



Paparan Publik 2025

PT Bank CIMB Niaga Tbk

Jakarta, 20 Februari 2025

KEJAR MIMPI

*Aksi dan
Kolaborasi*



Agenda

Tentang CIMB Niaga

1

Progress Strategi dan Ikhtisar Kinerja

2

Kinerja Keuangan FY2024

3

Lampiran

4



Tentang CIMB Niaga




Tentang CIMB Niaga

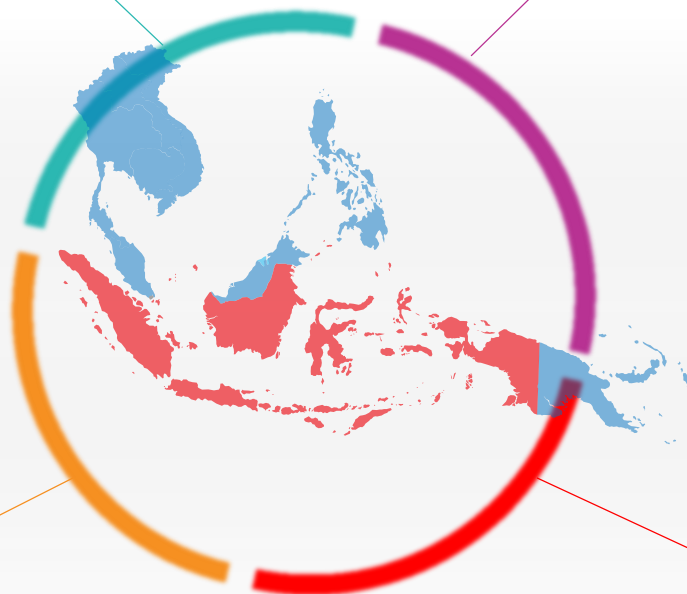
CIMB NIAGA'S FOOTPRINT

Kota	Kantor cabang	Cabang Digital	Cabang Syariah
102	407	38	33

Anak Usaha (CNAF)	ATM	EDC, QR & E-commerce
34	3,265	634,948

Nasabah	Karyawan	 51%
8.5 M	12,004	 49%

2nd BANK SWASTA TERBESAR KE 2 BERDASARKAN TOTAL ASET



UNIT USAHA SYARIAH TERBESAR BERDASARKAN TOTAL ASET

FINANCIAL HIGHLIGHTS

Jumlah aset	Jumlah ekuitas
Rp 360 T	Rp 53 T

Jumlah kredit	Simpanan nasabah
Rp 228 T	Rp 261 T

RoE #	KPMM/CAR
14.3%	23.3%

DIGITAL CAPABILITIES

Mobile users	Clicks users	OCTO Pay	Kontribusi transaksi Kanal digital
3.4 M	1.9 M	5.8 M	90%

