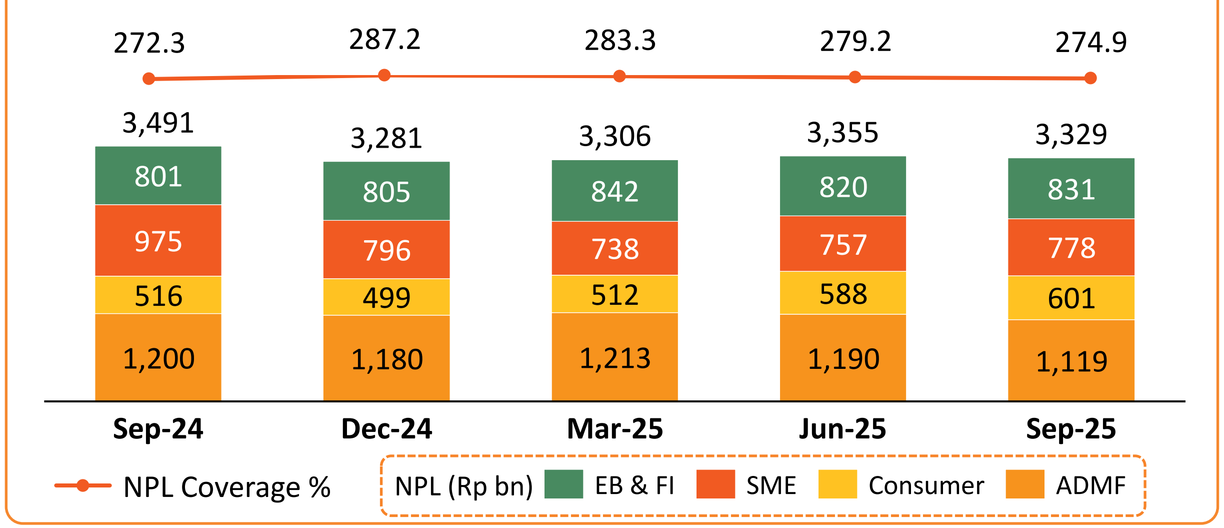
9M24 9M25

Healthy Asset Quality Combined with Strong NPL Coverage Ratio

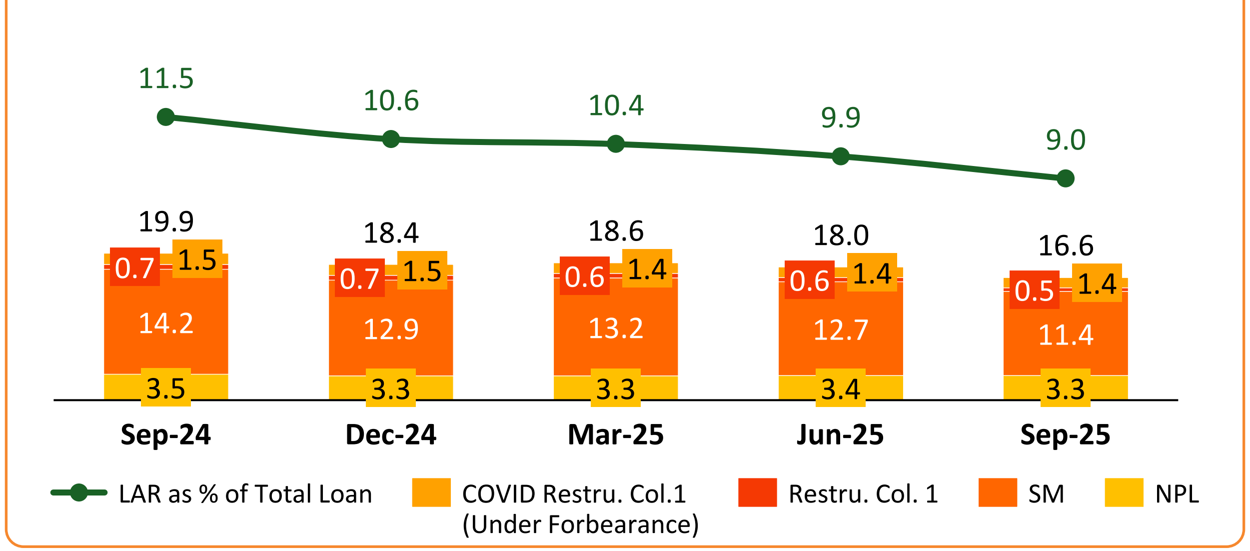
NPL & SM: Ratio (%) & Amount (Rp bn)



