



**ASPIRASI JADI**  
*Inspirasi*

# Paparan Publik 2023

PT Bank CIMB Niaga Tbk

Jakarta, 24 November 23

KEJAR MIMPI



# Agenda

Tentang CIMB Niaga

1

Implementasi Strategi Bisnis

2

Ikhtisar Kinerja Keuangan 9M23

3

Lampiran

4



# Tentang CIMB Niaga

## CIMB NIAGA'S FOOTPRINT

Kota	Kantor Cabang	Cabang Digital	Cabang Syariah
99	411	36	33

Anak Usaha (CNAF)	ATM	EDC & QR
34	3,952	469,790

Karyawan	Male	Female
11,876	51%	49%

**2<sup>nd</sup>** BANK SWASTA TERBESAR KE 2 BERDASARKAN TOTAL ASET

UNIT USAHA SYARIAH TERBESAR BERDASARKAN TOTAL ASET

## FINANCIAL HIGHLIGHTS

Jumlah aset	Jumlah ekuitas
Rp 329 T	Rp 47 T

Kredit	Simpanan nasabah
Rp 206 T *	Rp 235 T

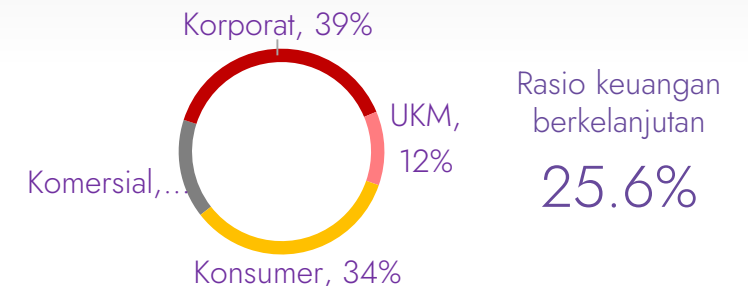
RoE #	KPMM/CAR
15.4%	23.8%

## DIGITAL CAPABILITIES

Mobile users	Clicks users	OCTO Pay	Kontribusi transaksi Kanal digital
2.9 M	1.8 M	5.5 M	97%



## FOCUSED UNIVERSAL BANK



Rasio keuangan berkelanjutan  
**25.6%**

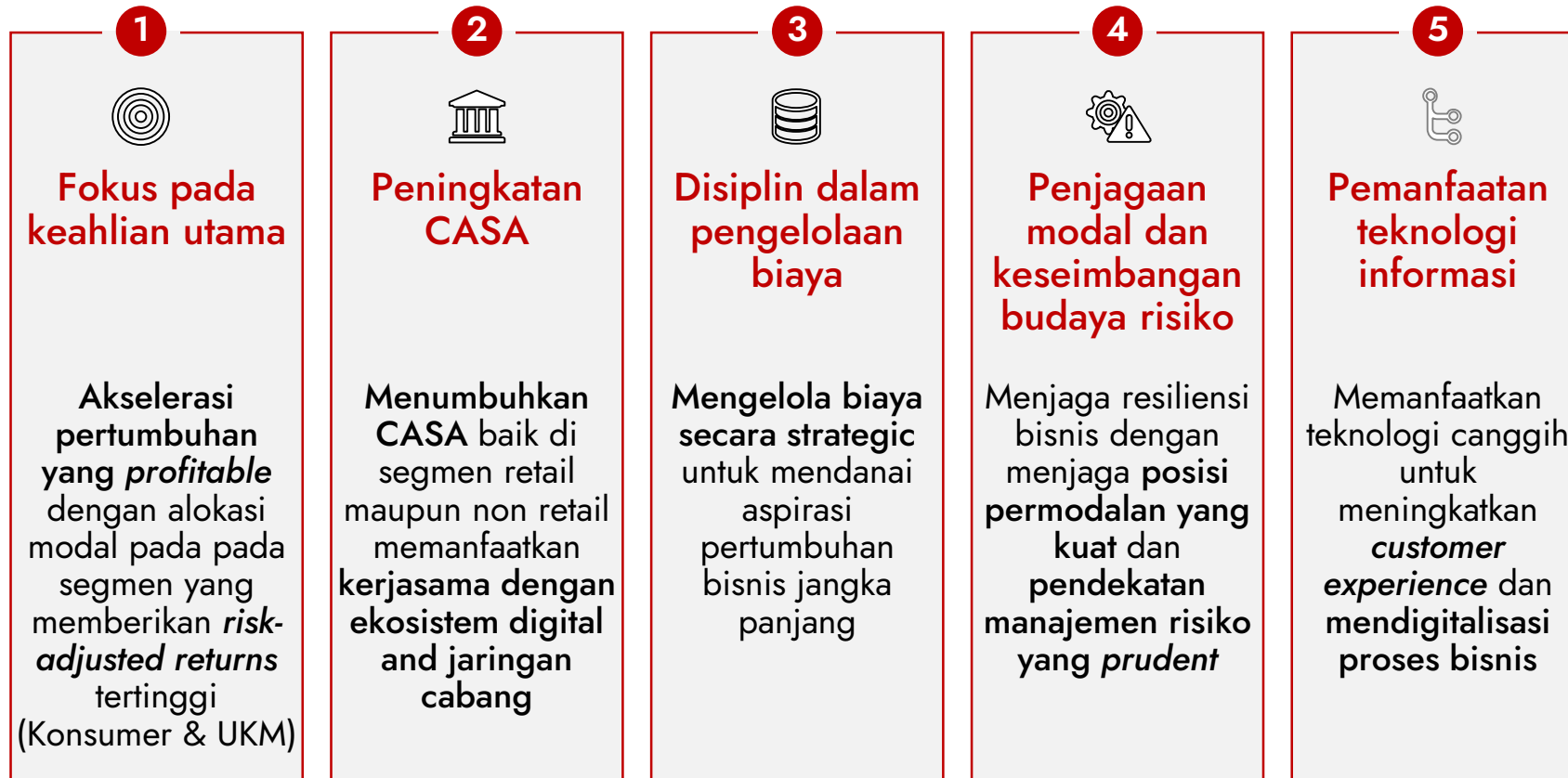
# Implementasi Strategi Bisnis



# Implementasi strategi jangka panjang yang konsisten

## Prioritas strategik kami

Menghasilkan imbal hasil keuangan yang berkelanjutan



## Indikator kunci 9M23

Kontribusi kredit retail **45.8%**  
vs. 45.4% in Sep 22

Rasio dana murah (CASA) **66.7%**  
vs. 67.7% in Sep 22

Rasio biaya terhadap pendapatan (CIR) **44.2%**  
vs. 44.4% in 9M22

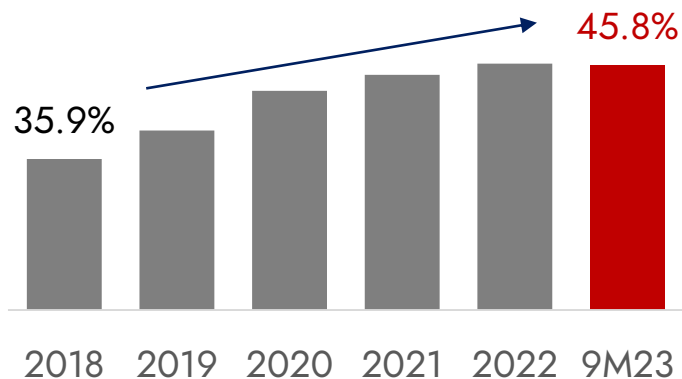
Rasio biaya kredit (CoC) **1.2%**  
vs. 1.8% in 9M22

