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PT Bank Danamon Indonesia Tbk

Investor & Analyst Briefing 1Q26 Financial Results

Jakarta, 29 April 2026

*) 1Q25 Result Restatement: In accordance with PSAK 338 implementation, the merger between Mandala Finance (MFIN) and Adira Finance (ADMF) on Oct. 1, 2025 was a Business Combination Under Common Control (BCUCC). Therefore, the 1Q25 Result is restated as if the merger has occurred since MFIN under common control of MUFG Group (i.e., pooling of interest method) and consolidated under Adira Finance. There is no economic benefit change due to this restatement.



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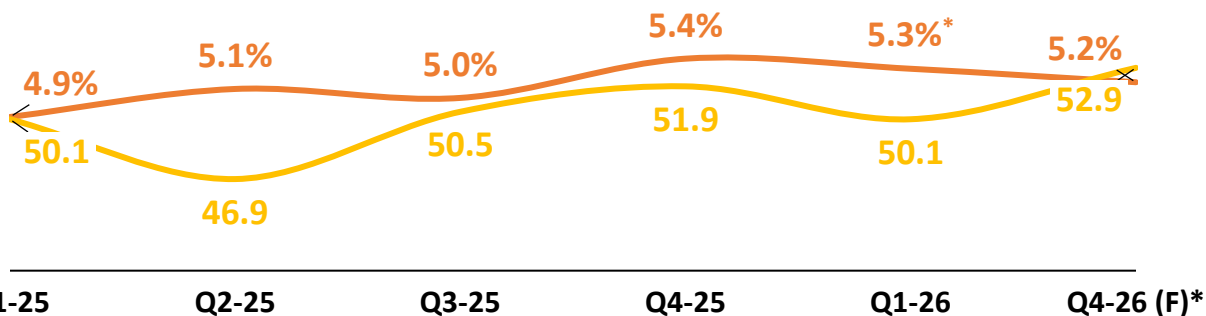
Appendix

Macroeconomy

FY25 GDP grew 5.11% YoY, and growth in 2026 is set to strengthen on higher fiscal spending supporting domestic demand.

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

— Real GDP — PMI S&P



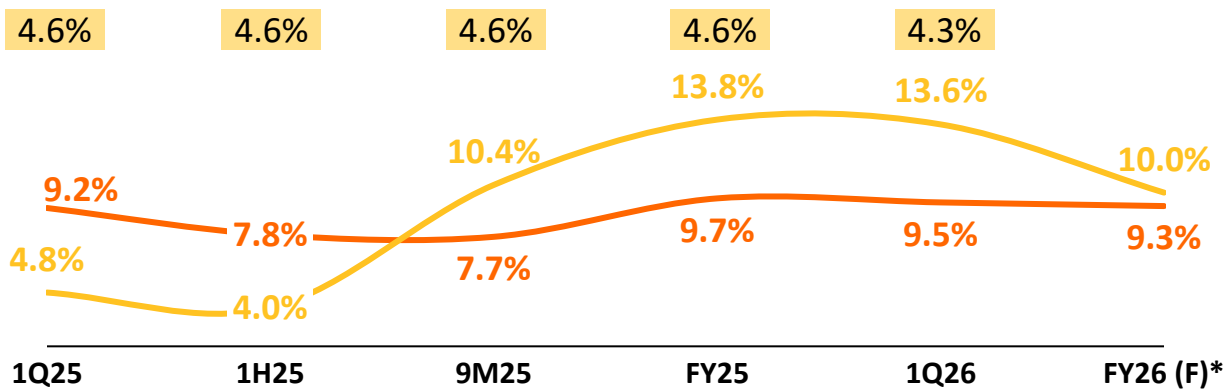
Source: CEIC

Banking

Funding growth hovered near ~13% but is expected to ease as fiscal placement support has largely materialized at IDR 301Tn.

Industry¹ Lending & Funding Growth (% YoY)

■ NIM — Lending — Funding



Source: CEIC

¹) Industry: Commercial Banks

*) Danamon Projection

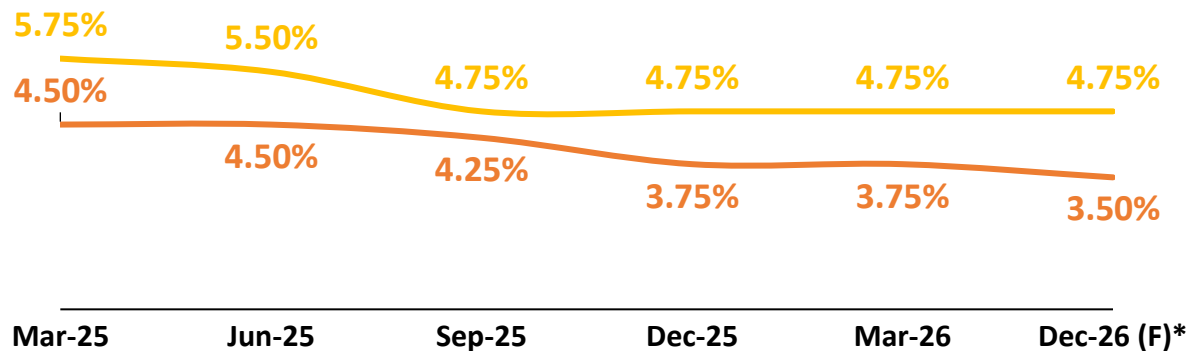
Macroeconomic and Industry Update

Macroeconomy

BI held rates to stabilize the Rupiah amid energy-driven risks, while a wider rate spread may support the IDR in 2H26.

Fed Rate and BI Rate (%)

— US Rate — BI Rate



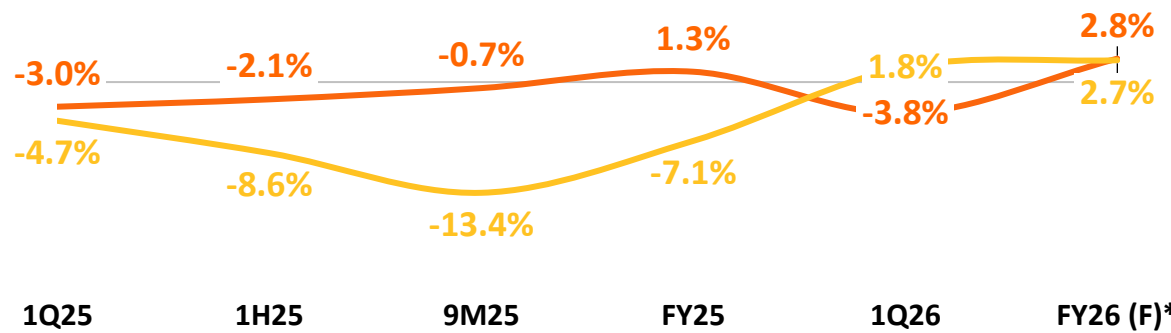
Source: Bloomberg

Multifinance

4W wholesale rebounded on stronger NEV adoption, while 2W remained flattish amid subdued commodity prices until Feb-26.

