Danamon

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.

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

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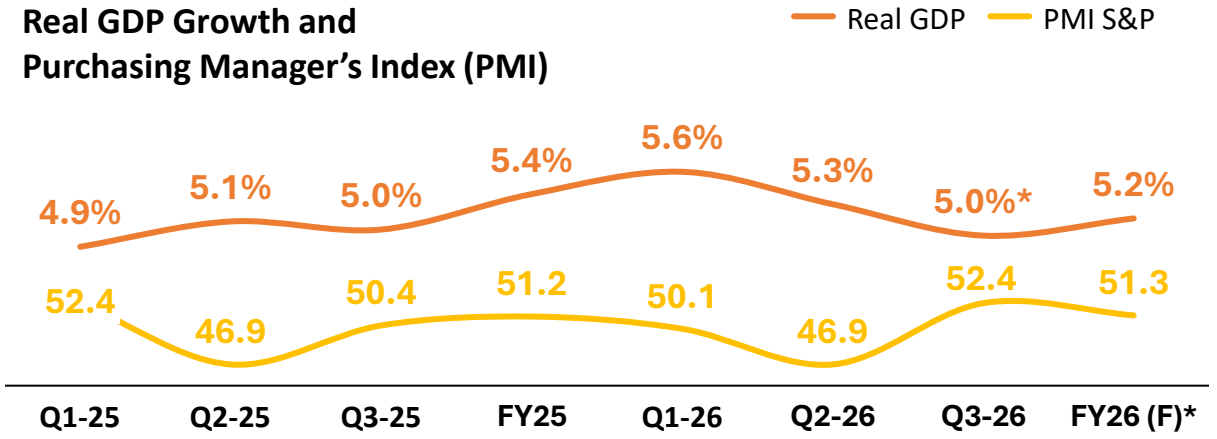
03 Appendix

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

Macroeconomic and Industry Update

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

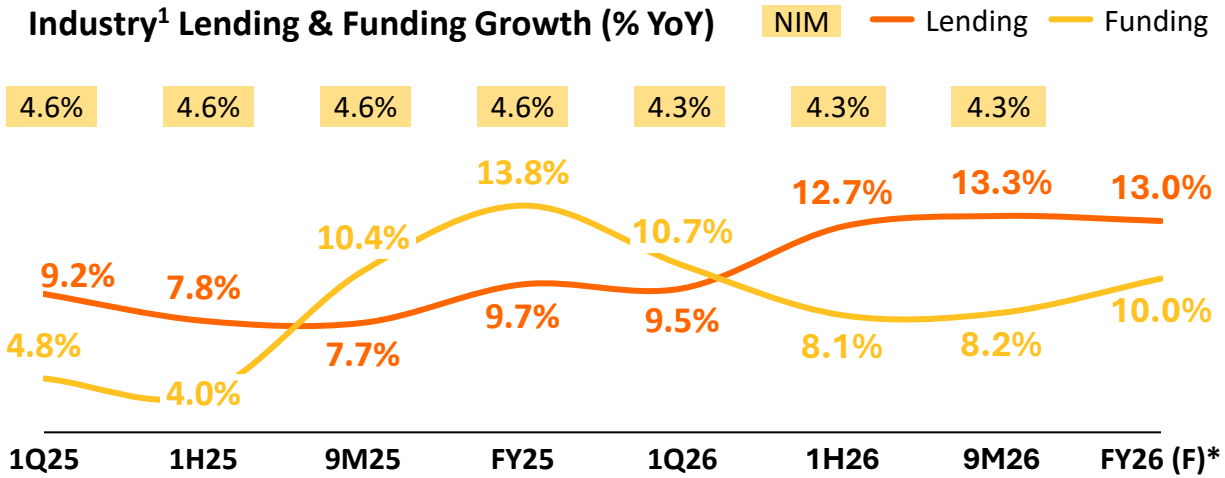
Real GDP Growth and Purchasing Manager's Index (PMI)