RoE # **15.4%**  
vs. 12.9% in 9M22

# Progress implementasi yang baik pada semua pilar strategik kami

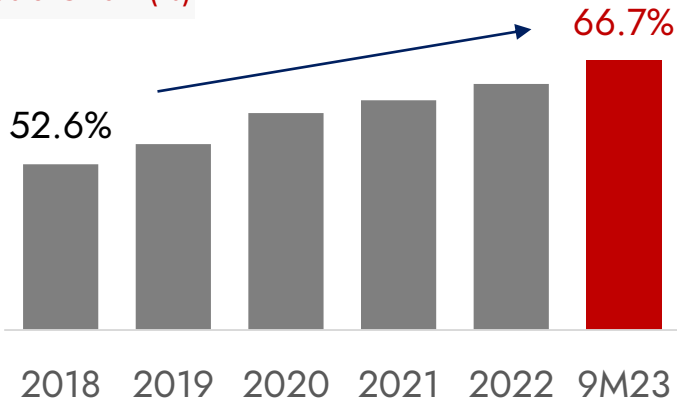
## Pilar 1 – Fokus pada keahlian utama

Kontribusi kredit retail (%) \*



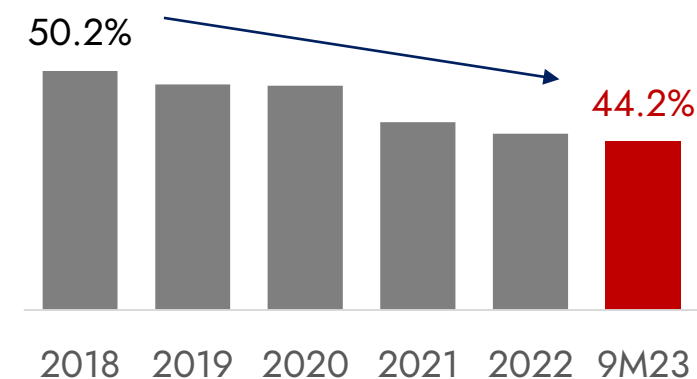
## Pilar 2 – Peningkatan CASA

Rasio CASA (%)



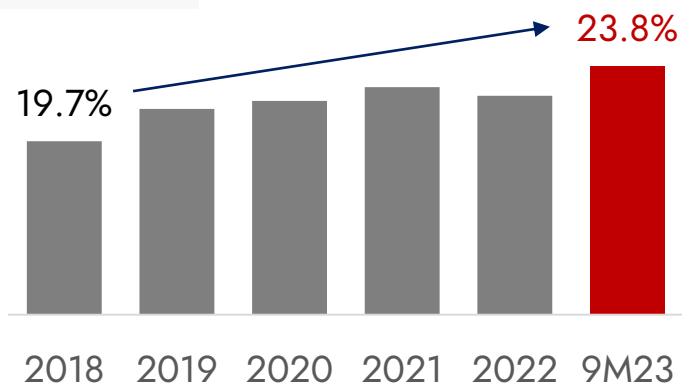
## Pilar 3 – Disiplin dalam pengelolaan biaya

CIR \*\* (%)



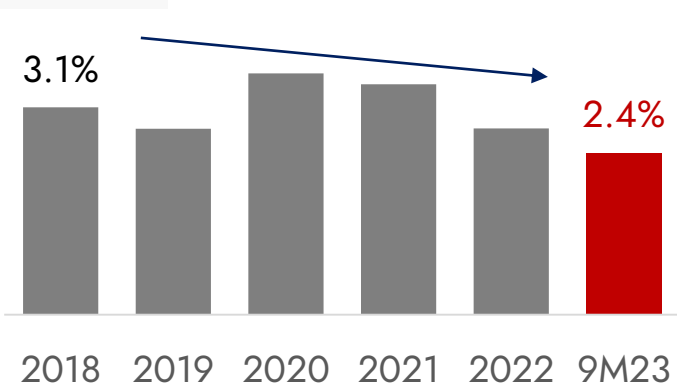
## Pilar 4a – Penjagaan modal dan keseimbangan budaya risiko

KPMM/CAR (%)



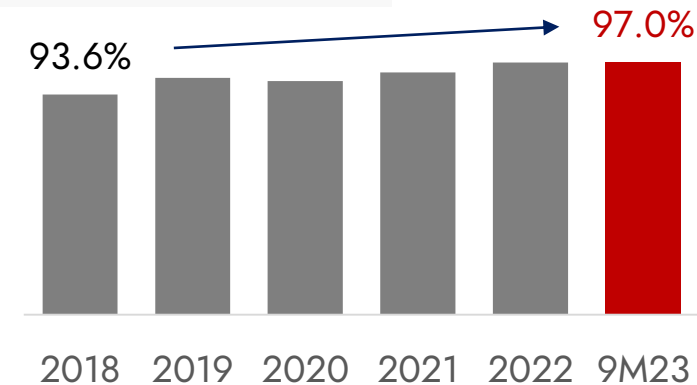
## Pilar 4b – Penjagaan modal dan keseimbangan budaya risiko

NPL bruto (%)



## Pilar 5 – Pamanfaatan teknologi informasi

Penetrasi transaksi digital (%)

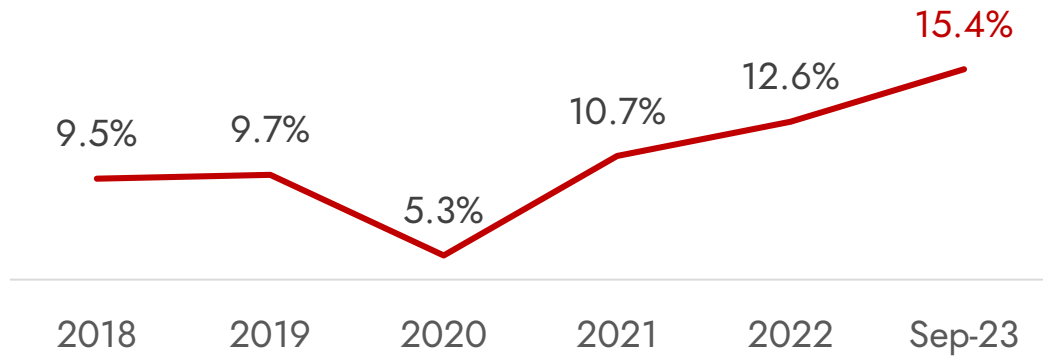


\* Kredit retail mencakup kredit konsumsi dan UKM. \*\* Business As Usual, tidak termasuk Program Purna Karya Sukarela/PPKS (2019) dan Exceptional Items (2021)