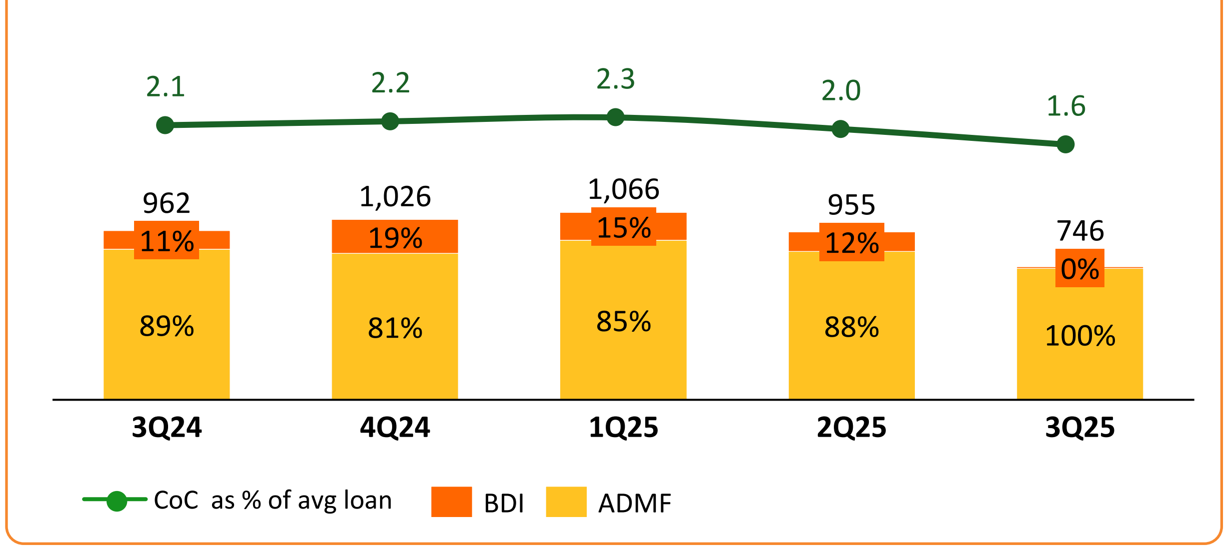
NPL Coverage Ratio (%) & NPL Amount (Rp bn)



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



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



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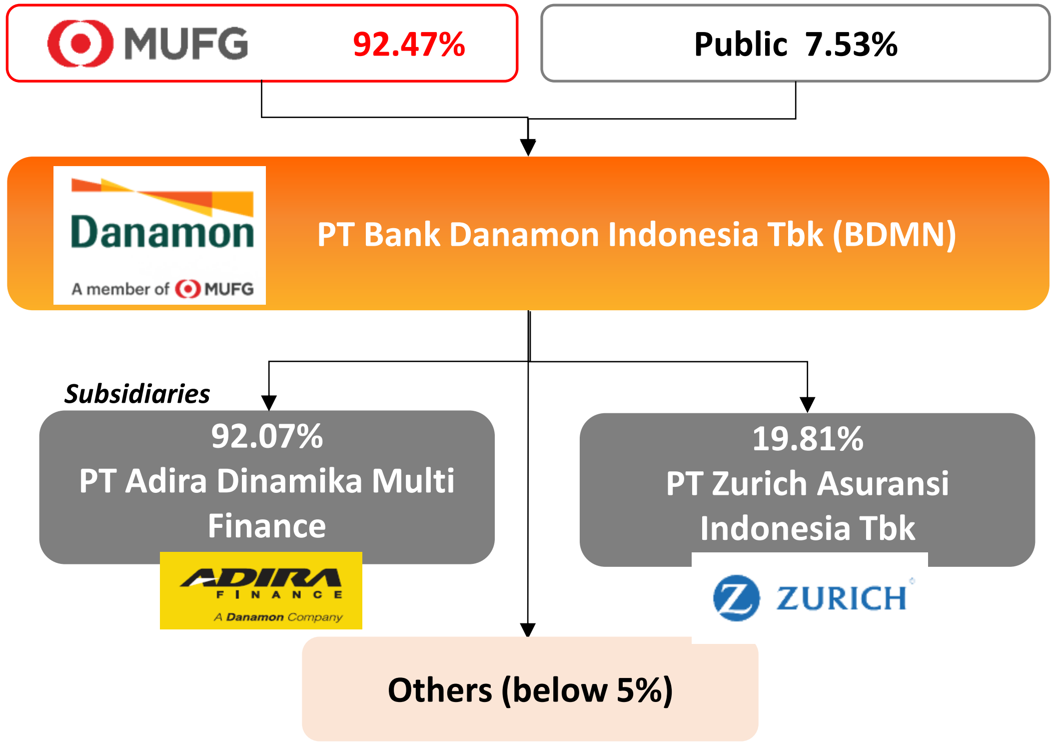
Danamon at Glance