Vehicle Wholesale Growth (% YoY)

— 2W — 4W



Source: CEIC

Danamon Strategic Overview: 1Q26 Results

Higher profitability year-on-year driven by asset growth and improvements in cost of credit

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

Lending¹ ▲ 9% YoY

¹Loan Portfolio and Trade Finance including Marketable Securities

Funding² ▲ 16% YoY

²Total CASA and Time Deposits

NPAT ▲ 35% YoY

Highlighted Metrics (YoY change)

Granular Funding **Rp100.0 Tn** ▲ 7%

Risk-adjusted NIM **5.6%** ▲ 0.2 p.p

Pre-Provision Operating Profit (PPOP) **Rp2.6 Tn** ▲ 12%

NPL Coverage Ratio **290.6%** ▲ 8.3 p.p

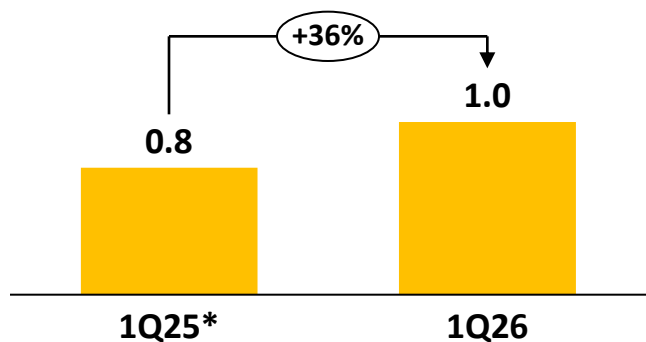
Focus Areas to Sustain Business Growth

A STRATEGIC THEMES

Ecosystem Strategies

Automotive Ecosystem

Synergy Loan Disbursement (IDR Tn)



*) Adjusted Fleet Financing in 2026



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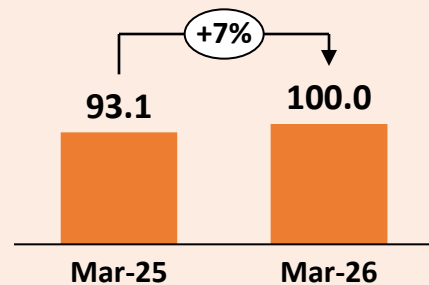
Key Highlights & Initiatives

1. Indonesia International Motor Show (IIMS) sponsorship
2. Customer gathering events across Danamon & Adira Branches

Accelerate business growth thru Region-based Ecosystem

Empowering Regions to cultivate unique ecosystems within their areas, i.e., Retailers, F&Bs, Local Communities & Foundations

Cons & SME Granular Funding (IDR Tn)



Business Events in Local Community



B

Financial Group Collaboration: Joint Events and Joint Marketing



Indonesia International Motor Show 2026 (Jakarta)

>580K Visitors

+29% Exhibitors**

+9% Trx. Volume**

** year-on-year



Danamon and Home Credit Branch Exhibition

(15 Cities across Java, Sumatera, Bali, Kalimantan, and Sulawesi)



Danamon and Zurich "Mudik Bersama"

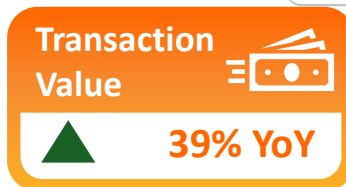
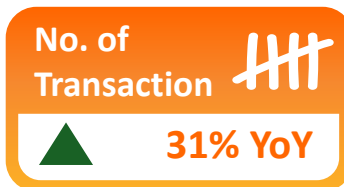
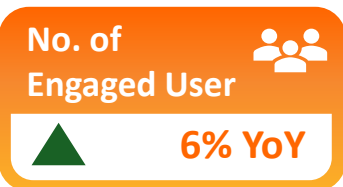
(Jakarta and Karawang)



Continuous Investment in Foundation Building

C CORE BUSINESS & FOUNDATION BUILDING

D-Bank PRO – Improving Customer Journey and Experience

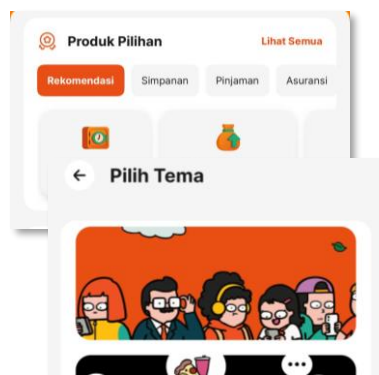


New Features 1Q 2026

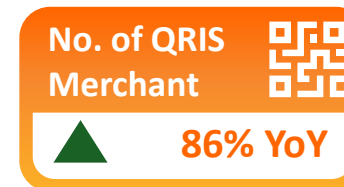
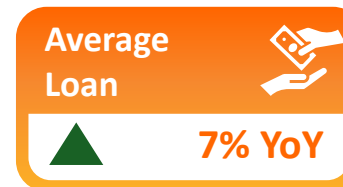
1. Unified Onboarding Journey for Credit Card
2. Download Tax Report
3. UI/UX Improvements

Ringkasan Harta / Asset Summary

Produk / Product	Nilai Harta / Asset (IDR)	Pendapatan Terrealisasi / Realized Income (IDR)	Pajak / Tax (IDR)
Tabungan / Saving Account	66.940.970,45	1.573.181,85	314.632,85
Giro / Current Account	0,00	0,00	0,00
Deposito / Time Deposit	0,00	0,00	0,00
Obbligasi Korporasi / Corporate Bonds	0,00	0,00	0,00
Obbligasi Pemerintah / Government Bonds	200.000.000,00	14.000.000,00	1.400.001,00
Reksa Dana / Mutual Fund	304.179.836,55	0,00	0,00
Structured Product	0,00	0,00	0,00
Asuransi / Insurance	0,00	0,00	0,00
Total	671.120.807,00	15.573.181,85	1.714.633,85



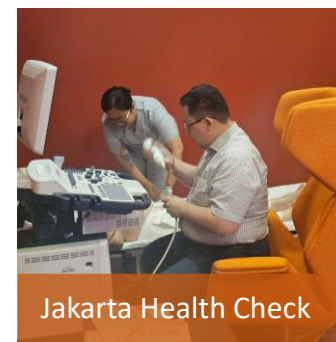
Branch Network – Strengthening Regional Centricity



Leveraging Community Branch for customer engagement



Pekanbaru Mini Travel Fair



Jakarta Health Check



Semarang Market Update

Customer events celebrating festive season



Lebaran Event



Chinese New Year Event

Danamon Cash Connect – Deepening User Penetration



Continue increasing presence & supporting business transactions across Indonesia

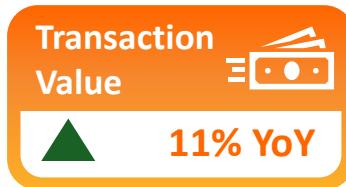
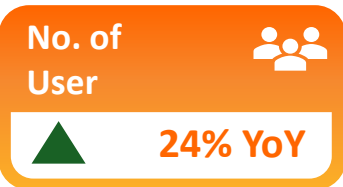