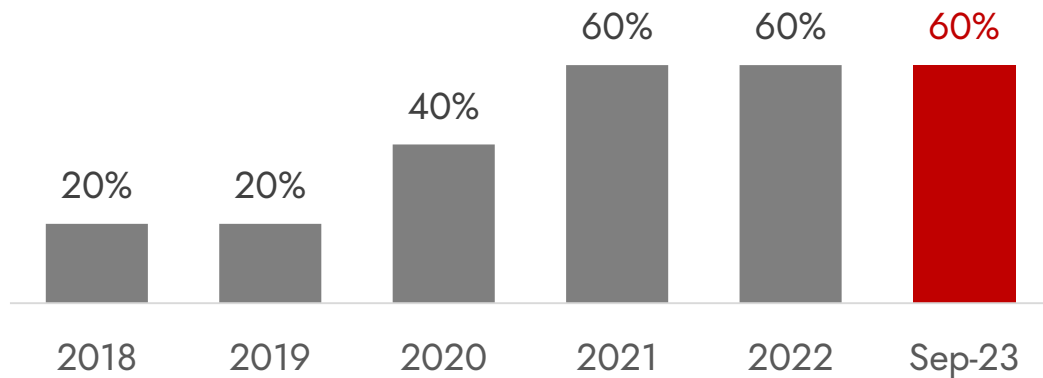
# Akselerasi penciptaan nilai bagi pemegang saham

## PENINGKATAN ROE DAN RASIO PEMBAYARAN DIVIDEN

RoE #, %



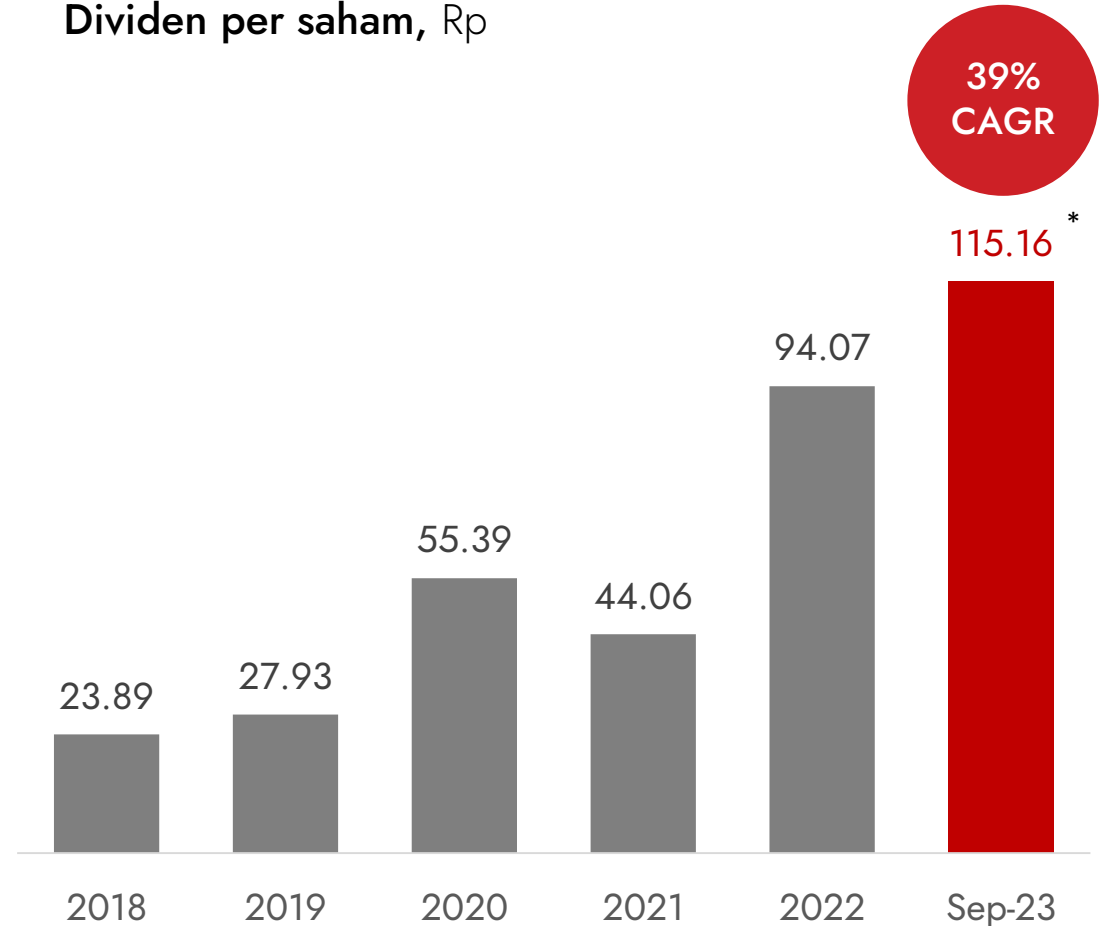
Rasio pembayaran dividen, %



# Definisi OJK, ROE dihitung berdasarkan modal tier 1

## PENINGKATAN IMBAL HASIL BAGI PEMEGANG SAHAM

Dividen per saham, Rp



\* 2023 dividen dibayarkan di bulan Mei 2023

# **Ikhtisar Kinerja Keuangan 9M23**





## Menghasilkan pertumbuhan nilai di 9M23

Pertumbuhan jumlah  
nasabah

**17.5%**

year-on-year

Pertumbuhan pengguna  
OCTO Mobile

**15.3%**

year-to-date

Pertumbuhan nilai  
transaksi OCTO Mobile

**97.3%**

year-on-year

Perbaikan kualitas  
aset (NPL bruto)

**2.4%**

vs. 3.6% di Sep 22

Pertumbuhan laba  
bersih

**27.6%**

year-on-year

Peningkatan RoE #

**15.4%**

vs. 12.9% di 9M22

## Posisi keuangan - konsolidasi

(Rp tn)	Sep-22	Dec-22	Jun-23	Sep-23	QoQ	YTD	YoY
Kas & Investasi Jangka Pendek	27.49	32.05	32.12	26.26	(18.2%)	(18.1%)	(4.5%)
Obligasi Pemerintah & Efek Efek	68.03	65.03	75.51	81.01	7.3%	24.6%	19.1%
<b>Kredit *</b>	<b>195.39</b>	<b>198.75</b>	<b>206.04</b>	<b>205.58</b>	<b>(0.2%)</b>	<b>3.4%</b>	<b>5.2%</b>
<b>Jumlah Aset</b>	<b>306.97</b>	<b>306.75</b>	<b>329.68</b>	<b>329.13</b>	<b>(0.2%)</b>	<b>7.3%</b>	<b>7.2%</b>
Dana Murah (CASA)	150.18	144.43	151.61	156.96	3.5%	8.7%	4.5%
Giro	75.43	70.34	72.00	77.24	7.3%	9.8%	2.4%
Tabungan	74.75	74.09	79.61	79.72	0.1%	7.6%	6.7%
Deposito	71.68	82.76	84.18	78.30	(7.0%)	(5.4%)	9.2%
<b>Simpanan Nasabah</b>	<b>221.86</b>	<b>227.19</b>	<b>235.79</b>	<b>235.26</b>	<b>(0.2%)</b>	<b>3.6%</b>	<b>6.0%</b>
<b>Jumlah Kewajiban</b>	<b>263.54</b>	<b>261.56</b>	<b>283.64</b>	<b>281.86</b>	<b>(0.6%)</b>	<b>7.8%</b>	<b>7.0%</b>
<b>Jumlah Ekuitas</b>	<b>43.43</b>	<b>45.19</b>	<b>46.04</b>	<b>47.27</b>	<b>2.7%</b>	<b>4.6%</b>	<b>8.8%</b>

