Danamon

A member of MUFG

PT Bank Danamon Indonesia Tbk

Investor & Analyst Briefing
1H26 Financial Results

Jakarta, 30 July 2026

*) 1H25 & 1Q26 Result Restatement on Impacts of PSAK 338 for: 1) the merger between MFIN and ADMF on Oct 1, 2025; and 2) effective date of transfer control of HCID from KS to BDI on June 24, 2026. These transactions were a BCUCC, hence 1H25 & 1Q26 Result were restated as if the transactions have occurred since MFIN and HCID are under common control of MUFG Group. There is no change in economic benefit due to this restatement.

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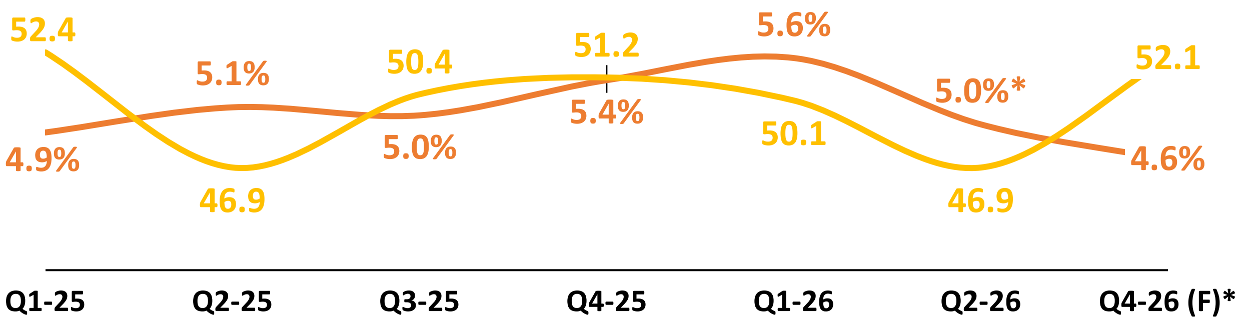
Macroeconomic and Industry Update

Macroeconomy GDP growth expected to soften towards FY26 with weaker domestic demand, while PMI improves on the back of normalizing oil prices

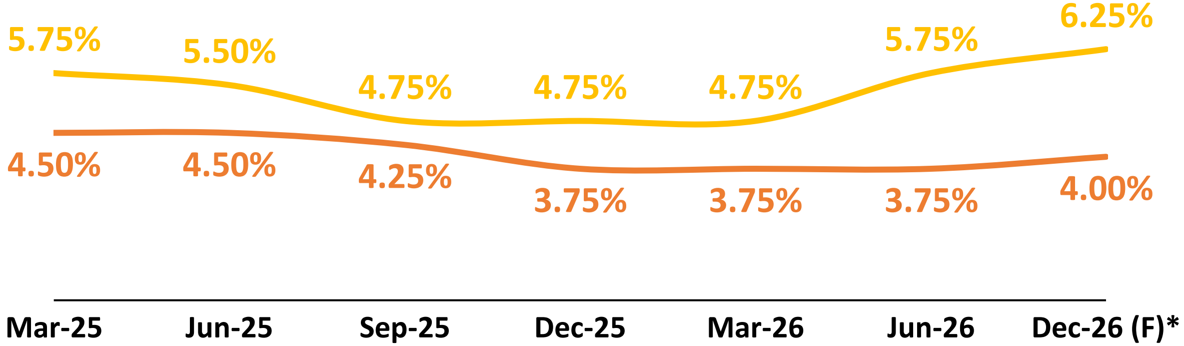
Real GDP Growth and Purchasing Manager's Index (PMI)



Source: CEIC

Macroeconomy BI Rate is expected to stay high through 2H26 to preserve IDR stability amid persistent Fed rate pressure and geopolitical uncertainty

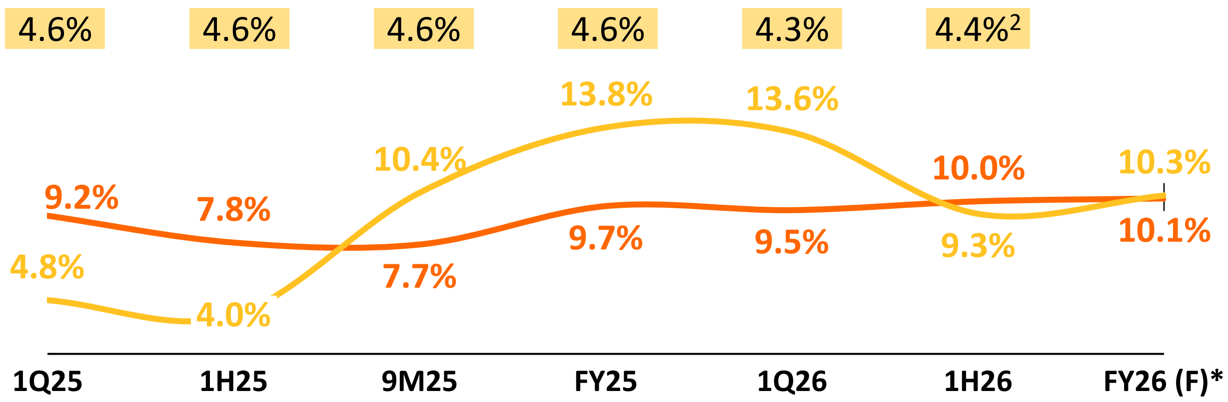
Fed Rate and BI Rate (%)



Source: Bloomberg

Banking Lending grew faster in 1H26, driven by Government priority programs, while Funding moderated amid tighter monetary policy stance

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

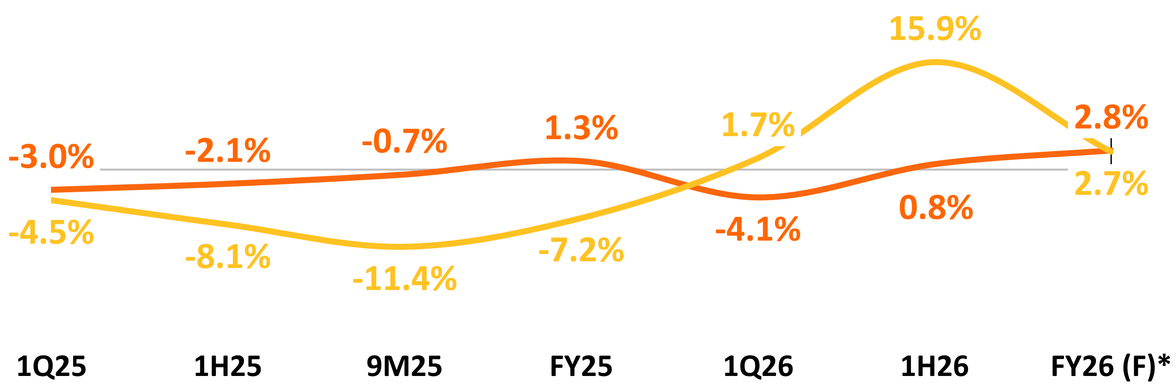


Source: CEIC [1]) Industry: Commercial Banks [2]) NIM: 5M26 data

*) Danamon Projection

Multifinance 2W & 4W sales rebounded in 1H26 due to NEV shift, with expected slowdown in 2H26 - higher BI Rate and selective BEV incentives

Vehicle Wholesale Growth (% YoY)