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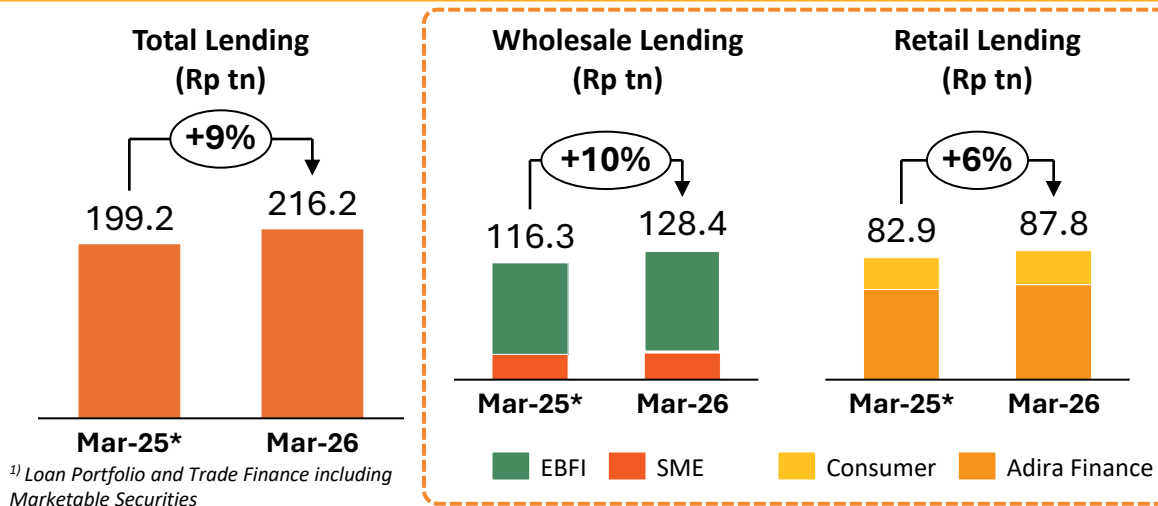
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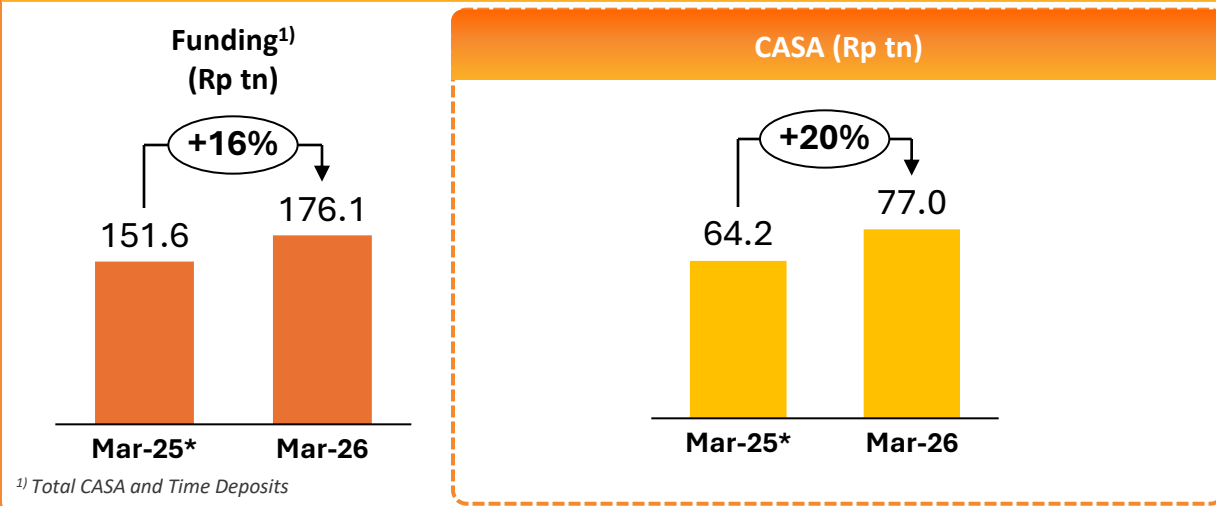
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Continued Steady Growth with Improved Profitability

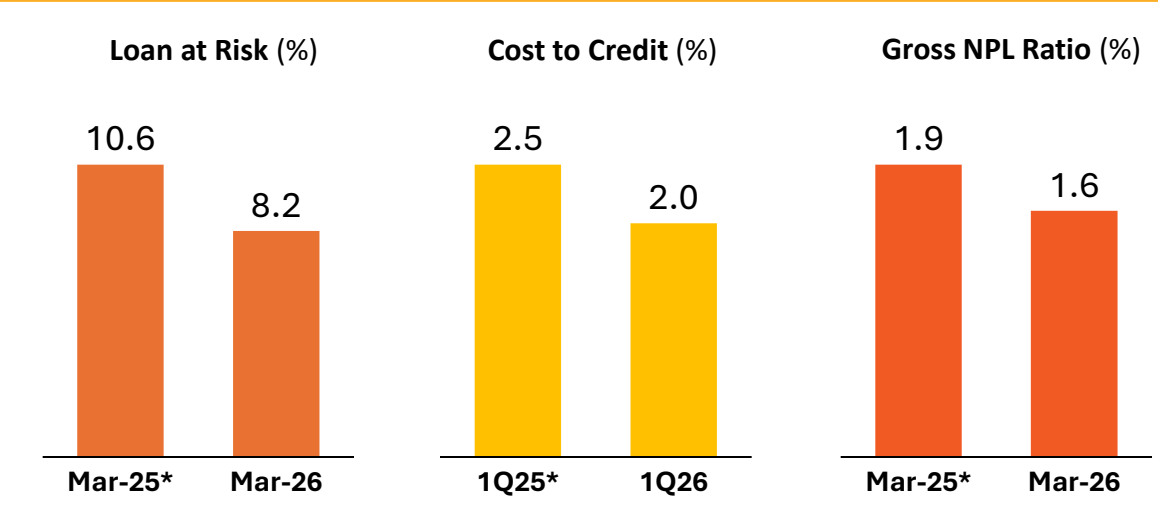
Sustainable Lending¹⁾ Growth



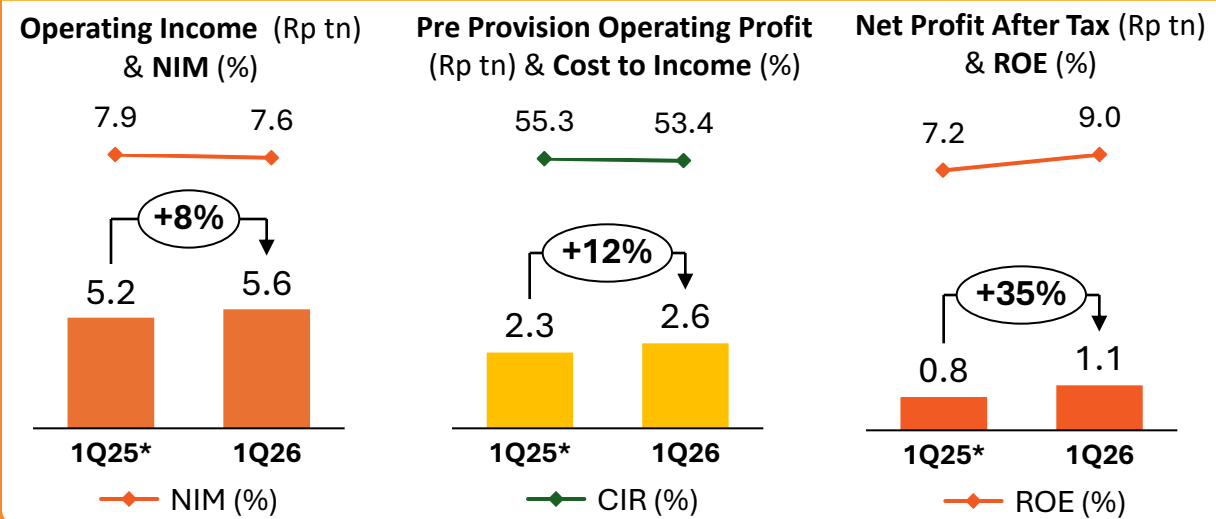
Robust Liquidity & Funding Growth



Healthy Asset Quality



Improved Profitability



*See note on cover page concerning 1Q25 Result Restatement

Strong Loan Growth Across Lines of Business

Lending Growth¹⁾ (Rp bn)

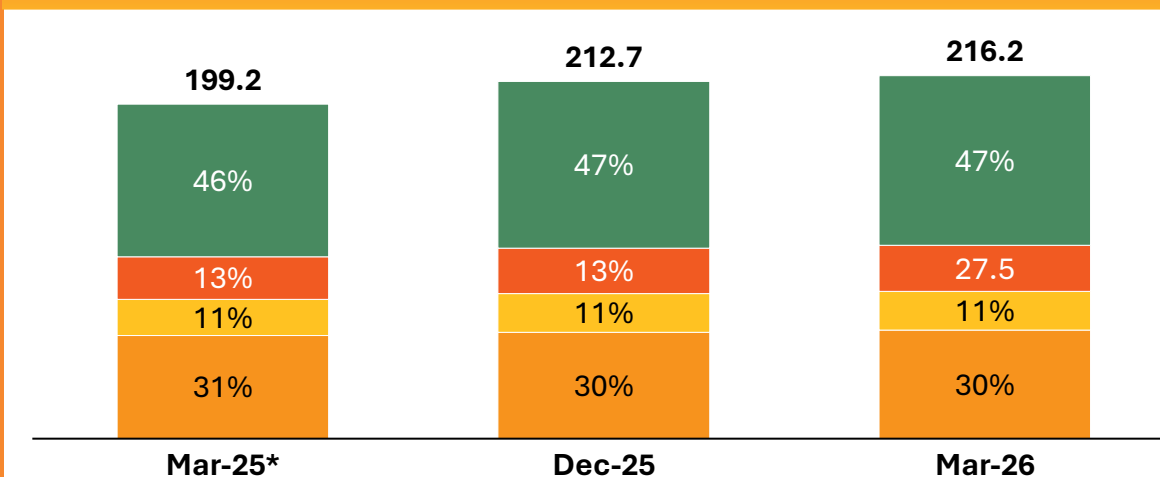
	Rp bn	Mar-25*	Mar-26	YoY	Dec-25	QoQ
Wholesale Lending	EB ²⁾ & FI	90,956	100,918	11%	99,278	2%
	SME	25,324	27,487	9%	27,056	2%
Retail Lending	Consumer ³⁾	21,513	23,011	7%	22,956	0%
	Adira Finance	61,382	64,750	5%	63,406	2%
Total		199,175	216,166	9%	212,697	2%