\* Termasuk pembiayaan Salam

## Kinerja keuangan - konsolidasi

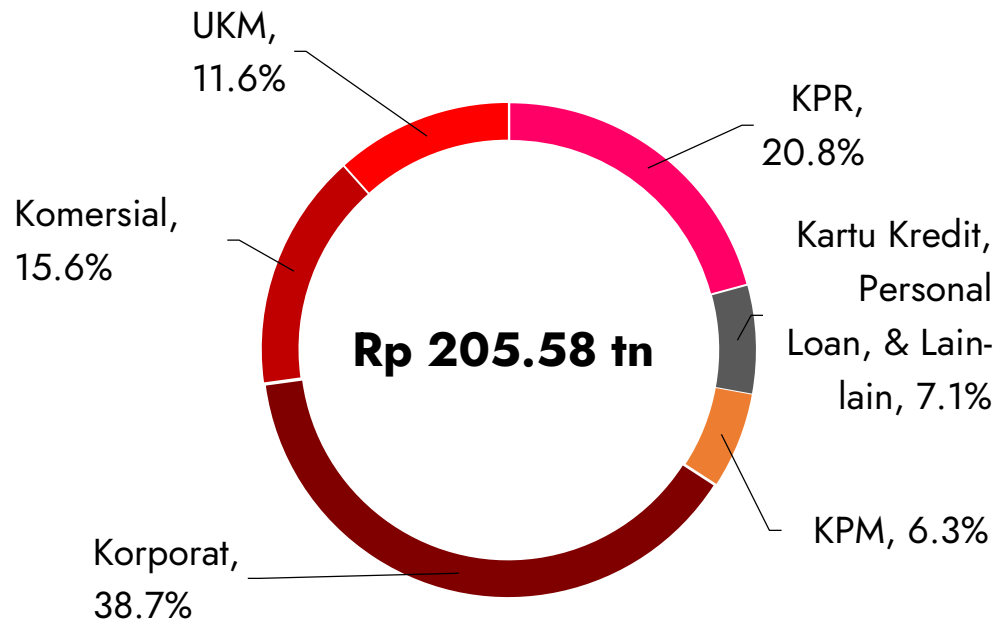
(Rp mil)	2Q23	3Q23	QoQ	9M22	9M23	YoY
Pendapatan Bunga	5,645	5,710	1.1%	14,022	16,714	19.2%
Beban Bunga	(2,218)	(2,357)	6.3%	(4,048)	(6,527)	61.2%
<b>Pendapatan Bunga Bersih</b>	<b>3,427</b>	<b>3,352</b>	<b>(2.2%)</b>	<b>9,974</b>	<b>10,187</b>	<b>2.1%</b>
<b>Pendapatan Selain Bunga</b>	<b>1,608</b>	<b>1,136</b>	<b>(29.4%)</b>	<b>4,111</b>	<b>4,320</b>	<b>5.1%</b>
<b>Pendapatan Operasional</b>	<b>5,035</b>	<b>4,488</b>	<b>(10.9%)</b>	<b>14,085</b>	<b>14,507</b>	<b>3.0%</b>
Beban Operasional *	(2,119)	(2,077)	(2.0%)	(6,251)	(6,414)	2.6%
<b>Pendapatan Operasional Sebelum Provisi *</b>	<b>2,916</b>	<b>2,411</b>	<b>(17.3%)</b>	<b>7,834</b>	<b>8,093</b>	<b>3.3%</b>
Beban Provisi	(780)	(249)	(68.1%)	(2,814)	(1,779)	(36.8%)
<b>Laba Sebelum Pajak</b>	<b>2,136</b>	<b>2,162</b>	<b>1.2%</b>	<b>5,020</b>	<b>6,314</b>	<b>25.8%</b>
<b>Laba Bersih</b>	<b>1,652</b>	<b>1,669</b>	<b>1.0%</b>	<b>3,843</b>	<b>4,902</b>	<b>27.6%</b>

## Ratio utama - konsolidasi

(%)	2Q23	3Q23	QoQ	9M22	9M23	YoY
RoA	2.6%	2.6%	↔	2.2%	2.6%	↑
RoE #	15.8%	15.3%	↓	12.9%	15.4%	↑
NIM	4.52%	4.33%	↓	4.62%	4.52%	↓
<i>Fee Income / Total Income</i>	31.9%	25.3%	↓	29.2%	29.8%	↑
<i>Cost to Income (CIR)</i>	42.1%	46.3%	↑	44.4%	44.2%	↓
Rasio CASA	64.3%	66.7%	↑	67.7%	66.7%	↓
<i>Loan to Deposit (LDR)</i>	86.0%	86.4%	↑	86.9%	86.4%	↔
NPL bruto	2.5%	2.4%	↓	3.6%	2.4%	↓
NPL bersih	0.7%	0.7%	↔	0.9%	0.7%	↓
<i>Loans at Risk (LaR)</i>	13.3%	12.7%	↓	17.3%	12.7%	↓
<i>Cost of Credit (CoC)</i>	1.8%	0.4%	↓	1.8%	1.2%	↓
<i>NPL Coverage</i>	261.9%	267.1%	↑	208.8%	267.1%	↑
<i>LaR Coverage</i>	49.2%	50.4%	↑	42.6%	50.4%	↑
<i>Impaired Coverage</i>	110.7%	108.8%	↓	117.9%	108.8%	↓