SUSTAINABILITY DEVELOPMENT

Pembiayaan berkelanjutan	Rasio pembiayaan berkelanjutan
59T	25.9%

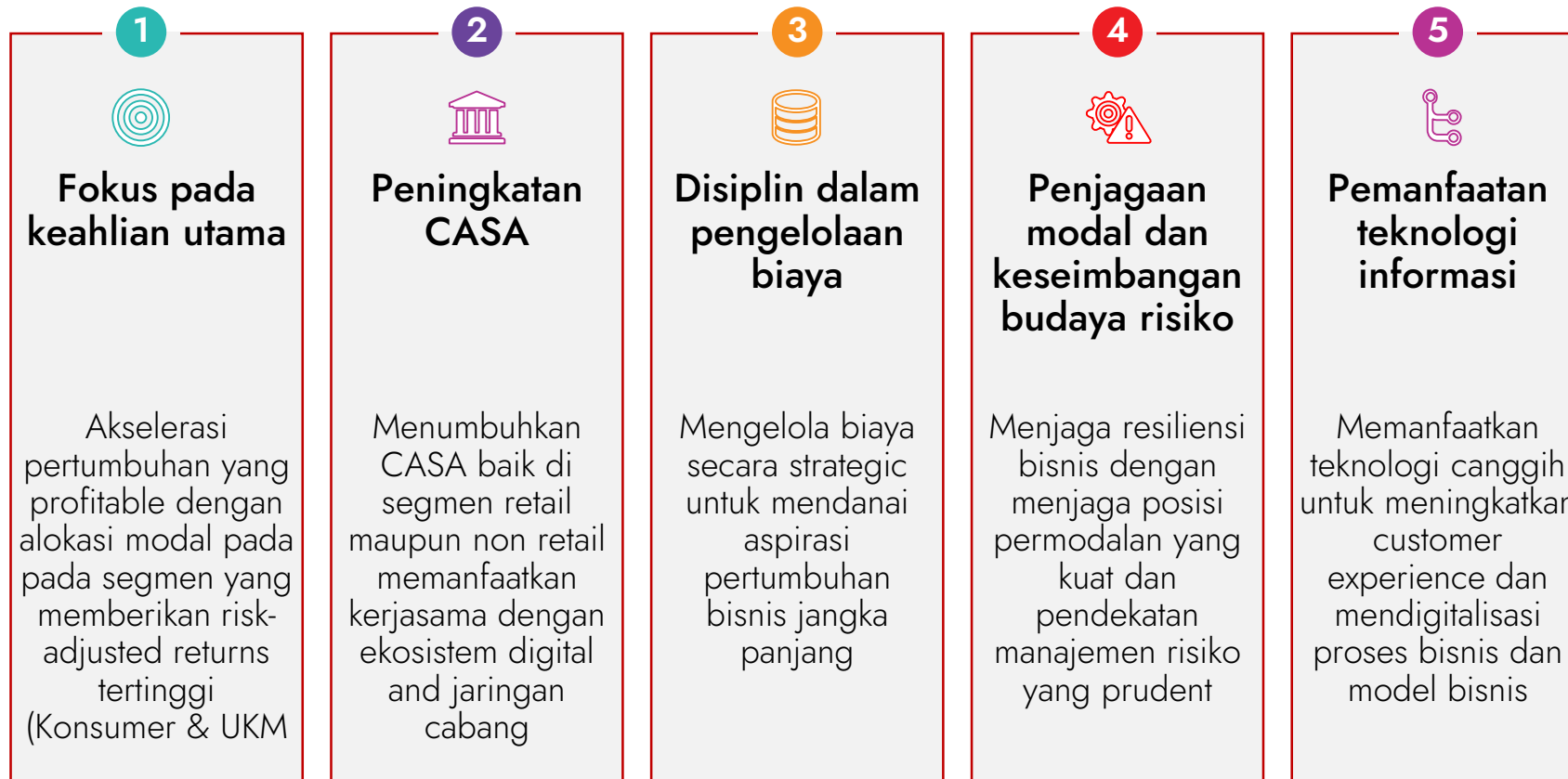
Progress Strategi dan Ikhtisar Kinerja



Implementasi strategi jangka panjang yang konsisten

Prioritas Strategik Kami

Menghasilkan imbal hasil keuangan yang berkelanjutan



Indikator Utama Kinerja 2024

Kontribusi kredit retail ⁽¹⁾ **45.2%**
vs. 45.4% di Dec 23

Rasio dana murah (CASA) **66.0%**
vs. 63.9% di Dec 23

CIR **44.3%**
vs. 44.8% di 2023

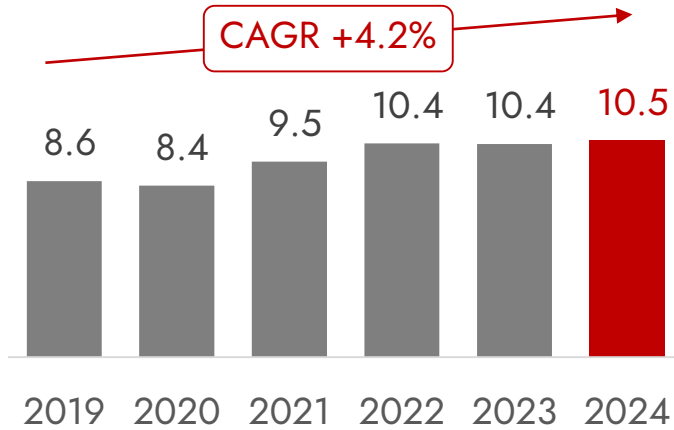
CoC **0.84%**
vs. 1.03% di 2023

RoE # **14.3%**
vs. 15.0% di 2023

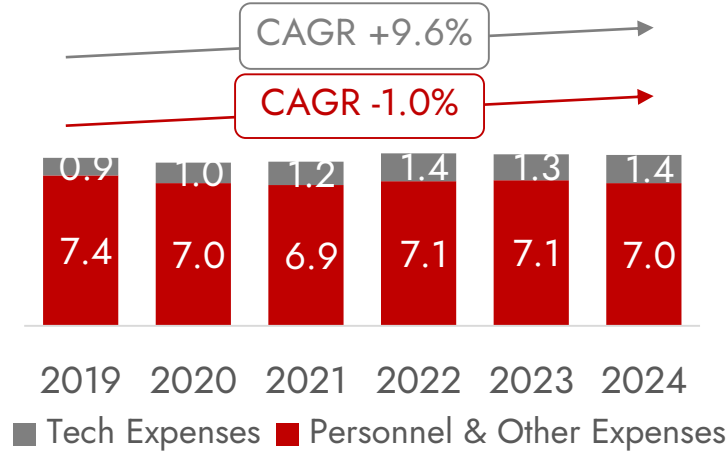
* Kredit retail termasuk segmen konsumer dan UKM. # Definisi OJK, ROE dihitung berdasarkan modal tier 1

