



A member of  MUFG

PT Bank Danamon Indonesia Tbk

Investor & Analyst Briefing 9M26 Financial Results

Jakarta, 29 October 2026

*) 9M25 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 9M25 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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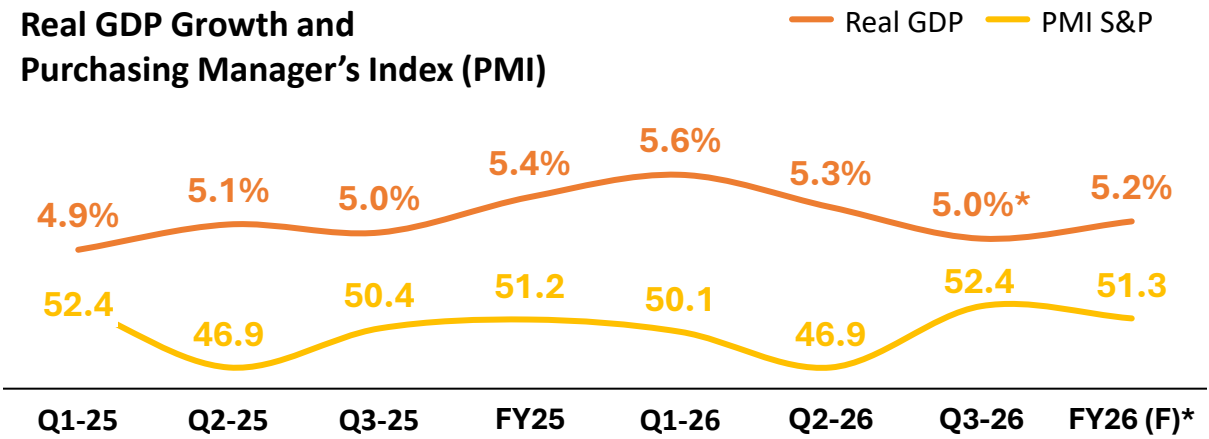
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Appendix

Macroeconomy

GDP growth remains resilient at ~5%, supported by Investment and Fiscal spending, while Household demand remains uneven

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

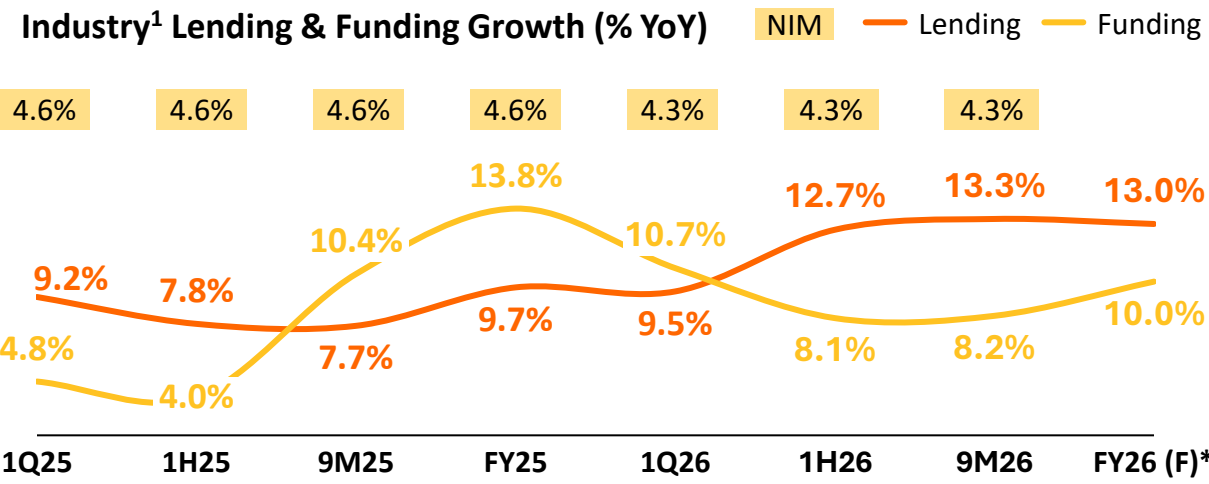


Source: CEIC

Banking

Investment-led credit growth continues, underpinned by improving funding and adequate liquidity

Industry¹ Lending & Funding Growth (% YoY)



Source: CEIC ¹) Industry: Commercial Banks

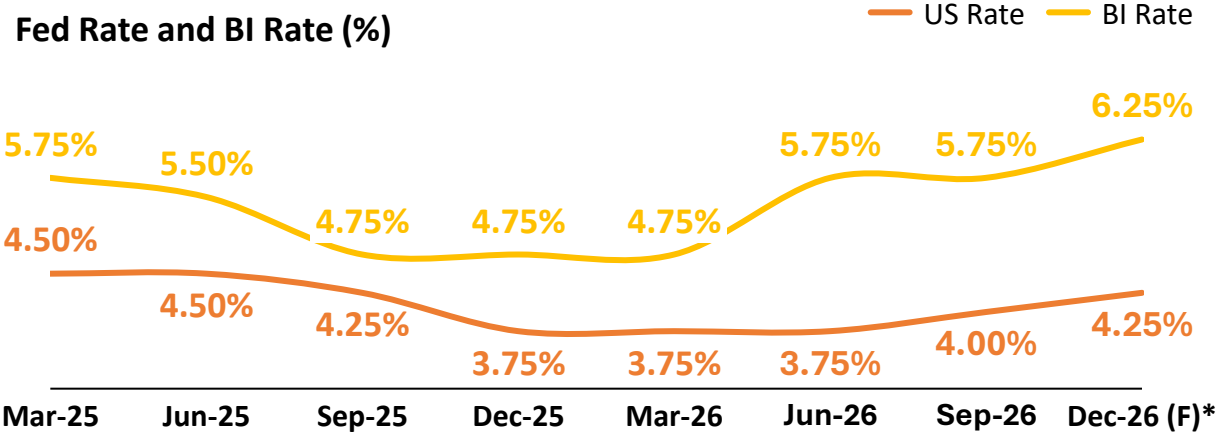
*) Danamon Projection

Macroeconomic and Industry Update

Macroeconomy

Hawkish Fed, geopolitical uncertainties, and persistent FX pressures may induce a tightening bias on BI's policy mix

Fed Rate and BI Rate (%)

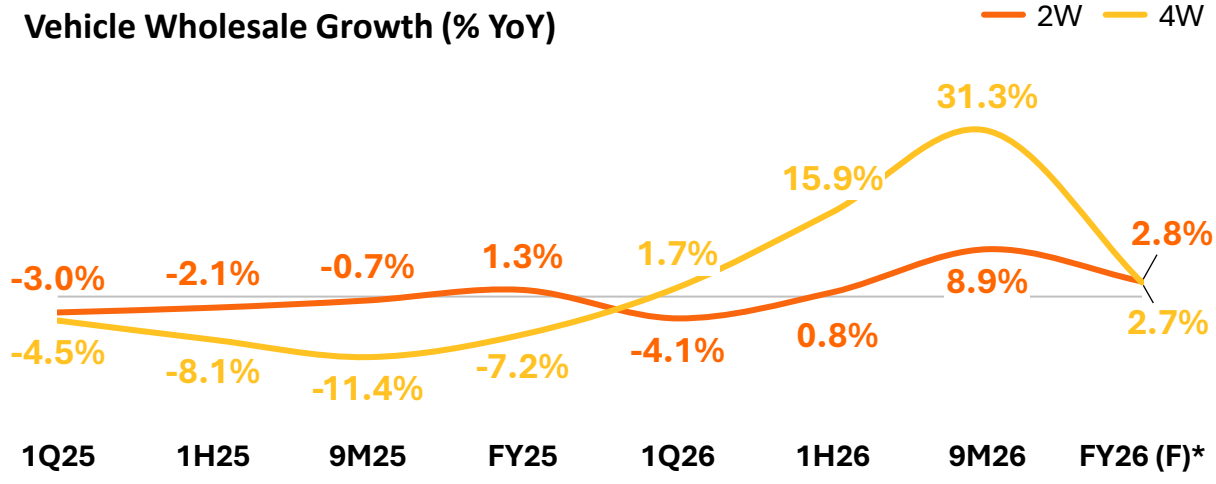


Source: Bloomberg

Multifinance

4W sales benefited from GIAS and one-off fleet purchases – expected to normalize in FY26, while 2W demand remained stable