Source: CEIC

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

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

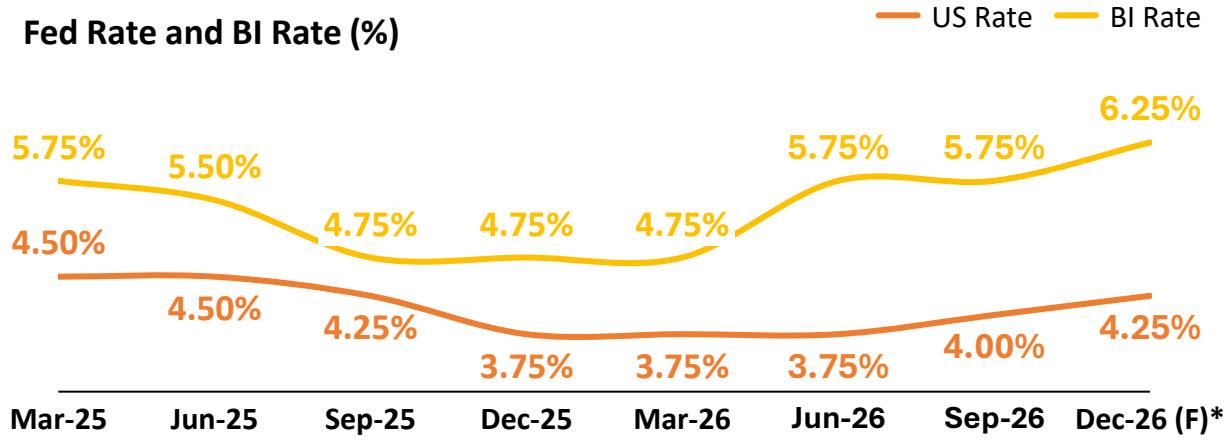


Source: CEIC [1]) Industry: Commercial Banks

*) Danamon Projection

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

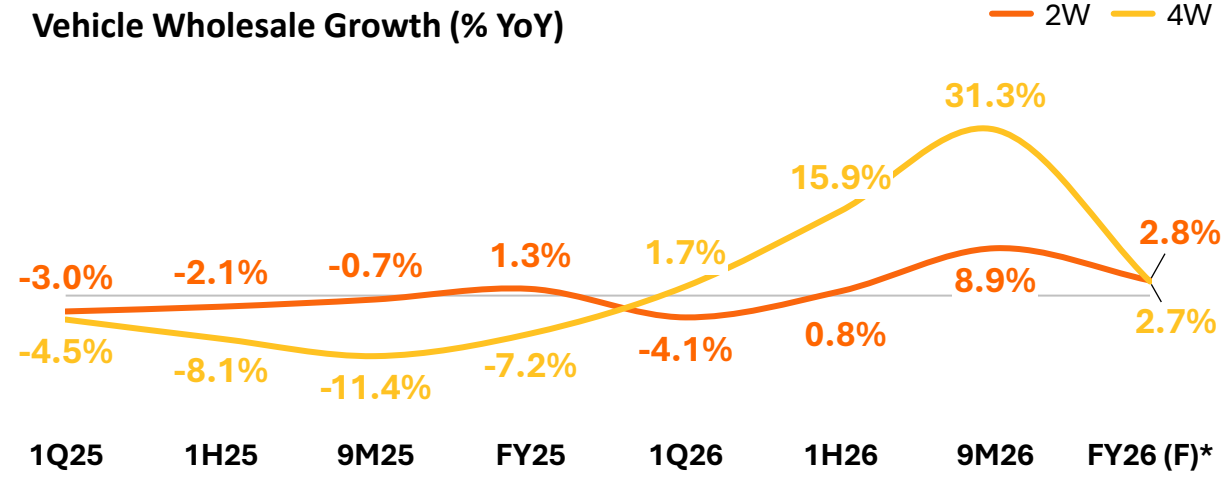
Fed Rate and BI Rate (%)



Source: Bloomberg

Multifinance 4W sales benefited from GIIAS 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*

Lending[1]	▲ 13% YoY
Funding[2]	▲ 12% YoY
NPAT	▲ 19% YoY

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

[2]Total CASA and Time Deposits

Highlighted Metrics (YoY change)

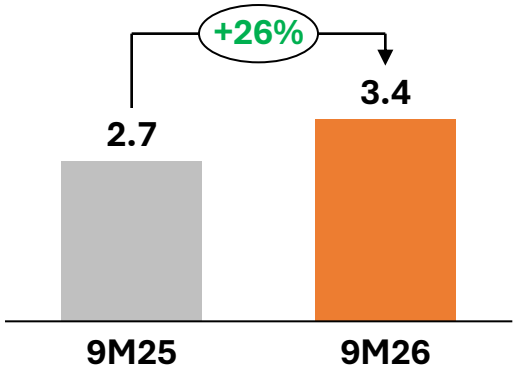
Granular Funding	Rp97.0 Tn ▼ 0%
Risk-adjusted NIM	5.7% ▼ 0.0 p.p
Pre-Provision Oprating profit (PPOP)	Rp8.8 Tn ▲ 11%
NPL Coverage Ratio	282.0% ▲ 10.7 p.p

Ecosystem and Financial Group Synergies Strengthen Customers Base

A STRATEGIC THEMES

Automotive Ecosystem

Synergy Loan Disbursement (IDR Tn)



Danamon X ADIRA FINANCE
A member of MUFG

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	No. of Account	Funding Balance
▲ 23% YoY	▲ 35% YoY	▲ 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 MUFG · Danamon · ADIRA FINANCE · ZURICH · HOME CREDIT

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	Average Loan	No. of QRIS Merchant
▲ 8% YoY	▲ 7% YoY	▲ 7% YoY

➢ **Leveraging Community Branch for customer engagement**

213
Community events across Region in 9M26







Branding – Launching Unique Customer Loyalty Programs

"Osaka & Kyoto Marathon 2027"
Guaranteed Slot & Trip Voucher*



*T&C apply

"Danamon Hadiah Beruntun"
Rewarding Loyalty with Grand Prizes



Digital Channels – Enhancing Customer Experience

D-Bank PRO *for Individual Customers*

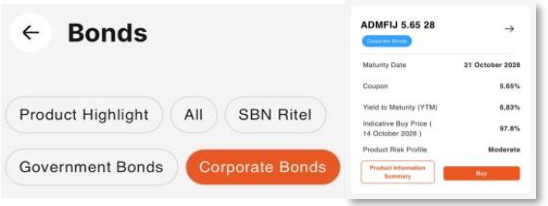
No. of Engaged User	No. of Transaction	Transaction Value
▲ 12% YoY	▲ 31% YoY	▲ 19% YoY



➢ **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	No. of Transaction	Transaction Value
▲ 20% YoY	▲ 12% YoY	▲ 13% YoY

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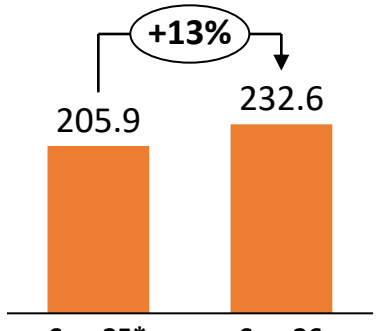
02 Financial Highlights

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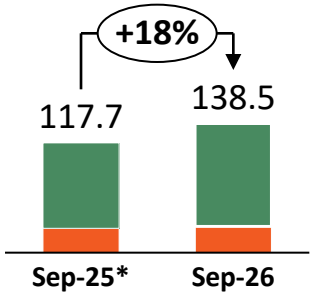
Sustained Business Growth and Stronger Improved Profitability

Sustainable Lending[1)] Growth

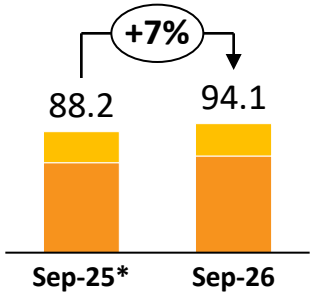
Total Lending (Rp tn)



Wholesale Lending (Rp tn)



Retail Lending (Rp tn)

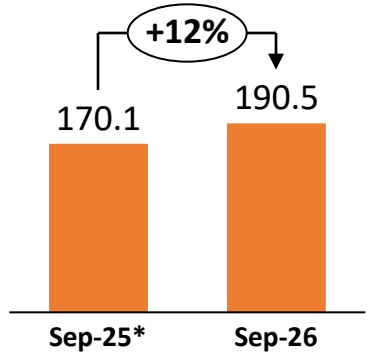




[1)] *Loan Portfolio and Trade Finance including Marketable Securities and ijarah assets*

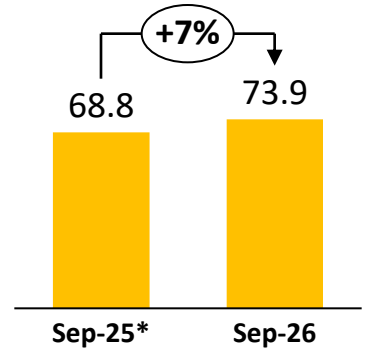
Robust Liquidity & Funding Growth

Funding[1)] (Rp tn)



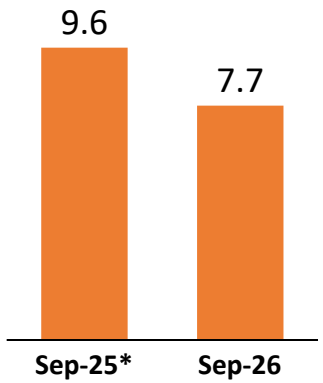
[1)] *Total CASA and Time Deposits*

CASA (Rp tn)

