Danamon

No.B.025-Corp.Sec

Jakarta, 29 Maret 2021

Kepada Yth.
PT Bursa Efek Indonesia
Indonesia Stock Exchange Building, Tower I
Jl. Jend Sudirman Kav. 52-53
Jakarta 12190

Up. : Kepala Divisi Penilaian Perusahaan Group 1

Perihal : Penyampaian Materi *Public Expose* Tahunan PT Bank Danamon Indonesia Tbk ("Perseroan")

Dengan hormat,

Guna memenuhi Surat Keputusan Direksi PT Bursa Efek Indonesia ("Bursa") No. Kep-00015/BEI/01-2021 tanggal 29 Januari 2021 tentang Perubahan Peraturan Nomor I-E tentang Kewajiban Penyampaian Informasi, Surat Edaran Bursa Nomor SE-00003/BEI/05-2020 perihal Tata Cara Pelaksanaan *Public Expose* Secara Elektronik dan Surat Perseroan No.B.011-Corp.Sec tanggal 18 Maret 2021 tentang Rencana Pelaksanaan *Public Expose* Tahunan Tahun 2021 PT Bank Danamon Indonesia Tbk ("Perseroan"), bersama ini kami sampaikan materi *Public Expose* Tahunan Tahun 2021.

Demikian pemberitahuan kami, atas perhatiannya kami ucapkan terima kasih.

Hormat kami,
PT Bank Danamon Indonesia Tbk
Kantor Pusat

Rita Mirasari
Sekretaris Perusahaan

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Paparan Publik

Jakarta, 1 April 2021

SAATNYA PEGANG KENDALI

Daftar Isi

Ikhtisar Tahun 2020: Menyeimbangkan eksekusi strategi dan beradaptasi dengan *New Normal*

Sementara Danamon terus menjalankan strategi jangka panjangnya, prioritas utama kami sepanjang tahun ini adalah memastikan ketahanan operasional Bank akibat pandemi COVID 19.

Ekspansi Bisnis & Nasabah

Ekspansi pinjaman yang berhati-hati (*prudent lending*) lintas ekosistem

*EB tumbuh **25%** . mengimbangi penurunan permintaan.*

*NPL coverage ratio **200%**.*

Pertumbuhan CASA yang kuat melalui Pendekatan Institusional

*CASA tumbuh **18%***

*Granular funding tumbuh **12%**.*

Meningkatkan Pendapatan *Fee* dengan *unique value propositions*

*Pendapatan Treasuri tumbuh **128%.***

Pembaruan Kemitraan Bancassurance.

Membangun Fondasi & Kolaborasi

Mengembangkan Sumber daya Manusia

Memperkuat program pengembangan bakat untuk semua tingkatan.

Meningkatkan Infrastruktur TI, Digital & Proses Internal

*TD melalui Ponsel tumbuh **92%***

*Transaksi melalui digital sebesar **90%***

Membangun identitas *brand* yang kuat

Kampanye Danamon Optimal.
Webinar Financial Friday.
Mensponsori konser Drive-in.

Kolaborasi dengan MUFG

*Synergy deals tumbuh **132%**.*
*Synergy loan tumbuh **71%***
*Synergy CASA tumbuh **307%***

Ketahanan Operasional & Beradaptasi dengan *New Normal*

Restrukturisasi COVID-19

***862 ribu** debitur telah diproses.*

***41%** dari pinjaman yang direstrukturisasi telah kembali normal*

Protokol Kesehatan & Keselamatan yang Kuat

Pelacakan kontak harian, protokol yang ketat. dan pengujian yang kuat.

Bisnis & Eksistensi yang Terpercaya

***99%** cabang sudah terbuka untuk aktivitas bisnis.*

Cara Kerja yang Adaptif

***>25** split ops dan*
***>50%** bekerja dari rumah (WFH)*

Dukungan kepada Komunitas secara Konsisten

Kemitraan dan donasi yang aktif bagi komunitas

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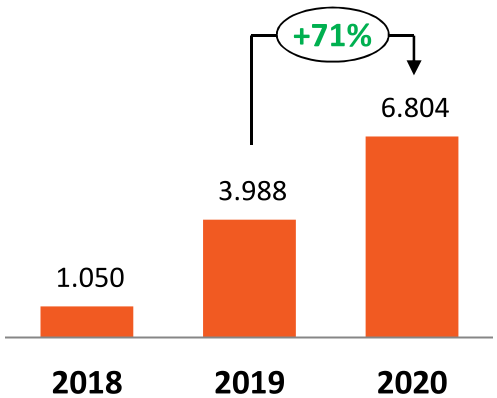
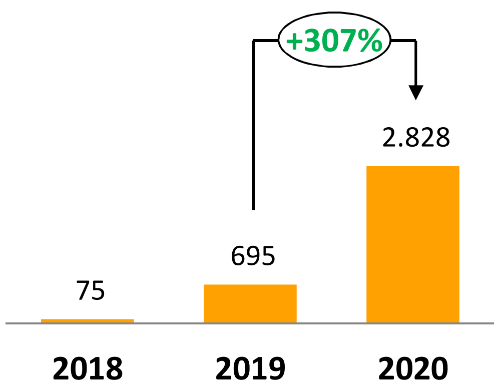
Update Kolaborasi dengan MUFG

Menumbuhkan *Synergy Loan & CASA* (Rp miliar)

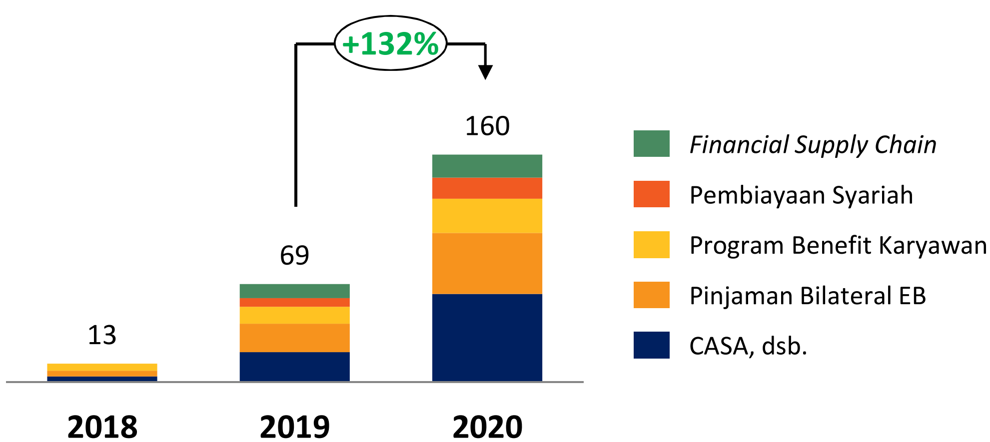
Synergy Loan



Synergy CASA



Realisasi *Synergy Deals* (Jumlah Akumulasi Transaksi)



Synergy Deals Utama di tahun 2020

Kolaborasi bisnis yang memanfaatkan jaringan global MUFG

Pembiayaan *Dealer*

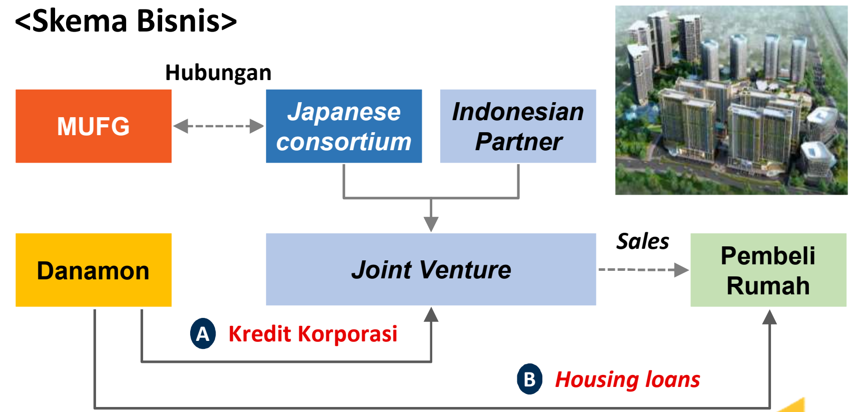
Menyediakan layanan keuangan kepada *dealer* kendaraan untuk mendukung penjualan kendaraan.

Real Estate Value Chain

Daiwa House

Menyediakan dukungan *end-to-end* dari pembiayaan proyek pembangunan perkotaan hingga *housing loan* bagi pembeli tempat tinggal.

<Skema Bisnis>



Daftar Isi

Fondasi yang kuat untuk tahun 2021 melalui pertumbuhan CASA, kualitas aset yang baik dan mencatat *coverage ratio* yang tinggi

Pemilihan Pinjaman yang Berhati-hati

- Tidak termasuk ADMF dan portofolio *run-off*, jumlah pinjaman yang diberikan tumbuh 6% YoY.
- Portfolio EB tumbuh 25% YoY, yang didukung oleh kolaborasi dengan jaringan MUFG.
- Penyaluran kredit ADMF tumbuh 67% QoQ.

Pertumbuhan Pendanaan dan Likuiditas

- CASA tumbuh 18% YoY, rasio CASA sebesar 52,3%.
- *Granular funding* meningkat sebesar 12% YoY.
- Likuiditas yang baik ditunjukkan oleh RIM, LDR, dan LCR yang sehat.

Kualitas Aset

- Rasio NPL membaik 20 bps YoY menjadi sebesar 2,8%.
- *Loan loss coverage* mencapai rekor tertinggi sebesar 200%
- Pinjaman restrukturisasi Covid stabil sebesar Rp 29,3 triliun. dimana sebanyak 41% telah memasuki pembayaran normal.

Profitabilitas

- PPOP membaik sebesar 14% QoQ.
- CIR membaik 290 bps YoY sebesar 48,5%.
- Pendapatan tresuri meningkat dua kali lipat dari tahun sebelumnya.

Ikhtisar Neraca Tahun 2020

Dalam miliar Rupiah	2019	2020	YoY	1Q20	2Q20	3Q20	4Q20	QoQ
Total Aset	**193.534**	**200.890**	**4%**	**203.213**	**194.441**	**196.631**	**200.890**	**2%**
Total Portfolio Kredit dan *Trade Finance*[1)]	144.253	135.786	-6%	147.028	142.710	137.934	135.786	-2%
Total Portfolio kredit dan *Trade Finance* diluar ADMF dan Portfolio *Run-Off*[2)]	85.008	90.462	6%	89.792	90.292	90.576	90.462	0%
Surat Berharga Pemerintah	14.227	25.535	79%	14.621	20.434	22.832	25.535	12%
Total Pendanaan	**136.140**	**143.555**	**5%**	**143.046**	**137.764**	**139.947**	**143.555**	**3%**
CASA	55.829	65.999	18%	59.684	62.166	61.334	65.999	8%
Deposito Berjangka	56.465	60.212	7%	59.995	54.735	57.743	60.212	4%
Pinjaman & Pendanaan Jangka Panjang	23.846	17.344	-27%	23.367	20.863	20.871	17.344	-17%
Ekuitas	**44.937**	**43.108**	**-4%**	**42.846**	**42.711**	**43.531**	**43.108**	**-1%**

1) *Trade Finance termasuk dalam bentuk marketable securities.*
2) *Portfolio Run-Off : ex-BNP + Micro*

Laporan Laba Rugi Tahun 2020

Dalam miliar Rupiah	FY19	FY20	YoY	1Q20	2Q20	3Q20	4Q20	QoQ
Pendapatan Bunga Bersih[1)]	**14.440**	**13.645**	**-6%**	**3.800**	**3.130**	**3.309**	**3.406**	**3%**
Pendapatan non-bunga	3.679	3.322	-10%	1.332	631	622	737	18%
Pendapatan Operasional	**18.119**	**16.967**	**-6%**	**5.132**	**3.761**	**3.931**	**4.143**	**5%**
Biaya Operasional	-9.319	-8.237	12%	-2.201	-2.077	-2.006	-1.953	3%
PPOP	**8.800**	**8.730**	**-1%**	**2.931**	**1.684**	**1.925**	**2.190**	**14%**
Biaya Kredit	-4.719	-6.523	-38%	-1.148	-2.063	-955	-2.357	-147%
Laba Operasional	**4.081**	**2.207**	**-46%**	**1.784**	**-379**	**970**	**-168**	**-117%**
Laba Bersih	**4.073**	**1.008**	**-75%**	**1.245**	**-400**	**632**	**-469**	**-174%**

1) *Sesudah dikurangi kerugian dari restrukturisasi.*

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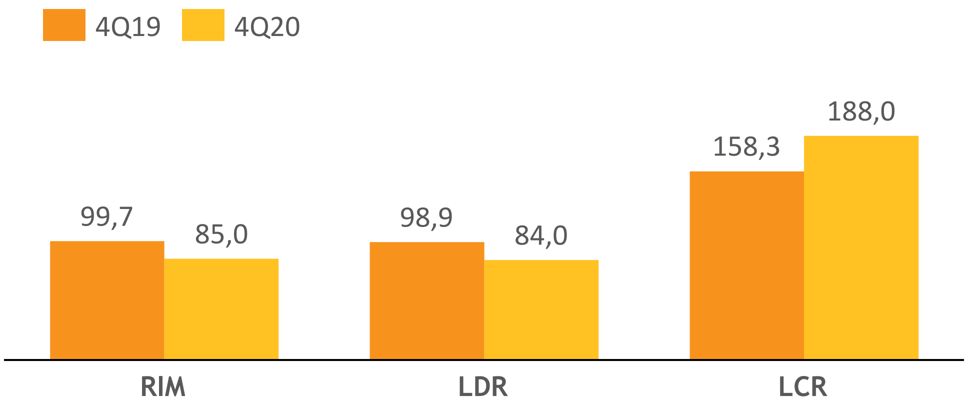
Rasio Keuangan Tahun 2020