Source: CEIC NEV: New Energy Vehicle; BEV: Battery Electric Vehicle

Danamon Strategic Overview: 1H26 Results

Profitability Driven by Asset Growth and Enhanced 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[1]	▲ 12% YoY
Funding[2]	▲ 14% YoY
NPAT	▲ 33% YoY

[1] Loan Portfolio and Trade Finance including Marketable Securities

[2] Total CASA and Time Deposits

Highlighted Metrics (YoY change)

Granular Funding	Rp99.4 Tn	▲7% YoY
Risk-adjusted NIM	5.8%	▲0.1 p.p
Pre-Provision Oprating profit (PPOP)	Rp5.9 Tn	▲13% YoY
NPL Coverage Ratio	282.4%	▲9.4 p.p

Focus Areas to Sustain Business Growth

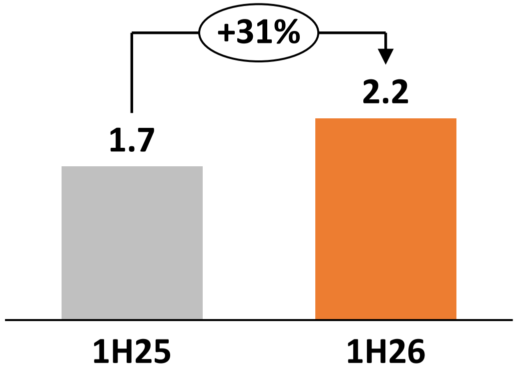
A STRATEGIC THEMES

Automotive Ecosystem

Danamon X ADIRA FINANCE

A member of MUFG

Synergy Loan Disbursement (IDR Tn)



Key Highlights & Initiatives

1. Special programs on **Danamon's 70th anniversary**
2. **Customer gathering events** across Danamon & Adira Branches

Danamon, Adira, and MUFG joint initiatives in Auto Industry

- 5th year sponsoring Indonesia International Motor Show (IIMS) -

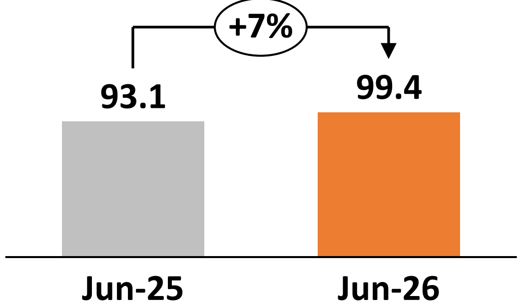
IIMS Surabaya 2026

Visitors	Exhibitors	Transaction Volume
+20% YoY	+13% YoY	+29% YoY

Region-Based Ecosystem

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

Consumer & SME Granular Funding (IDR Tn)



Business Events in Local Community

Sponsoring entrepreneurial community gathering event in Semarang

Hajj Umroh Ecosystem

# of Travel Companies	# of Account from Pilgrims, Travels, BPKH	Funding from Pilgrims, Travels, BPKH, Association
▲ 22% YoY	▲ 24% YoY	▲ 149% YoY

Highlighted activities to strengthen Hajj and Umrah proposition:

1. **Manasik events across multiple travel partners** to deepen engagement within the Hajj ecosystem
2. **Travel association events and talk shows** to introduce and provide financial solutions to pilgrims

Expand Collaboration with our Financial Group

B FINANCIAL GROUP COLLABORATION

Financial Holding Company (FHC)

Danamon

A member of MUFG

<<< FHC >>>

1 ADIRA FINANCE A Danamon Company

2 HOME CREDIT

<< FC (Financial Conglomerate) Members >>

Danamon as Financial Holding Company (FHC) of MUFG Financial Conglomeration in Indonesia

1. Adira – Mandala Legal Day 1 merger completed, Operational Day 1 completion by October 2026
2. HCID shares transfer and control to Danamon completed in June 2026

HCID Shares Transfer Signing, 24 June 2026

Joint Events and Marketing Promotions

MUFG | Danamon (A member of MUFG) | ADIRA FINANCE (A Danamon Company) | ZURICH | HOME CREDIT

Joint Event Acquisition: Kumparan (Kumpulan Para Sultan)

CSR Events with Group Entities: Program Sarana Air Bersih Nusantara, Donor Darah with MUFG Group through D'Club, MUFG Gives Back

Launching IMPACT (Integrated Mentorship Program Across Talents) Batch II

Continuous Investment in Foundation Building

C CORE BUSINESS & FOUNDATION BUILDING

D-Bank PRO – Improving Customer Journey and Experience

No. of Engaged User	No. of Transaction	Transaction Value
▲ 9% YoY	▲ 31% YoY	▲ 13% YoY

➢ **New Features in 2Q 2026**

1. QRIS Cross Border to
   - China
   - South Korea
2. QRIS Customer Presented Mode
3. New Currency: SAR

Danamon Cash Connect – Deepening User Penetration

Continue increasing presence & supporting business transactions across Indonesia

No. of User	No. of Transaction	Transaction Value
▲ 20% YoY	▲ 14% YoY	▲ 13% YoY

Branch Network – Strengthening Regional Centricity

Average Funding	Average Loan	No. of QRIS Merchant
▲ 9% YoY	▲ 7% YoY	▲ 12% YoY

➢ **Leveraging Community Branch for customer engagement**

128
Community events across Region in 1H26

➢ **Danamon on Wheels - Serving customers with a broader reach**

5 Units	>26k Transactions	>150 Client Visits

Coinciding with Danamon's 70th anniversary, launched new Danamon on Wheels with spacious banking hall

- More Banking Services
- Premium Customer Lounge
- Digital Experience Corner

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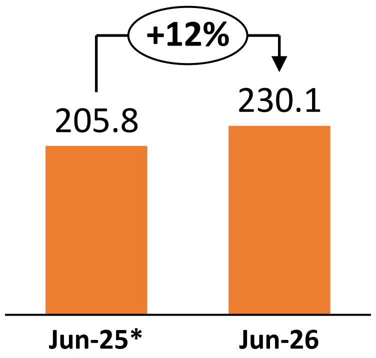
Double Digit Growth in Lending, Funding and Profitability

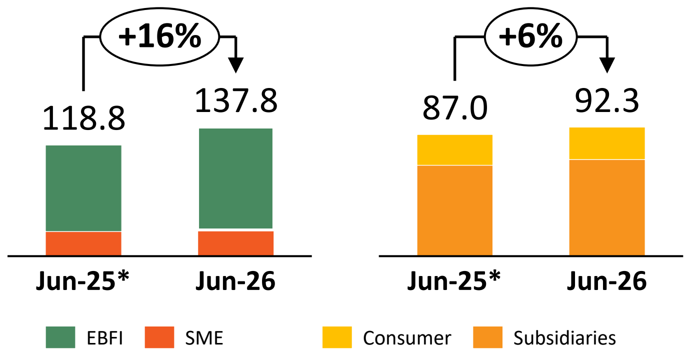
Sustainable Lending[1] Growth

Total Lending (Rp tn)



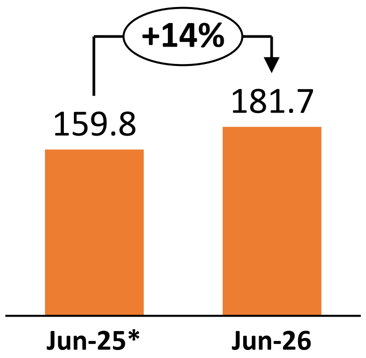
[1] *Loan Portfolio and Trade Finance including Marketable Securities*