Vehicle Wholesale Growth (% YoY)



Source: CEIC

Danamon Strategic Overview: 9M26 Results

Asset growth and sound credit quality provide a strong foundation for sustainable profitability

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
- Subsidiaries

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 ▲ 13% YoY

¹Loan Portfolio and Trade Finance including Marketable Securities and ijarah assets

Funding² ▲ 12% YoY

²Total CASA and Time Deposits

NPAT ▲ 19% YoY

Highlighted Metrics (YoY change)

Granular Funding Rp97.0 Tn ▼ 0%

Risk-adjusted NIM 5.7% ▼ 0.0 p.p

Pre-Provision Oprating profit (PPOP) Rp8.8 Tn ▲ 11%

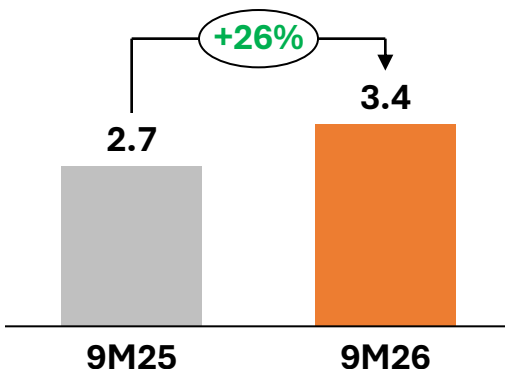
NPL Coverage Ratio 282.0% ▲ 10.7 p.p

Ecosystem and Financial Group Synergies Strengthen Customers Base

A STRATEGIC THEMES

Automotive Ecosystem

Synergy Loan Disbursement
(IDR Tn)



Key Highlights & Initiatives

1. Customer Gathering events (Test Drive) across the regions
2. Special Package and Red-Carpet program for targeted customers

Hajj and Umrah Ecosystem

of Travel Companies



23% YoY

No. of Account



35% YoY

Funding Balance



360% YoY

Highlighted activities to strengthen Hajj and Umrah proposition:

1. Partnerships with prominent Association, Travels, BPKH, and Hajj Ministry to strengthen engagement within the Hajj ecosystem
2. Digitalization of Hajj and Umrah ecosystem, in collaboration with BPKH and Hajj Ministry

B FOUNDATION FOR FINANCIAL GROUP

>150 Joint Events

Customer Acquisition Events



Group Payroll / Employee Banking Program Solutions



Women's Development Group Mentorship Program



Channels and Branding Initiatives Deepen Customer Engagement

C CORE BUSINESS & FOUNDATION BUILDING

Branch Network – Strengthening Regional Centricity

Average
Funding



8% YoY

Average
Loan



7% YoY

No. of QRIS
Merchant



7% YoY

➤ Leveraging Community Branch for customer engagement

213

Community events
across Region in
9M26

Wealth Series:
Market Update



Financial Solution for
Haji Pilgrimage



Medical Check-up and
Health Consultation



Branding – Launching Unique Customer Loyalty Programs

“Osaka & Kyoto Marathon 2027”

Guaranteed Slot & Trip Voucher*



“Danamon Hadiah Beruntun”

Rewarding Loyalty with Grand Prizes



*T&C apply

Digital Channels – Enhancing Customer Experience



D-Bank PRO for Individual Customers

No. of
Engaged User



12% YoY

No. of
Transaction



31% YoY

Transaction
Value



19% YoY

➤ New Features in 3Q 2026

Transaction

- 24/7 FX for SAR

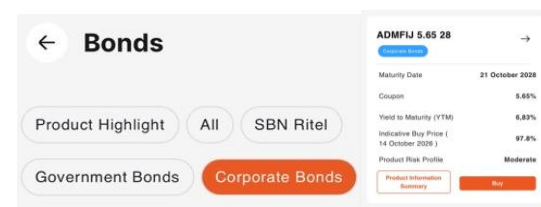


- New Currency: CHF



Investment

Bonds Online Secondary



Danamon Cash Connect for Business Customers

Continue supporting business transactions across Indonesia

No. of
User



20% YoY

No. of
Transaction



12% YoY

Transaction
Value



13% YoY

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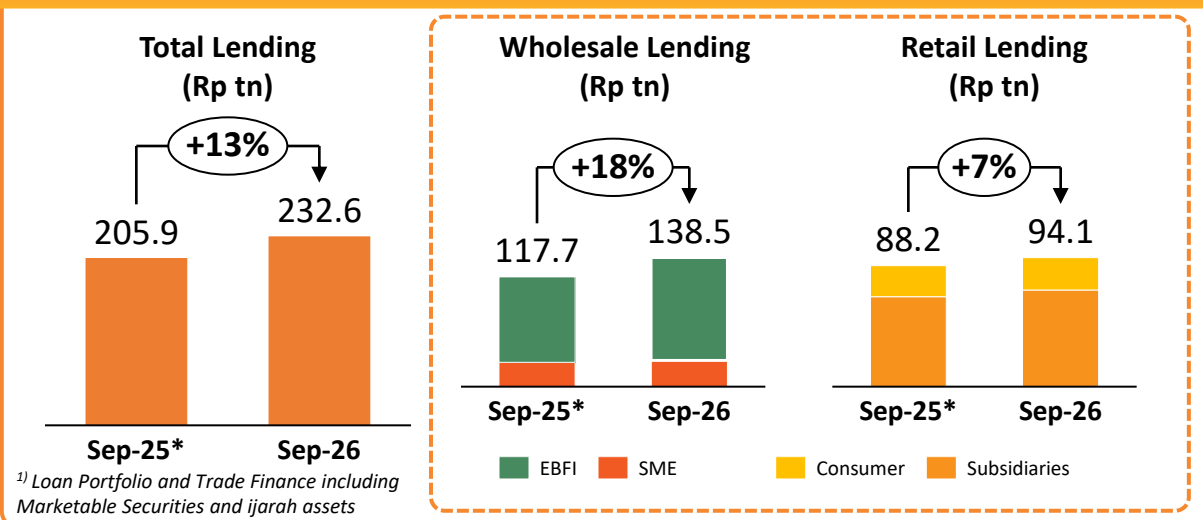
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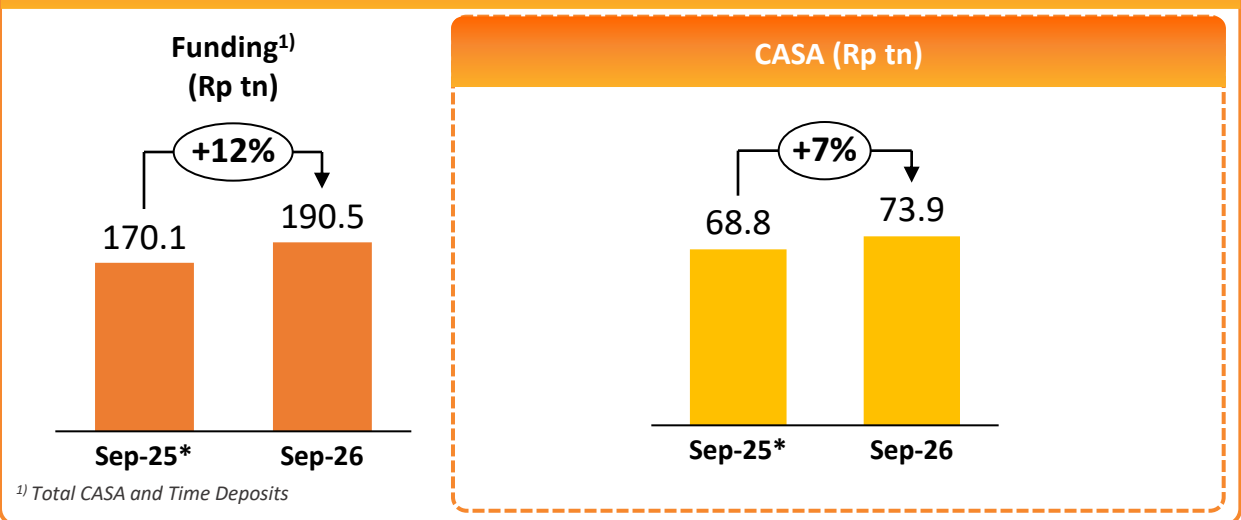
Appendix