Dalam %	FY19	FY20	YoY	1Q20	2Q20	3Q20	4Q20	QoQ
NIM[1)]	8,3	7,4	-0,9	8,4	6,9	7,1	7,2	0,1
CoC	3,4	4,7	1,3	3,3	5,8	2,8	7,1	4,3
Risk-adjusted NIM	4,9	2,7	-2,2	5,1	2,1	4,3	0,1	-4,2
Cost to Income[1)]	51,4	48,5	-2,9	42,9	49,9	51,0	47,1	-3,9
Rasio CASA	49,7	52,3	2,6	49,9	53,2	51,5	52,3	0,8
RIM	99,7	85,0	-14,7	95,9	95,1	89,8	85,0	-4,8
NPL - bruto	3,0	2,8	-0,2	3,4	4,1	3,2	2,8	-0,4
Loan Loss Coverage (LLC)	112,6	199,9	87,3	129,3	117,2	142,2	199,9	57,7
Loan at Risk[2)] *Coverage*	23,7	38,6	14,9	27,2	34,7	28,8	38,6	9,8
ROAA	2,1	0,5	-1,6	2,5	-0,8	1,3	-0,9	-2,2
ROAE[3)]	11,1	2,6	-8,5	13,0	-0,8	6,6	-4,9	-11,5
CAR – Konsolidasi	24,2	25,0	0,8	22,1	23,4	24,9	25,0	0,1

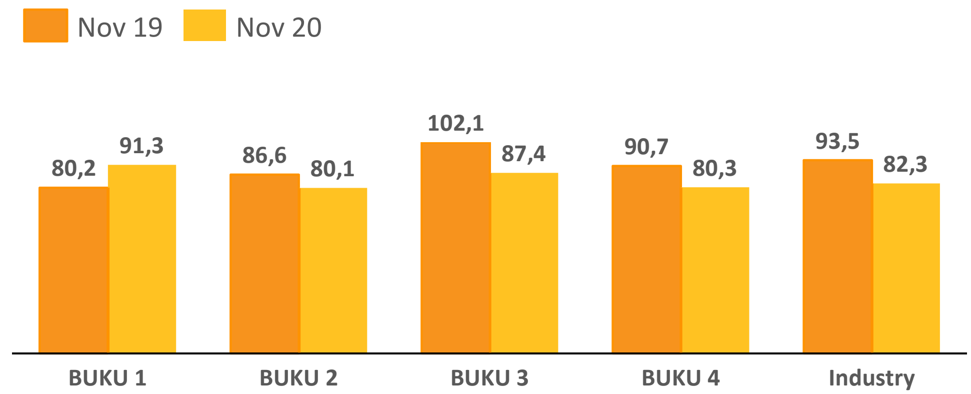
1) *Gabungan dampak dari pengurangan kerugian restrukturisasi kredit terhadap pendapatan bunga.*
2) *NPL + SM + Restructured Loan Coll. 1*
3) *Mengikuti peraturan OJK yang baru di bulan Juli 2020. dimana ROAE dihitung berdasarkan tier-1 capital.*

Likuiditas yang baik didukung dengan pertumbuhan CASA di atas 10%

RIM. LDR. and LCR (%) – Likuiditas yang sehat

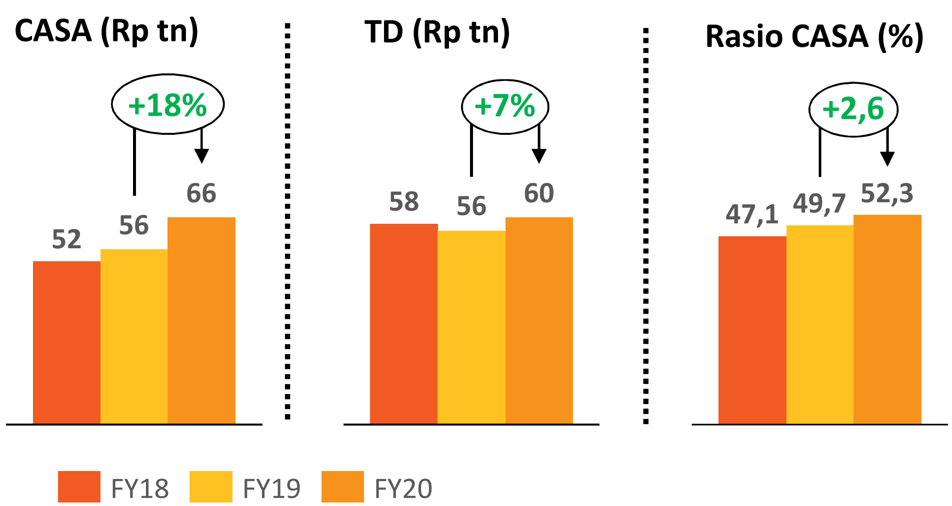


LDR (%) berdasarkan BUKU

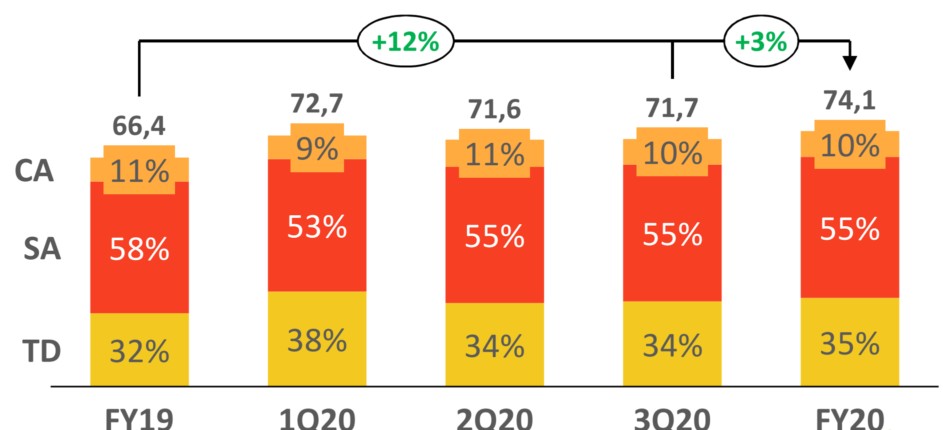


Sumber: SPI OJK Nov 20

CASA . TD. & Rasio CASA – Rasio CASA meningkat



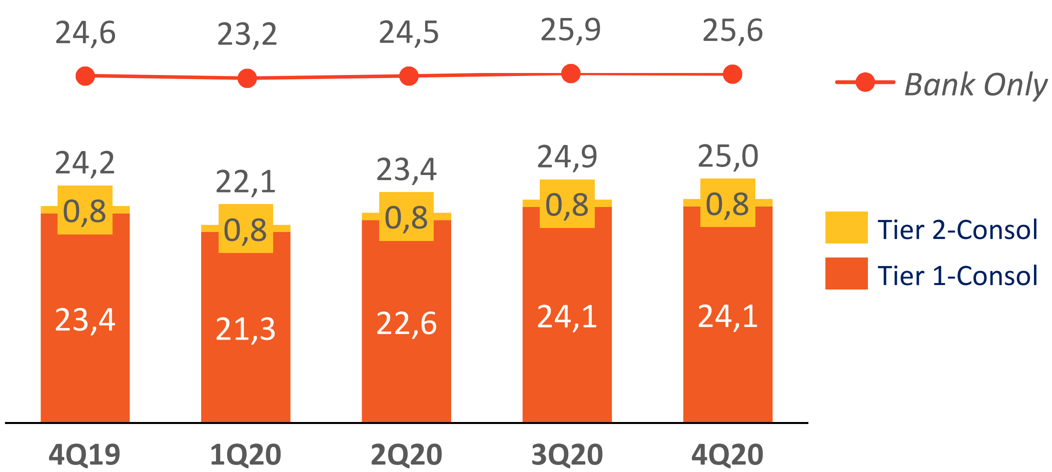
Fokus yang kuat pada *Granular Funding** (Rp triliun)



*CA. SA dan TD reguler IDR dari *Consumer* dan *SME* banking

Struktur Permodalan yang Kokoh sebagai Fondasi untuk Bertumbuh

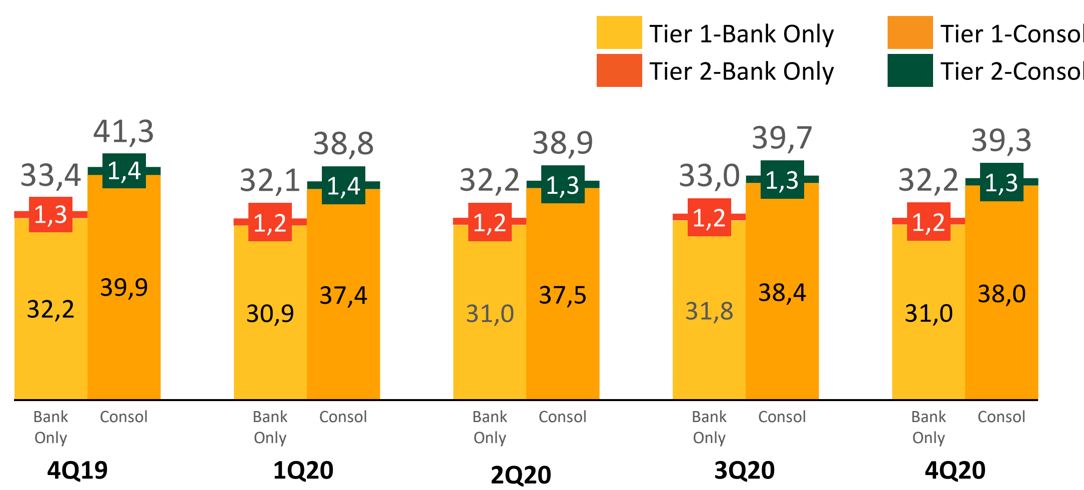
Rasio KPMM (%)



Risiko Pasar dan Operasional (%)

%	4Q19	1Q20	2Q20	3Q20	4Q20
CAR w/ Credit Risk	**30,5**	**27,6**	**29,8**	**31,9**	**32,3**
Market Risk Charge	**-0,2**	**-0,1**	**-0,2**	**-0,1**	**-0,3**
Operational Risk Charge	**-6,1**	**-5,4**	**-6,2**	**-6,9**	**-7,0**
CAR Konsolidasi	**24,2**	**22,1**	**23,4**	**24,9**	**25,0**

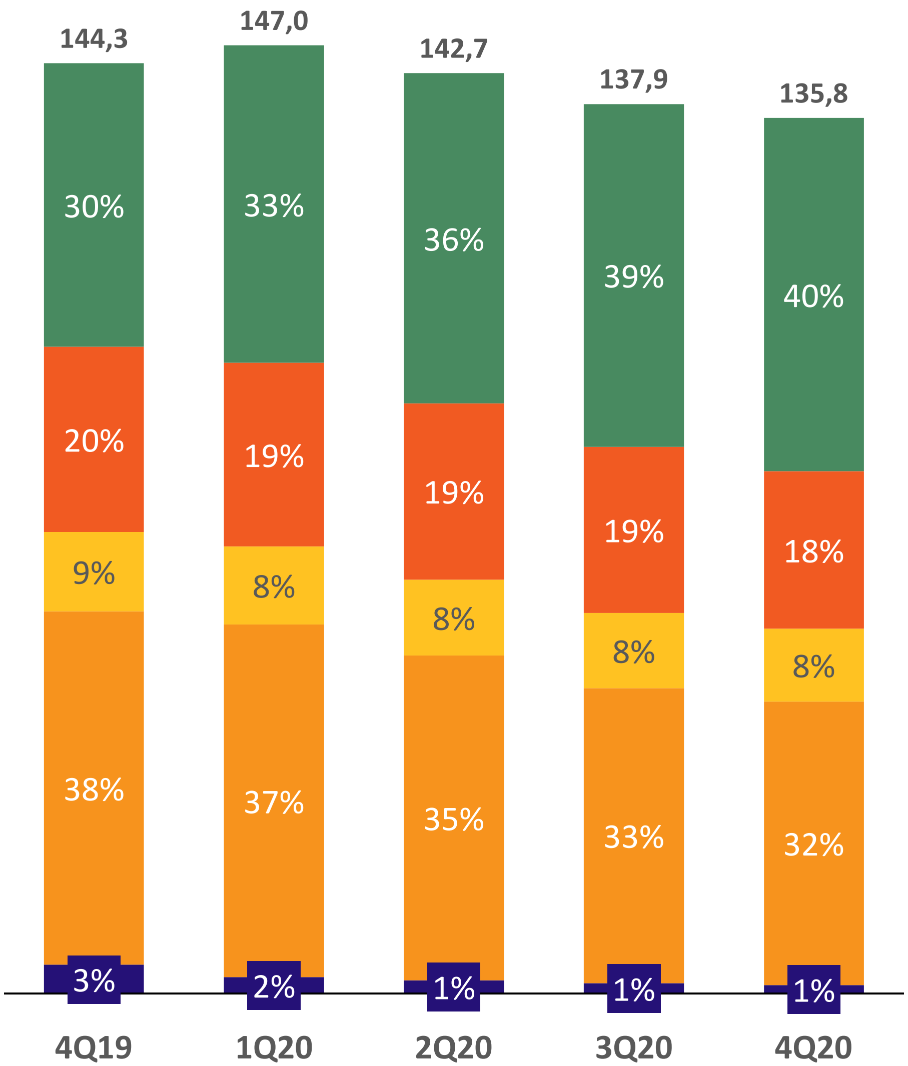
Modal *Tier 1 and Tier 2* – Konsolidasi



- Rasio Kewajiban Penyediaan Modal Minimum (KPMM) sebesar 25,0% jauh melebihi batas minimum yang ditetapkan.
- Hampir 100% dari modal adalah berasal dari Modal Inti (Tier 1).