1) Loan Portfolio and Trade finance includes marketable securities

2) Enterprise Banking: Commercial and Corporate

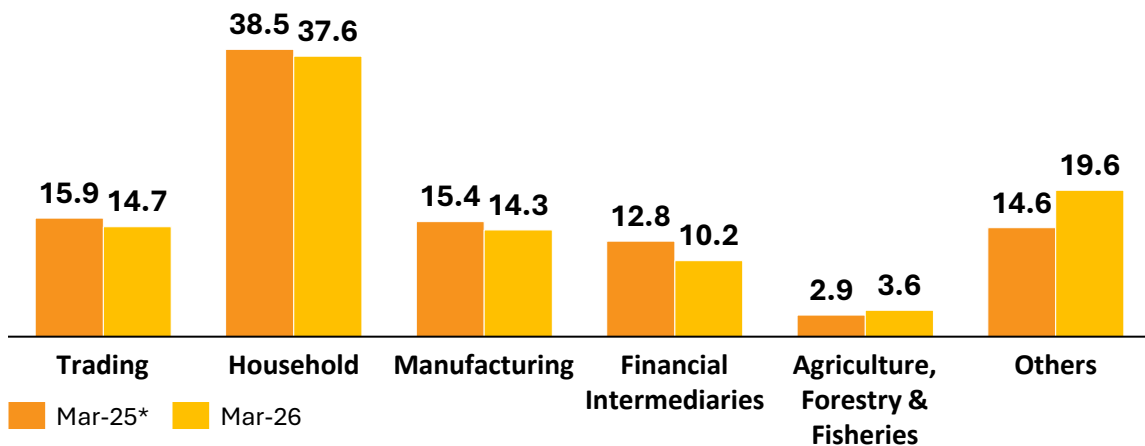
3) Consumer: Mortgage, Unsecured Personal Loan, Credit Card, and Others

Lending Composition¹⁾ (Rp tn)



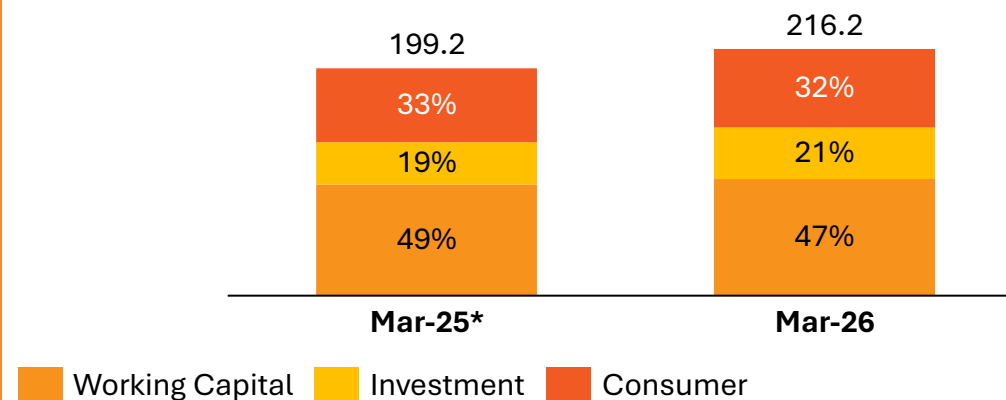
1) Loan Portfolio & Trade finance includes marketable securities

Lending by Sector (% of total loans)¹⁾



1) Exclude TFMS; Consumer Financing and Lease Receivable are included as part of the Household sector

Lending by Purpose (Rp tn)¹⁾



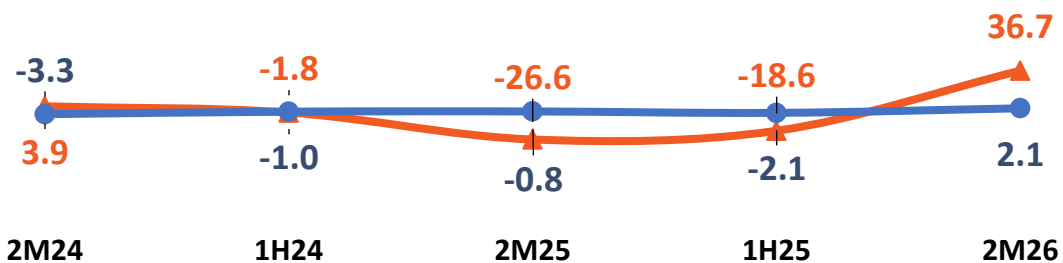
1) Consumer Financing and Lease Receivable are included as part of the Consumer loan.

*) See note on cover page concerning 1Q25 Result Restatement

Strong Progression in Adira's New Loans Disbursement

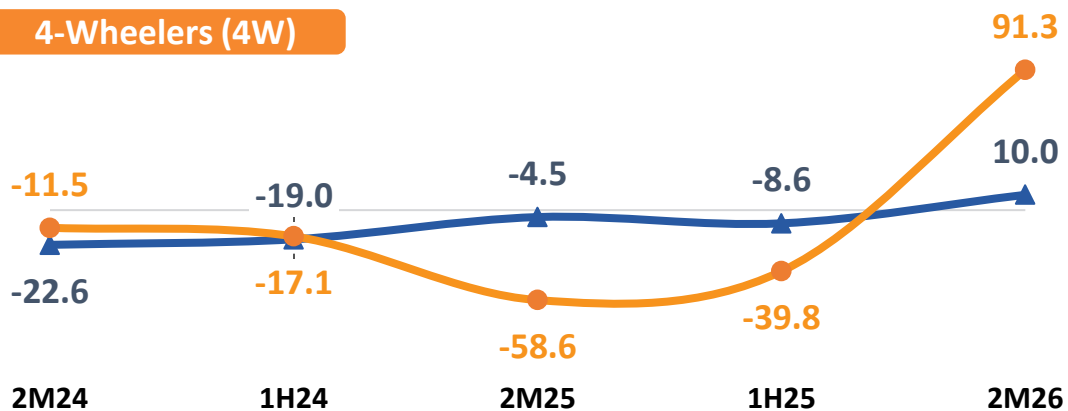
Adira's Units New Loans Growth vs. Industry (% YoY)

2-Wheelers (2W)



▲ Adira Finance 2W ● Industry 2W

4-Wheelers (4W)

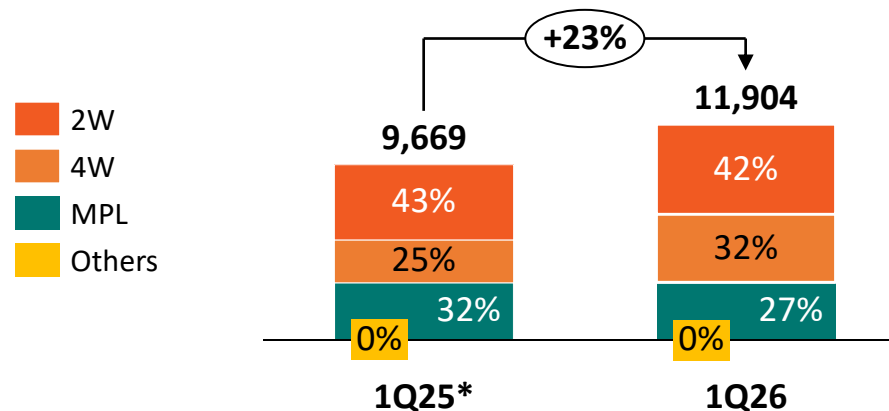


▲ Industry 4W ● Adira Finance 4W

(Growth based on cumulative YTD)