Implementasi strategi jangka panjang yang disiplin menghasilkan kinerja keuangan yang kuat dan berkelanjutan

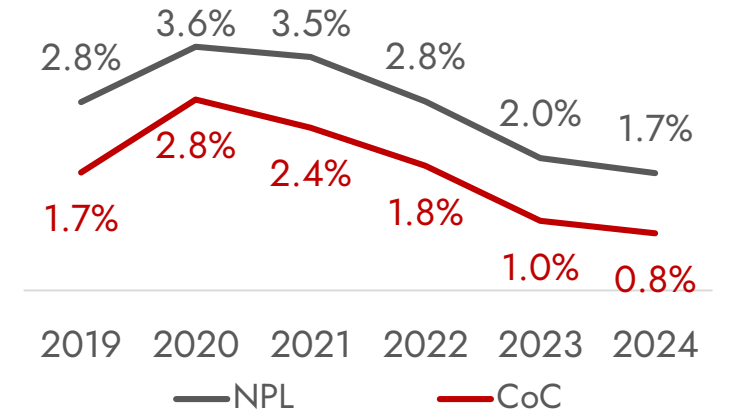
PERTUMBUHAN PPOP YANG SEHAT... (RP TN)



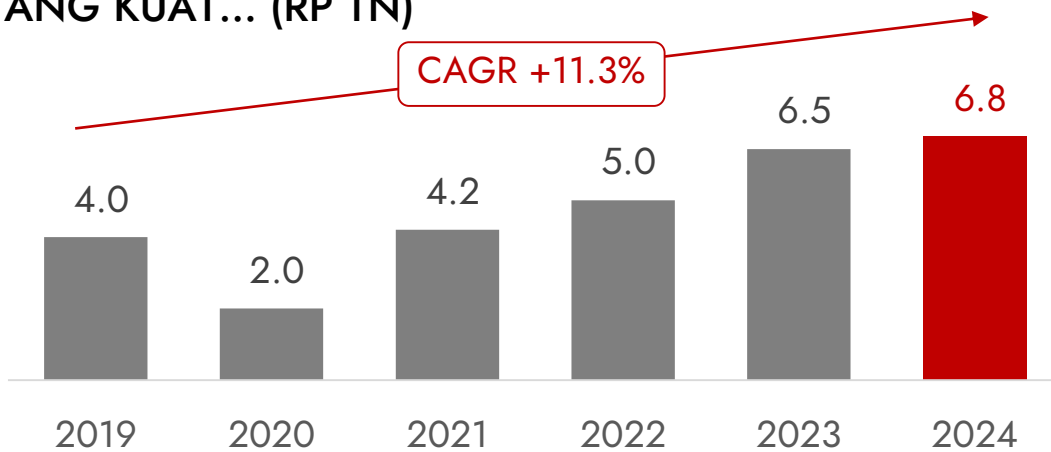
...PENGELOLAAN BIAYA YANG DISIPLIN (RP TN)



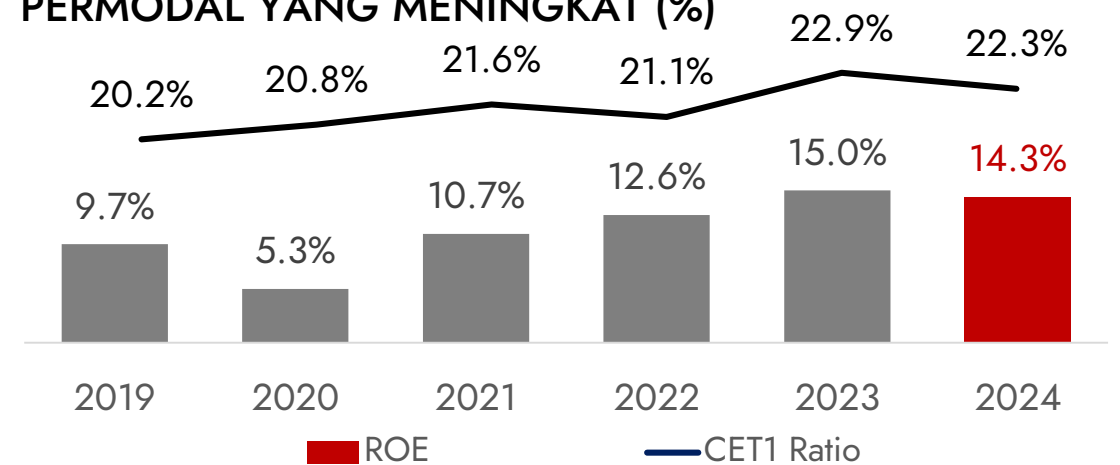
...PERBAIKAN KUALITAS ASET (%)



...MENDORONG PERTUMBUHAN LABA BERSIH YANG KUAT... (RP TN)