Sumber pertumbuhan yang terdiversifikasi untuk meminimalkan dampak perlambatan ekonomi

Komposisi Portfolio Kredit & *Trade Finance*[1] (Rp triliun)



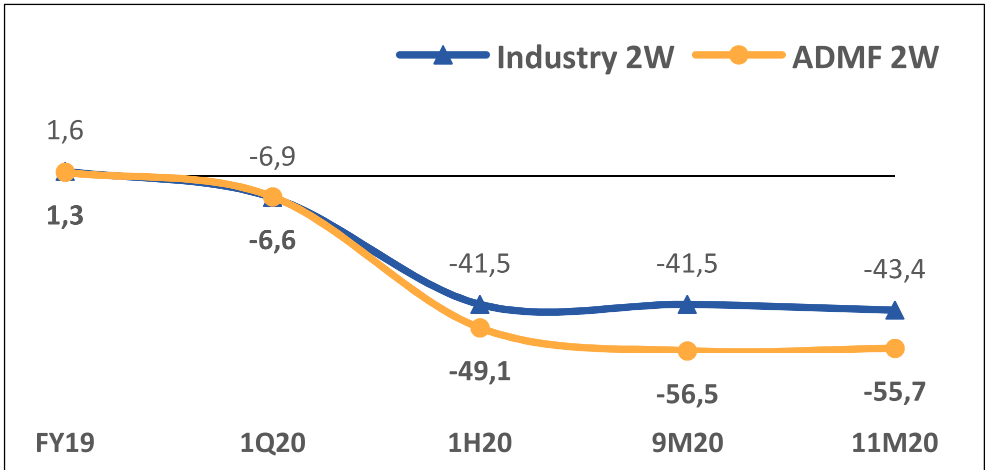
Pertumbuhan Portfolio Kredit & *Trade Finance*[1] (Rp miliar)

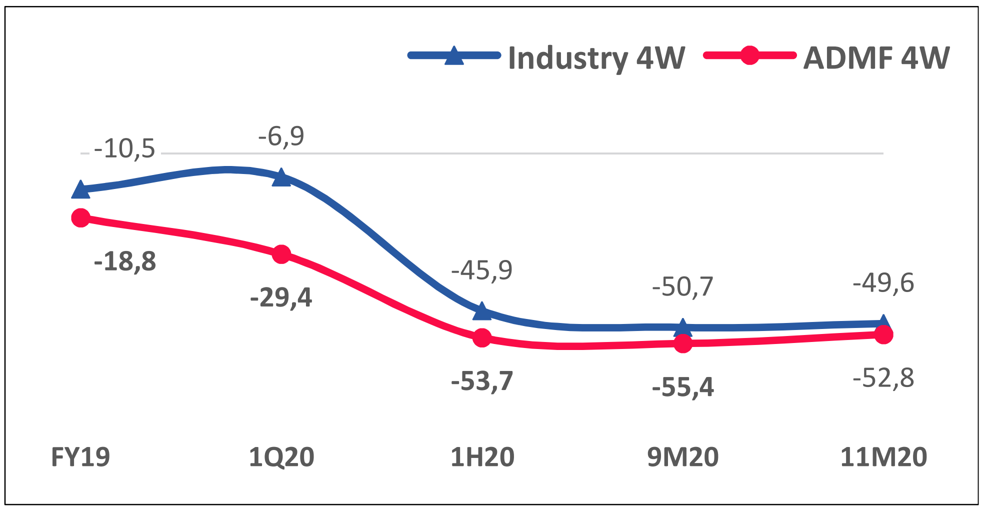
Rp miliar	4Q19	4Q20	YoY	QoQ
Enterprise[2] & FI	43.966	54.773	**25%**	**3%**
SME	28.709	24.407	**-15%**	**-5%**
Consumer	12.332	11.282	**-9%**	**-3%**
KPR	9.208	8.738	-5%	-3%
Lainnya[3]	3.124	2.544	-19%	-5%
Adira Finance	54.756	44.010	**-20%**	**-4%**
Total excl run-off portfolio[4]	**139.763**	**134.472**	**-4%**	**-1%**
Run-off portfolio[4]	4.490	1.314	-71%	-19%
Total	**144.253**	**135.786**	**-6%**	**-2%**

1) *Trade finance termasuk marketable securities.*
2) *Enterprise Banking: Commercial dan Corporate.*
3) *Unsecured Personal Loan. Kartu kredit dan lainnya.*
4) *Run-off portfolio : ex-BNP portfolio+Micro*

ADMF : Mendorong Pemulihan Pembiayaan Baru

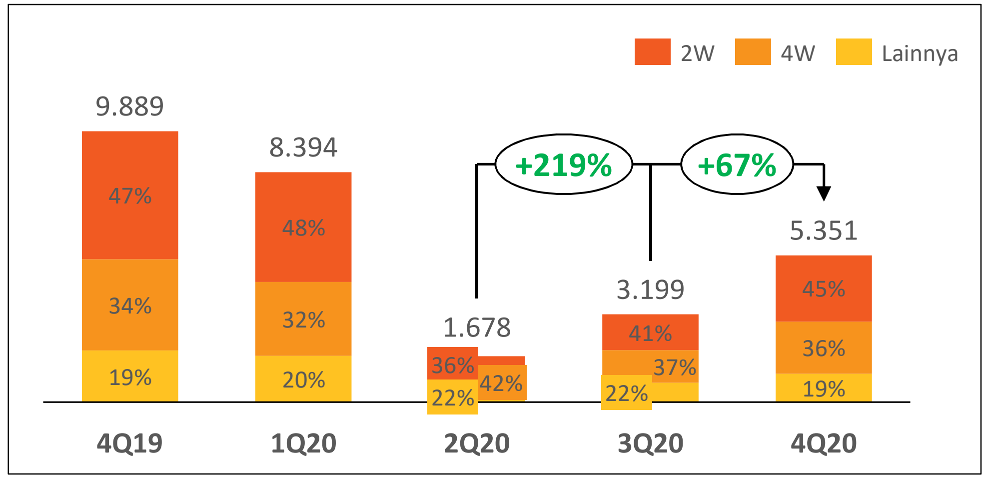
ADMF Pembiayaan Baru vs Industri (unit) (pertumbuhan % tahunan berdasarkan YTD kumulatif)





Note: Data Industri dari AISI dan Gaikindo.

Jumlah Penyaluran Kredit ADMF (dalam miliar Rupiah)

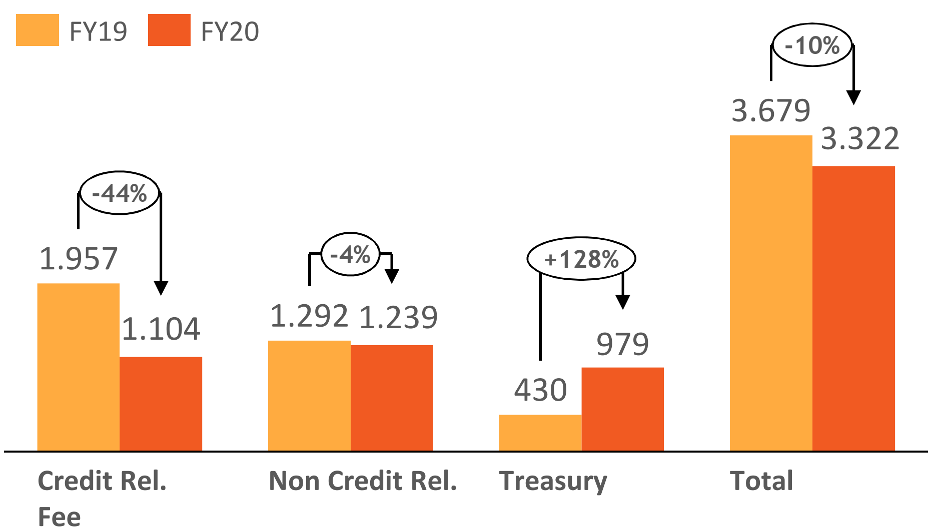


Total Kredit ADMF

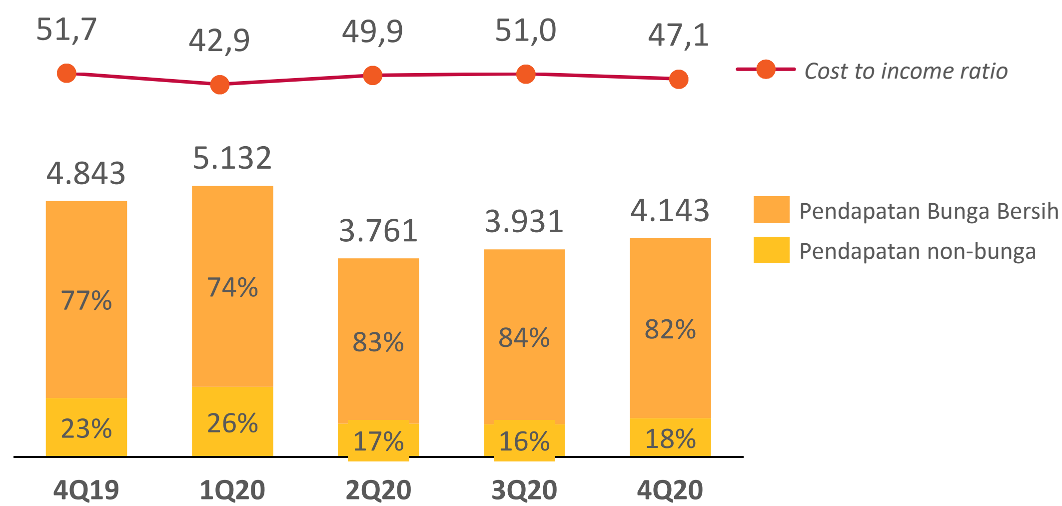
Miliar Rupiah	FY19	FY20	YoY	9M20	QoQ
2W *auto loans*	25.735	19.358	-25%	20.472	-5%
4W *auto loans*	27.378	24.395	-11%	25.008	-2%
White goods dan lainnya	1.643	257	-84%	258	0%
Total Kredit	**54.756**	**44.010**	**-20%**	**45.738**	**-4%**

Pendapatan Non-Bunga Berkelanjutan didukung oleh Tresuri dan *Wealth Management*

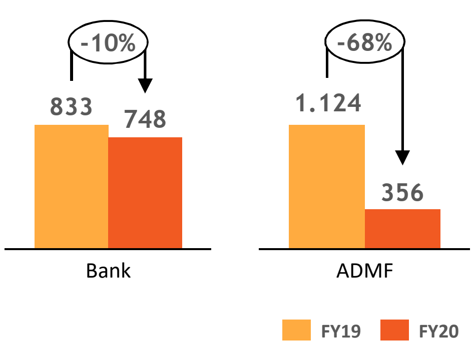
Pendapatan non-bunga (miliar Rupiah)



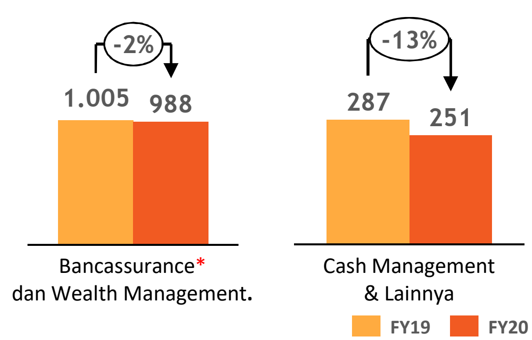
Komposisi Pendapatan



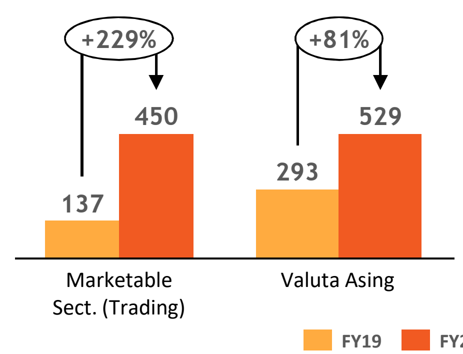
Pendapatan *fee* terkait pinjaman (miliar Rupiah)



Pendapatan *fee* tidak terkait pinjaman (miliar Rupiah)



Pendapatan Tresuri (miliar Rupiah)

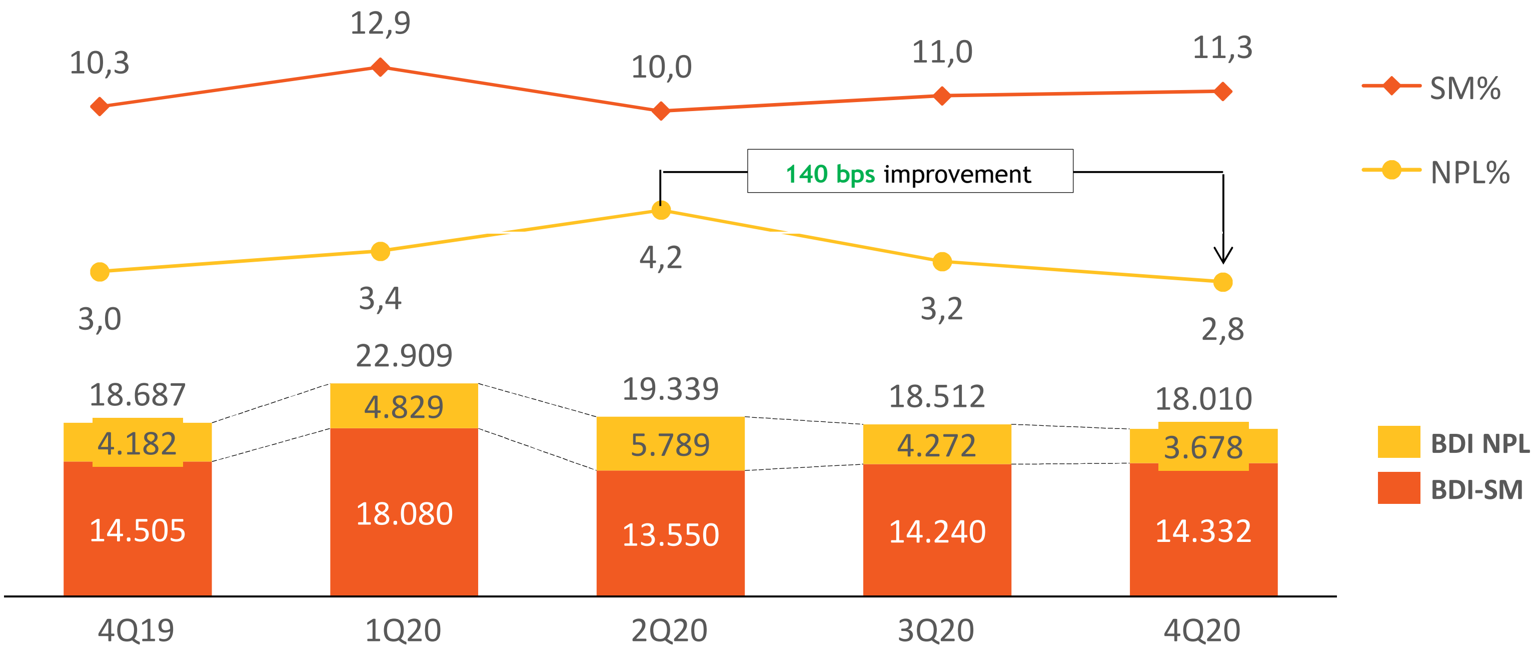


* FY19 termasuk *fee* dari asuransi umum (AI).