Note: Industry data from AISI and Gaikindo

Adira's New Loans Amount (Rp bn)



Adira's Outstanding Loans

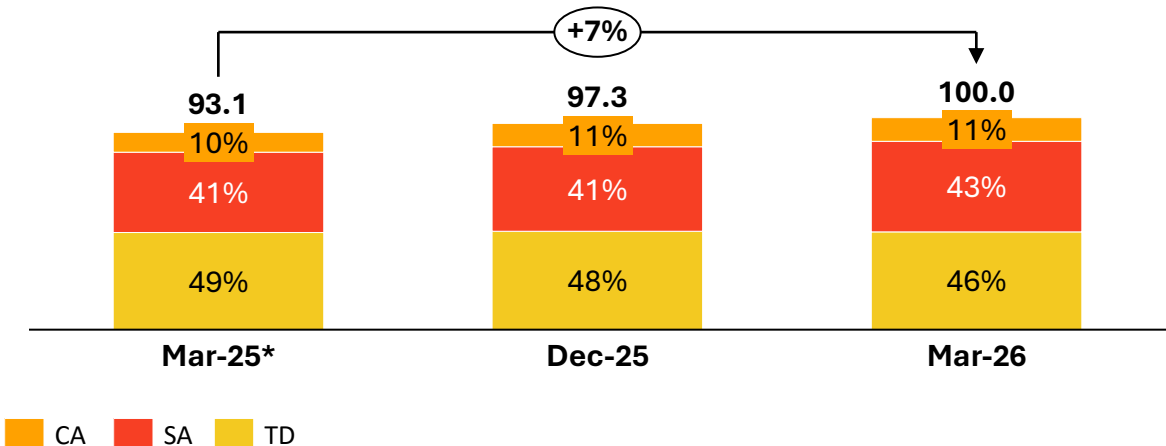
Rp bn	Mar-25*	Dec-25	Mar-26	QoQ	YoY
2W Auto Loans	22,408	23,307	24,136	4%	8%
4W Auto Loans	25,010	25,721	25,986	1%	4%
Multi-Purpose Loans (MPL)	13,301	13,562	13,813	2%	4%
Others ¹⁾	663	816	815	0%	23%
Total Loans	61,382	63,406	64,750	2%	5%

1) White goods, heavy equipment and others

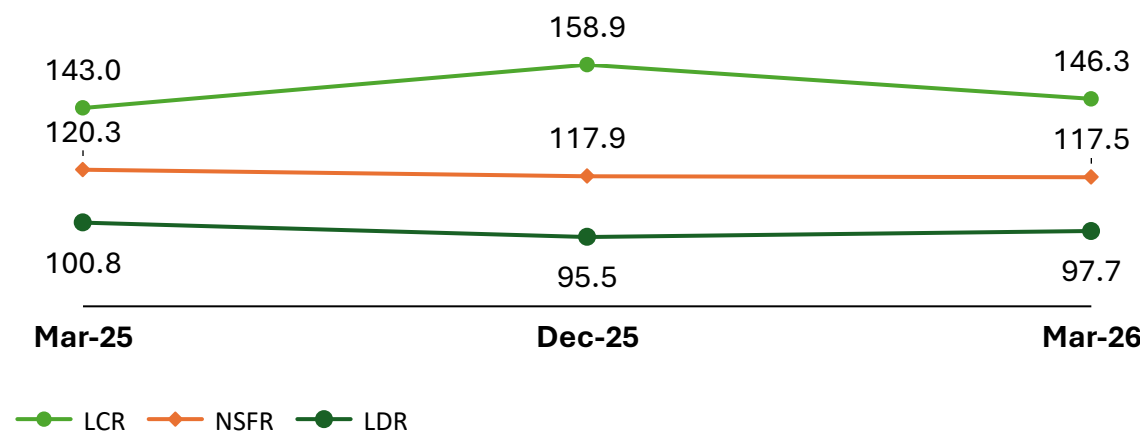
*) See note on cover page concerning 1Q25 Result Restatement

Stable Granular Funding Growth Trend with Solid Capital Structure

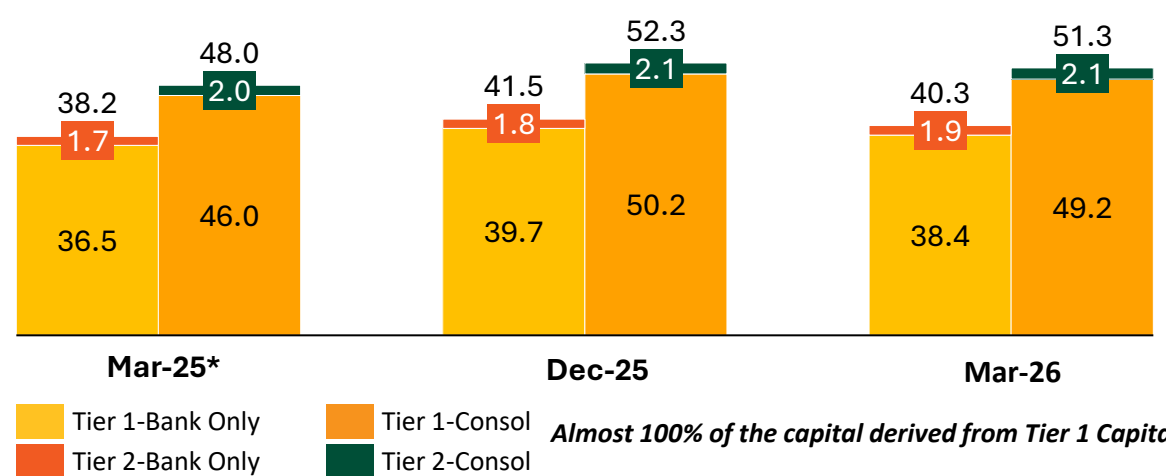
Granular Funding¹⁾ (Rp tn)



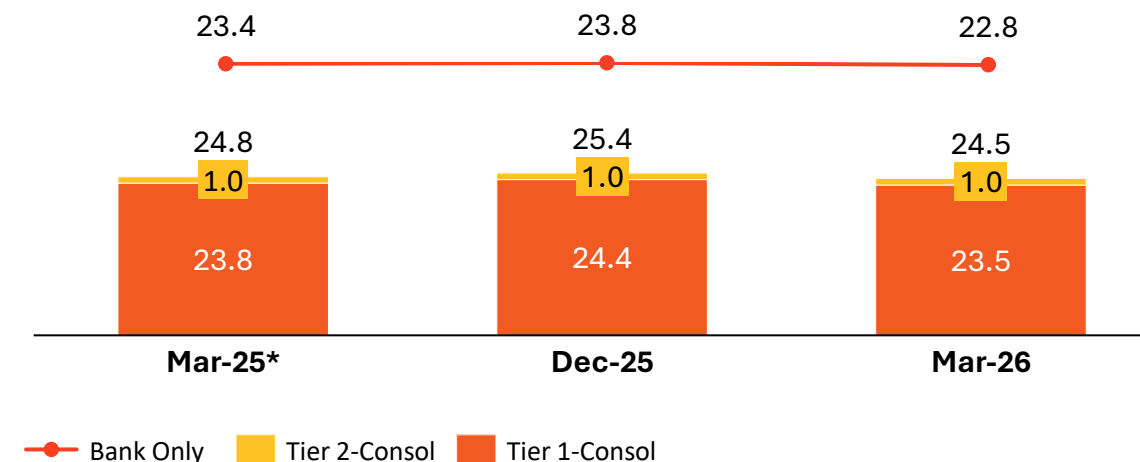
LCR, NSFR & LDR (%)



Tier 1 and Tier 2 Consolidated Capital (Rp tn)