...MENGHASILKAN ROE⁽¹⁾ 14.3%, DENGAN RASIO PERMODAL YANG MENINGKAT (%)



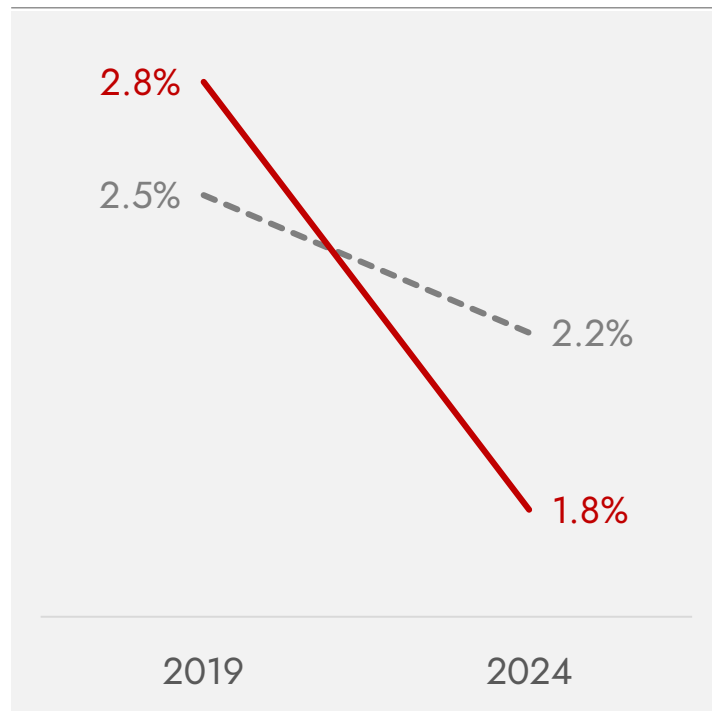
(1) # Definisi OJK, ROE dihitung berdasarkan modal tier 1

Perbaikan profitabilitas dan efisiensi secara struktural

KUALITAS ASET YANG KUAT, LEBIH BAIK DARI RERATA INDUSTRI

NPL BRUTO

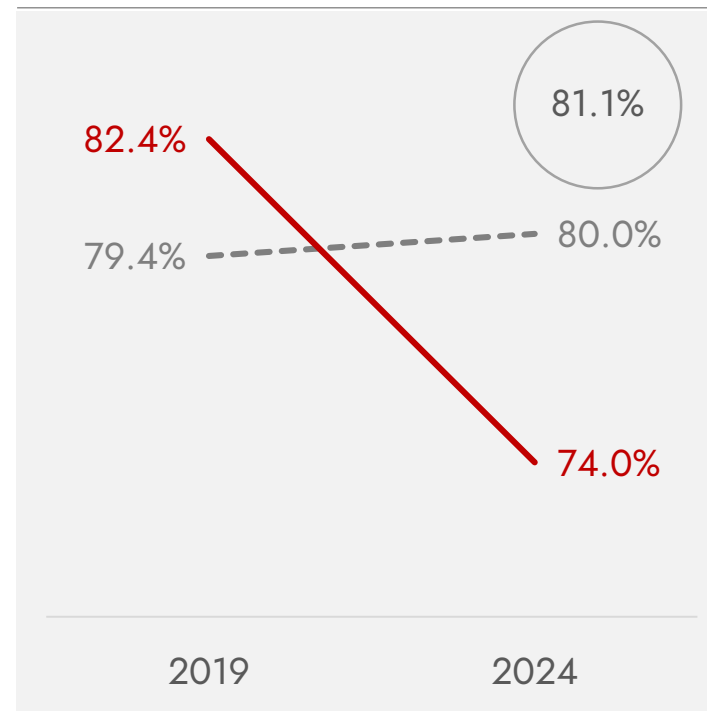
CIMB NIAGA: 2019-2024, %
INDUSTRI: 2019-Nov 24, %