# Penyaluran kredit

## Komposisi kredit berdasarkan segmen



LDR

**86.4%**

RASIO PEMBIAYAAN SHARIA

**25.8%**

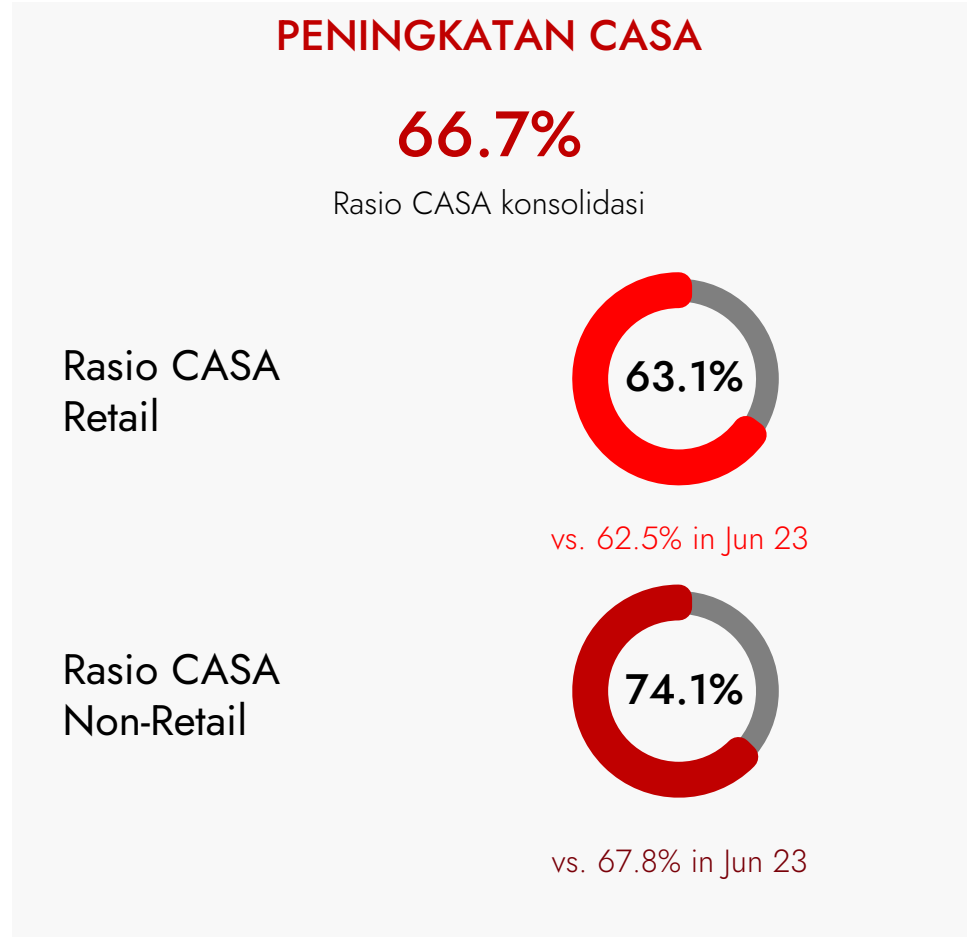
## Pertumbuhan kredit berdasarkan segmen

(Rp tn)	Sep-22	Jun-23	Sep-23	QoQ	YTD	YoY
<b>Konsumer</b>	<b>66.30</b>	<b>69.34</b>	<b>70.21</b>	<b>1.2%</b>	<b>4.5%</b>	<b>5.9%</b>
KPR	41.57	42.30	42.71	1.0%	2.2%	2.7%
KPM	11.59	12.64	12.93	2.3%	10.0%	11.5%
Kartu Kredit, Personal loans, & Lain-lain	13.14	14.41	14.57	1.1%	6.7%	10.9%
<b>Korporat *</b>	<b>75.01</b>	<b>81.53</b>	<b>79.51</b>	<b>(2.5%)</b>	<b>3.5%</b>	<b>6.0%</b>
<b>Komersial *</b>	<b>31.99</b>	<b>32.05</b>	<b>31.97</b>	<b>(0.2%)</b>	<b>0.2%</b>	<b>(0.1%)</b>
<b>UKM</b>	<b>22.08</b>	<b>23.13</b>	<b>23.88</b>	<b>3.3%</b>	<b>4.8%</b>	<b>8.2%</b>
<b>Jumlah Kredit *</b>	<b>195.39</b>	<b>206.04</b>	<b>205.58</b>	<b>(0.2%)</b>	<b>3.4%</b>	<b>5.2%</b>
Pembiayaan Syariah	<b>45.96</b>	<b>53.00</b>	<b>53.00</b>	0.0%	7.4%	15.3%

\* Termasuk pembiayaan Salam

# Simpanan nasabah

## CASA berdasarkan segmen



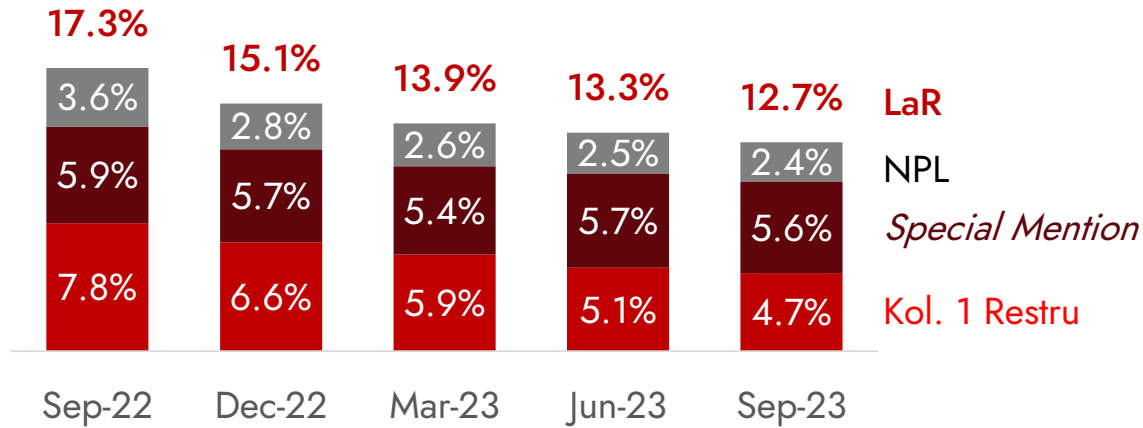
## Pertumbuhan simpanan nasabah

(Rp tn)	Sep-22	Jun-23	Sep-23	QoQ	YTD	YoY
<b>Dana Murah (CASA)</b>	<b>150.18</b>	<b>151.61</b>	<b>156.96</b>	<b>3.5%</b>	<b>8.7%</b>	<b>4.5%</b>
Giro	75.43	72.00	77.24	7.3%	9.8%	2.4%
Tabungan	74.75	79.61	79.72	0.1%	7.6%	6.7%
<b>Deposito</b>	<b>71.68</b>	<b>84.18</b>	<b>78.30</b>	<b>(7.0%)</b>	<b>(5.4%)</b>	<b>9.2%</b>
<b>Simpanan Nasabah</b>	<b>221.86</b>	<b>235.79</b>	<b>235.26</b>	<b>(0.2%)</b>	<b>3.6%</b>	<b>6.0%</b>
<b>Simpanan Nasabah Syariah</b>	<b>34.63</b>	<b>44.46</b>	<b>42.72</b>	<b>(3.9%)</b>	<b>8.1%</b>	<b>23.4%</b>