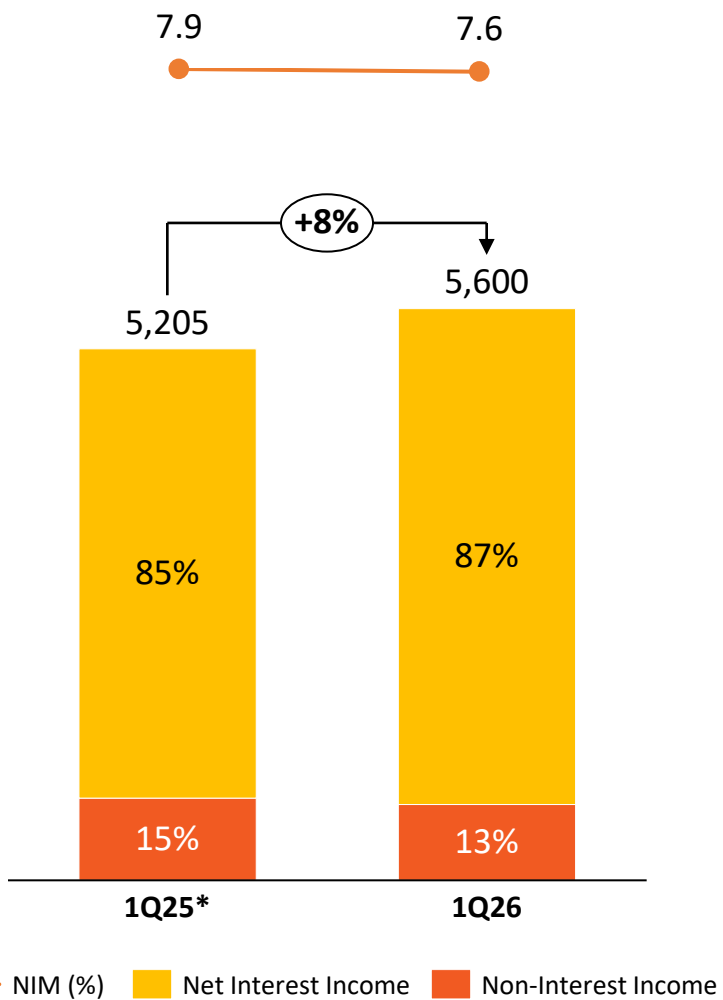
Capital Adequacy Ratio (%)



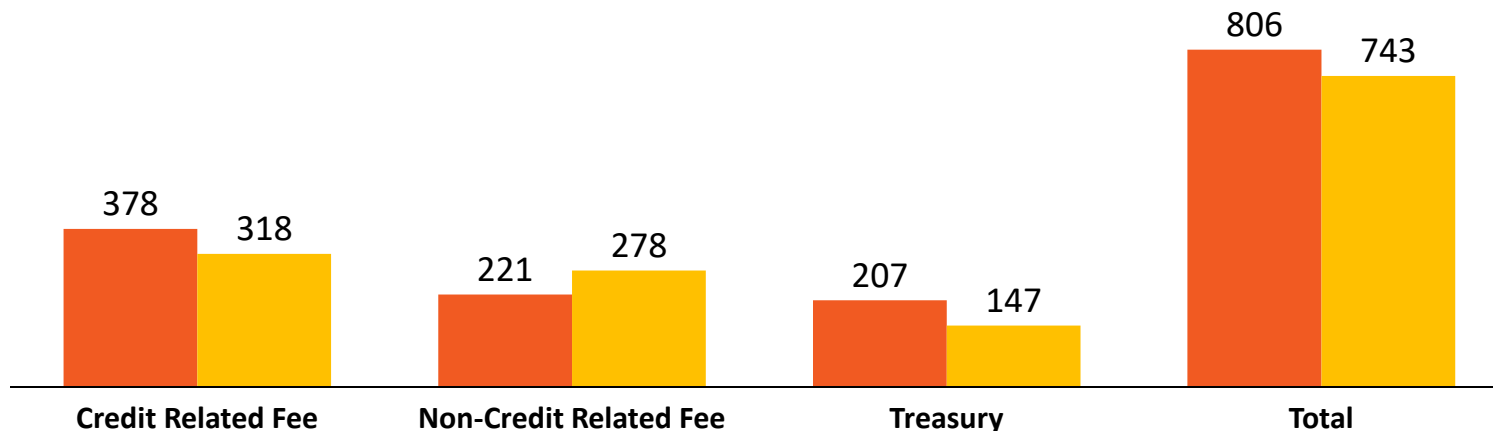
*) See note on cover page concerning 1Q25 Result Restatement

Encouraging First Quarter Operating Income Result

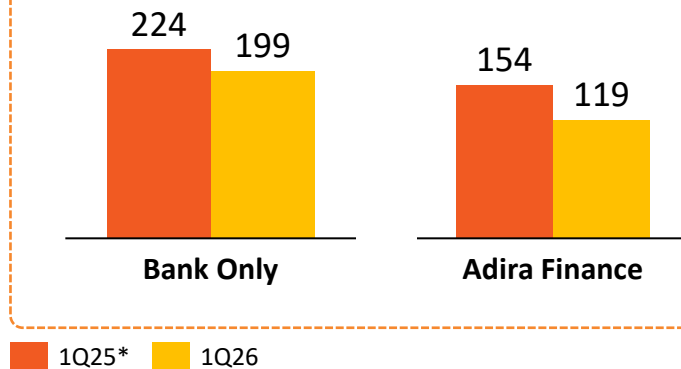
Operating Income (Rp bn)



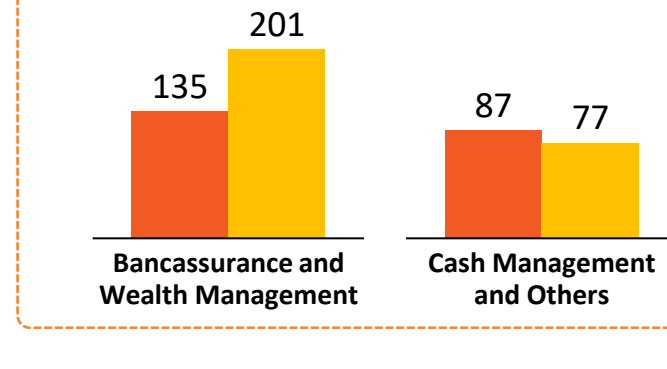
Non-Interest Income (Rp bn)



Credit Related Fee (Rp bn)