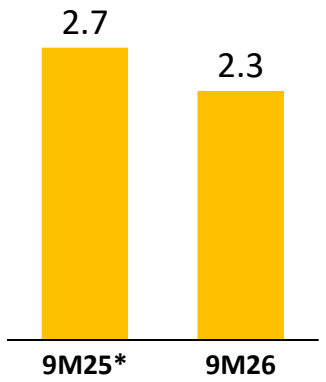


Healthy Asset Quality

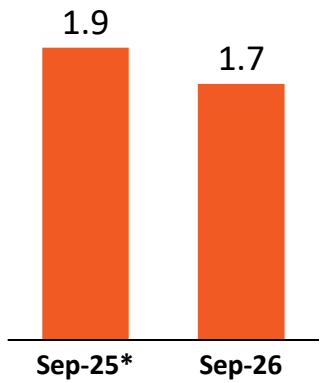
Loan at Risk (%)



Cost of Credit (%)

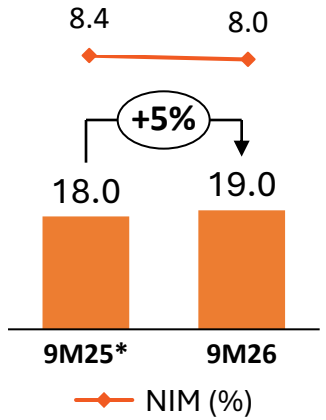


Gross NPL Ratio (%)

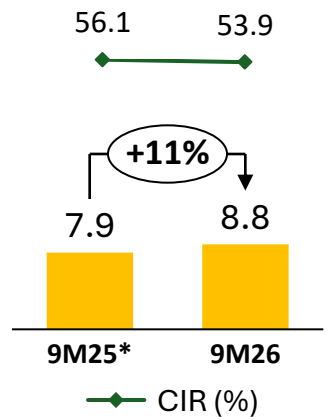


Improved Profitability

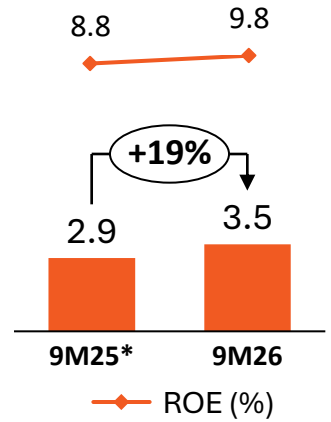
Operating Income (Rp tn) & **NIM** (%)



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



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



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

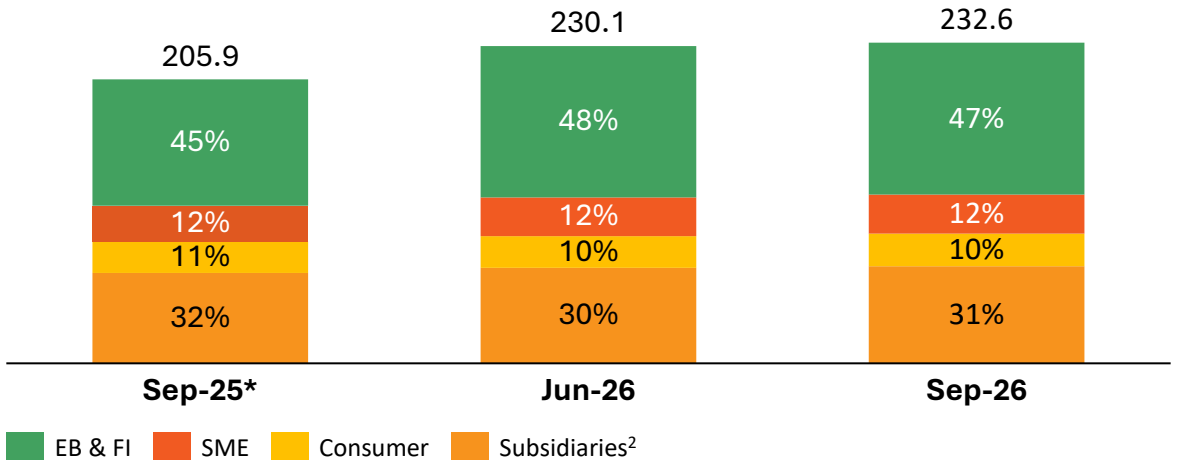
Prudent Lending Expansion Across Business Lines

Lending Growth[1] (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%

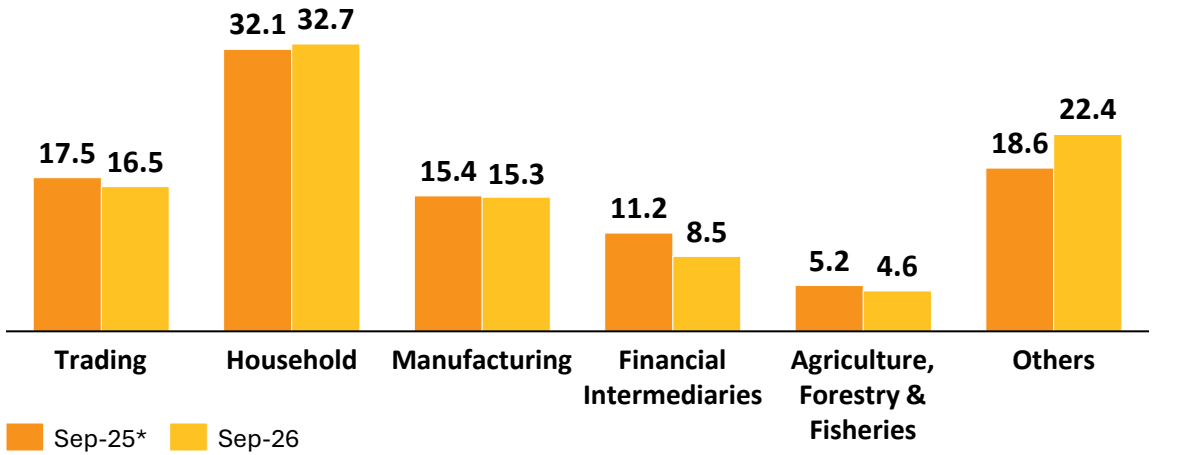
1) *Loan Portfolio and Trade finance includes marketable securities and ijarah assets*
2) *Enterprise Banking: Commercial and Corporate*
3) *Consumer: Mortgage, Unsecured Personal Loan, Credit Card, and Others*
4) *Subsidiaries: Adira Finance & Home Credit Indonesia*

Lending Composition[1] (Rp tn)