PERBAIKAN EFISIENSI OPERASIONAL YANG SIGNIFIKAN

BOPO

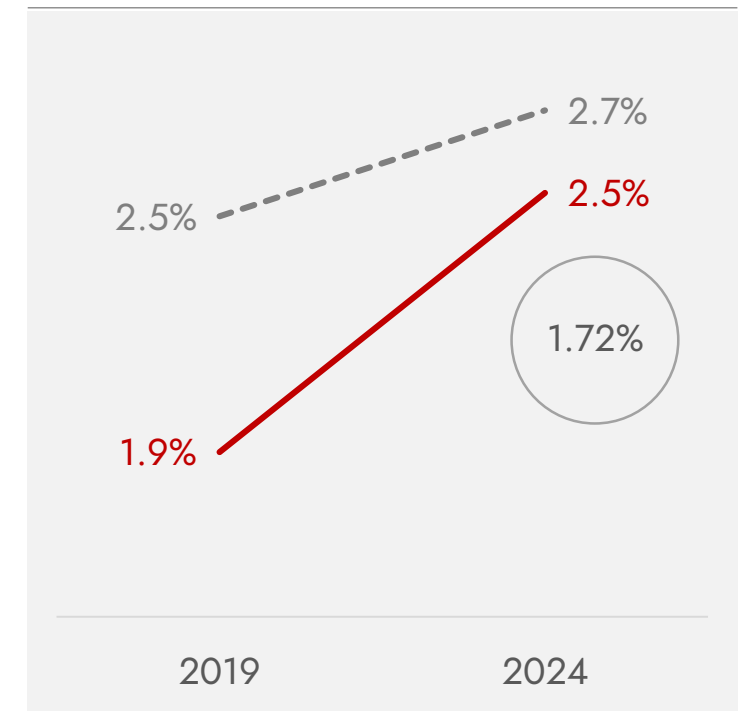
CIMB NIAGA: 2019-2024, %
INDUSTRI: 2019-11M24, %



TREND PENINGKATAN TINGKAT PROFITABILITAS

ROA

CIMB NIAGA: 2019-2024, %
INDUSTRI: 2019-11M24, %

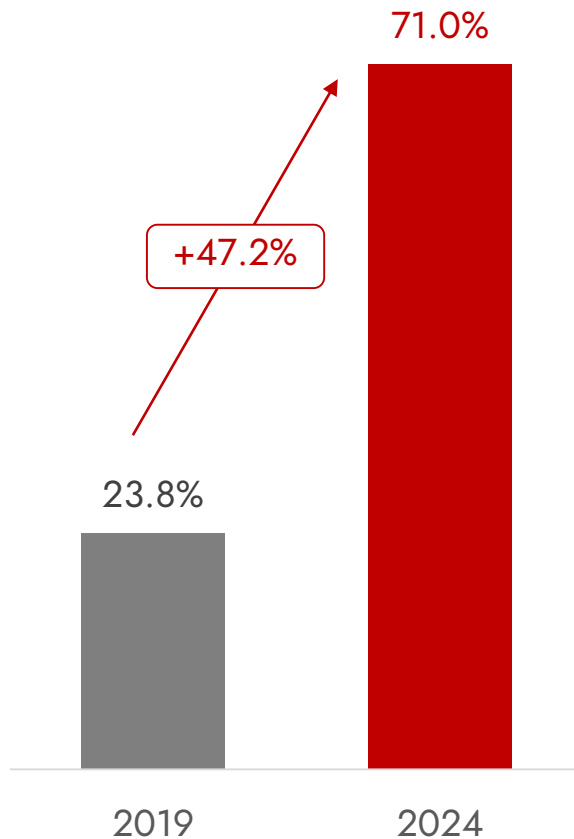


— CIMB Niaga
--- Industry
○ KBMI 3

Memberikan pengalaman nasabah terbaik melalui strategi digital yang tepat

PENETRATION DIGITAL⁽¹⁾

(PENETRATION DIGITAL VS. ATM & BRANCH, %)



APLIKASI MOBILE BANKING

(DIGITAL ENGAGEMENT PER DEC 2024)

9.0x vs. 2019

FREKUENSI TRANSAKSI

6.2x vs. 2019

NILAI TRANSAKSI

NPS⁽²⁾ TERBAIK

(NET PROMOTER SCORE)



#1

NPS DI PASAR
PERBANKAN KONSUMER
INDONESIA

+32pts vs. 2019

(1) Kanal Digital termasuk **OCTO Mobile** (*Mobile Banking*) and **OCTO Clicks** (*Internet banking*)

(2) Skor NPS mengukur tingkat kepuasan dan loyalitas nasabah. Diukur diantara bank-bank besar di Indonesia

2025 Guidance

Indikator Kunci	2024 Guidance	2024 Aktual	2025 Guidance
Pertumbuhan Kredit	5% - 7%	6.9%	5% - 7%
NIM	4.1% - 4.2%	4.1%	3.9% - 4.2%
COC	Dibawah 1%	0.8%	1.0%
CIR	Dibawah 45%	44.3%	Dibawah 45%
ROE ⁽¹⁾	14.5% - 15%	14.3%	14% - 15%
Parios Pembayaran Dividen ⁽²⁾	n/a	50%	Sampai dengan 60%