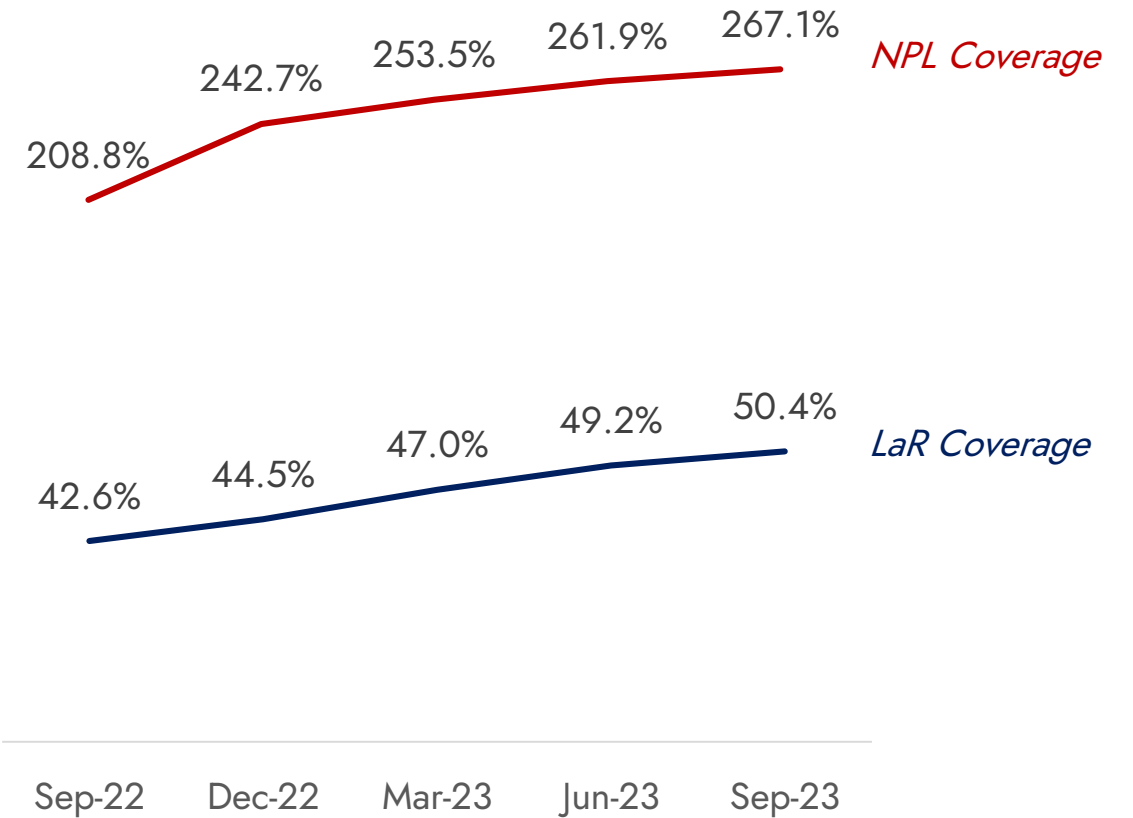
\* Kredit retail mencakup kredit konsumen dan UKM.

# Kualitas aset

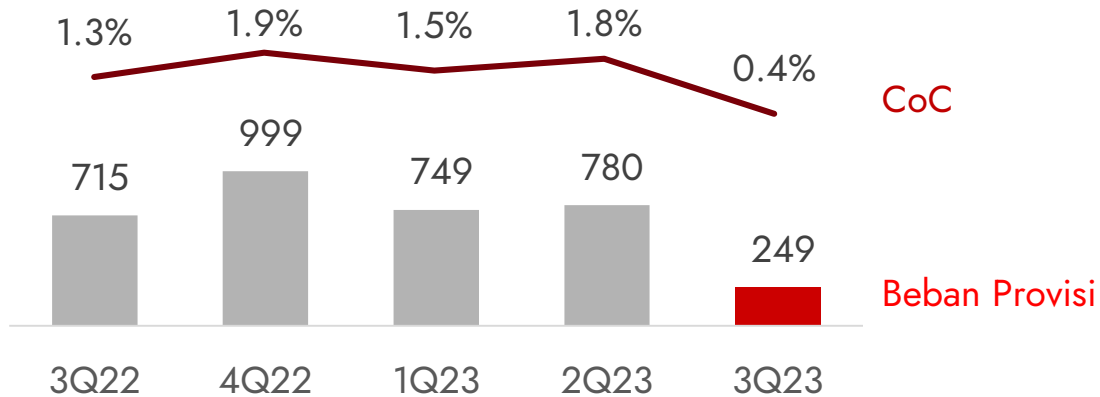
Trend perbaikan *Loans at risks* (LAR), %



Trend peningkatan *NPL coverage* dan *LaR coverage*, %

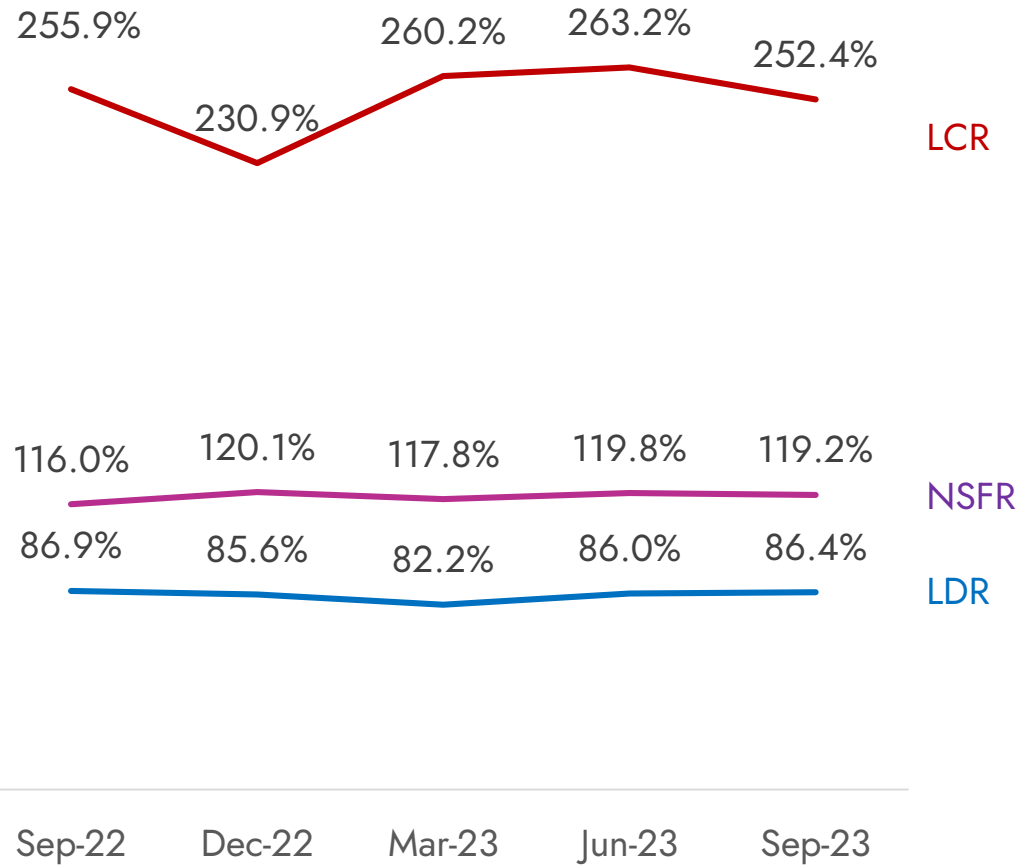


Trend CoC (%) dan beban provisi (Rp mil)