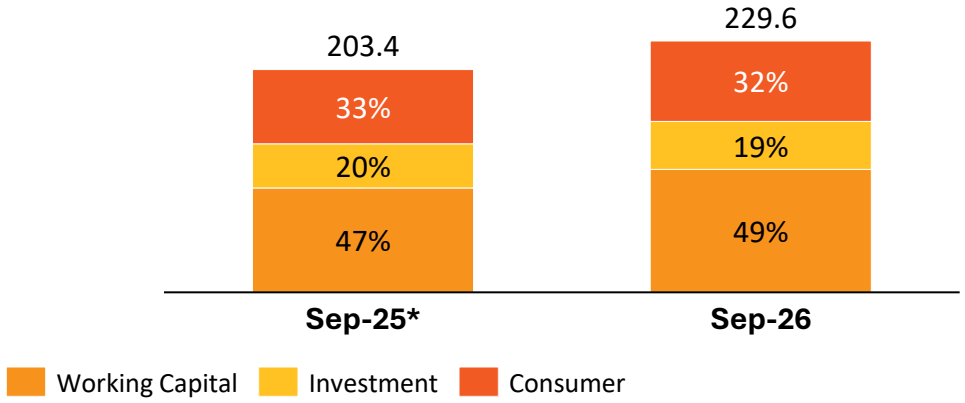
1) *Loan Portfolio & Trade finance includes marketable securities and ijarah assets*
2) *Subsidiaries: Adira Finance & Home Credit Indonesia*

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]



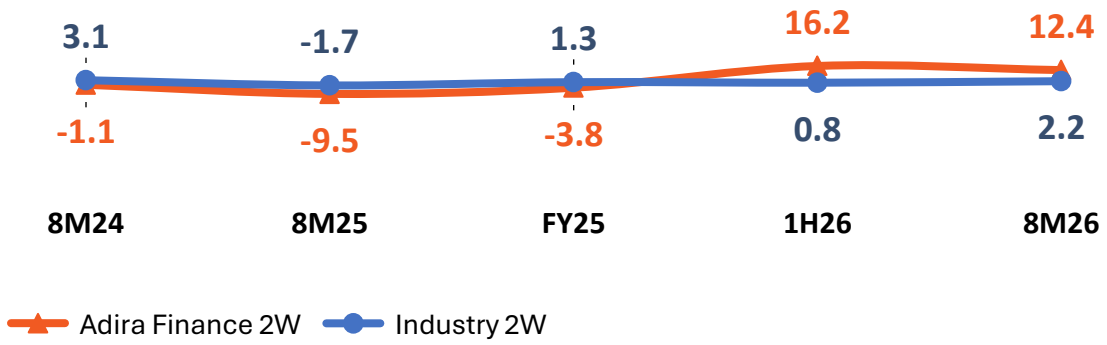
1) Exclude TFMS and ijarah assets; Consumer Financing and Lease Receivable are included as part of the Consumer loan.

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

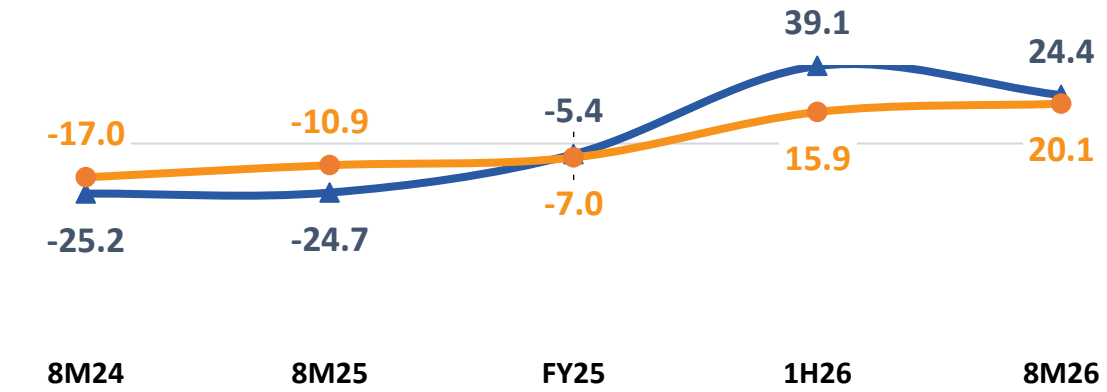
Well Diversified Loan Portfolio in Adira Finance

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

2-Wheelers (2W)

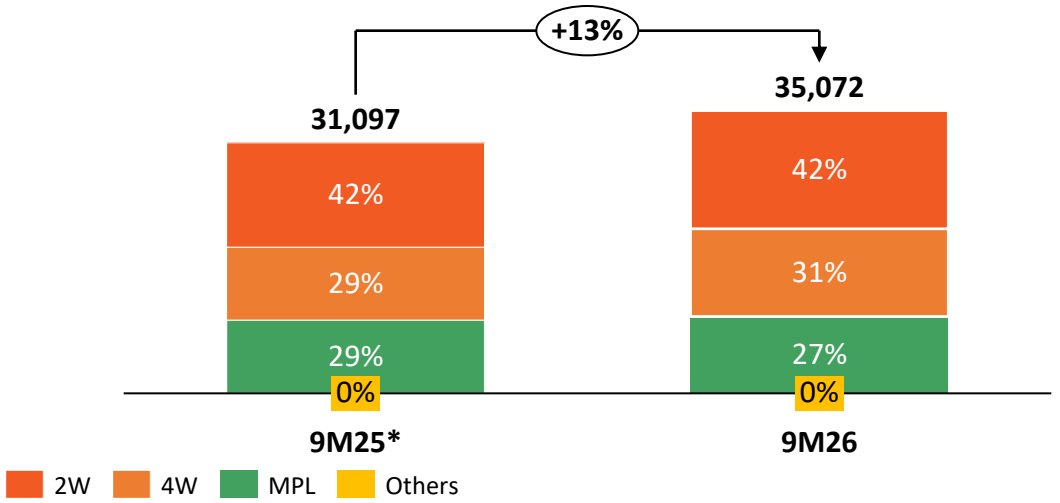


4-Wheelers (4W)



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

Adira's New Loans Amount (Rp bn)