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



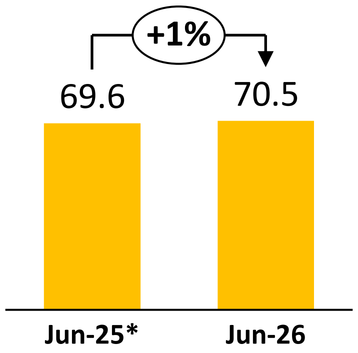
Robust Liquidity & Funding Growth

Funding[1] (Rp tn)



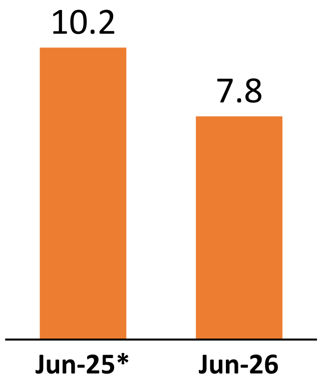
[1] *Total CASA and Time Deposits*

CASA (Rp tn)

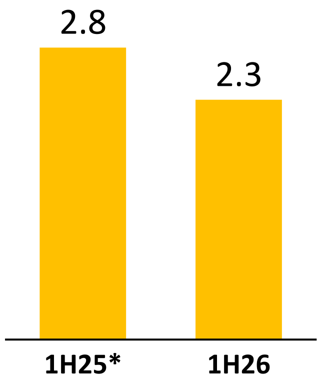


Healthy Asset Quality

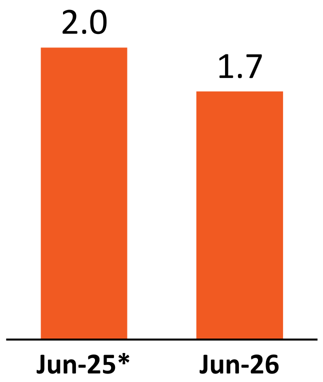
Loan at Risk (%)



Cost to Credit (%)

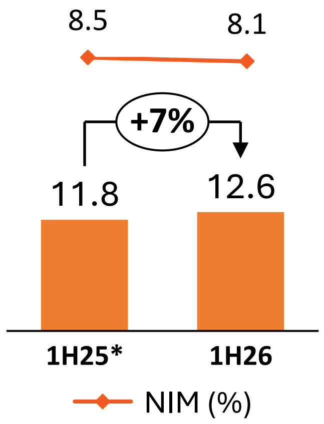


Gross NPL Ratio (%)

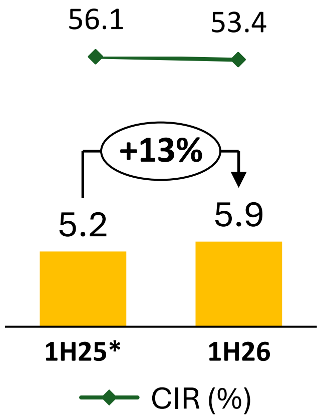


Improved Profitability

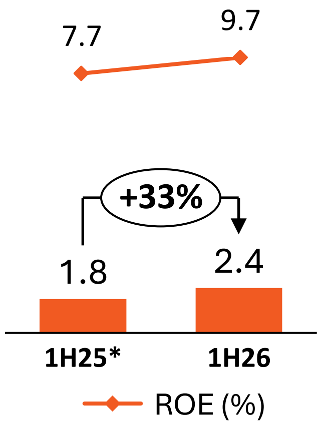
Operating Income (Rp tn) & **NIM** (%)



Pre Provision Operating Profit (Rp tn) & **Cost to Income** (%)



Net Profit After Tax (Rp tn) & **ROE** (%)



**See note on cover page concerning 1H25 Result Restatement*

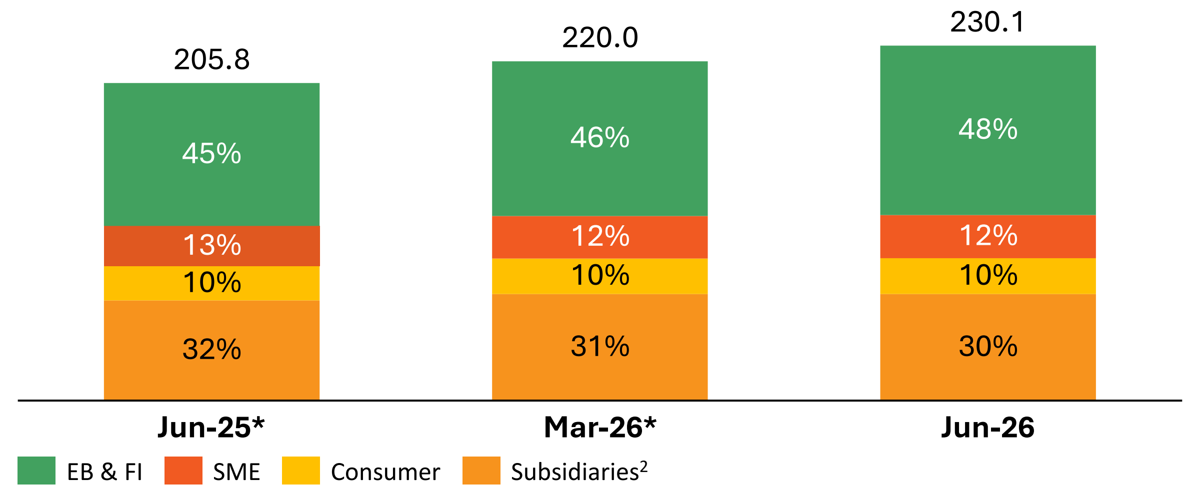
Growth in All Business Engines with Well Diversified Portfolio Across Economic Sectors

Lending Growth[1)] (Rp bn)

	Rp bn	Jun-25*	Jun-26	YoY	Mar-26*	QoQ
Wholesale Lending	EB[2)] & FI	92,580	109,731	19%	100,303	9%
	SME	26,184	28,029	7%	27,487	2%
Retail Lending	Consumer [3)]	21,997	23,179	5%	23,011	1%
	Subsidiaries[4)]	65,024	69,157	6%	69,166	0%
	Total	205,785	230,096	12%	219,967	5%

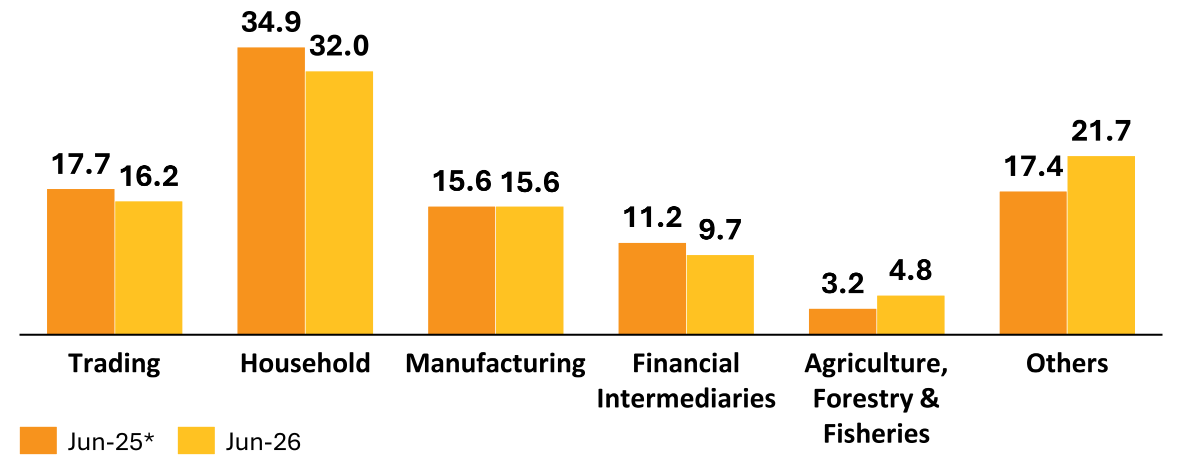
1) *Loan Portfolio and Trade finance includes marketable securities*
2) *Enterprise Banking: Commercial and Corporate*
3) *Consumer: Mortgage, Unsecured Personal Loan, Credit Card, and Others*
4) *Subsidiaries: Adira Finance & Home Credit Indonesia*