(1) # Definisi OJK, ROE dihitung berdasarkan modal tier 1

(2) Rasio pembayaran dividen dihitung berdasarkan laba bersih *bank only*

Kinerja Keuangan 2024



Posisi keuangan - konsolidasi

(Rp tn)	Dec-23	Sep-24	Dec-24	QoQ	YoY
Kas & Investasi Jangka Pendek	24.35	22.12	21.20	(4.2%)	(13.0%)
Obligasi Pemerintah & Efek Efek	80.00	96.79	93.81	(3.1%)	17.3%
Kredit	213.37	218.58	228.00	4.3%	6.9%
Jumlah Aset	334.37	354.30	360.22	1.7%	7.7%
Dana Murah (CASA)	150.63	170.73	172.07	0.8%	14.2%
Giro	73.20	88.70	91.79	3.5%	25.4%
Tabungan	77.43	82.03	80.28	(2.1%)	3.7%
Deposito	85.23	85.24	88.57	3.9%	3.9%
Simpanan Nasabah	235.86	255.97	260.64	1.8%	10.5%
Jumlah Liabilitas	285.18	302.26	307.22	1.6%	7.7%
Jumlah Ekuitas	49.19	52.04	53.00	1.8%	7.7%

Kinerja keuangan - konsolidasi

(Rp bn)	4Q23	3Q24	4Q24	QoQ	YoY	2023	2024	YoY
Pendapatan Bunga	5,592	6,173	6,204	0.5%	11.0%	22,306	24,227	8.6%
Beban Bunga	(2,427)	(2,820)	(2,946)	4.4%	21.4%	(8,954)	(10,961)	22.4%
Pendapatan Bunga Bersih	3,165	3,352	3,259	(2.8%)	3.0%	13,352	13,267	(0.6%)
Pendapatan Selain Bunga	1,114	1,448	1,275	(11.9%)	14.5%	5,433	5,651	4.0%
Pendapatan Operasional	4,279	4,800	4,533	(5.6%)	6.0%	18,786	18,918	0.7%
Beban Operasional	(2,007)	(2,066)	(2,108)	2.1%	5.0%	(8,422)	(8,383)	(0.5%)
Pendapatan Operasional Sebelum Provisi	2,271	2,734	2,425	(11.3%)	6.8%	10,364	10,534	1.6%
Beban Provisi	(228)	(492)	(330)	(33.0%)	44.9%	(2,007)	(1,805)	(10.0%)
Laba Sebelum Pajak	2,044	2,241	2,095	(6.5%)	2.5%	8,357	8,729	4.4%
Laba Bersih	1,573	1,726	1,693	(1.9%)	7.6%	6,474	6,826	5.4%