Adira's Outstanding Loans

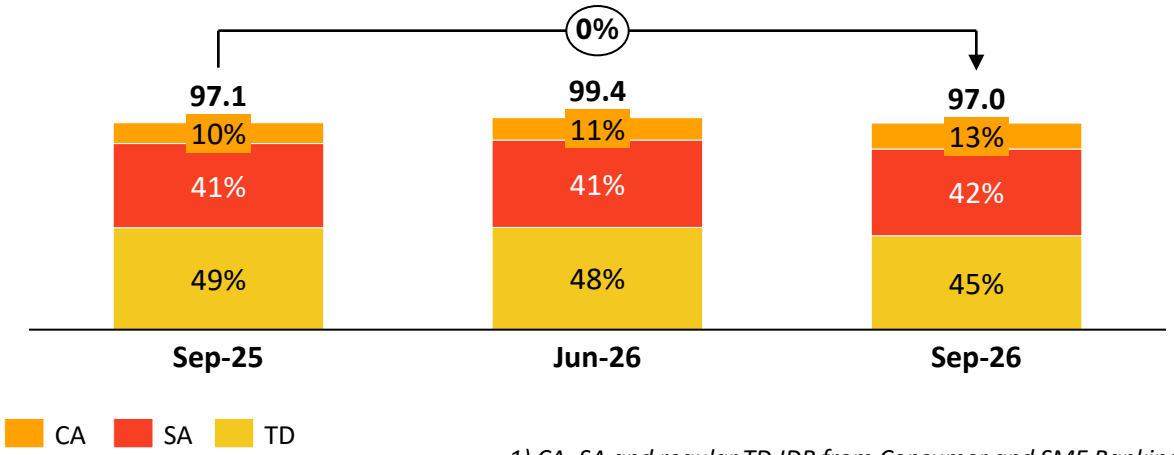
Rp bn	Sep-25*	Jun-26	Sep-26	QoQ	YoY
2W Auto Loans	22,848	24,376	25,151	3%	10%
4W Auto Loans	24,373	25,695	25,529	-1%	5%
Multi-Purpose Loans (MPL)	13,506	13,821	14,000	1%	4%
Others[1)]	599	983	1,121	14%	87%
Total Loans	**61,326**	**64,875**	**65,801**	**1%**	**7%**

1) White goods, heavy equipment and others

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

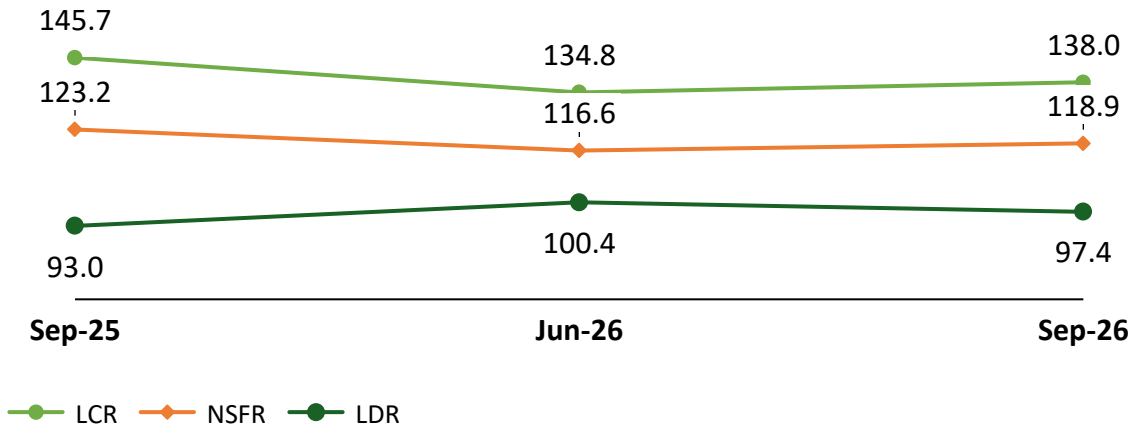
Stable Funding Base and Resilient Capitalization

Granular Funding[1)] (Rp tn)



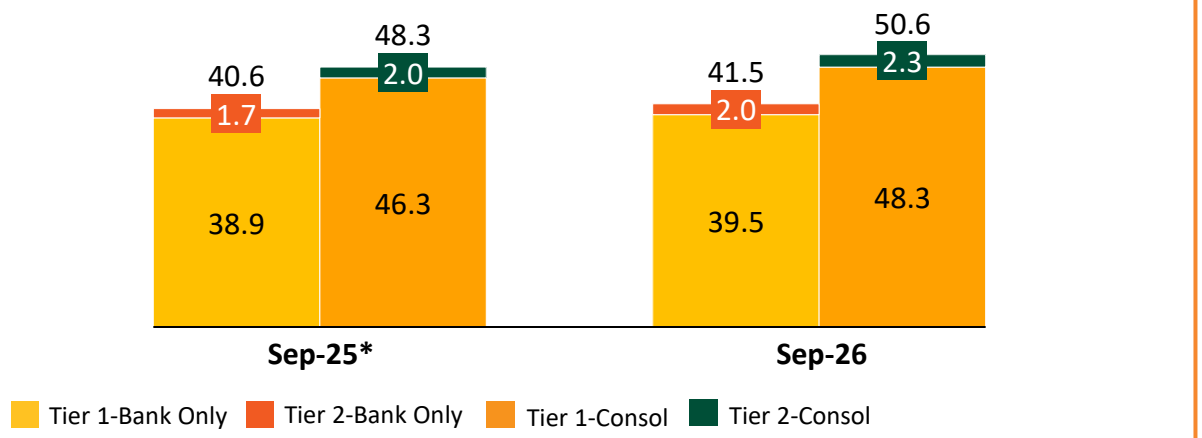
1) CA, SA and regular TD IDR from Consumer and SME Banking

LCR, NSFR & LDR (%)

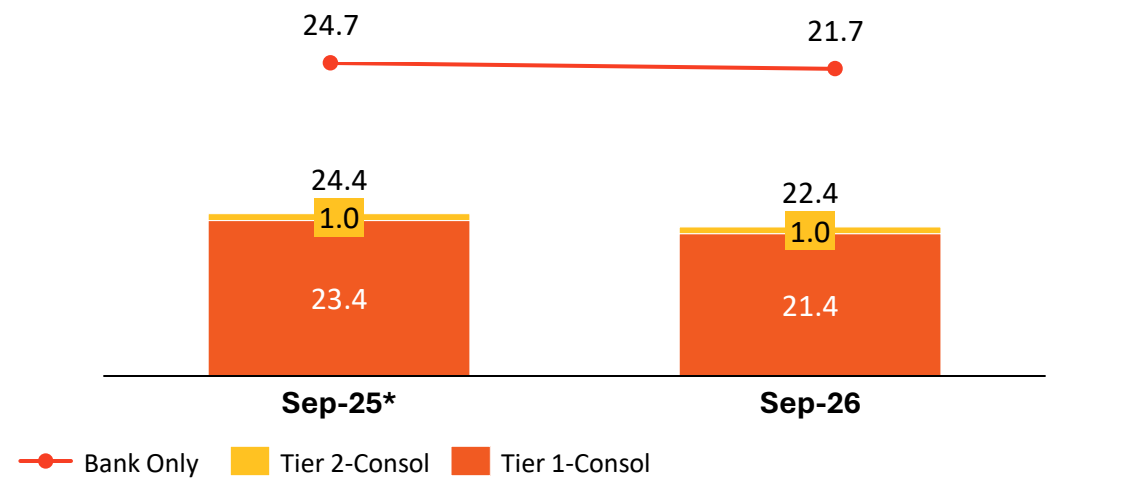


Tier 1 and Tier 2 Consolidated Capital (Rp tn)