Lending Composition[1)] (Rp tn)



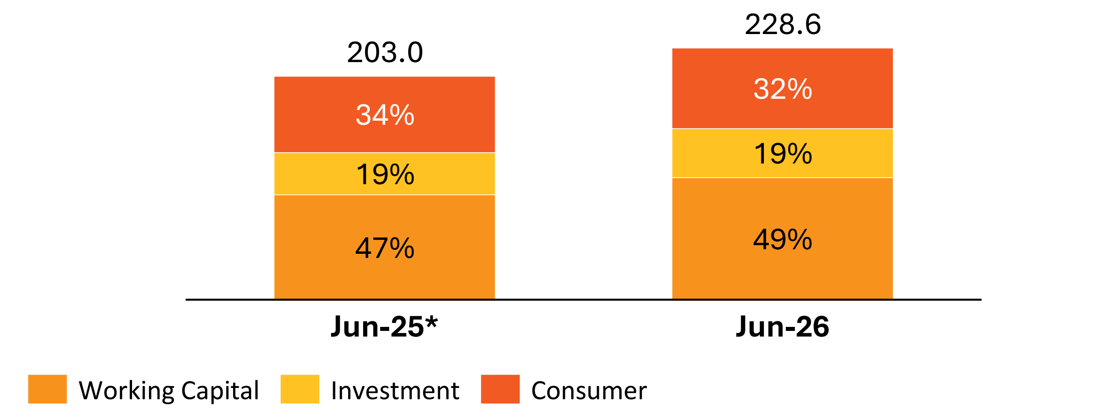
1) *Loan Portfolio & Trade finance includes marketable securities* 2) *Subsidiaries: Adira Finance & Home Credit Indonesia*

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)]



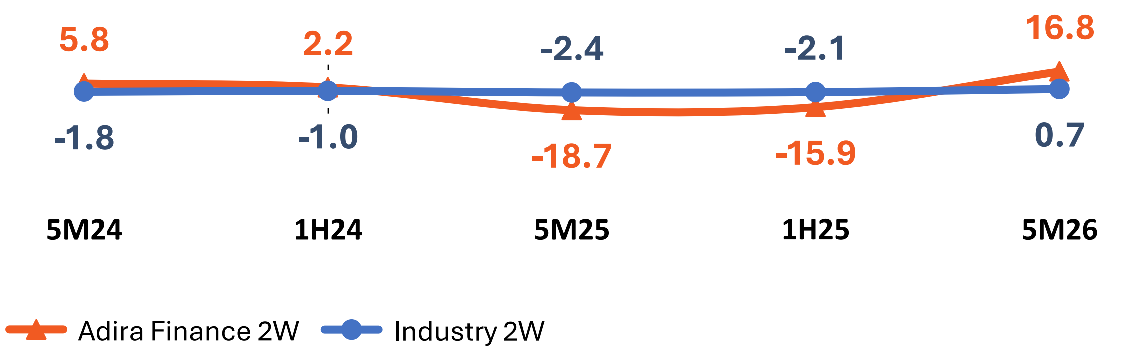
1) *Exclude TFMS;* Consumer Financing and Lease Receivable are included as part of the Consumer loan.

**See note on cover page concerning Jun-25 & Mar-26 Result Restatement*

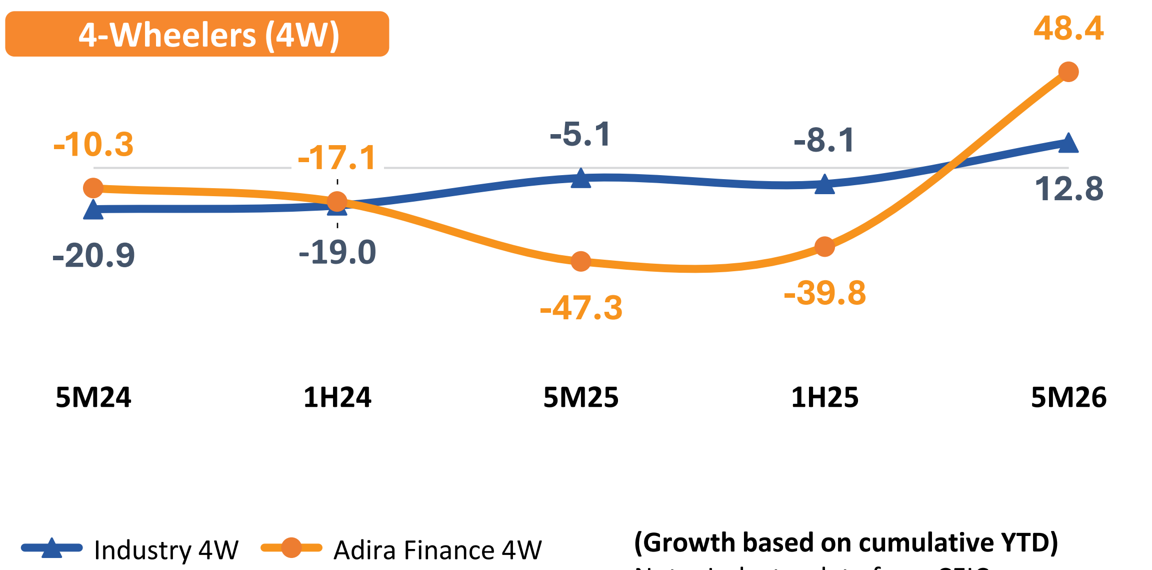
Improvement Trend in Adira's New Financing

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

2-Wheelers (2W)

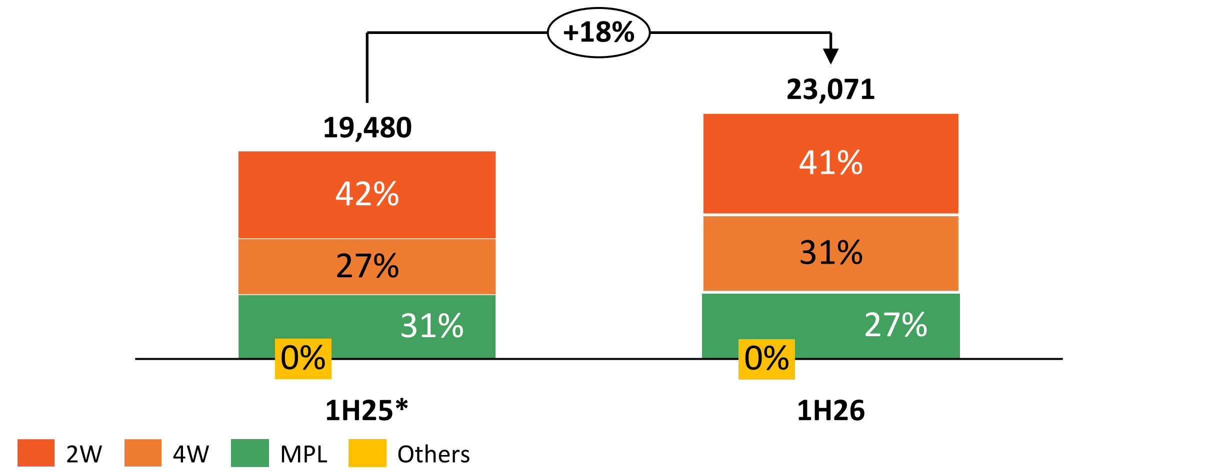


4-Wheelers (4W)