Peningkatan kualitas aset dikombinasikan dengan *coverage ratio* yang lebih besar

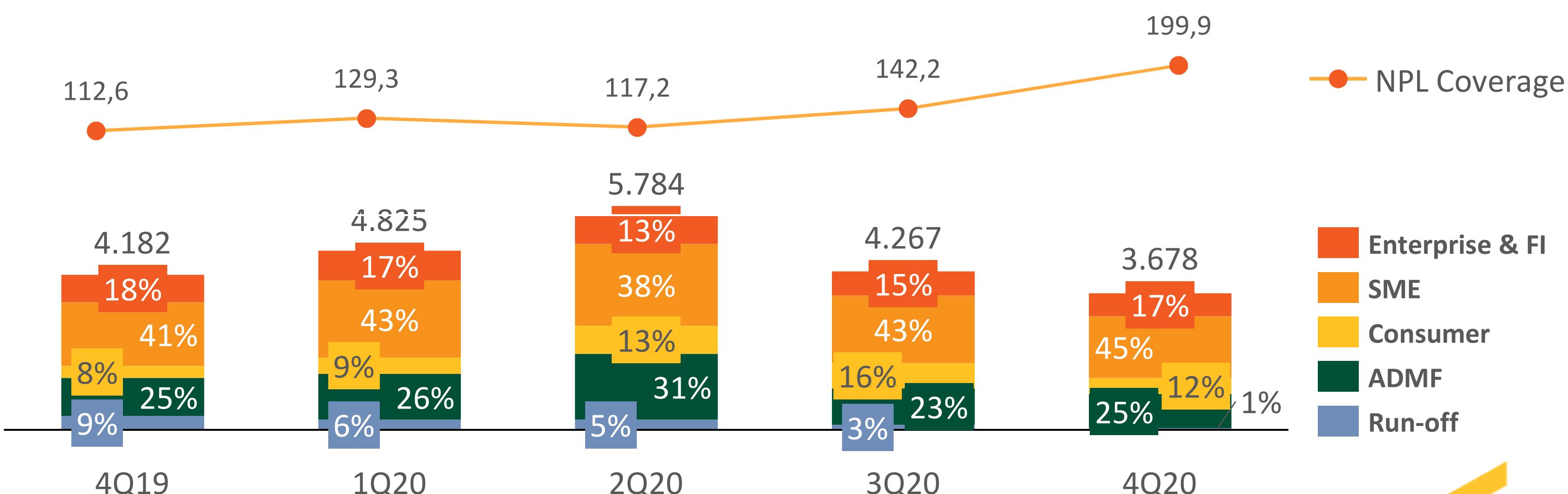
NPL dan SM % terhadap total kredit

NPL dan SM (miliar Rupiah)



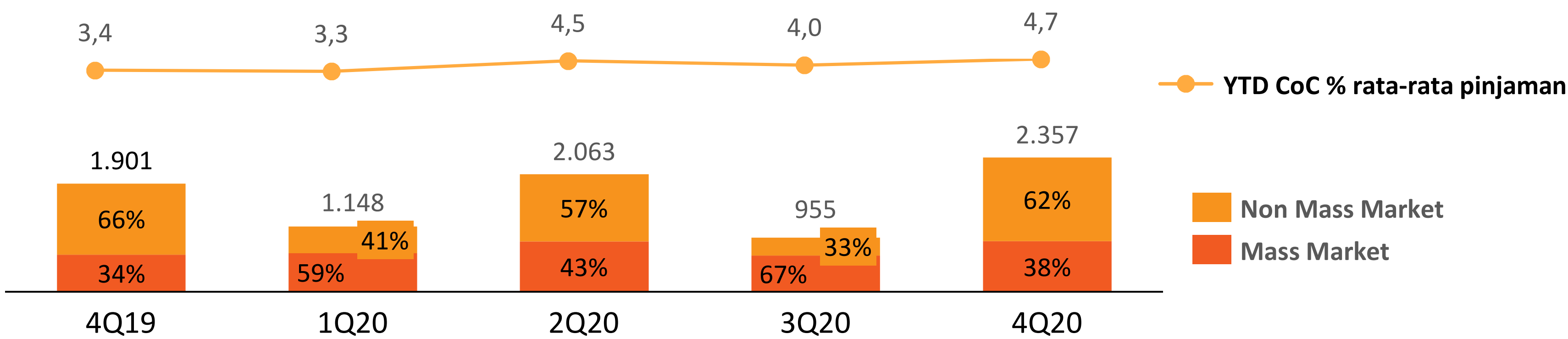
Rasio NPL Coverage (%)

Nilai NPL (miliar Rupiah) dan Komposisi (% Total NPL)

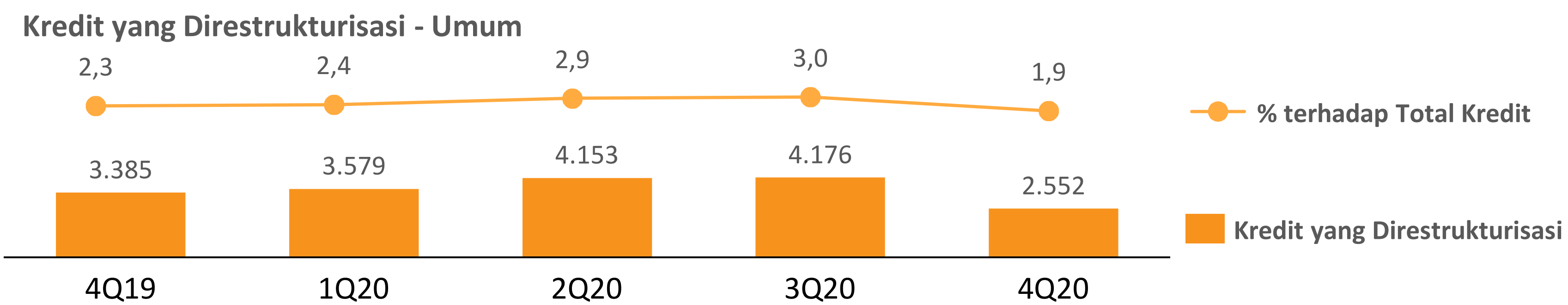


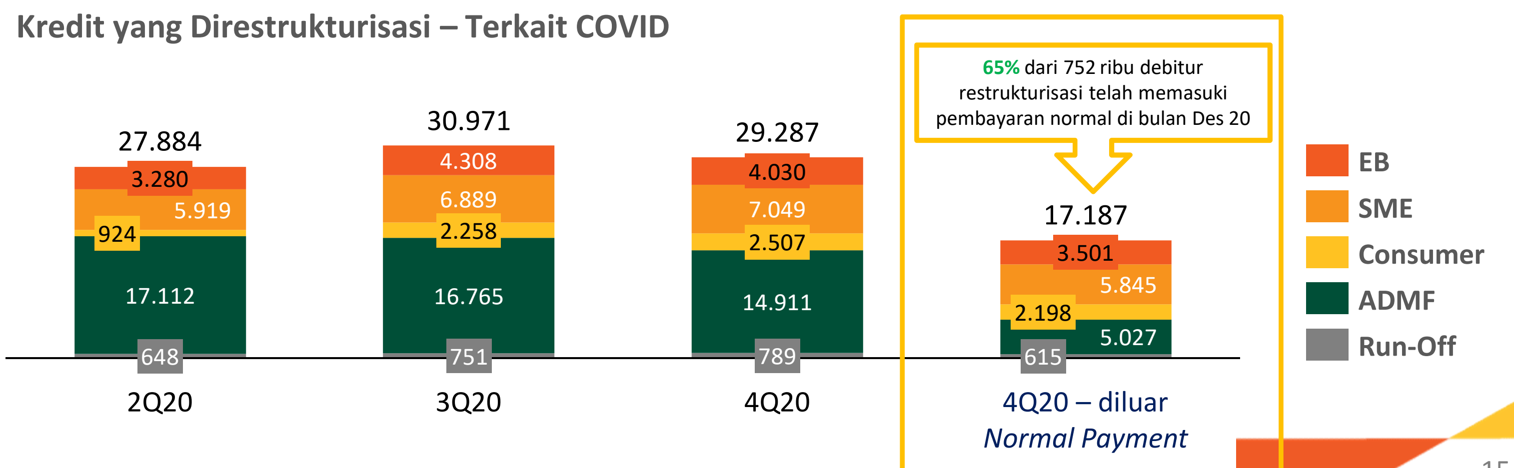
Pencadangan yang proaktif serta tren restrukturisasi kredit COVID lebih baik dari perkiraan awal

Biaya Kredit (% rata-rata pinjaman dan dalam miliar Rupiah)



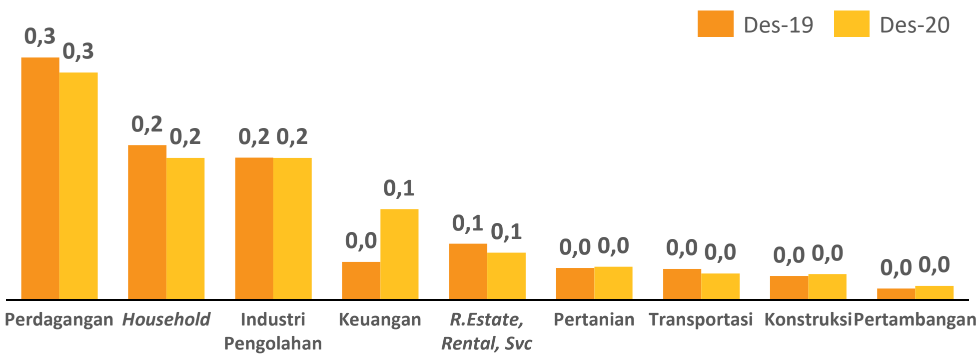
Kredit yang Direstrukturisasi (% terhadap total Kredit dan dalam miliar Rupiah)



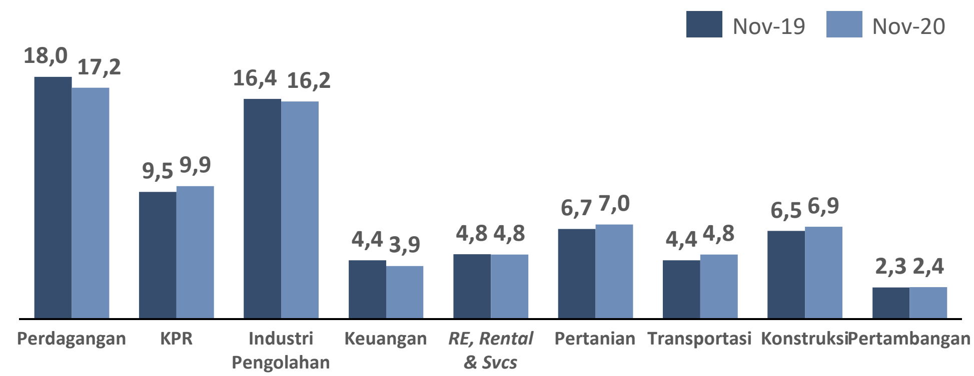


Pemantauan berkelanjutan atas kualitas aset di sektor-sektor utama

Kredit BDI berdasarkan Sektor (% terhadap total kredit)



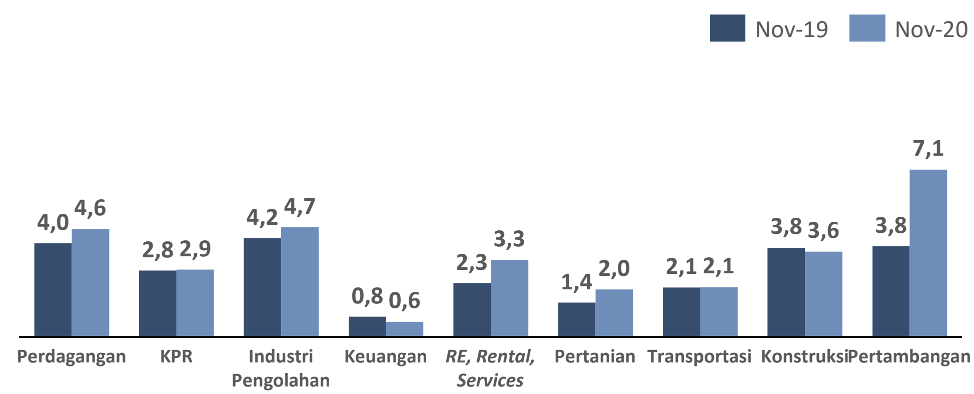
Kredit Industri berdasarkan Sektor (% terhadap total kredit)



Kredit Sektor Utama (dalam miliar Rupiah) dan NPL (%)

Sektor	Kredit		NPL %	
	4Q19	4Q20	4Q19	4Q20
Perdagangan	44.950	39.652	4,2%	4,5%
Household	28.732	24.780	2,4%	3,0%
Industri Pengolahan	26.420	24.774	2,8%	1,5%
Keuangan	7.030	15.821	0,1%	0,1%
R.Estate. Rental. Svc	10.401	8.238	1,7%	2,5%
Pertanian	5.930	5.781	1,7%	1,3%
Transportasi	5.762	4.644	3,6%	4,0%
Konstruksi	4.434	4.520	4,9%	4,8%
Pertambangan	2.104	2.454	0,7%	0,5%

NPL Industri berdasarkan Sektor (%)



Sumber : SPI OJK Nov-20

THANK YOU

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PT Bank Danamon Indonesia Tbk

Public Expose

Jakarta, 1 April 2021

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PEGANG KENDALI

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FY20 Reflection: Balancing strategy execution and adapting to the New Normal

While Danamon continued to execute its long-term strategies, our key priority during the year was to ensure the Bank's operational resilience due to the COVID 19 pandemic.