Sustained Business Growth and Stronger Improved Profitability

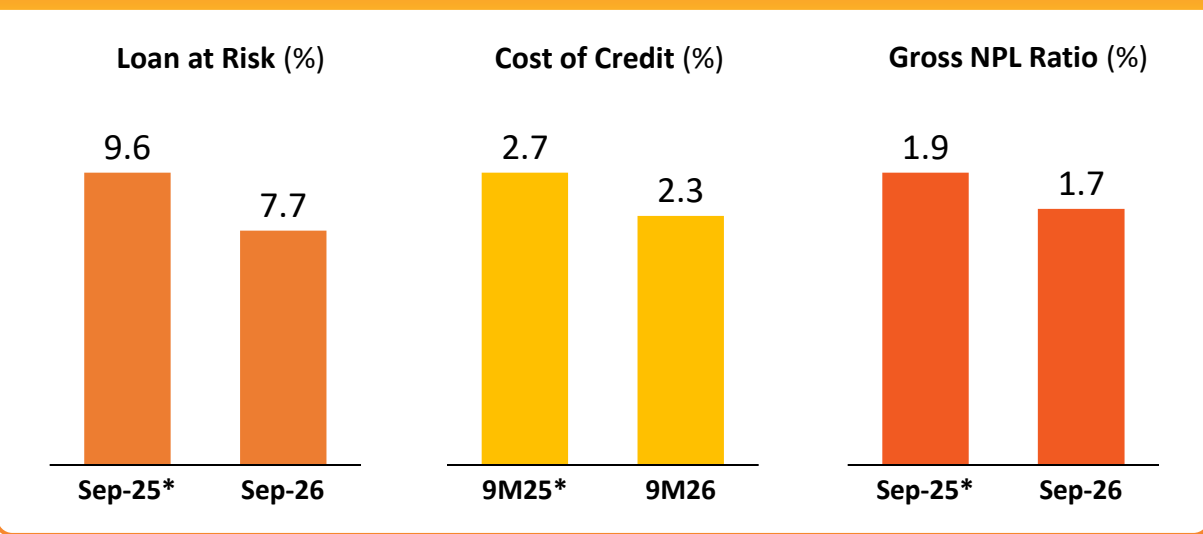
Sustainable Lending¹⁾ Growth



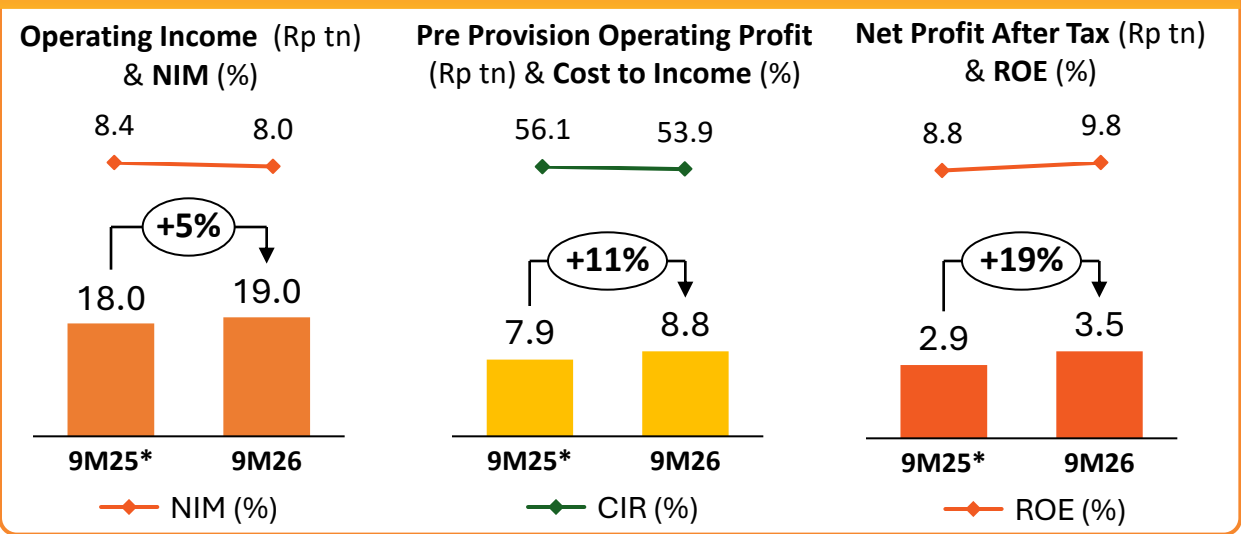
Robust Liquidity & Funding Growth



Healthy Asset Quality



Improved Profitability



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

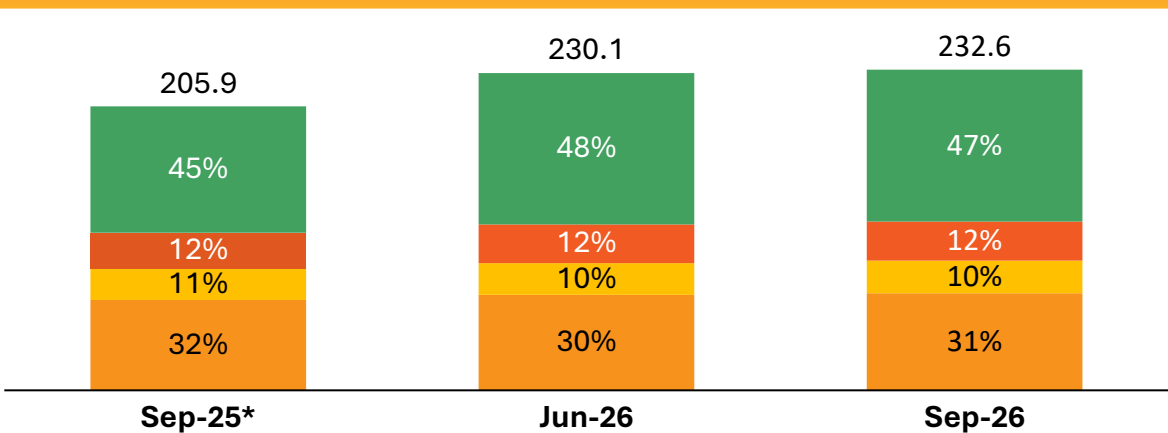
Prudent Lending Expansion Across Business Lines

Lending Growth¹⁾ (Rp bn)

	Rp bn	Sep-25*	Sep-26	YoY	Jun-26	QoQ
Wholesale Lending	EB ²⁾ & FI	91,687	110,164	20%	109,731	0%
	SME	26,004	28,303	9%	28,029	1%
Retail Lending	Consumer ³⁾	22,520	23,602	5%	23,179	2%
	Subsidiaries ⁴⁾	65,666	70,527	7%	69,157	2%
Total		205,877	232,596	13%	230,096	1%