Almost 100% of the capital derived from Tier 1 Capital



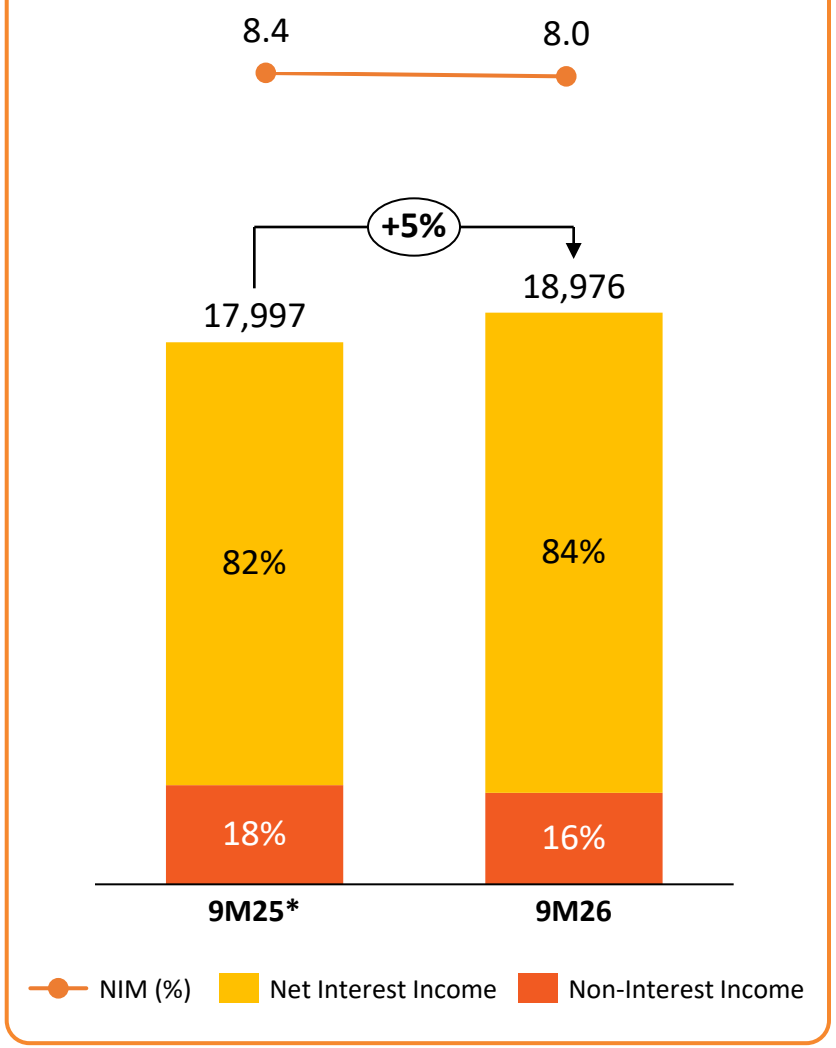
Capital Adequacy Ratio (%)



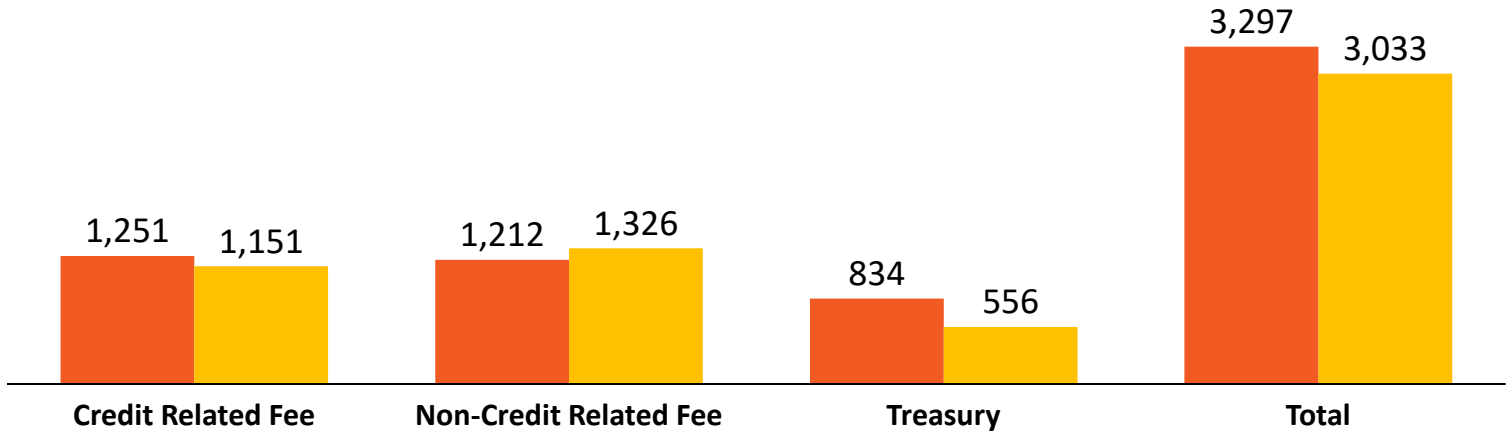
**See note on cover page concerning Sep-25 Result Restatement*

Resilient Operating Income Despite Soften Non-Interest Income

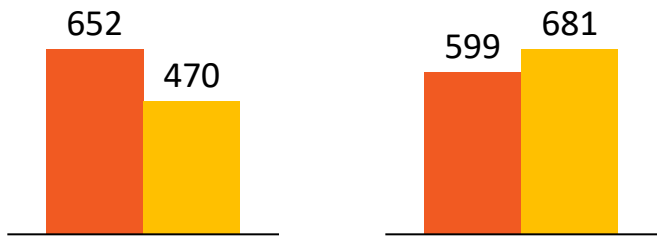
Operating Income (Rp bn)



Non-Interest Income (Rp bn)