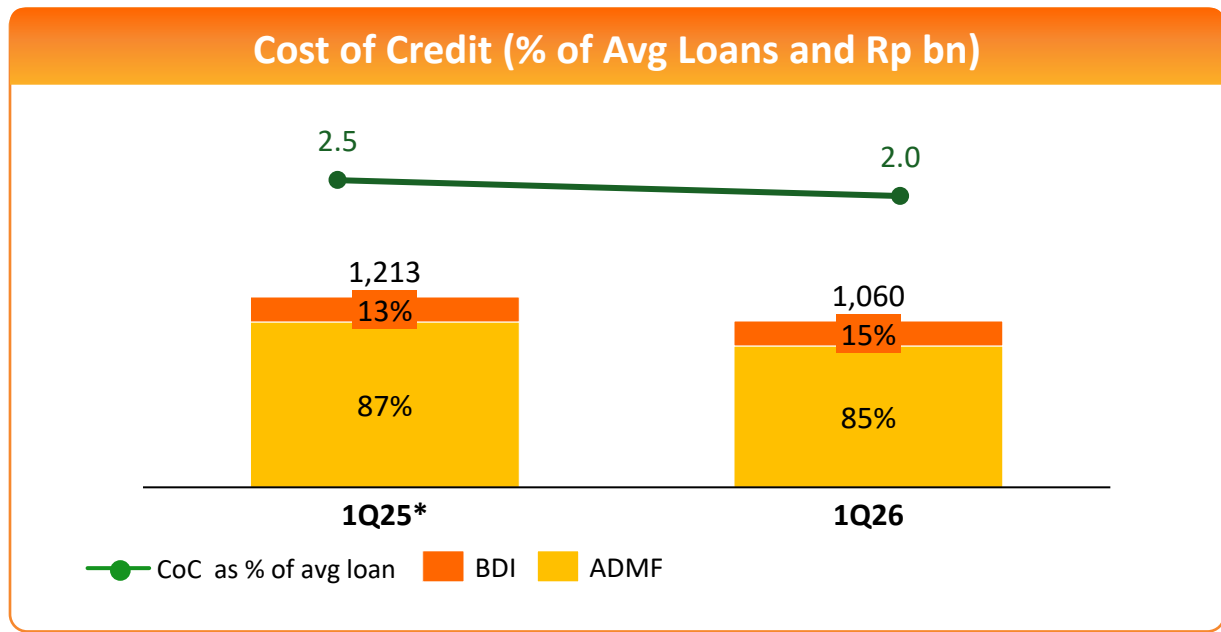
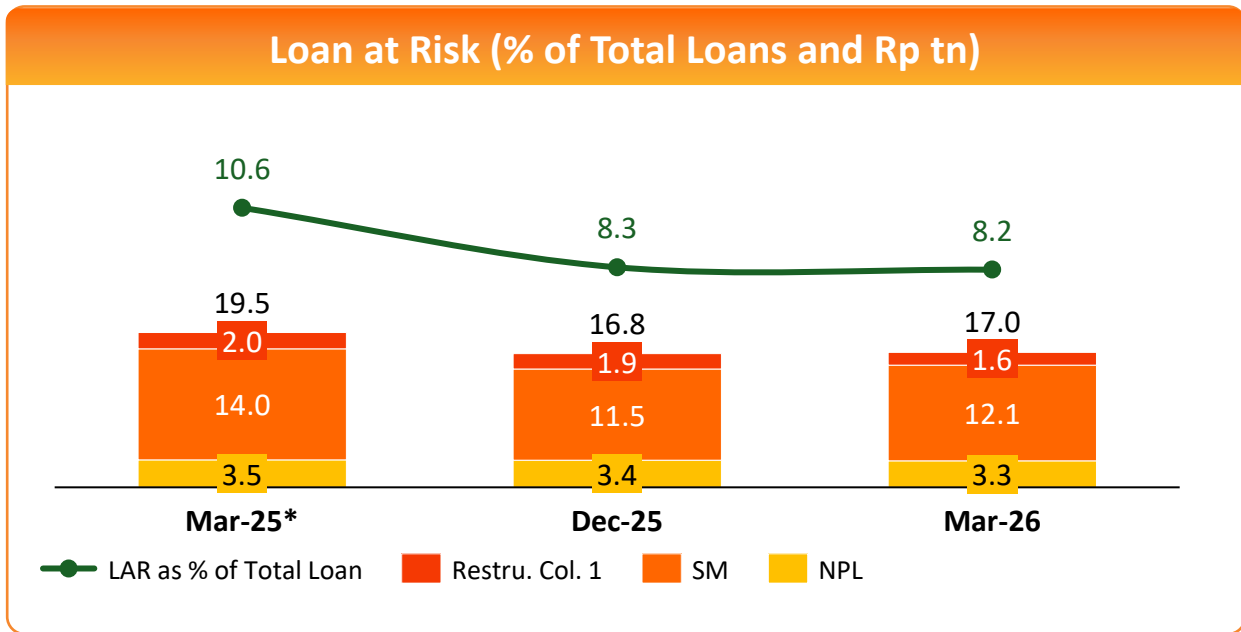
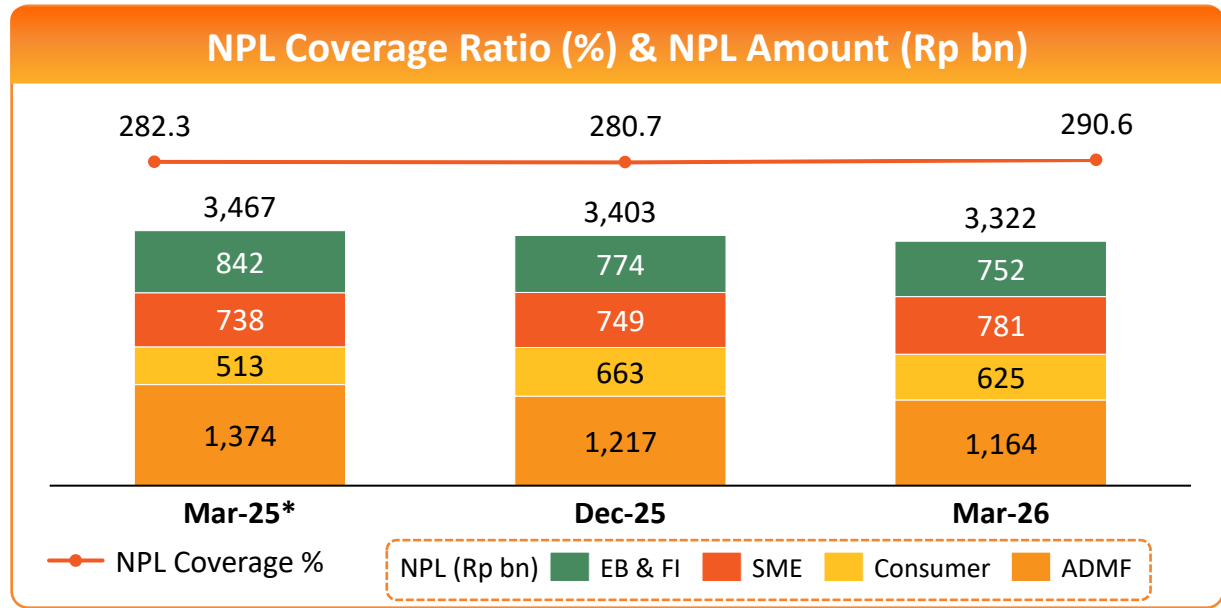
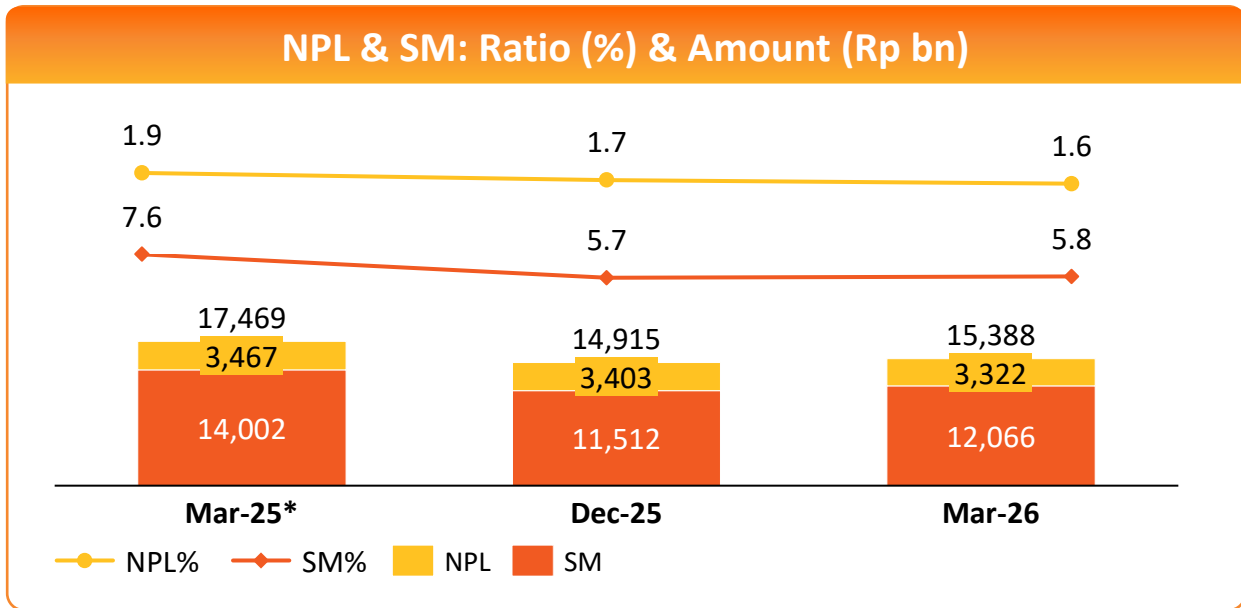