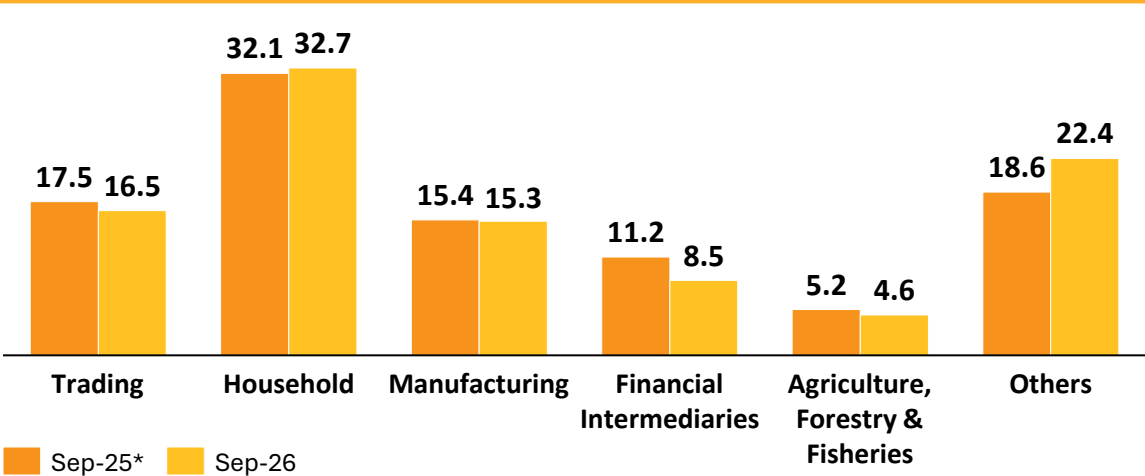
1) Loan Portfolio and Trade finance includes marketable securities and ijarah assets
2) Enterprise Banking: Commercial and Corporate
3) Consumer: Mortgage, Unsecured Personal Loan, Credit Card, and Others
4) Subsidiaries: Adira Finance & Home Credit Indonesia

Lending Composition¹⁾ (Rp tn)



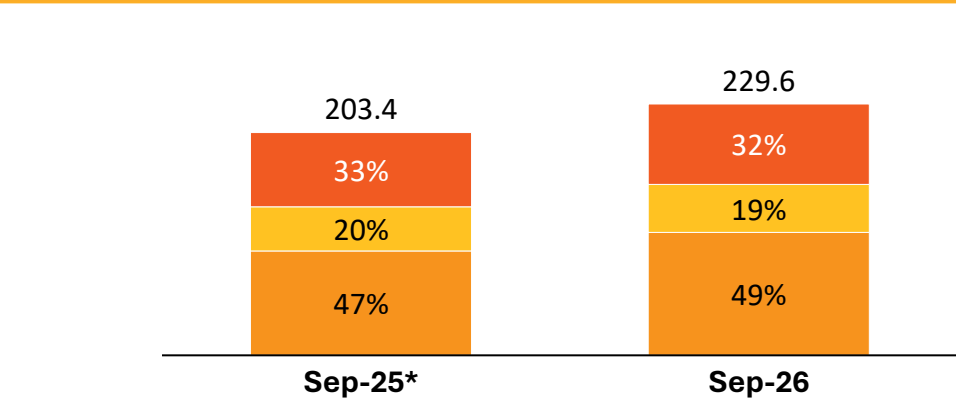
1) Loan Portfolio & Trade finance includes marketable securities and ijarah assets
2) Subsidiaries: Adira Finance & Home Credit Indonesia

Lending by Sector (% of total loans)¹⁾



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

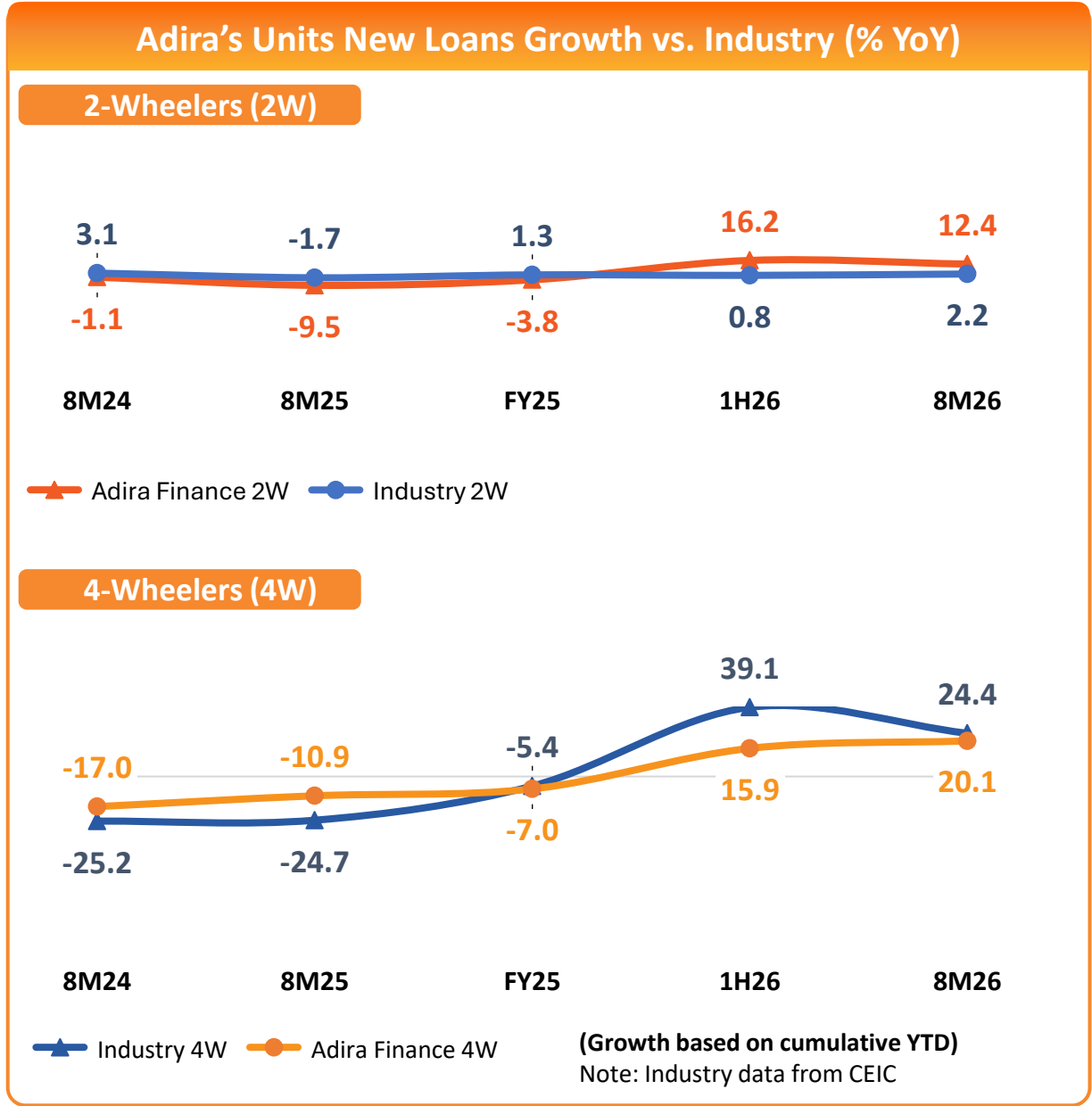
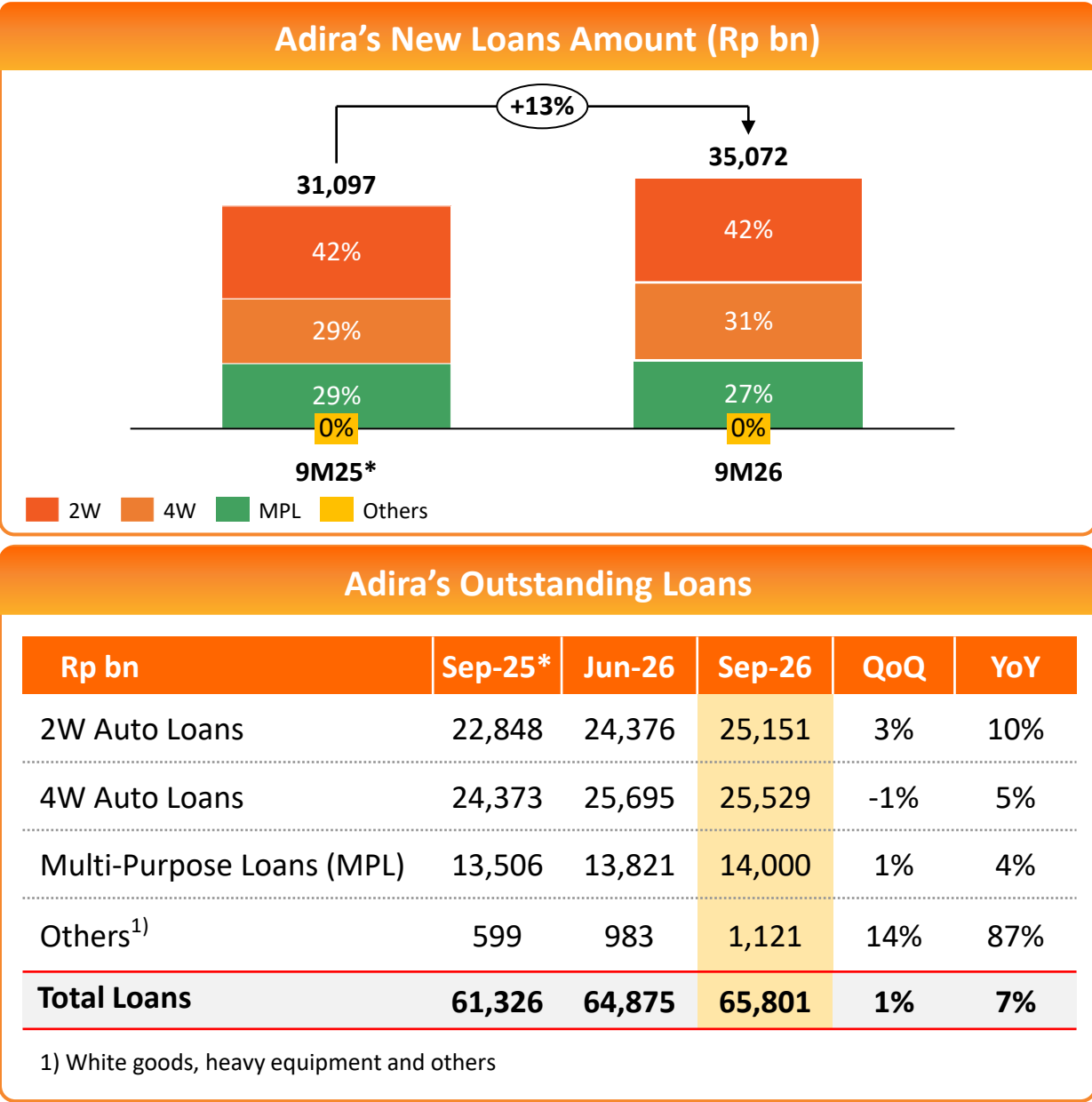
Lending by Purpose (Rp tn)¹⁾