(Growth based on cumulative YTD)
Note: Industry data from CEIC

Adira's New Loans Amount (Rp bn)



Adira's Outstanding Loans

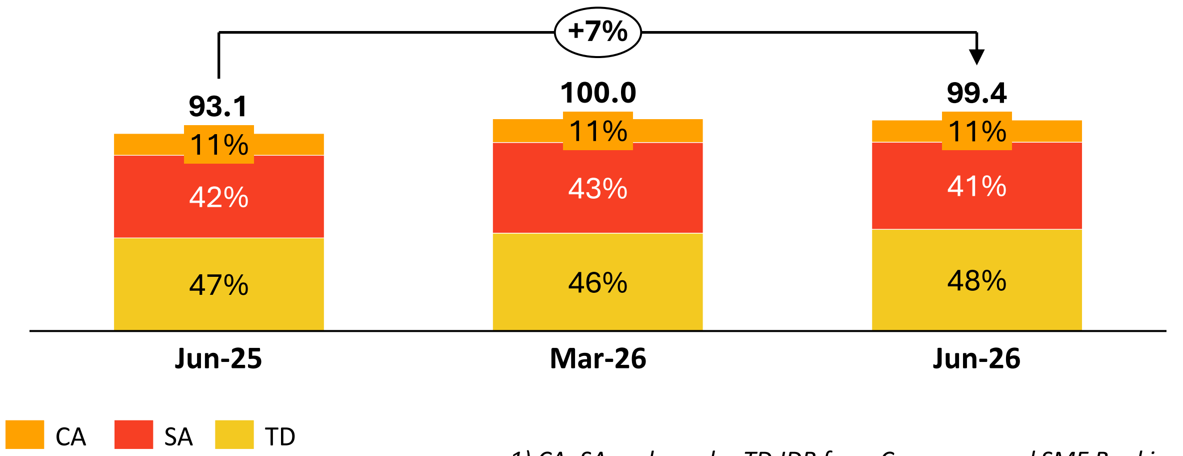
Rp bn	Jun-25*	Mar-26	Jun-26	QoQ	YoY
2W Auto Loans	22,344	24,136	24,376	1%	9%
4W Auto Loans	24,392	25,986	25,695	-1%	5%
Multi-Purpose Loans (MPL)	13,325	13,813	13,821	0%	4%
Others[1)]	545	815	984	21%	80%
Total Loans	**60,608**	**64,750**	**64,876**	**0%**	**7%**

1) White goods, heavy equipment and others

**) See note on cover page concerning 1H25 Result Restatement*

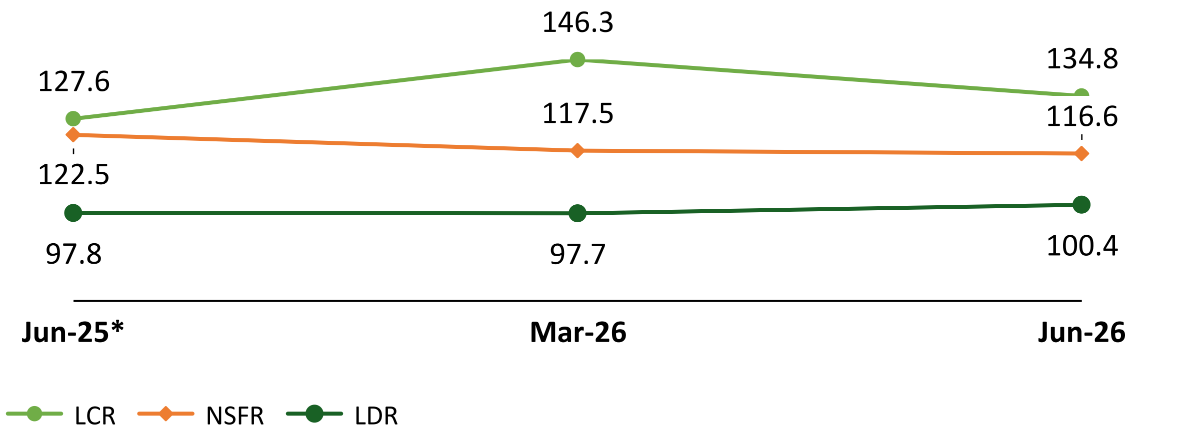
Stable Granular Funding Growth while Capital Structure Remains Robust

Granular Funding[1] (Rp tn)



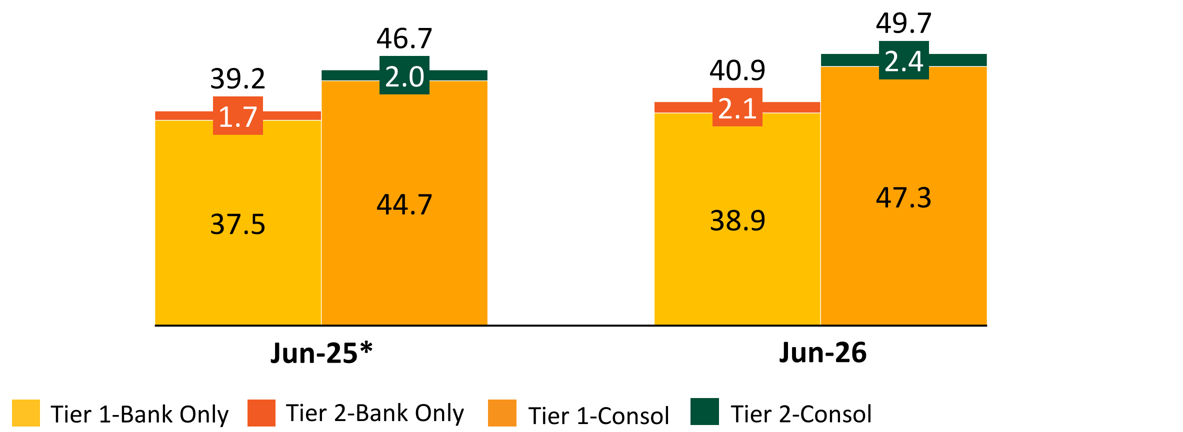
1) CA, SA and regular TD IDR from Consumer and SME Banking

LCR, NSFR & LDR (%)