Non-Credit Related Fee (Rp bn)



*) See note on cover page concerning 1Q25 Result Restatement

Robust Asset Quality with Healthy NPL Coverage Ratio



*) See note on cover page concerning 1Q25 Result Restatement

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Balance Sheet & Income Statement

Balance Sheet In Rp bn	Mar-25*	Mar-26	YoY
Total Assets	256,717	279,935	9%
Total Lending ¹⁾	199,175	216,166	9%
Government Bonds	19,788	22,583	14%
Total Funding	171,003	195,356	14%
CASA	64,236	77,049	20%
Time Deposits	87,382	99,047	13%
Borrowings and LT. Funding	19,385	19,260	-1%
Equity	53,078	53,408	1%

Income Statement In Rp bn	1Q25*	1Q26	YoY
Net Interest Income	4,399	4,856	10%
Non Interest Income	806	743	-8%
Operating Income	5,205	5,600	8%
Operating Expenses	-2,877	-2,989	4%
PPOP	2,328	2,611	12%
Cost of Credit	-1,213	-1,060	-13%
Operating Profit	1,115	1,551	39%
NPAT	837	1,130	35%

*) See note on cover page concerning 1Q25 Result Restatement

1) Loan Portfolio and Trade Finance including marketable securities

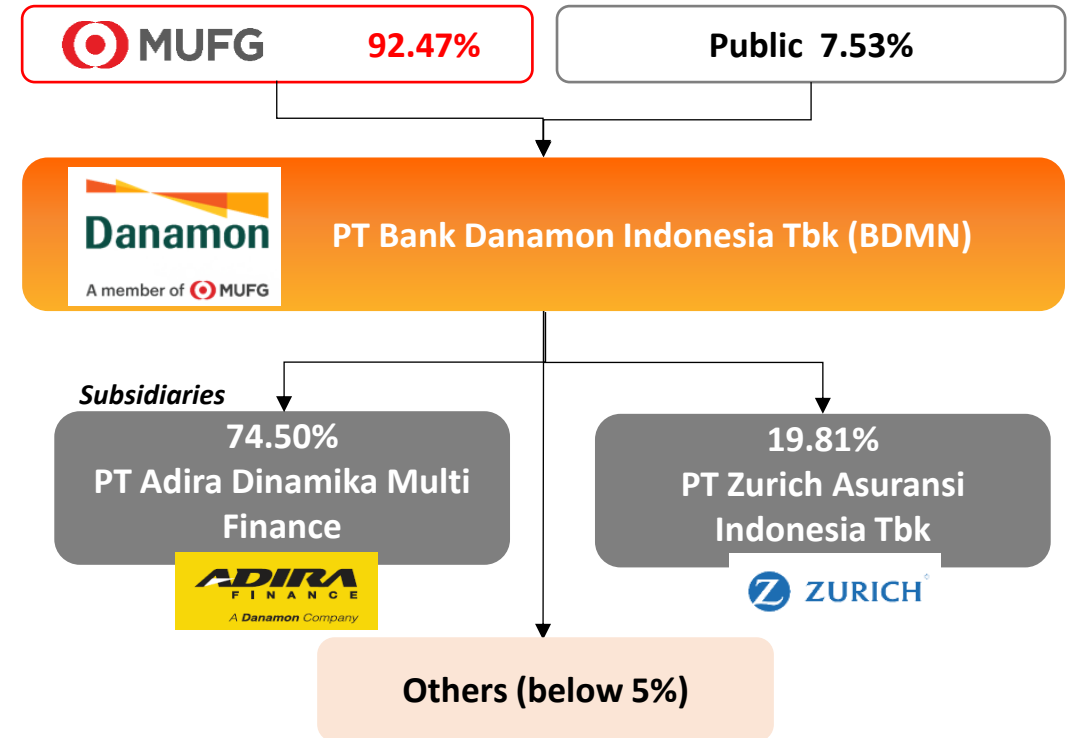
Key Financial Ratio

In %	1Q25*	1Q26	YoY
NIM	7.9	7.6	-0.3
CoC	2.5	2.0	-0.5
Risk-adjusted NIM	5.4	5.6	0.2
Cost to Income	55.3	53.4	-1.9
CASA Ratio	42.4	43.8	1.4
RIM	101.8	99.2	-2.6
NPL Gross	1.9	1.6	-0.3
Loan Loss Coverage (LLC)	282.3	290.6	8.3
Loan at Risk Coverage	50.3	56.8	6.5
ROAA	1.4	1.6	0.2
ROAE	7.2	9.0	1.8
CAR	24.8	24.5	-0.3

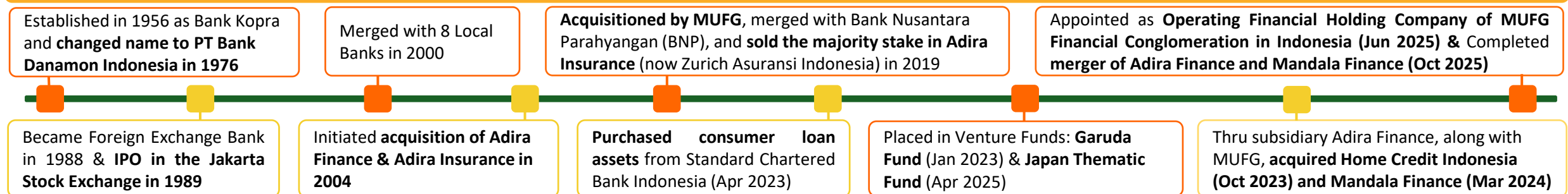
**) See note on cover page concerning 1Q25 Result Restatement*

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 40.3 Tn Consolidated : Rp 51.4 Tn	
Extensive Network Across Indonesia	~ 1,240 Total Branch Offices across Indonesia	
	Danamon : 361 Adira Finance : 879	
	ATMs & CRMs : 947 (60,000 incl. ATM Bersama, PRIMA and ALTO Network)	
Resilient Resources and Talents	~ 28,991 Total Employees	
	Danamon : 8,175 Adira Finance : 20,816	



Corporate Milestone



Member of Board of Commissioners



Yasushi Itagaki
President Commissioner



Halim Alamsyah
Vice President Commissioner (Independent)



Dan Harsono
Commissioner



Hedy Maria Helena Lopian
Independent Commissioner



Takeo Shimotsu
Commissioner*



Muliadi Rahardja
Independent Commissioner*

**The Appointment will be effective after passing the fit and proper test from the Financial Services Authority*

Member of Board of Directors



Nobuya Kawasaki
President Director*



Herry Hykmanto
Sharia 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

**The Appointment will be effective after passing the fit and proper test from the Financial Services Authority*



BUSINESS COLLABORATION & PARTNERSHIP



International Indonesia Motor Show Jakarta 2026

In collaboration with Adira Finance and support from MUFG, for the fifth time, Danamon became official bank partner of International Indonesia Motor Show (IIMS) 2026 at JIExpo Kemayoran Jakarta. This collaboration underscores long-term commitment to propelling the growth of Indonesia's automotive industry.

5-15 Feb 2026



CUSTOMER LOYALTY PROGRAM



Winners Announcement of “Danamon Hadiah Beruntun” Program

Danamon announced the winners of its inaugural *Danamon Hadiah Beruntun* (DHB) 5.0 program in eleven regions simultaneously. As one of Danamon's flagship loyalty programs, DHB reflects the bank's commitment to appreciating customer trust while supporting sustainable business growth through the increase of third-party funds and banking transactions.

4 Mar 2026



SUSTAINABILITY



Strategic Partnership to Finance Nature- Based Carbon Projects in Southeast Asia

Through this collaboration, Danamon and Fairatmos will jointly advance the development of financing solutions for nature-based carbon projects, emissions calculations, as well as the issuance and trading of carbon credits. In this initiative, Fairatmos will contribute its technological expertise and international network of buyers, while Danamon will serve as a financing partner for forest management companies and carbon credit purchasers.

13 Jan 2026



A member of  MUFG

INVESTOR RELATIONS

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Thank you