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

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

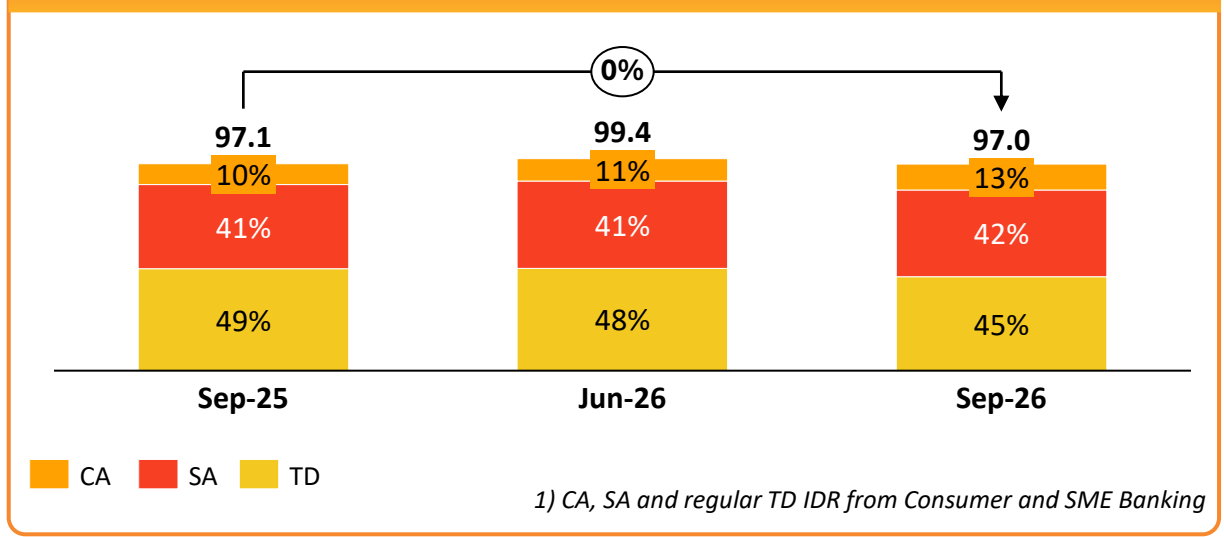
Well Diversified Loan Portfolio in Adira Finance



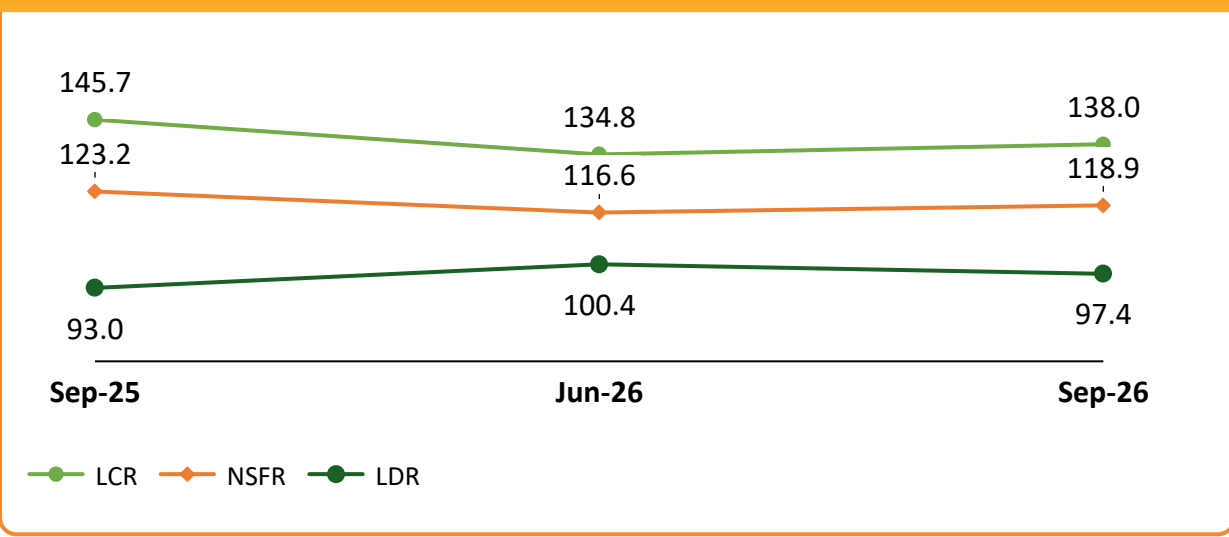
*See note on cover page concerning Sep-25 Result Restatement

Stable Funding Base and Resilient Capitalization

Granular Funding¹⁾ (Rp tn)

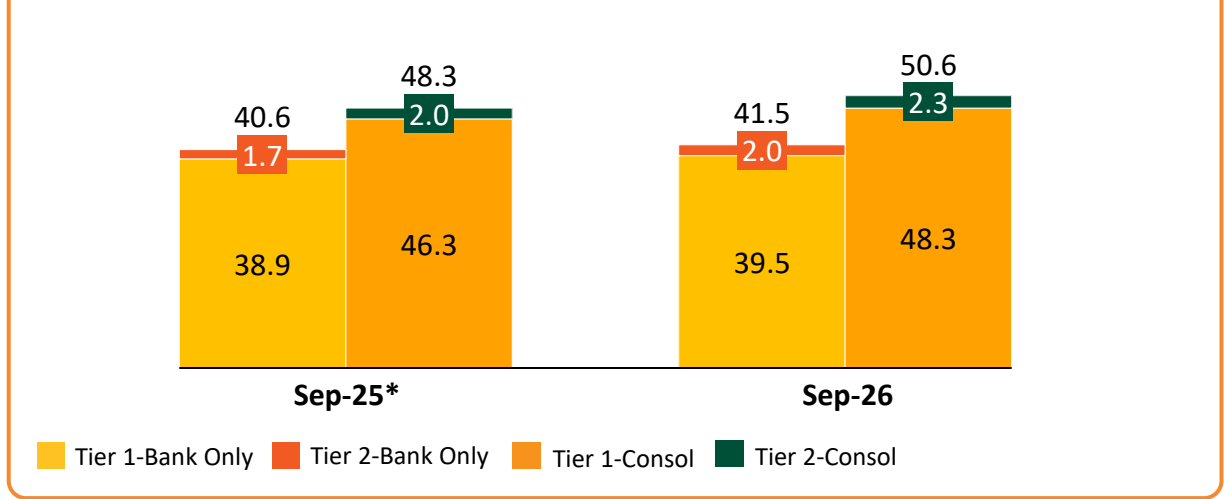


LCR, NSFR & LDR (%)