Business & Customer Expansion

Prudent lending Expansion across ecosystem

25% EB growth, offset demand slowdown.

200% NPL coverage ratio.

Robust CASA Growth Through Institutional Approach

18% CASA growth.

12% Granular Funding growth.

Enhance Fee Income with Unique Value Proposition

128% increase in Treasury income.

Bancassurance partnership renewal.

Foundation Building & Collaboration

Develop Human Capital

Strengthened talent development programs for all levels.

IT, Digital & Process Improvement

92% increase in TD via Mobile.

90% of transaction via digital.

Build a Strong Brand Identity

Danamon Optimal Campaign.
Financial Friday Webinars.
Drive-in concert sponsorship.

MUFG Collaborations

132% growth in synergy deals.
71% growth in synergy loans.
307% growth in synergy CASA.

Operational Resilience & Adapting to New Normal

COVID 19 Restructuring

862 K debtors processed.

41% restructured loans back to normal.

Robust Health & Safety Protocol

Daily contact tracing, strict protocol and robust tests.

Reliable Business & Presence

99% of branches already open for business.

Adaptive Way of Working

>25 split ops and >50% WFH.

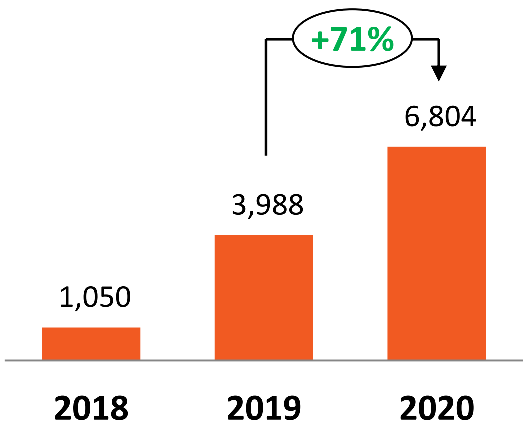
Consistent Community Support

Active partnerships and donations to the community.

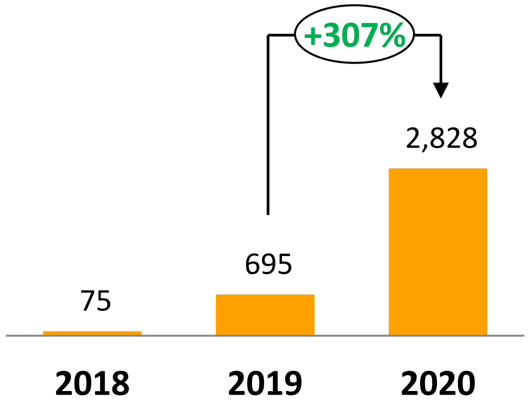
MUFG Collaboration Update

Growing Synergy Loan & CASA Balance (Rp bn)

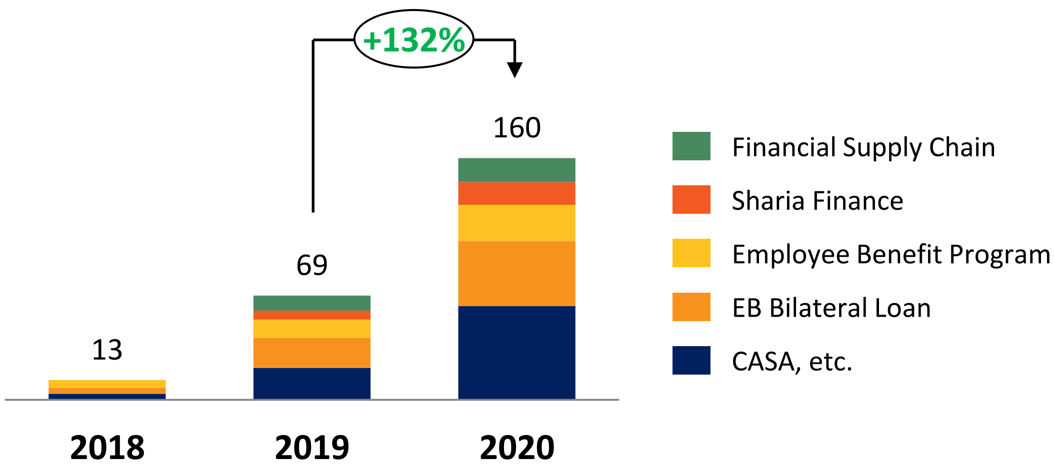
Synergy Loan



Synergy CASA



Realizing Synergy Deals (Accumulated Number of Deals)



Key Synergy Deals in 2020

Collaborative business leveraging MUFG's global network

Dealer Finance

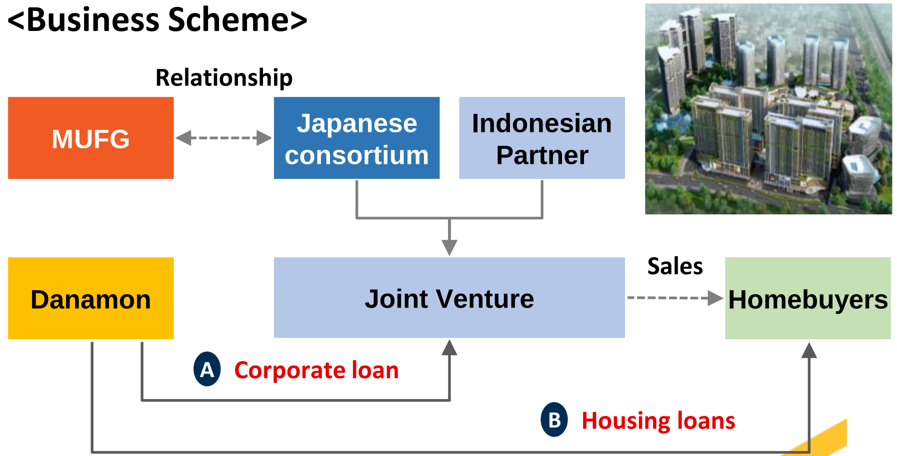
Provided financial services to auto dealers in order to support vehicle sales

Real Estate Value Chain

Daiwa House

Provided end-to-end support from the financing of a mixed-use urban development project to housing loans for the residence buyers

<Business Scheme>



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Strong foundation for FY21 through CASA growth, healthy asset quality and record high coverage ratio

Prudent Loan Selection	• Excluding ADMF and run-off portfolio, total loan grew 6% YoY. • EB portfolio grew 25% YoY, supported by collaboration with MUFG network. • ADMF loan disbursement grew 67% QoQ.
Liquidity and Funding Growth	• CASA grew 18% YoY, CASA ratio stood at 52.3%. • Granular funding increased by 12% YoY. • Ample liquidity shown by healthy RIM, LDR, and LCR.
Asset Quality	• NPL ratio improved 20 bps YoY to 2.8%. • Loan loss coverage reached record high at 200% • Covid restructured loans stabilized at Rp 29.3tn, of which 41% are already entering normal payment.
Profitability	• PPOP improved 14% QoQ. • CIR improved 290 bps YoY at 48.5%. • Treasury income doubling up from last year.

2020 Balance Sheet highlights

In Rp billion	2019	2020	YoY	1Q20	2Q20	3Q20	4Q20	QoQ
Total Assets	**193,534**	**200,890**	**4%**	**203,213**	**194,441**	**196,631**	**200,890**	**2%**
Total Loan Portfolio and Trade Finance[1)]	144,253	135,786	-6%	147,028	142,710	137,934	135,786	-2%
Total Loan Portfolio and Trade Finance excl. ADMF and Run-Off Portfolio[2)]	85,008	90,462	6%	89,792	90,292	90,576	90,462	0%
Government Bonds	14,227	25,535	79%	14,621	20,434	22,832	25,535	12%
Total Funding	**136,140**	**143,555**	**5%**	**143,046**	**137,764**	**139,947**	**143,555**	**3%**
CASA	55,829	65,999	18%	59,684	62,166	61,334	65,999	8%
Time deposits	56,465	60,212	7%	59,995	54,735	57,743	60,212	4%
Borrowings and LT. Funding	23,846	17,344	-27%	23,367	20,863	20,871	17,344	-17%
Equity	**44,937**	**43,108**	**-4%**	**42,846**	**42,711**	**43,531**	**43,108**	**-1%**

1) *Trade Finance includes marketable securities.*
2) *Run-Off Portfolio : ex-BNP + Micro*

Danamon

2020 Income Statement

In Rp billion	FY19	FY20	YoY	1Q20	2Q20	3Q20	4Q20	QoQ
Net Interest Income[1)]	**14,440**	**13,645**	**-6%**	**3,800**	**3,130**	**3,309**	**3,406**	**3%**
Non Interest Income	3,679	3,322	-10%	1,332	631	622	737	18%
Operating Income	**18,119**	**16,967**	**-6%**	**5,132**	**3,761**	**3,931**	**4,143**	**5%**
Operating Expenses	-9,319	-8,237	12%	-2,201	-2,077	-2,006	-1,953	3%
PPOP	**8,800**	**8,730**	**-1%**	**2,931**	**1,684**	**1,925**	**2,190**	**14%**
Cost of Credit	-4,719	-6,523	-38%	-1,148	-2,063	-955	-2,357	-147%
Operating Profit	**4,081**	**2,207**	**-46%**	**1,784**	**-379**	**970**	**-168**	**-117%**
NPAT	**4,073**	**1,008**	**-75%**	**1,245**	**-400**	**632**	**-469**	**-174%**

1) Netted-off with loss on restructuring.

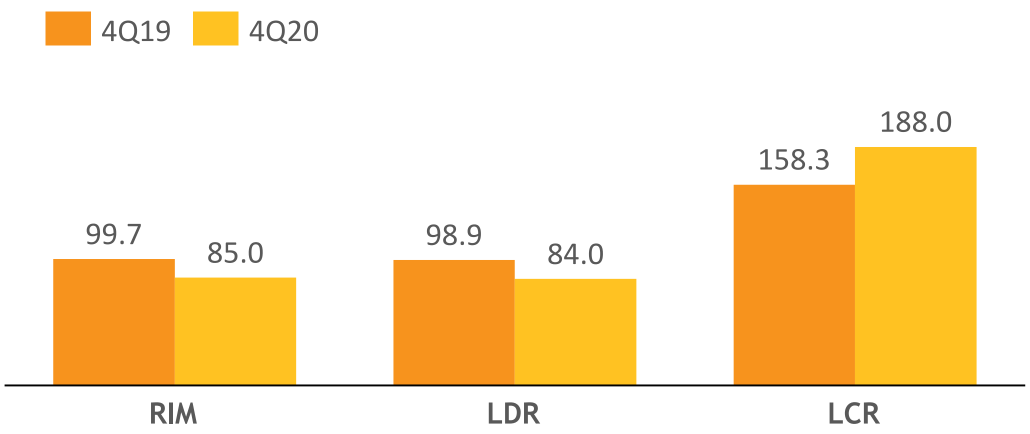
2020 Key Financial Ratios

In %	FY19	FY20	YoY	1Q20	2Q20	3Q20	4Q20	QoQ
NIM[1)]	8.3	7.4	-0.9	8.4	6.9	7.1	7.2	0.1
CoC	3.4	4.7	1.3	3.3	5.8	2.8	7.1	4.3
Risk-adjusted NIM	4.9	2.7	-2.2	5.1	2.1	4.3	0.1	-4.2
Cost to Income[1)]	51.4	48.5	-2.9	42.9	49.9	51.0	47.1	-3.9
CASA Ratio	49.7	52.3	2.6	49.9	53.2	51.5	52.3	0.8
RIM	99.7	85.0	-14.7	95.9	95.1	89.8	85.0	-4.8
NPL Gross	3.0	2.8	-0.2	3.4	4.1	3.2	2.8	-0.4
Loan Loss Coverage (LLC)	112.6	199.9	87.3	129.3	117.2	142.2	199.9	57.7
Loan at Risk[2)] Coverage	23.7	38.6	14.9	27.2	34.7	28.8	38.6	9.8
ROAA	2.1	0.5	-1.6	2.5	-0.8	1.3	-0.9	-2.2
ROAE[3)]	11.1	2.6	-8.5	13.0	-0.8	6.6	-4.9	-11.5
CAR – Consolidated	24.2	25.0	0.8	22.1	23.4	24.9	25.0	0.1

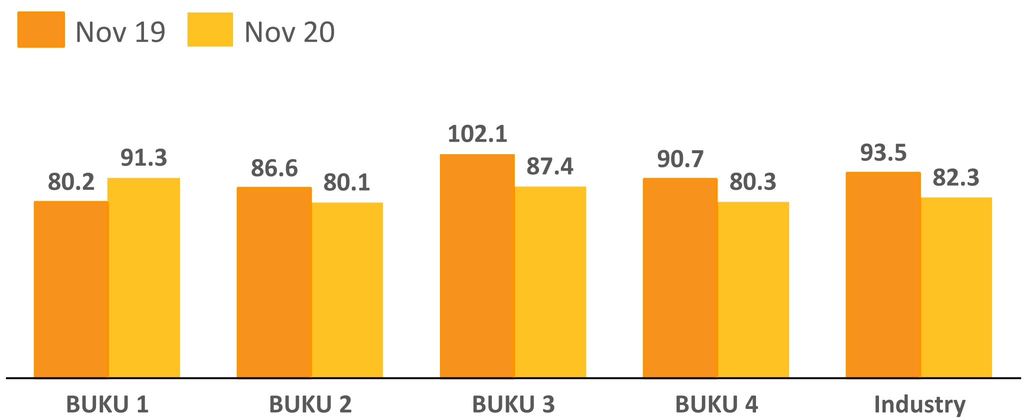
1) *Incorporated impact from netting-off loss on restructuring to interest income.*
2) *NPL + SM + Restructured Loan Coll. 1*
3) *Following new OJK regulation in July20, ROAEs are calculated per tier-1 capital.*