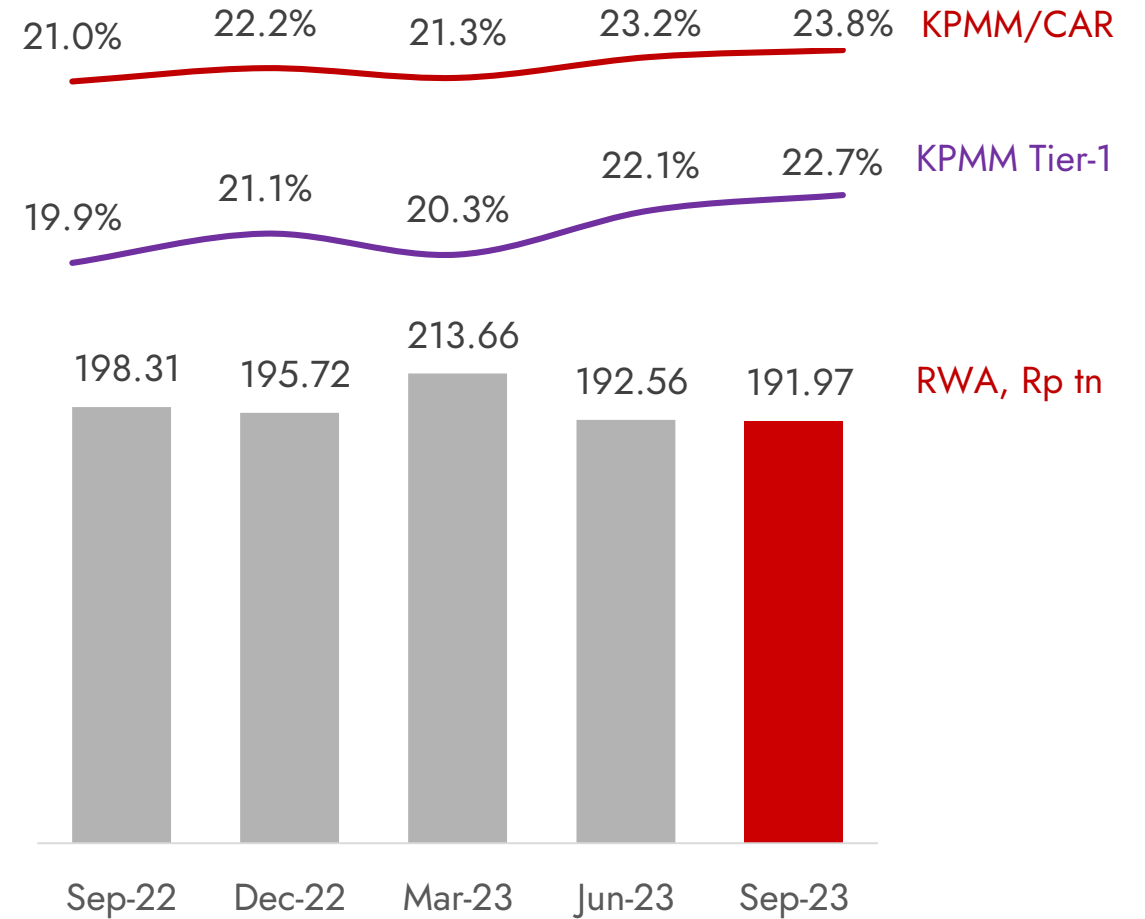


# Posisi likuiditas dan permodalan yang kuat

Posisi pendanaan dan likuiditas yang sehat, %



Permodalan yang kuat, jauh di atas batas minimum, %





## 2023 *guidance*

	2022 Aktual	9M23 Aktual	2023 <i>Guidance</i>
Pertumbuhan Kredit	9.4%	5.2%	6% - 8%
NIM	4.69%	4.52%	4.45% - 4.55%
CoC	1.8%	1.2%	1.1% - 1.2%
CIR	44.9%	44.2%	Below 45.0%
RoE #	12.6%	15.4%	14% - 16%

# Lampiran



# Dewan Komisaris



**DIDI SYAFRUDDIN YAHYA**  
Presiden Komisaris



**GLENN M.S. YUSUF**  
Wakil Presiden Komisaris  
(Independen)



**JEFFREY KAIRUPAN \***  
Komisaris (Independen)



**SRI WIDOWATI**  
Komisaris (Independen)



**DATO' ABDUL RAHMAN AHMAD**  
Komisaris



**VERA HANDAJANI**  
Komisaris



**FARINA J. SITUMORANG \*\***  
Komisaris (Independen)

\*) Diangkat sebagai Komisaris Independen Senior melalui Keputusan Sirkular Dewan Komisaris CIMB Niaga No. 014/DEKOM/KP/VI/2019 pada tanggal 28 June 2019

\*\*\*) Efektif setelah mendapat persetujuan OJK dan/atau terpenuhinya persyaratan yang ditetapkan dalam persetujuan OJK dimaksud..