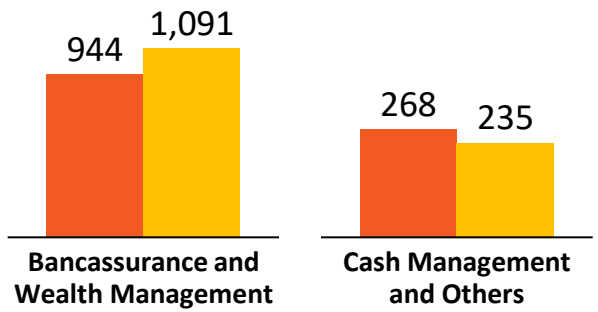


Credit Related Fee (Rp bn)



1) Subsidiaries: Adira Finance & Home Credit Indonesia

Non-Credit Related Fee (Rp bn)

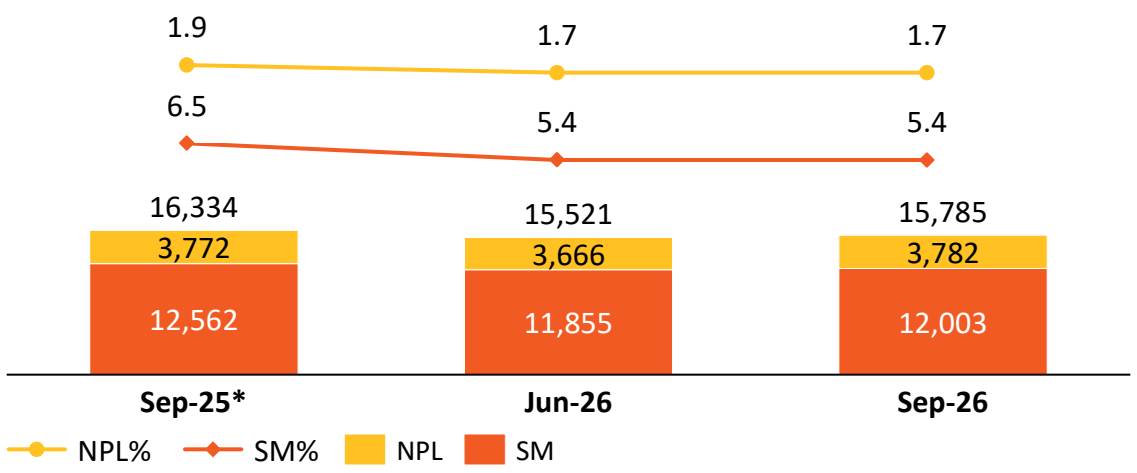


9M25* 9M26

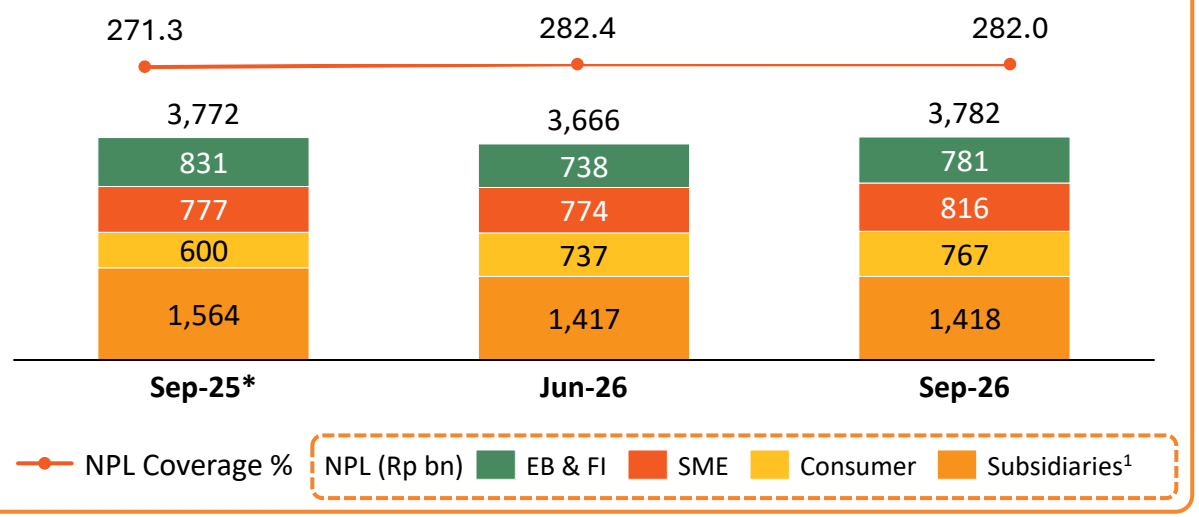
**See note on cover page concerning Sep-25 Result Restatement*

Healthy Asset Quality Driving Lower Credit Costs

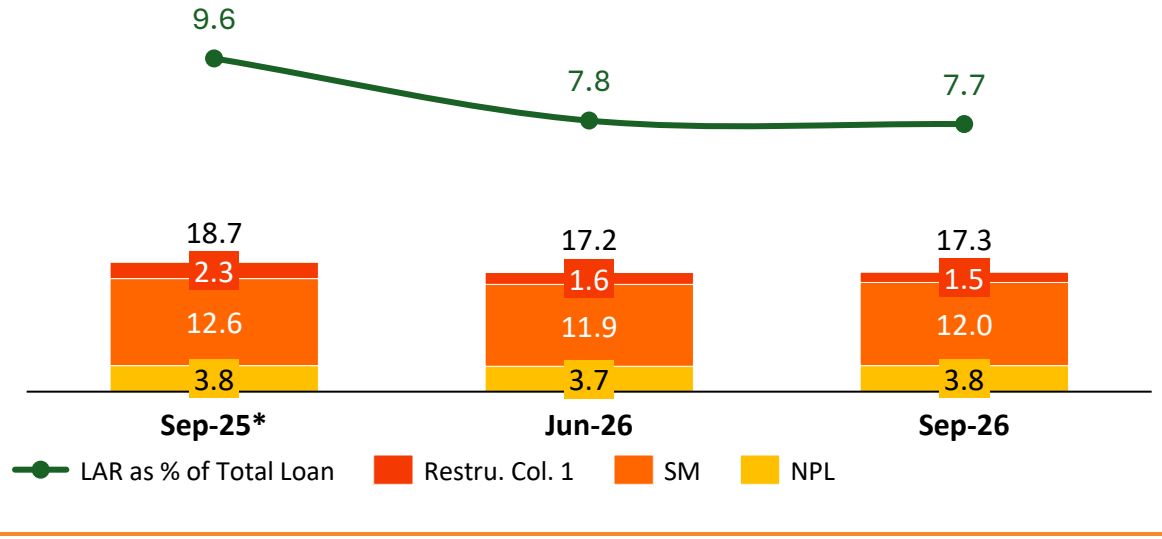
NPL & SM: Ratio (%) & Amount (Rp bn)[1]