Ample liquidity supported by double digit CASA growth

RIM, LDR, and LCR (%) – Healthy Liquidity

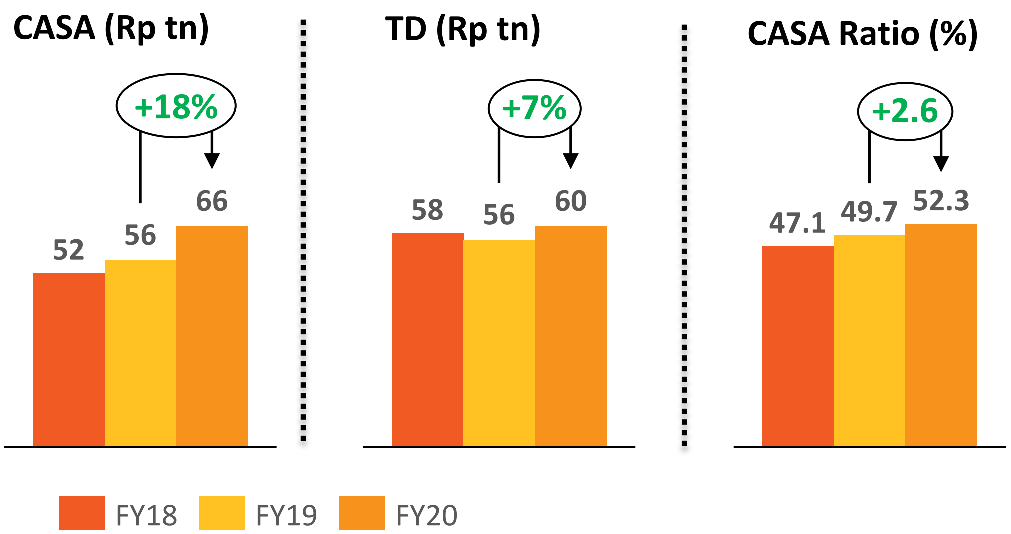


LDR (%) by BUKU

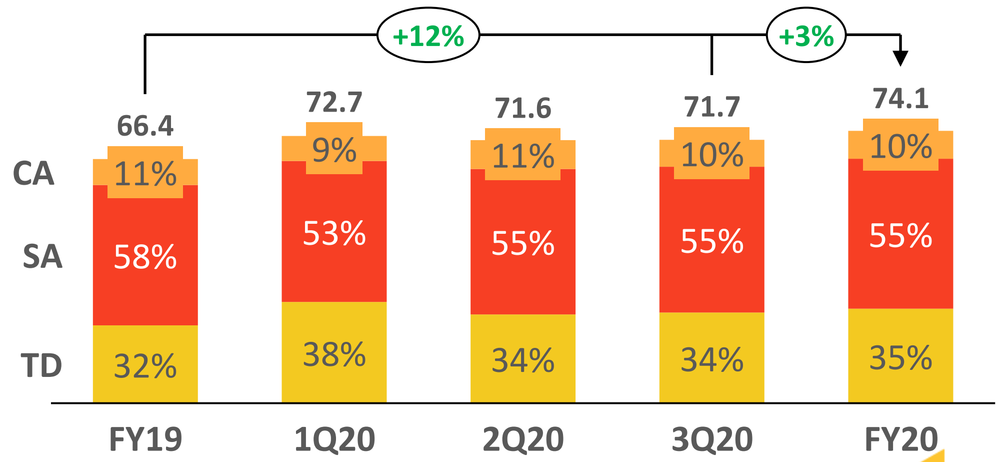


Source: SPI OJK Nov 20

CASA , TD, & CASA Ratio – Improved CASA Ratio



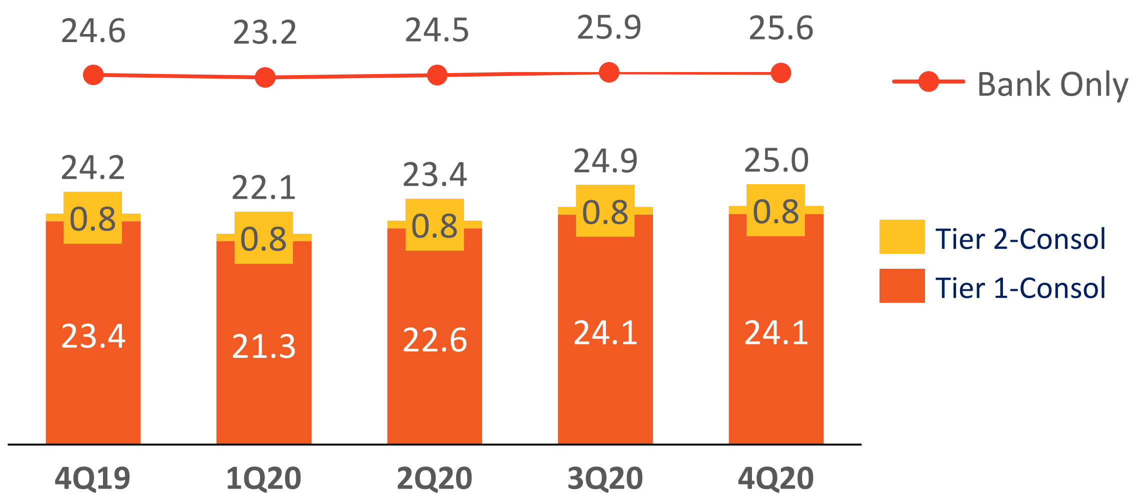
Strong Focus on Granular Funding* (Rp tn)



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

Strong capital structure as foundation for growth

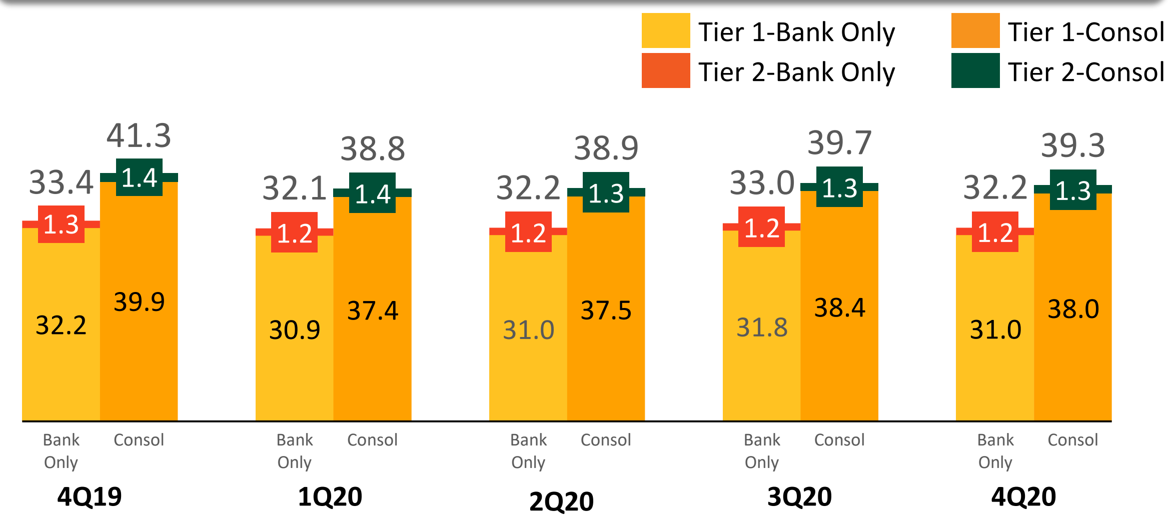
Capital Adequacy Ratio (%)



Market and Operational Risk Charges (%)

%	4Q19	1Q20	2Q20	3Q20	4Q20
CAR w/ Credit Risk	**30.5**	**27.6**	**29.8**	**31.9**	**32.3**
Market Risk Charge	**-0.2**	**-0.1**	**-0.2**	**-0.1**	**-0.3**
Operational Risk Charge	**-6.1**	**-5.4**	**-6.2**	**-6.9**	**-7.0**
CAR Consolidated	**24.2**	**22.1**	**23.4**	**24.9**	**25.0**

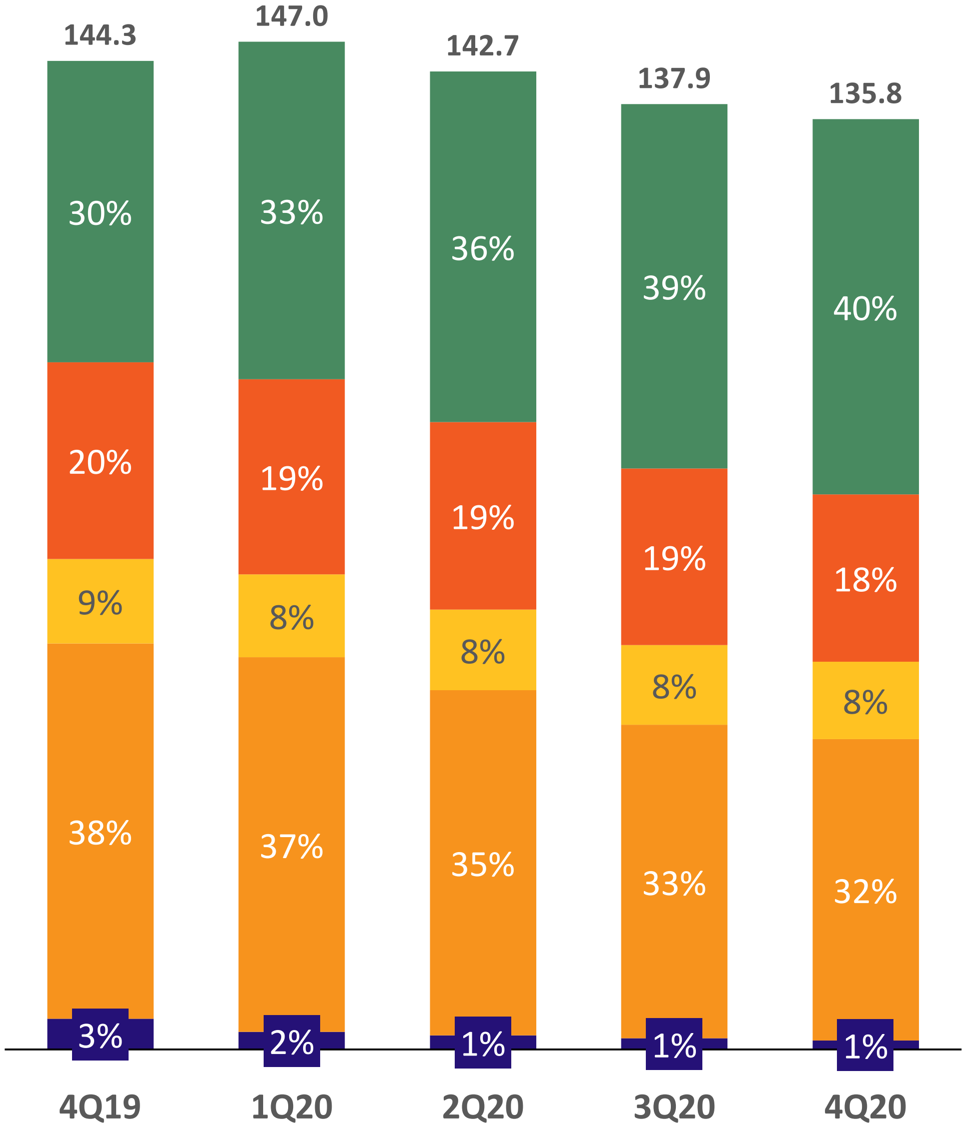
Tier 1 and Tier 2 Consolidated Capital



- Capital Adequacy Ratio (CAR) was 25.0%, far above the minimum requirement.
- Almost 100% of the capital derived was from Tier 1 Capital.

Diversified growth engine to minimize impact of economic slowdown

Composition of Loan Portfolio & Trade Finance[1] (Rp tn)



Growth of Loan Portfolio & Trade Finance[1] (Rp bn)

Rp bn	4Q19	4Q20	YoY	QoQ
Enterprise[2] & FI	43,966	54,773	**25%**	**3%**
SME	28,709	24,407	**-15%**	**-5%**
Consumer	12,332	11,282	**-9%**	**-3%**
Mortgage	9,208	8,738	-5%	-3%
Others[3]	3,124	2,544	-19%	-5%
Adira Finance	54,756	44,010	**-20%**	**-4%**
Total excl run-off portfolio[4]	**139,763**	**134,472**	**-4%**	**-1%**
Run-off portfolio[4]	4,490	1,314	-71%	-19%
Total	**144,253**	**135,786**	**-6%**	**-2%**

1) Trade finance includes marketable securities.