Company Overview

Proven Track Record	**Established on 16 July 1956** **~ 69 Years of Operations**
Stable Credit Ratings	**Fitch Ratings : BBB** **Pefindo : idAAA**
Robust Capitalization	**Bank Only : Rp 40.7 Tn** **Consolidated : Rp 51.0 Tn**
Extensive Network Across Indonesia	**~ 884 Total Branch Offices across Indonesia** **Danamon : 354** **Adira Finance : 530**
	ATMs & CRMs : 984 ***(60,000 incl. ATM Bersama, PRIMA and ALTO Network)***
Resilient Resources and Talents	**~ 24,062 Total Employees** **Danamon : 8,262** **Adira Finance : 15,800**



Corporate Milestone

Established in 1956 as Bank Kopra and **changed name to PT Bank Danamon Indonesia in 1976**

Became Foreign Exchange Bank in 1988 & **IPO in the Jakarta Stock Exchange in 1989**

Merged with 8 Local Banks in 2000 and **completed acquisition by Temasek in 2003**

Initiated **acquisition of Adira Finance & Adira Insurance in 2004**

Completed acquisition by MUFG, merged with Bank Nusantara Parahyangan (BNP), and sold the majority stake in Adira Insurance (now Zurich Asuransi Indonesia) in 2019

Fund placement in Garuda Fund (Venture Fund) in 2023. Thru subsidiary Adira Finance, along with MUFG, **has acquired Home Credit Indonesia (Oct 2023)** and **Mandala Finance (Mar 2024)**

Member of Board of Commissioners

Yasushi Itagaki
President Commissioner

Halim Alamsyah
Vice President Commissioner (Independent)

Nobuya Kawasaki
Commissioner

Dan Harsono
Commissioner

Peter Benyamin Stok
Independent Commissioner

Hedy Maria Helena Lapian
Independent Commissioner

Member of Board of Directors

Daisuke Ejima
President Director

Honggo Widjojo Kangmasto
Vice President Director

Herry Hykmanto
Syariah Director

Rita Mirasari
Compliance Director

Dadi Budiana
Risk Management Director

Thomas Sudarma
EBFI Director

Jin Yoshida
Global Alliance Strategy Director

Yenny Siswanto
IT & Digital Director

Highlighted Events in 3Q25

BUSINESS COLLABORATION & PARTNERSHIP

Danamon Receives OJK Approval to Act as Operational Financial Holding Company (FHC) of MUFG in Indonesia

Through its role as Operational FHC, Danamon intends to strengthen collaboration within the MUFG Financial Conglomeration (FC) in Indonesia, so that it can continue to contribute to the growth of Indonesia's financial industry by better serving our customers with holistic financial solutions from all members of the MUFG FC.

10 Jul 2025

Collaboration between Danamon Syariah and Muhammadiyah Central Leadership

Danamon Syariah collaborates with the Library and Information Council of Muhammadiyah Central Leadership to support Financial Digitalization for the Community.

23 Jul 2025

CUSTOMER ENGAGEMENT

Danamon's 69th Anniversary

Danamon Celebrates 69th Anniversary with the Spirit of Grow Together, Advance Together. A series of special programs under "Kejutan Melimpah" are designed for Danamon customers and realized through the cooperation and collaboration involving group companies, strategic partners, and customers.

16 Jul 2025

Danamon Wealth Series

Danamon organized the Economic Outlook "Danamon Wealth Series" presenting insights from Danamon's economists and partner experts to equip customers with up-to-date financial and economic knowledge that supports them in making investment decisions.

15 Aug 2025

Danamon

A member of MUFG

THANK YOU

Investor Relations
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