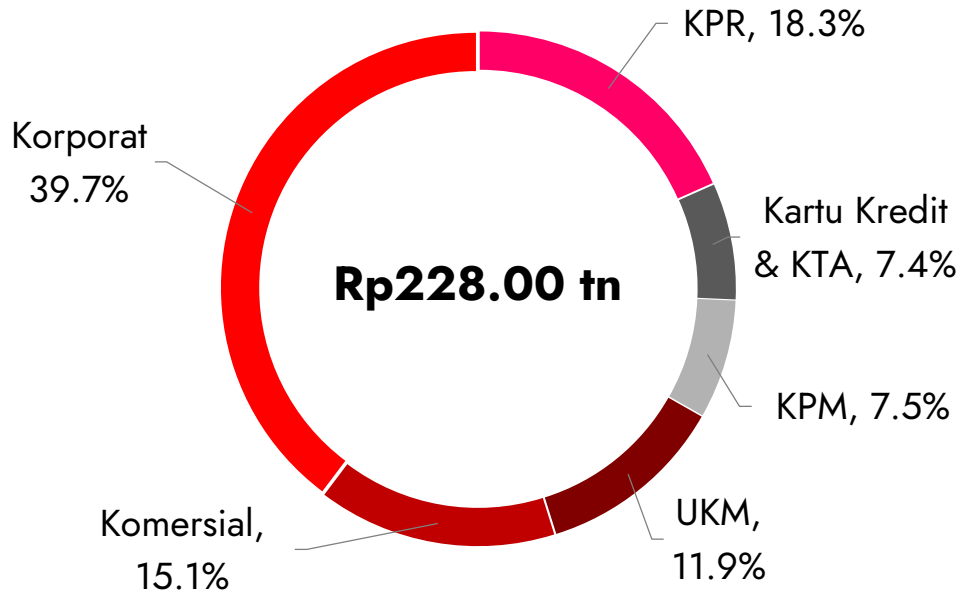
Ratio utama - konsolidasi

(%)	4Q23	3Q24	4Q24	QoQ	2023	2024	YoY
RoA	2.5%	2.6%	2.3%	↓	2.6%	2.5%	↓
RoE #	13.9%	14.3%	13.6%	↓	15.0%	14.3%	↓
NIM	4.05%	4.07%	3.88%	↓	4.40%	4.09%	↓
<i>Cost of Credit (CoC)</i>	0.54%	0.99%	0.80%	↓	1.03%	0.84%	↓
<i>Risk Adjusted NIM</i>	3.51%	3.08%	3.08%	↔	3.36%	3.24%	↓
<i>Fee Income / Total Income</i>	26.0%	30.2%	28.1%	↓	28.9%	29.9%	↑
<i>Cost to Income (CIR)</i>	46.9%	43.0%	46.5%	↑	44.8%	44.3%	↓
Rasio CASA	63.9%	66.7%	66.0%	↓	63.9%	66.0%	↑
<i>Loan to Deposit (LDR)</i>	89.3%	84.3%	86.3%	↑	89.3%	86.3%	↓
NPL bruto	2.0%	2.0%	1.8%	↓	2.0%	1.8%	↓
NPL bersih	0.7%	0.7%	0.7%	↓	0.7%	0.7%	↓
<i>Loans at Risk (LaR)</i>	11.2%	9.6%	8.6%	↓	11.2%	8.6%	↓
<i>Gross Impairment Ratio</i>	5.1%	4.4%	4.1%	↓	5.1%	4.1%	↓
<i>NPL Coverage</i>	292.1%	260.1%	270.0%	↑	292.1%	270.0%	↓
<i>LaR Coverage</i>	50.3%	53.2%	54.7%	↑	50.3%	54.7%	↑
<i>Impaired Coverage</i>	110.0%	116.1%	115.3%	↓	110.0%	115.3%	↑

(1) # Definisi OJK, ROE dihitung berdasarkan modal tier 1

Penyaluran kredit

KOMPOSISI KREDIT BERDASARKAN SEGMENT (%)



KOMPOSISI KREDIT
RETAIL⁽¹⁾

45.2%

PERTUMBUHAN KREDIT
RETAIL⁽¹⁾ (YoY)

6.4%

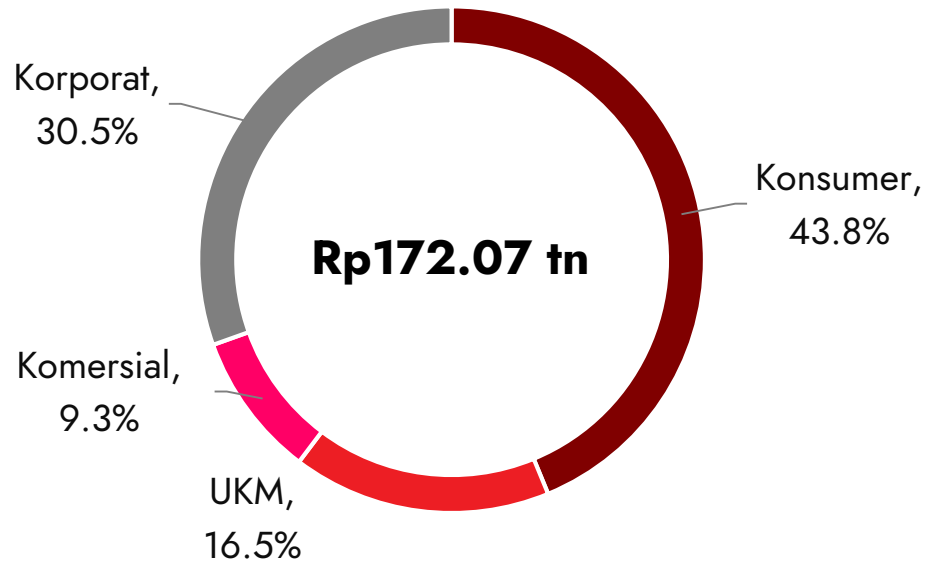
PERTUMBUHAN KREDIT BERDASARKAN SEGMENT

(Rp tn)	Dec-23	Sep-24	Dec-24	QoQ	YoY
Konsumer	71.85	73.97	75.75	2.4%	5.4%
KPR	42.74	42.45	41.83	(1.5%)	(2.1%)
KPM	13.61	15.29	17.14	12.1%	26.0%
Kartu Kredit, <i>Personal loans</i> , & Lain-lain	15.50	16.24	16.78	3.3%	8.3%
Korporat *	24.95	26.14	27.22	4.1%	9.1%
Komersial *	32.91	33.34	34.49	3.4%	4.6%
UKM	83.61	85.13	90.54	6.4%	8.3%
Jumlah Kredit	213.37	218.58	228.00	4.3%	6.9%
Pembiayaan Syariah	55.24	60.73	60.29	(0.7%)	9.1%

(1) Retail termasuk segment Konsumer dan UKM

Simpanan nasabah

KOMPOSISI CASA BERDASARKAN SEGMENT (%)