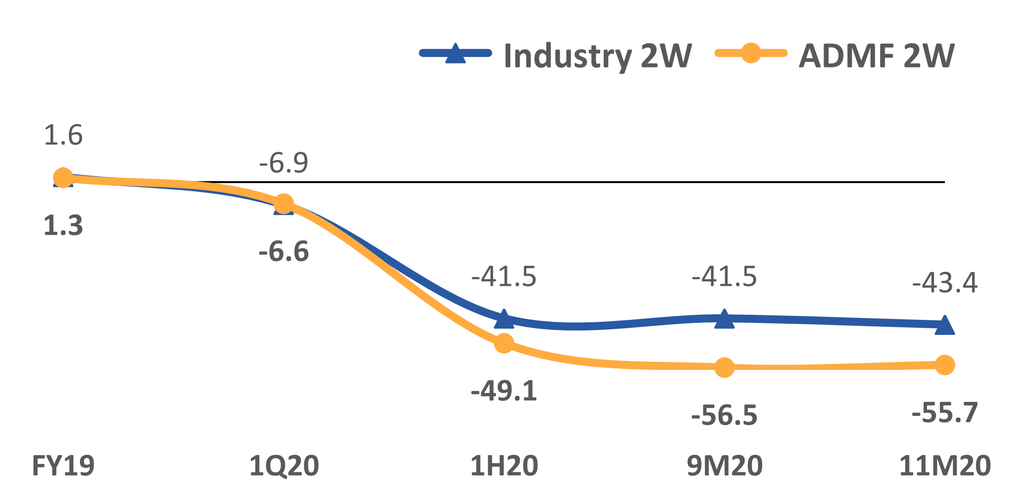
2) Enterprise Banking: Commercial and Corporate.

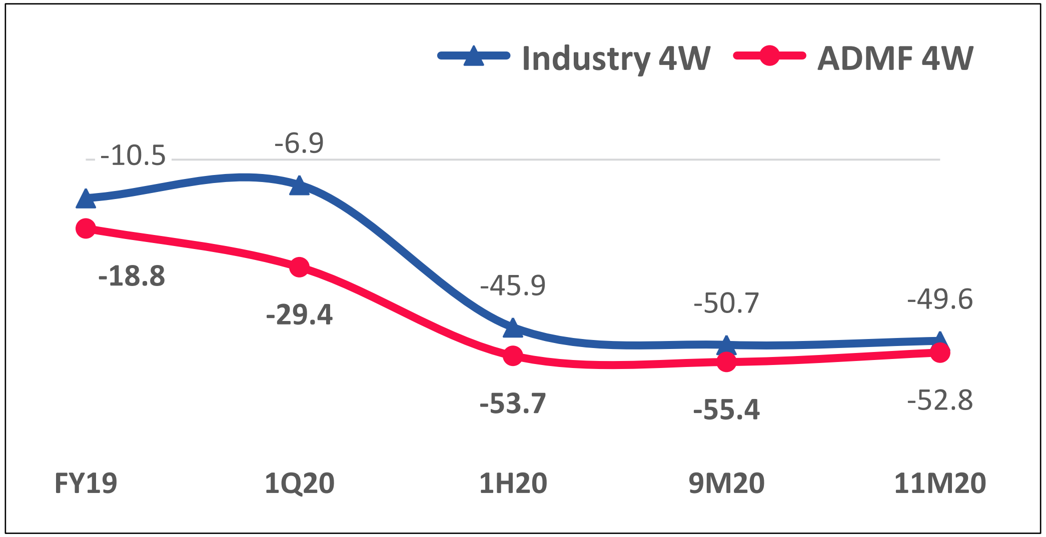
3) Unsecured Personal Loan, Credit Card, and Other.

4) Run-off portfolio : ex-BNP portfolio+Micro

ADMF : Encouraging Recovery on New Financing

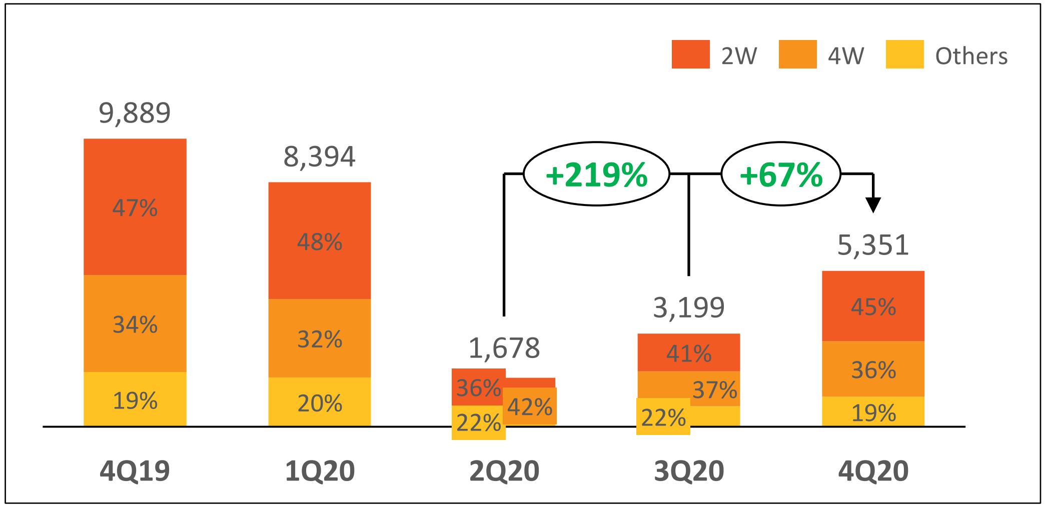
ADMF units New Financing vs. Industry (% YoY growth based on cumulative YTD)





Note: Industry data from AISI and Gaikindo.

ADMF Loan Disbursement Amount (in Rp bn)

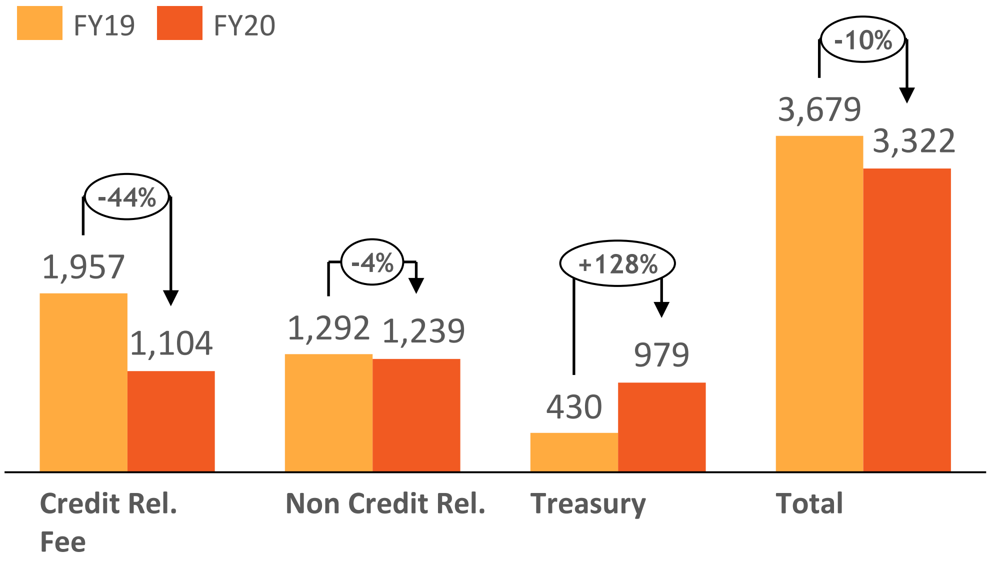


ADMF Outstanding Loans

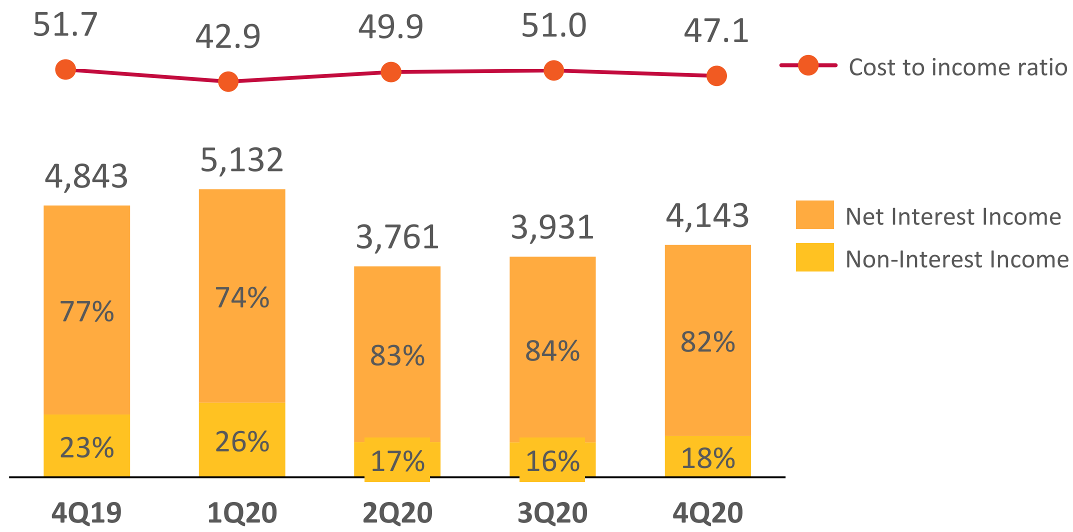
Rp bn	FY19	FY20	YoY	9M20	QoQ
2W auto loans	25,735	19,358	-25%	20,472	-5%
4W auto loans	27,378	24,395	-11%	25,008	-2%
White goods and others	1,643	257	-84%	258	0%
Total Loans	**54,756**	**44,010**	**-20%**	**45,738**	**-4%**

Sustainable Non-Interest Income supported by Treasury and Wealth Management

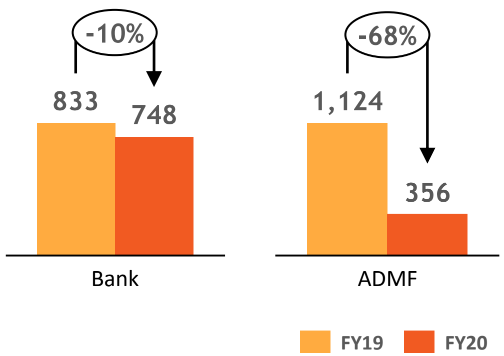
Non-Interest Income (Rp bn)



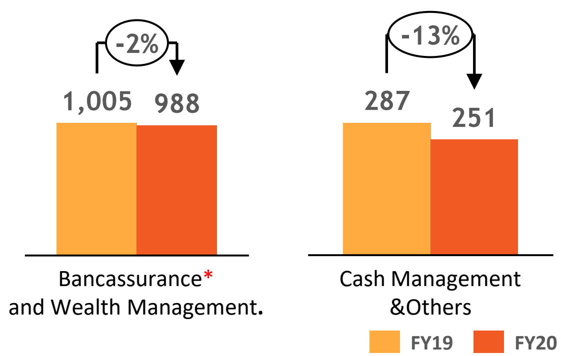
Revenue Composition



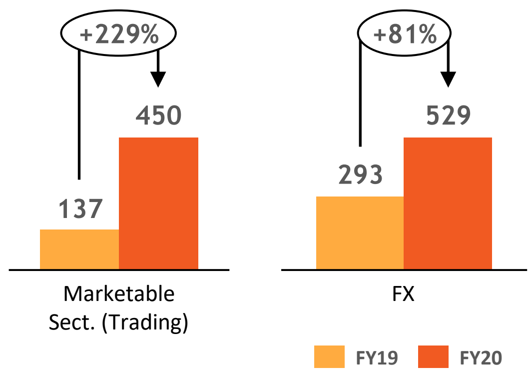
Credit Related Fee



Non- Credit Related Fee



Treasury Income

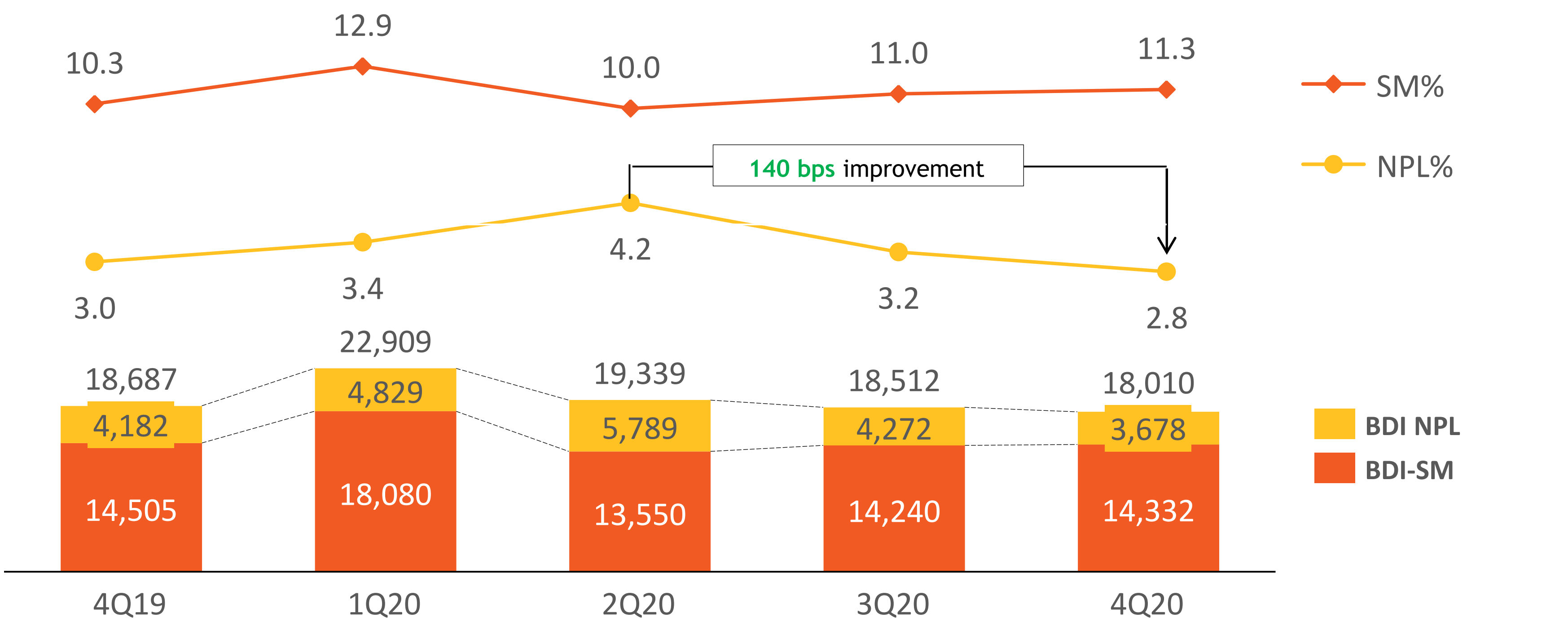


* FY19 include fee from general insurance (AI).