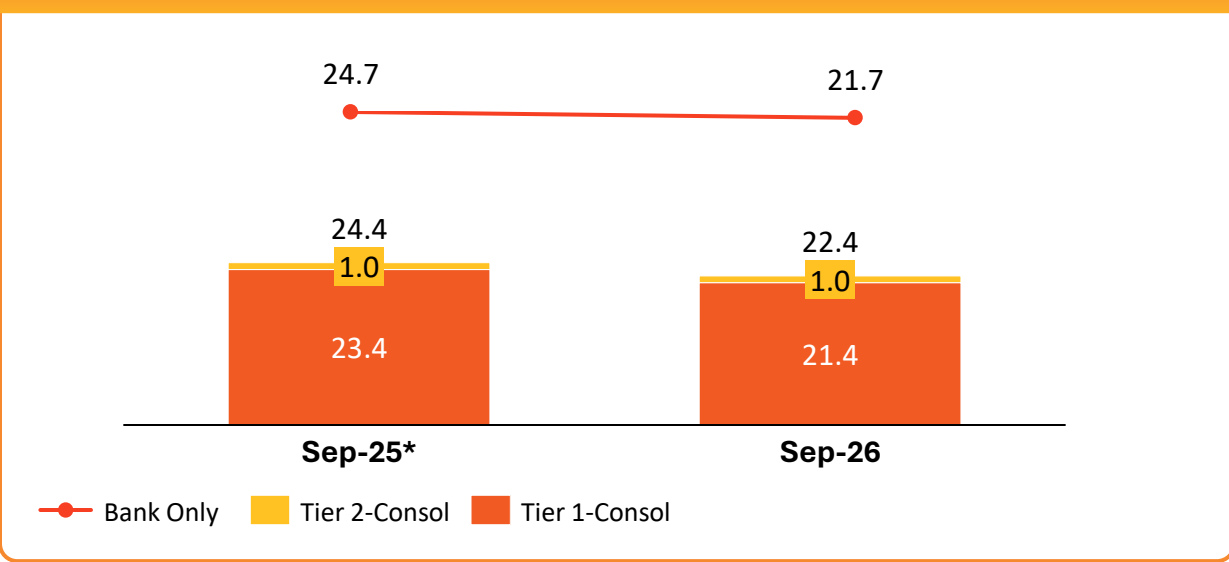


Tier 1 and Tier 2 Consolidated Capital (Rp tn)

Almost 100% of the capital derived from Tier 1 Capital

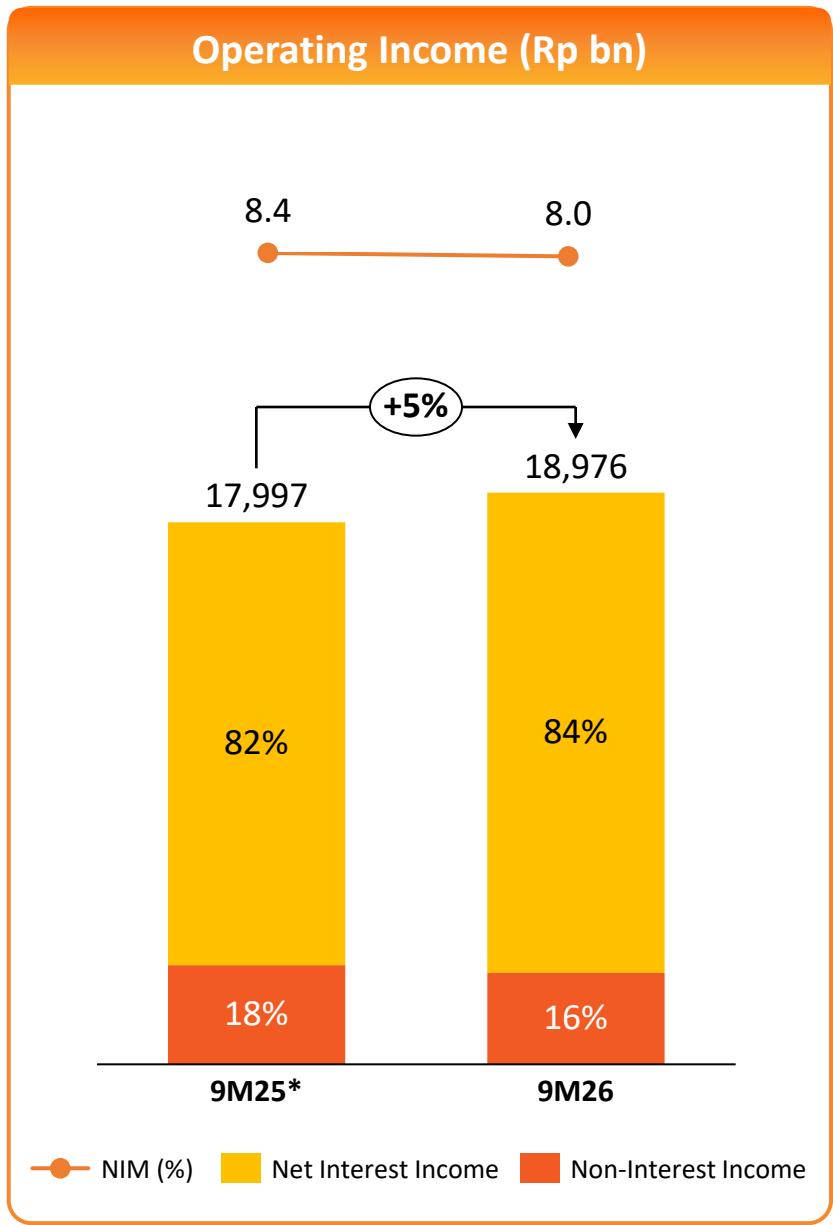
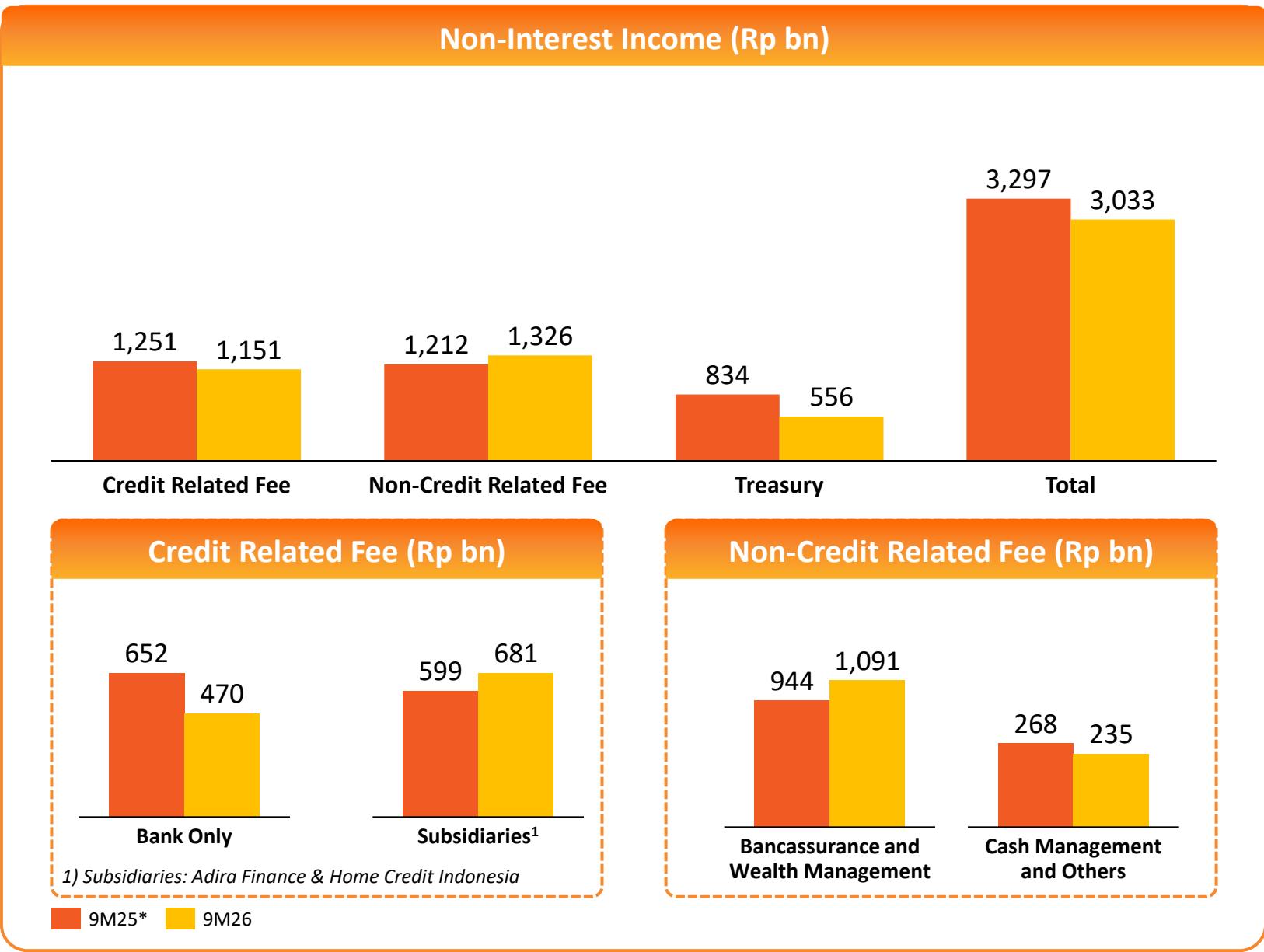