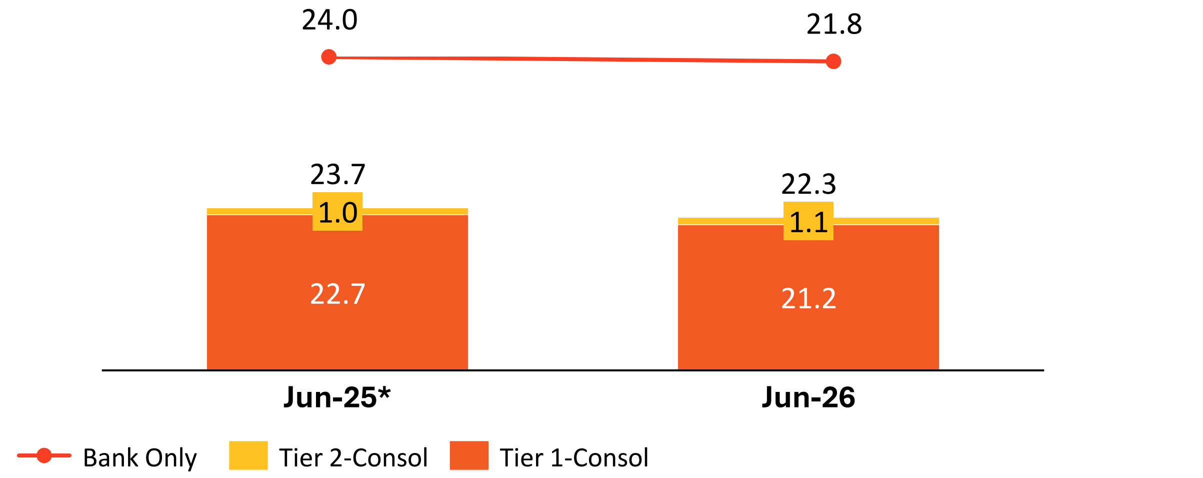


Tier 1 and Tier 2 Consolidated Capital (Rp tn)

Almost 100% of the capital derived from Tier 1 Capital



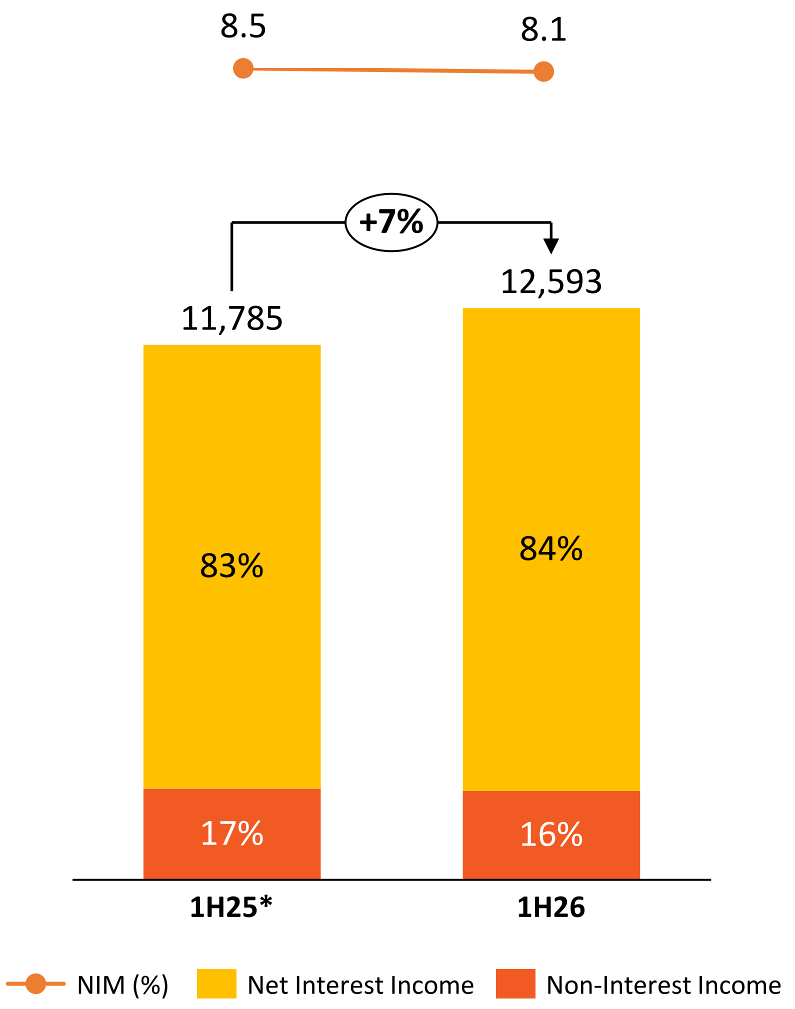
Capital Adequacy Ratio (%)



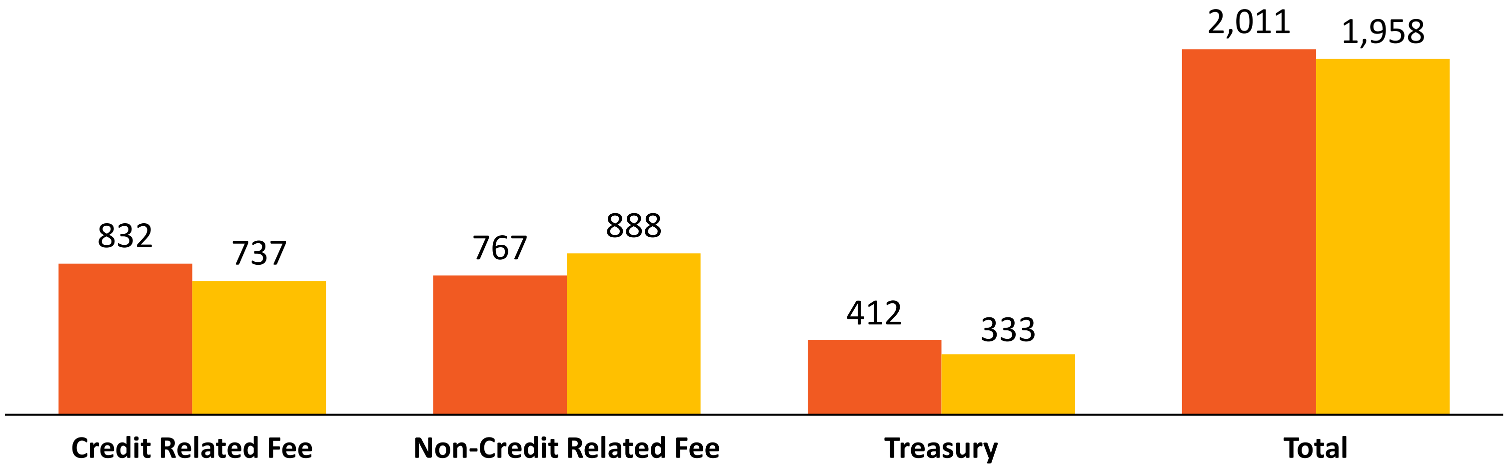
**See note on cover page concerning Jun-25 Result Restatement*

Resilient Operating Income Drives Sustained Earnings Momentum

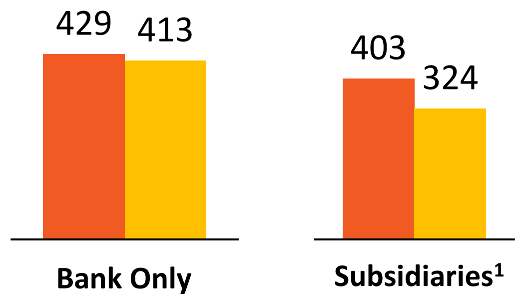
Operating Income (Rp bn)



Non-Interest Income (Rp bn)

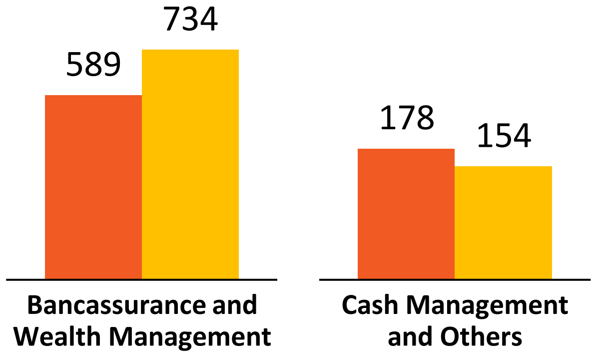


Credit Related Fee (Rp bn)