Asset quality improvement combined with stronger coverage

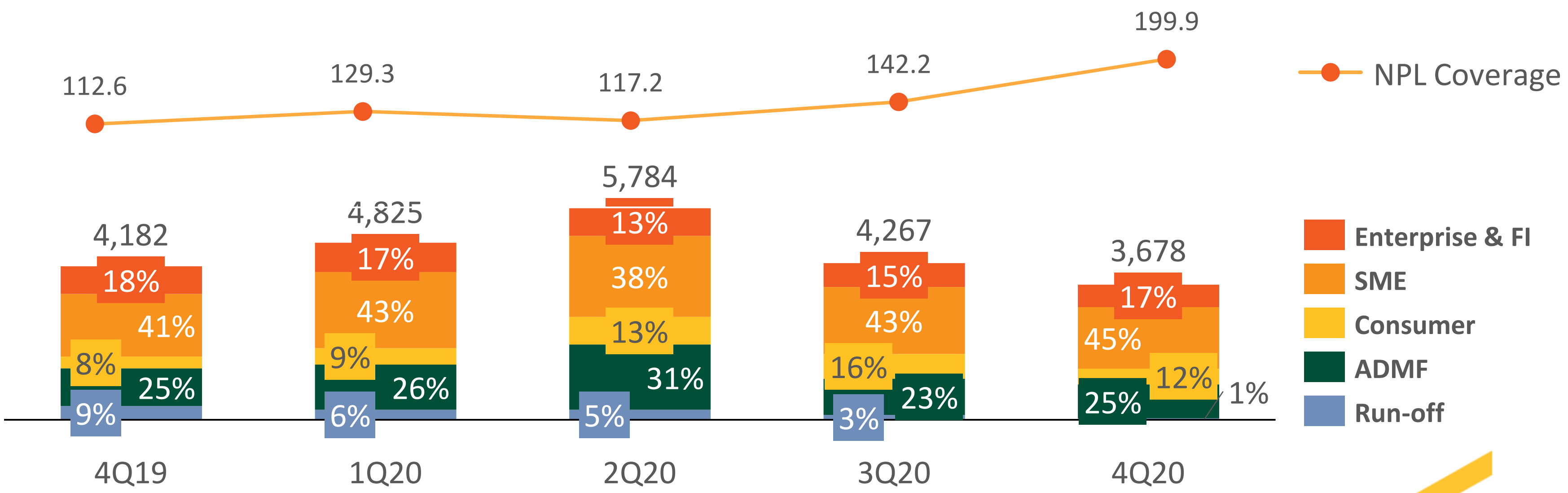
NPL and SM % of Total Loans

NPL and SM amount (Rp bn)



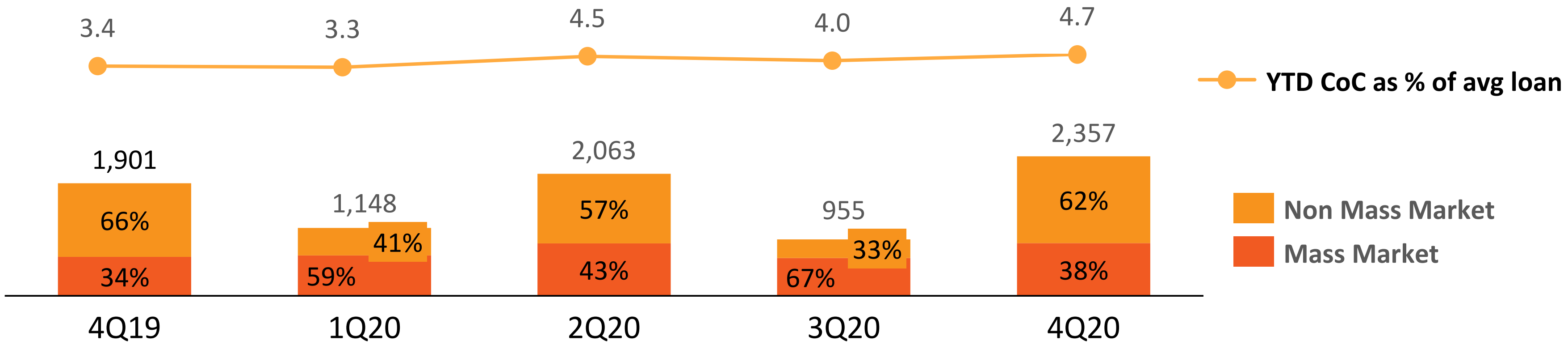
NPL Coverage Ratio (%)

NPL amount (Rp bn) and Composition (% of Total NPL)



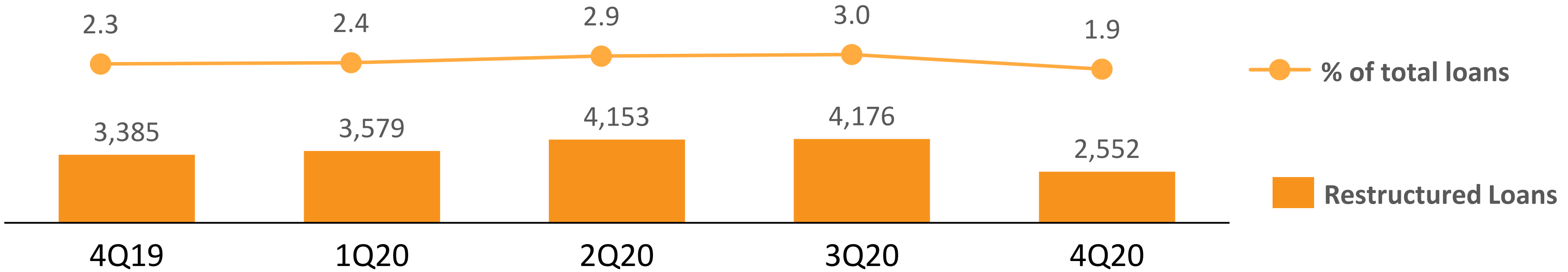
Proactive provisioning and better than expected COVID restructured loan trend

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

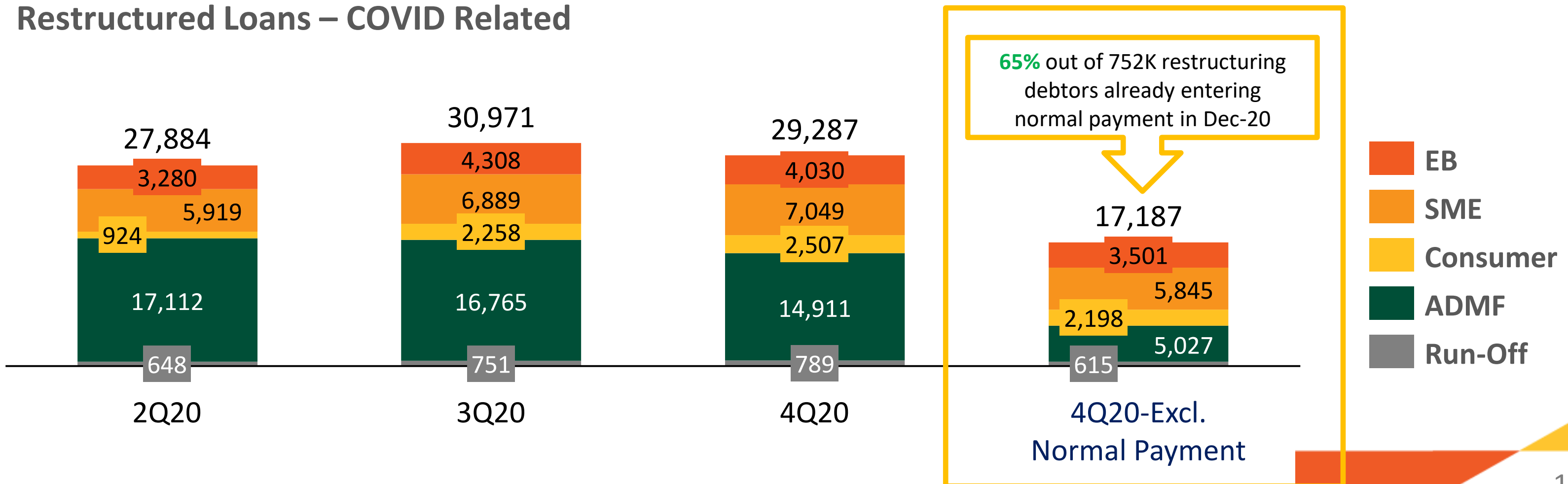


Restructured Loans (% of Total Loans and Rp bn)

Restructured Loans - General

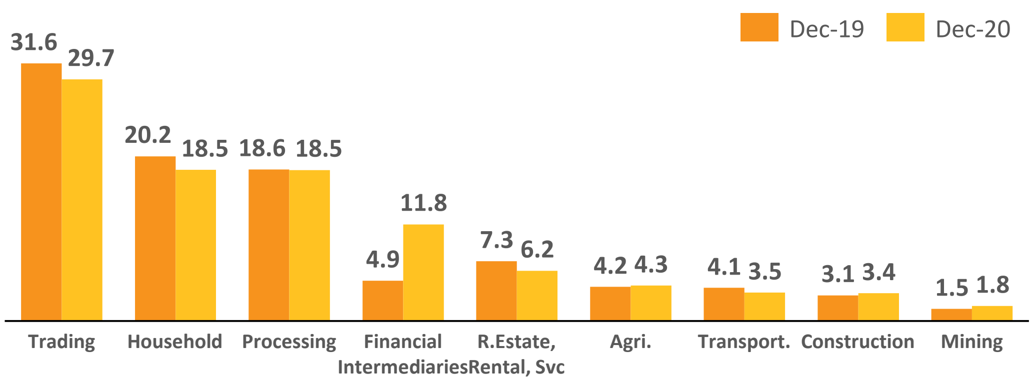


Restructured Loans – COVID Related

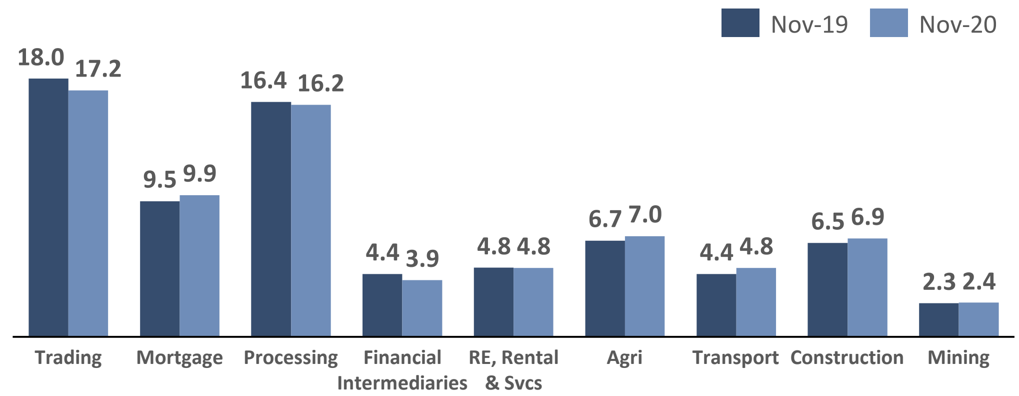


Continuous monitoring of asset quality in key sectors

BDI Loans by Sector (% of total loans)



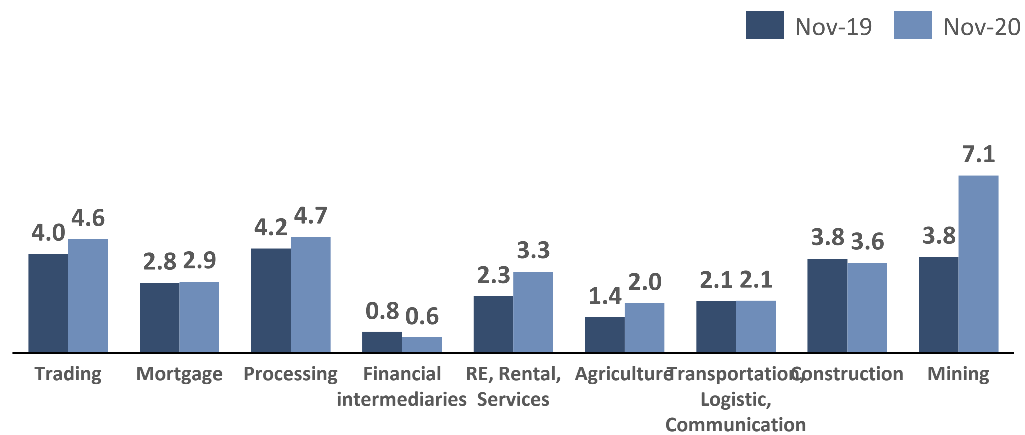
Industry Loans by Sector (% of total loans)



BDI Key Sectors ENR (IDR bn) and NPL (%)

Sectors	ENR		NPL %	
	4Q19	4Q20	4Q19	4Q20
Trading	44,950	39,652	4.2%	4.5%
Household	28,732	24,780	2.4%	3.0%
Processing	26,420	24,774	2.8%	1.5%
Financial Intermediaries	7,030	15,821	0.1%	0.1%
R.Estate, Rental, Svc	10,401	8,238	1.7%	2.5%
Agri.	5,930	5,781	1.7%	1.3%
Transport.	5,762	4,644	3.6%	4.0%
Construction	4,434	4,520	4.9%	4.8%
Mining	2,104	2,454	0.7%	0.5%

Industry NPL by Sector (%)



Source : SPI OJK Nov-20

THANK YOU

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