Capital Adequacy Ratio (%)



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

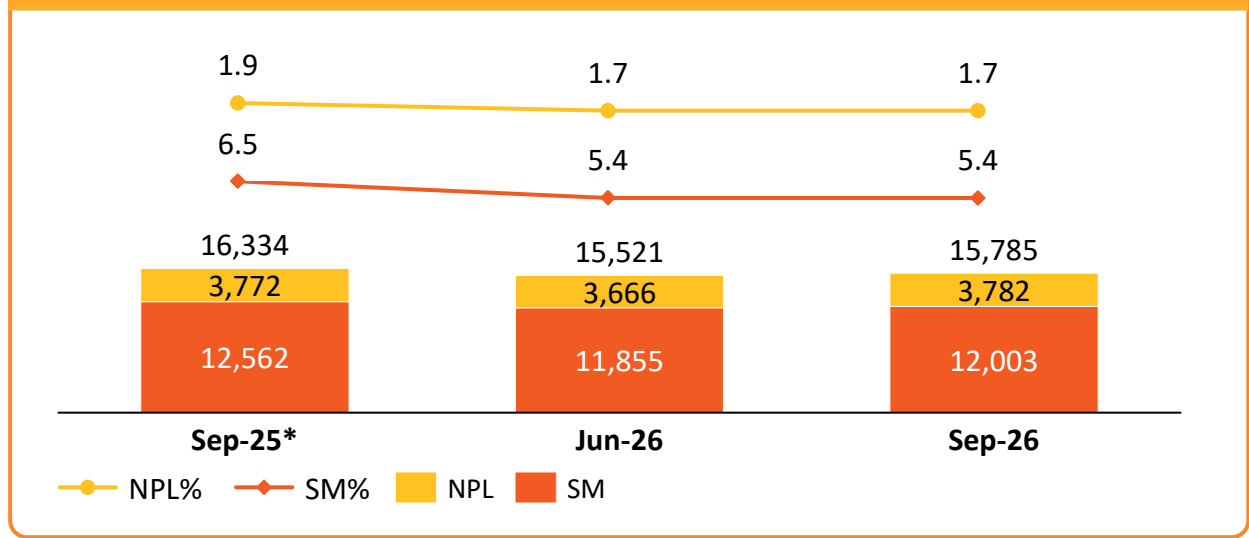
Resilient Operating Income Despite Soften Non-Interest Income



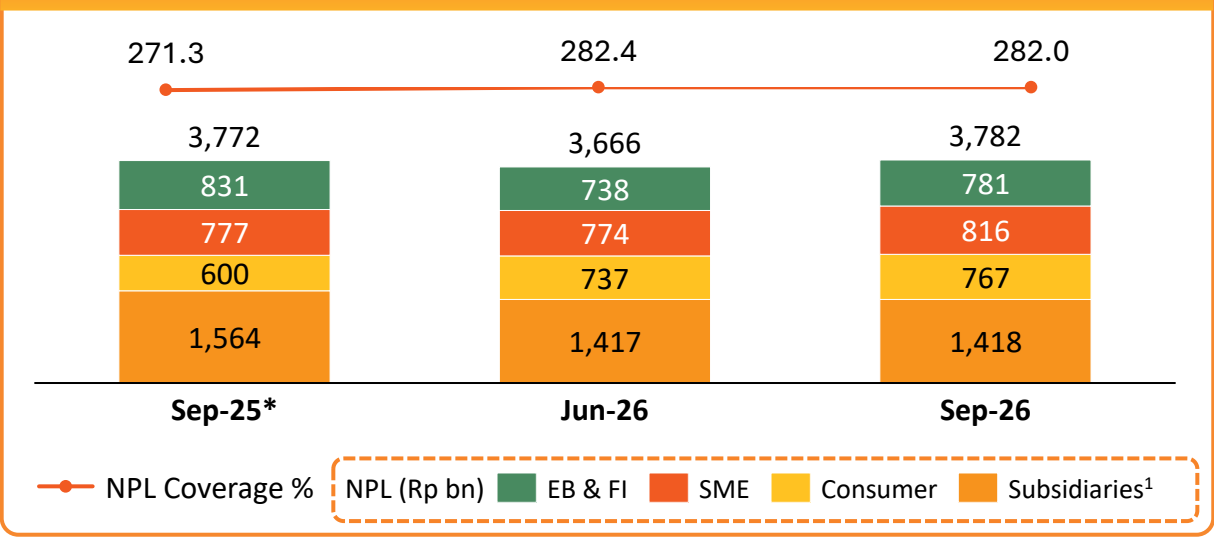
*See note on cover page concerning Sep-25 Result Restatement