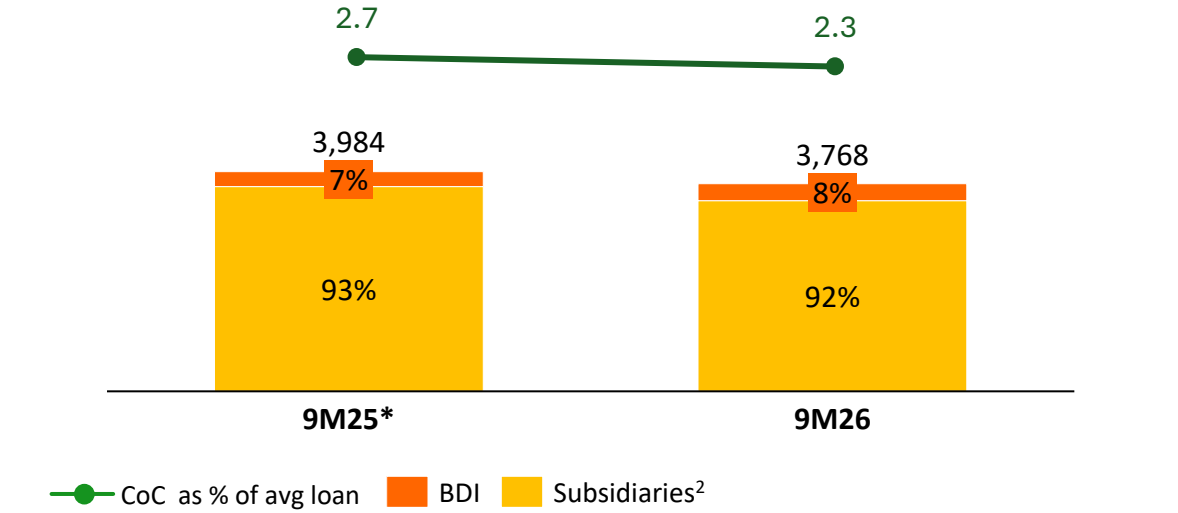
NPL Coverage Ratio (%) & NPL Amount (Rp bn) [1]



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	Sep-25*	Sep-26	YoY
Total Assets	**270,516**	**302,452**	**12%**
Total Lending[1)]	205,877	232,596	13%
Government Bonds	17,534	23,433	34%
Total Funding	**191,182**	**209,209**	**9%**
CASA	68,782	73,874	7%
Time Deposits	101,269	116,667	15%
Borrowings and LT. Funding	21,131	19,667	-7%
Equity	**55,253**	**55,511**	**0%**

Income Statement In Rp bn	9M25*	9M26	YoY
Net Interest Income	**14,701**	**15,943**	**8%**
Non Interest Income	3,297	3,033	-8%
Operating Income	**17,997**	**18,976**	**5%**
Operating Expenses	(10,091)	(10,226)	1%
PPOP	**7,906**	**8,750**	**11%**
Cost of Credit	(3,984)	(3,768)	-5%
Operating Profit	**3,922**	**4,982**	**27%**
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

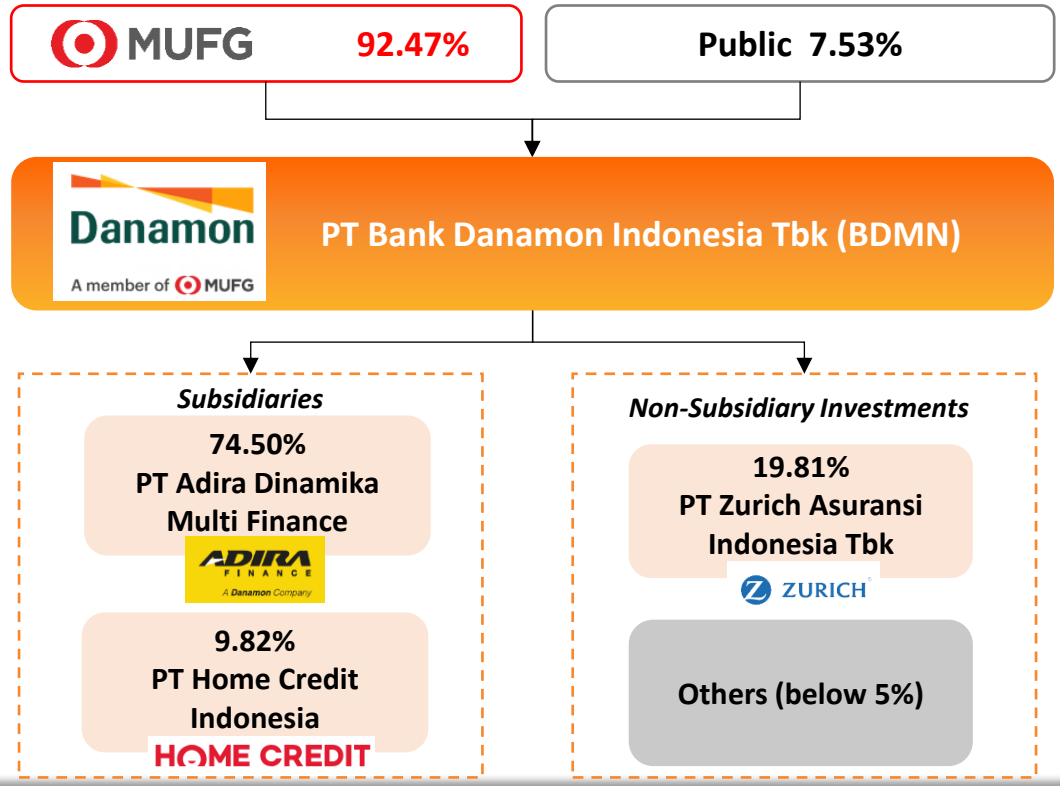
In %	9M25*	9M26	YoY
NIM	8.4	8.0	-0.4
CoC	2.7	2.3	-0.4
Risk-adjusted NIM	5.7	5.7	0.0
Cost to Income	56.1	53.9	-2.2
CASA Ratio	40.4	38.8	-1.6
RIM	94.1	98.6	4.5
NPL Gross	1.9	1.7	-0.2
Loan Loss Coverage (LLC)	271.3	282.0	10.7
Loan at Risk Coverage	54.6	61.8	7.2
ROAA	1.5	1.6	0.1
ROAE	8.8	9.8	1.0
CAR	24.6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

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

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 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**



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)

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

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

Highlighted Events in 3Q26

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



Danamon

A member of MUFG

Thank you

INVESTOR RELATIONS
PT Bank Danamon Indonesia Tbk
Menara Bank Danamon, 21st Floor
Jl. HR Rasuna Said Kav. C 10
Karet, Setiabudi, Jakarta Selatan 12940

Phone: +62 21 8064 5000
Email: investor.relations@danamon.co.id
danamon.co.id

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