# Direksi



**LANI DARMAWAN**  
Presiden Direktur



**LEE KAI KWONG**  
Direktur Strategi, Keuangan, & SPAPM



**JOHN SIMON**  
Direktur Tresuri & Pasar Modal



**FRANSISKA OEI**  
Direktur Kepatuhan, *Corporate Affairs*, & Hukum



**PANDJI P. DJAJANEGARA**  
Direktur Perbankan Syariah



**TJIOE MEI TJUEN**  
Direktur Operasional & IT



**HENKY SULISTYO**  
Direktur Manajemen Risiko



**JONI RAINI**  
Direktur Sumber Daya Manusia

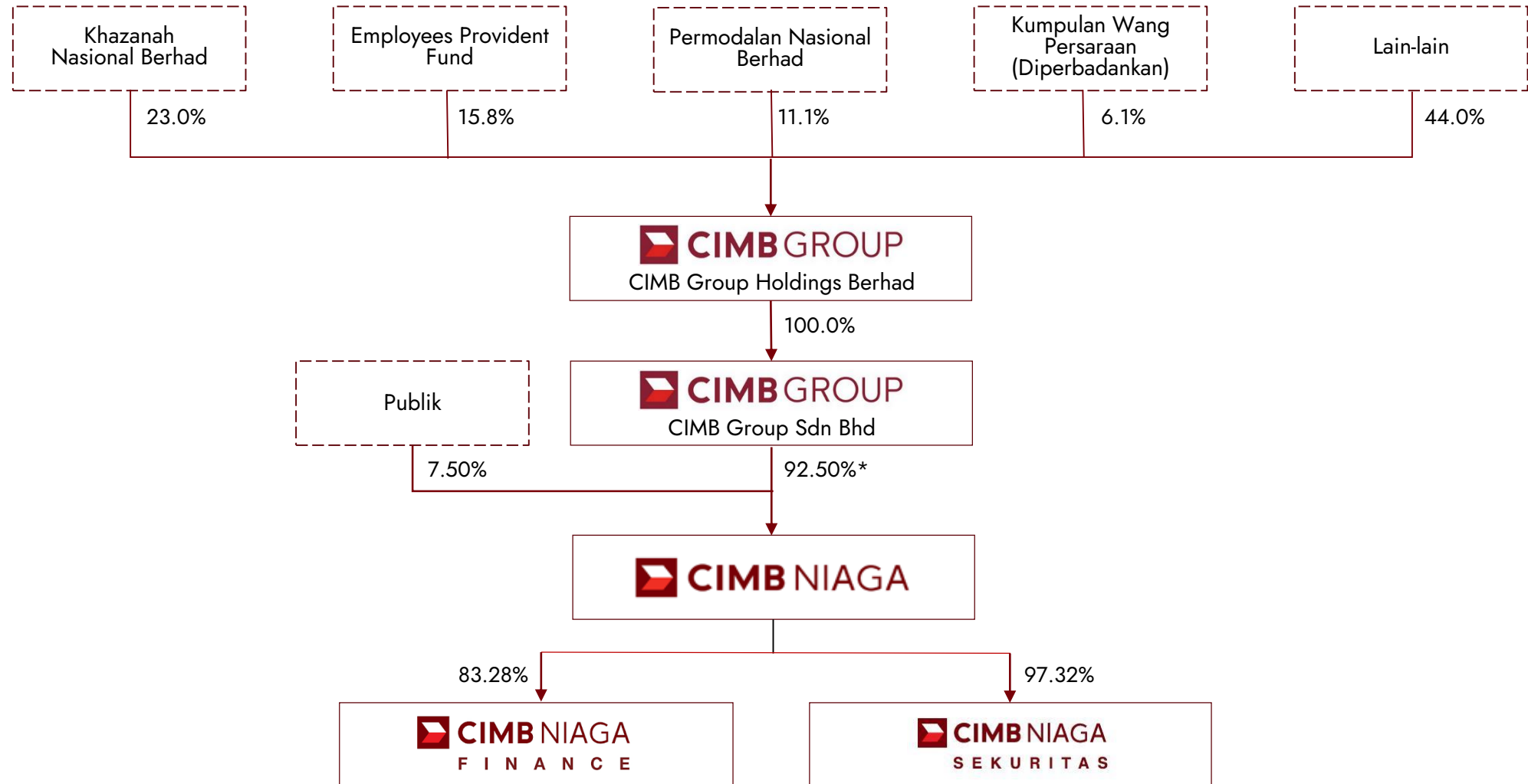


**RUSLY JOHANNES**  
Direktur Perbankan Bisnis

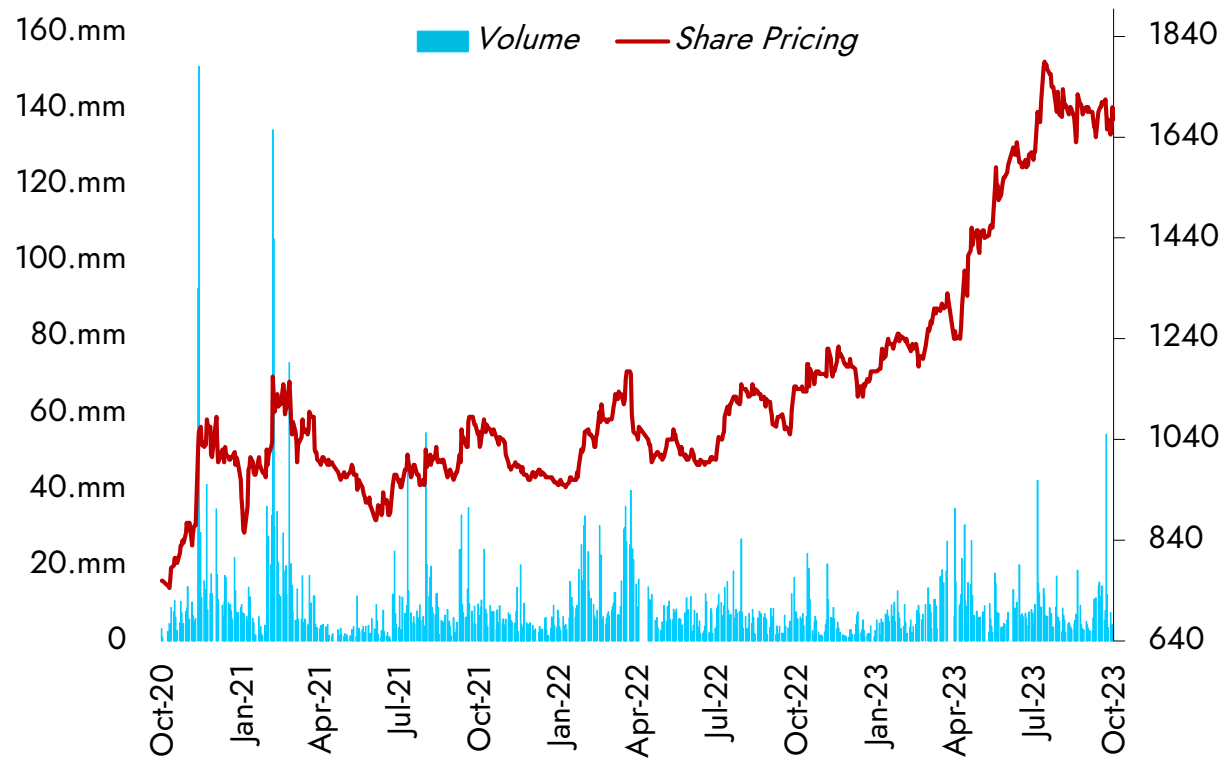


**NOVIADY WAHYUDI**  
Direktur Perbankan Konsumer

# Struktur perusahaan



# Kinerja saham dan peringkat perusahaan



Data per 26 Oktober 2023	
Harga saham	Rp 1,675 / saham
Jumah saham	25.13 miliar saham
Kapitalisasi pasar	Rp 42.39 tn

Lambaga Peringkat	Kategori	Peringkat
Moody's	<i>Outlook</i>	<i>Positive</i>
	<i>Counterparty Risk Rating</i>	Baa1/P-2
	<i>Bank Deposits</i>	Baa2/P-2
	<i>Baseline Credit Assessment</i>	Baa3
	<i>Adjusted Baseline Credit Assessment</i>	Baa2
	<i>Counterparty Risk Assessment</i>	Baa1(cr)/P-2(cr)
	<i>Issuer Rating</i>	Baa2
Pefindo	<i>Corporate Rating</i>	idAAA/ <i>Stable</i>
	<i>Shelf Registration Bond Rating</i>	idAAA
	<i>Subordinated Bonds</i>	IdAA
	<i>Sukuk Mudharabah</i>	idAAA(sy)

Sumber::Capital IQ

# Disclaimers

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# Terima kasih!

## **PT Bank CIMB Niaga Tbk**

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Website : [investor.cimbniaga.co.id](http://investor.cimbniaga.co.id)