1) Subsidiaries: Adira Finance & Home Credit Indonesia

Non-Credit Related Fee (Rp bn)

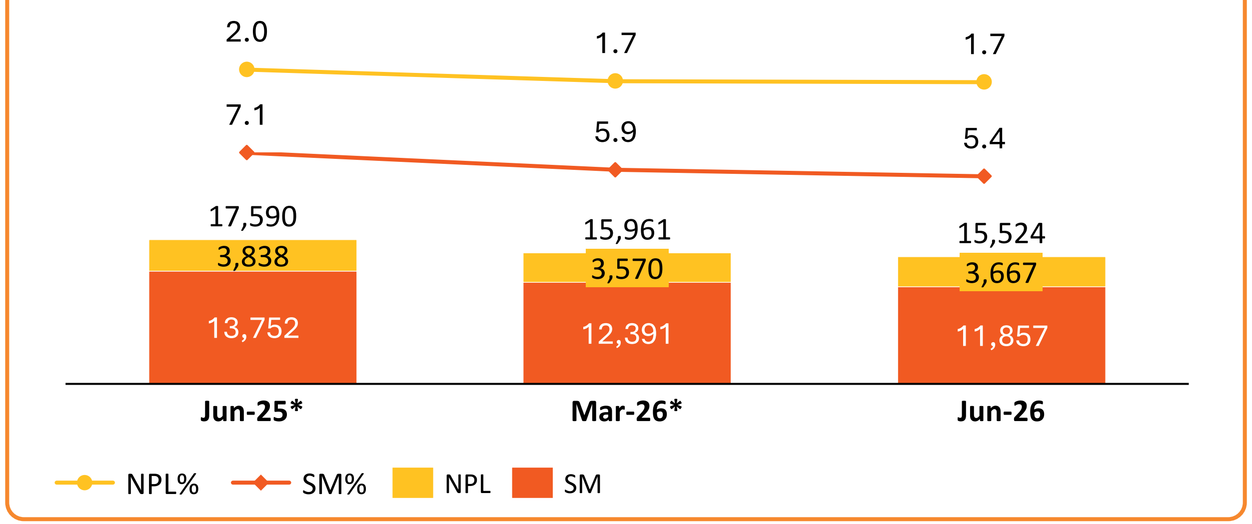


1H25* 1H26

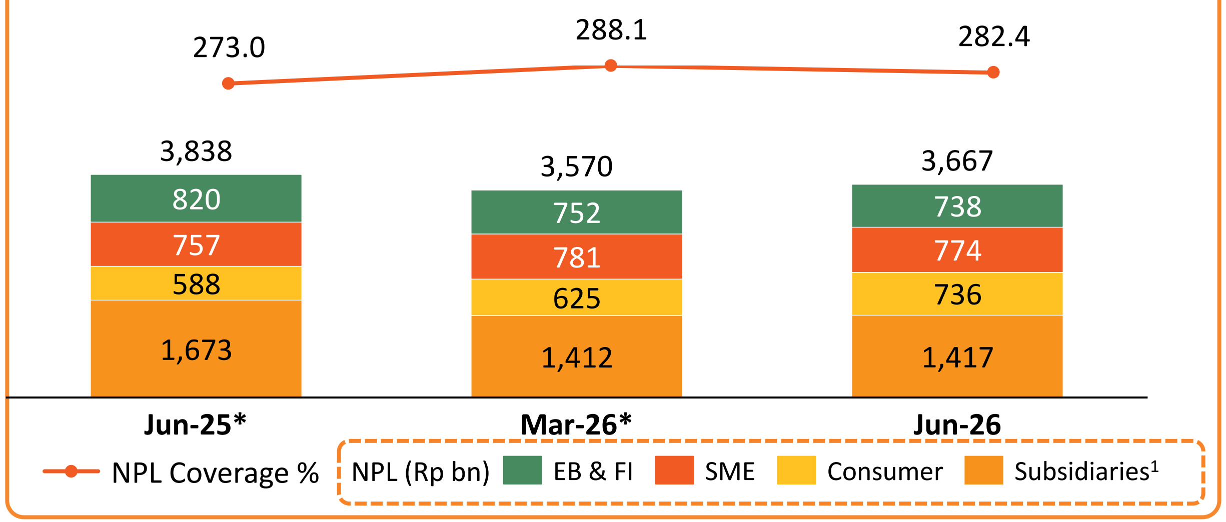
**) See note on cover page concerning 1H25 Result Restatement*

Sustained Asset Quality Strength Backed by Solid NPL Coverage

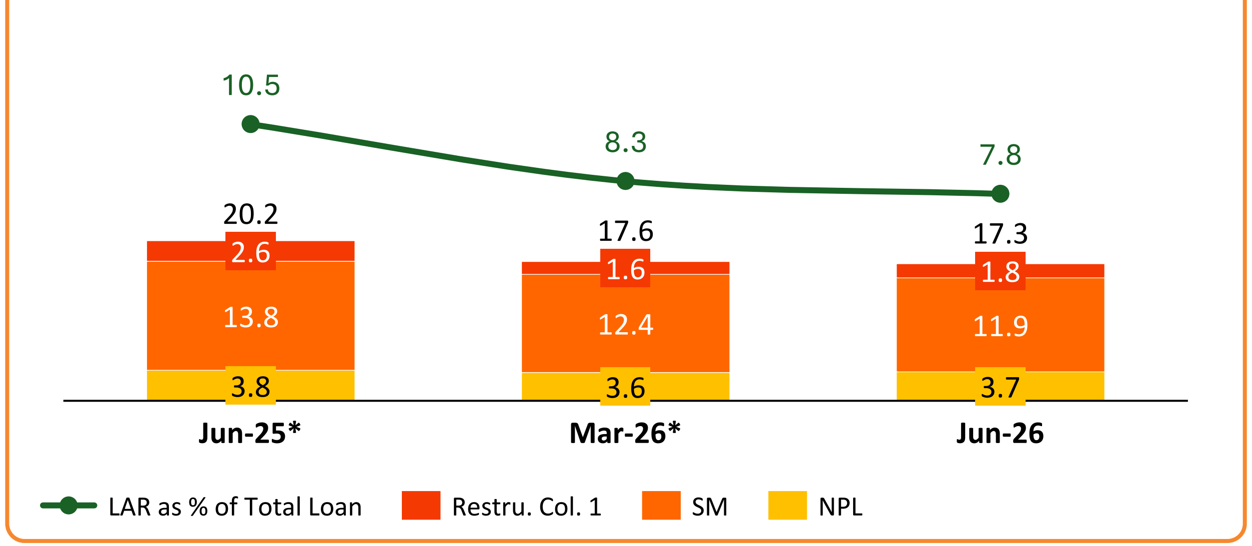
NPL & SM: Ratio (%) & Amount (Rp bn)