Healthy Asset Quality Driving Lower Credit Costs

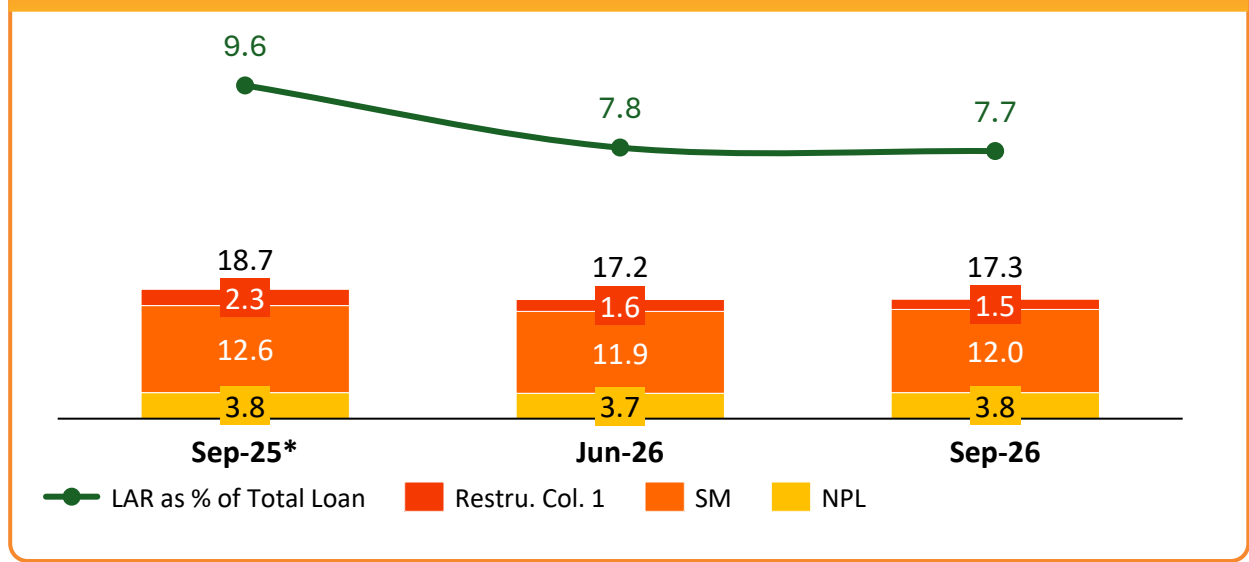
NPL & SM: Ratio (%) & Amount (Rp bn)¹



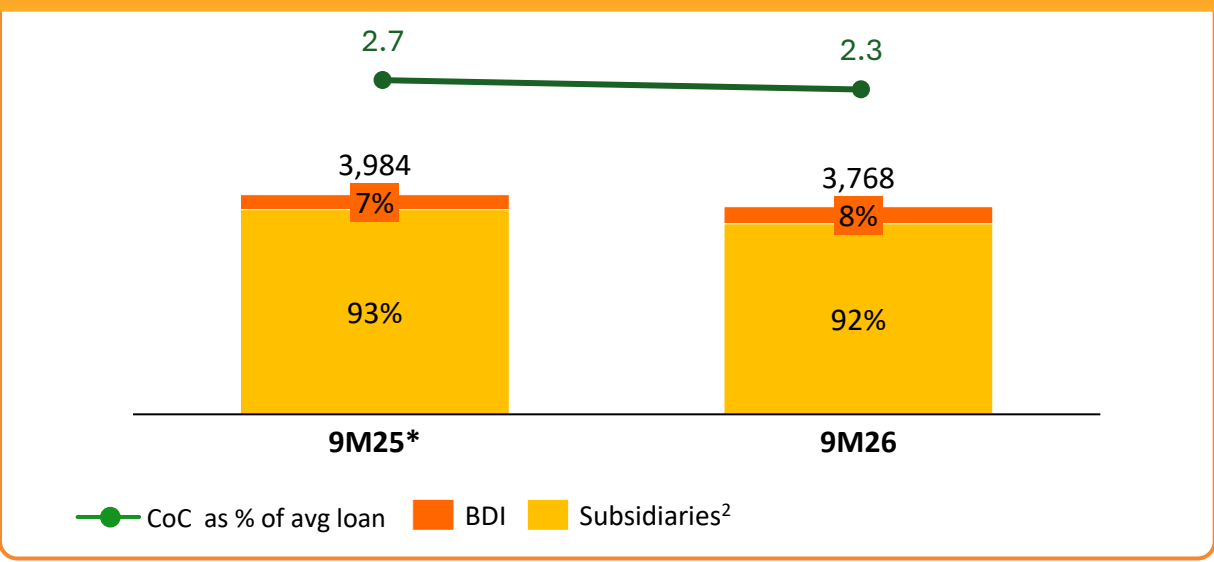
NPL Coverage Ratio (%) & NPL Amount (Rp bn)¹



Loan at Risk (% of Total Loans and Rp tn)¹



Cost of Credit (% of Avg Loans and Rp bn)¹



*See note on cover page concerning 9M25 Result Restatement 1) 9M25 & 1H26: reclassification of ijarah assets from the financing portfolio to other assets 2) Subsidiaries: Adira Finance & Home Credit Indonesia

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Balance Sheet & Income Statement (Consolidated)

Balance Sheet In Rp bn				Income Statement In Rp bn			
	Sep-25*	Sep-26	YoY		9M25*	9M26	YoY
Total Assets	270,516	302,452	12%	Net Interest Income	14,701	15,943	8%
Total Lending ¹⁾	205,877	232,596	13%	Non Interest Income	3,297	3,033	-8%
Government Bonds	17,534	23,433	34%	Operating Income	17,997	18,976	5%
Total Funding	191,182	209,209	9%	Operating Expenses	(10,091)	(10,226)	1%
CASA	68,782	73,874	7%	PPOP	7,906	8,750	11%
Time Deposits	101,269	116,667	15%	Cost of Credit	(3,984)	(3,768)	-5%
Borrowings and LT. Funding	21,131	19,667	-7%	Operating Profit	3,922	4,982	27%
Equity	55,253	55,511	0%	NPAT	2,946	3,495	19%

*) See note on cover page concerning 9M25 Result Restatement

1) Loan Portfolio and Trade Finance including marketable securities and ijarah assets

Key Financial Ratio

In %	9M25*	9M26	YoY
NIM	8.4	8.0	-0.4
CoC	2.7	2.3	-0.4
Risk-adjusted NIM	5.7	5.7	0.0
Cost to Income	56.1	53.9	-2.2
CASA Ratio	40.4	38.8	-1.6
RIM	94.1	98.6	4.5
NPL Gross	1.9	1.7	-0.2
Loan Loss Coverage (LLC)	271.3	282.0	10.7
Loan at Risk Coverage	54.6	61.8	7.2
ROAA	1.5	1.6	0.1
ROAE	8.8	9.8	1.0
CAR	24.6	22.4	-2.2

*) See note on cover page concerning 9M25 Result Restatement

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 41.5 Tn

Consolidated : Rp 50.6 Tn

Extensive Network Across Indonesia

~ 1,207 Total Branch Offices across Indonesia

Danamon : 360

Adira Finance : 847

ATMs & CRMs : 861

(60,000 incl. ATM Bersama, PRIMA and ALTO Network)

Resilient Resources and Talents

~ 35,817 Total Employees

Danamon : 8,064

Adira Finance : 19,650

Home Credit : 8,103

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)

Thru subsidiary Adira Finance, along with MUFG, acquired Home Credit Indonesia (Oct 2023) & Mandala Finance (Mar 2024).

Placed in Garuda Fund (Jan 2023) & Japan Thematic Fund (Apr 2025)

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)

17

Member of Board of Commissioners



Yasushi Itagaki
President Commissioner



Halim Alamsyah
Vice President Commissioner (Independent)



Dan Harsono
Commissioner



Hedy Maria Helena Lapien
Independent Commissioner



Takeo Shimotsu
Commissioner



Muliadi Rahardja
Independent Commissioner

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

COMMUNITY

Danamon Matsuri 2026 Brings Japanese and Balinese Traditions Together in One Celebration

Danamon Bali Regional Office held Danamon Matsuri 2026 at the Danamon Hayam Wuruk Branch Office in Denpasar. The event brought together the rich cultural traditions of Japan and Bali through community activities, cultural performances and the participation of micro, small, and medium enterprises (MSMEs).

19-20 September 2026



CUSTOMER ENGAGEMENT

Celebrating Its 70th Anniversary, Danamon Festival Presents Variety of Entertainment and Exciting Promotions

Danamon presented a special celebration titled “Danamon Festival” at Karapitan Field in Karawang, West Java. The festival offered entertainment, community engagement, and financial solutions in one public event. Karawang was selected in recognition of its important role as an industrial hub and center of economic growth in West Java.

31 July 2026



CSR

Supporting Post-Disaster Recovery, Danamon Distributes Logistic Assistance to Earthquake-Affected Communities in East Nusa Tenggara

Danamon’s Bali and Nusa Tenggara Regional Team provided logistical assistance to communities affected by the East Nusa Tenggara earthquake on 22 August 2026. The aid was distributed to Maurole, Reok, and Cibal in coordination with local authorities.

15 August 2026





A member of  MUFG

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Thank you