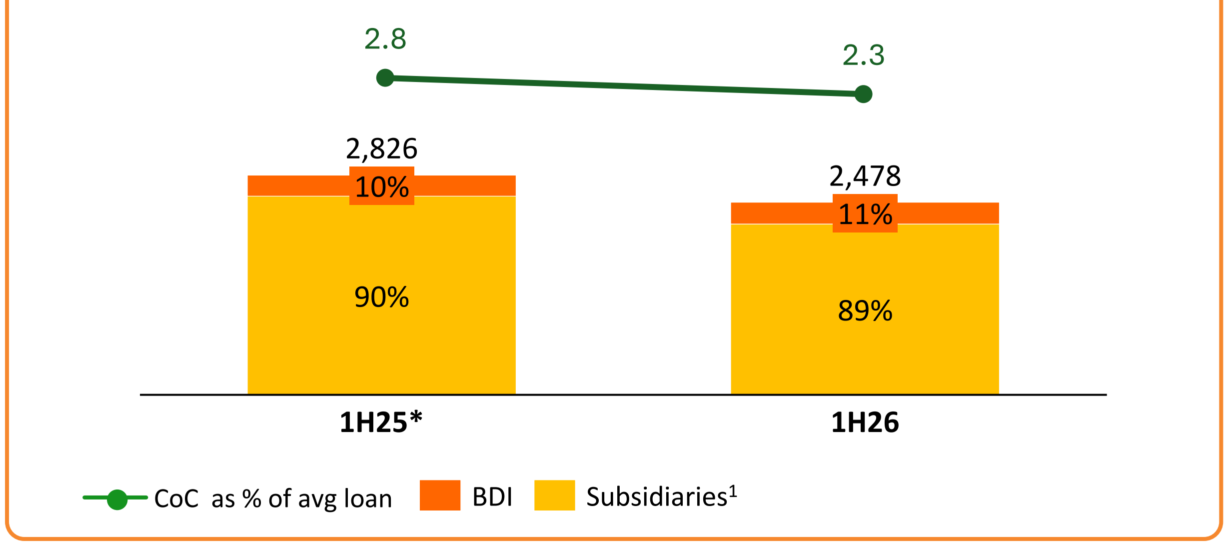
NPL Coverage Ratio (%) & NPL Amount (Rp bn)



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



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



*See note on cover page concerning 1H25 & 1Q26 Result Restatement

1) Subsidiaries: Adira Finance & Home Credit Indonesia

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Balance Sheet & Income Statement (Consolidated)

Balance Sheet In Rp bn	Jun-25*	Jun-26	YoY
Total Assets	**262,939**	**301,304**	**15%**
Total Lending[1)]	205,785	230,096	12%
Government Bonds	17,440	18,193	4%
Total Funding	**180,704**	**201,646**	**12%**
CASA	69,590	70,500	1%
Time Deposits	90,229	111,162	23%
Borrowings and LT. Funding	20,886	19,984	-4%
Equity	**54,057**	**54,319**	**0%**

Income Statement In Rp bn	1H25*	1H26	YoY
Net Interest Income	**9,774**	**10,635**	**9%**
Non Interest Income	2,011	1,958	-3%
Operating Income	**11,785**	**12,594**	**7%**
Operating Expenses	(6,609)	(6,730)	2%
PPOP	**5,176**	**5,863**	**13%**
Cost of Credit	(2,826)	(2,478)	-12%
Operating Profit	**2,351**	**3,386**	**44%**
NPAT	**1,794**	**2,387**	**33%**

**) See note on cover page concerning 1H25 Result Restatement*

1) Loan Portfolio and Trade Finance including marketable securities

Key Financial Ratio

In %	1H25*	1H26	YoY
NIM	8.5	8.1	-0.4
CoC	2.8	2.3	-0.5
Risk-adjusted NIM	5.7	5.8	0.1
Cost to Income	56.1	53.4	-2.7
CASA Ratio	43.5	38.8	-4.7
RIM	98.7	101.7	3.0
NPL Gross	2.0	1.7	-0.3
Loan Loss Coverage (LLC)	273.0	282.4	9.4
Loan at Risk Coverage	51.9	59.9	8.0
ROAA	1.4	1.7	0.3
ROAE	7.7	9.7	2.0
CAR	23.7	22.3	-1.4

**) See note on cover page concerning 1H25 Result Restatement*

Danamon at Glance

Company Overview

Proven Track Record	Established on 16 July 1956 ~ 70 Years of Operations
Stable Credit Ratings	Fitch Ratings : BBB Pefindo : idAAA
Robust Capitalization	Bank Only : Rp 40.9 Tn Consolidated : Rp 49.7 Tn
Extensive Network Across Indonesia	~ 1,205 Total Branch Offices across Indonesia Danamon : 361 Adira Finance : 844 ATMs & CRMs : 906 *(60,000 incl. ATM Bersama, PRIMA and ALTO Network)*
Resilient Resources and Talents	~ 36,088 Total Employees Danamon : 8,000 Adira Finance : 19,858 Home Credit : 8,230

MUFG 92.47%

Public 7.53%

Danamon – A member of MUFG

PT Bank Danamon Indonesia Tbk (BDMN)

Subsidiaries

- 74.50% PT Adira Dinamika Multi Finance (ADIRA FINANCE – A Danamon Company)
- 9.82% PT Home Credit Indonesia (HOME CREDIT)

Non-Subsidiary Investments

- 19.81% PT Zurich Asuransi Indonesia Tbk (ZURICH)
- Others (below 5%)

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**
- Initiated **acquisition of Adira Finance & Adira Insurance in 2004**
- **Acquisitioned by MUFG**, merged with Bank Nusantara Parahyangan (BNP), and **sold the majority stake in Adira Insurance** (now Zurich Asuransi Indonesia) in 2019
- **Purchased consumer loan assets** from Standard Chartered Bank Indonesia (Apr 2023)
- Placed in **Garuda Fund** (Jan 2023) & **Japan Thematic Fund** (Apr 2025)
- Thru subsidiary Adira Finance, along with MUFG, **acquired Home Credit Indonesia** (Oct 2023) **& Mandala Finance** (Mar 2024).
- Appointed as **Operating Financial Holding Company of MUFG Financial Conglomeration in Indonesia** (Jun 2025) **&** Completed **merger of Adira Finance and Mandala Finance** (Oct 2025)
- Established as **Financial Holding Company (FHC) of MUFG Financial Conglomeration in Indonesia** & completed **Home Credit Indonesia shares and control transfer** (Jun 2026)

Member of Board of Commissioners

Yasushi Itagaki
President Commissioner

Halim Alamsyah
Vice President Commissioner (Independent)

Dan Harsono
Commissioner

Hedy Maria Helena Lapian
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

BUSINESS COLLABORATION

Integration of Danamon's Operations with MUFG Indonesia Branch

Danamon signed an MoU with MUFG Bank, exploring a potential integration that would optimally combine the global and nationwide strengths, expertise, and network of both entities. The integration is expected to take effect in 2027. Until the integration is completed, there will be no changes to the business operations of Danamon and MUFG Indonesia.

11 May 2026

CUSTOMER ENGAGEMENT

Danamon Announces Winners of Danamon Consecutive Prize 5.0

Danamon announced the winners of the second periodic draw and the Grand Prize of Danamon Hadiah Beruntun 5.0. Through the attractive incentives offered under DHB, Danamon aims to encourage more people to begin saving and to utilize formal banking services.

18 June 2026

COMMUNITY

Danamon Launches DIVE - Chapter Youth to Introduce Banking Careers to Employees' Children

Leveraging the school holiday period, Danamon introduces DIVE (Danamon Immersive Visit & Exploration) – Chapter Youth for Danamon employees' children aged 13–18 (junior and senior high school students) to gain closer exposure to the banking industry. A key highlight of the program is an office tour designed as a mission-based exploration, complemented by a "Junior Banking Passport" to boost engagement.

22-23 June 2026

Thank you

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