KOMPOSISI CASA
RETAIL ⁽¹⁾
60.3%

PERTUMBUHAN CASA
RETAIL ⁽¹⁾ (YoY)
6.6%

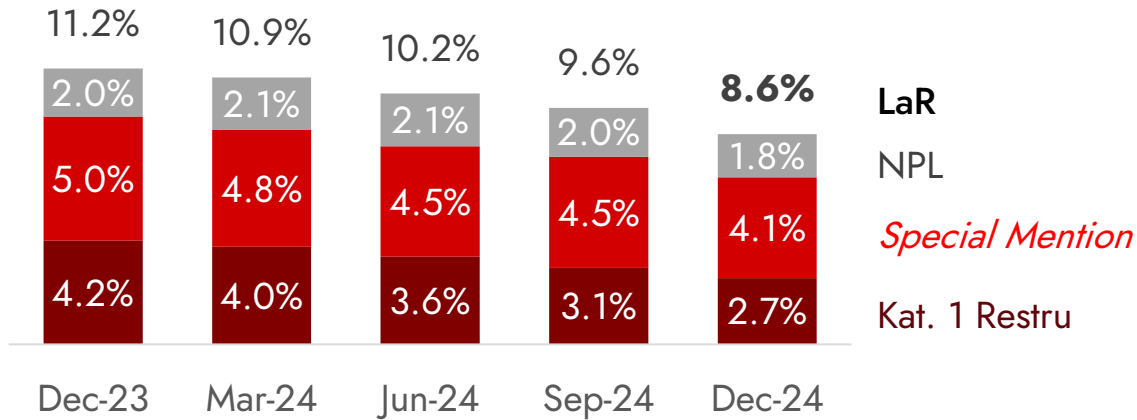
PERTUMBUHAN SIMPANAN NASABAH

(Rp tn)	Dec-23	Sep-24	Dec-24	QoQ	YoY
Dana Murah (CASA)	150.63	170.73	172.07	0.8%	14.2%
Giro	73.20	88.70	91.79	3.5%	25.4%
Tabungan	77.43	82.03	80.28	(2.1%)	3.7%
Deposito	85.23	85.24	88.57	3.9%	3.9%
Jumlah Simpanan Nasabah	235.86	255.97	260.64	1.8%	10.5%
Simpanan Nasabah Syariah	44.92	53.23	54.68	2.7%	21.7%

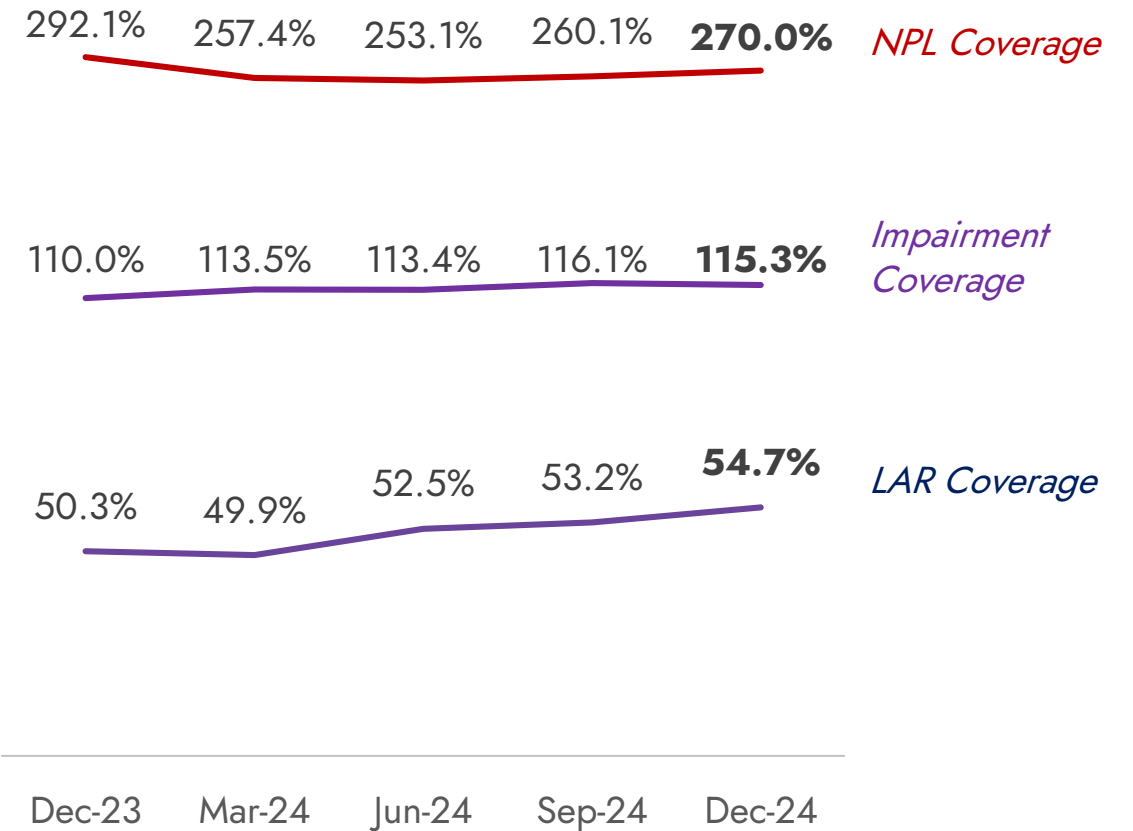
(1) Retail termasuk segmen Konsumer dan UKM

Kualitas aset

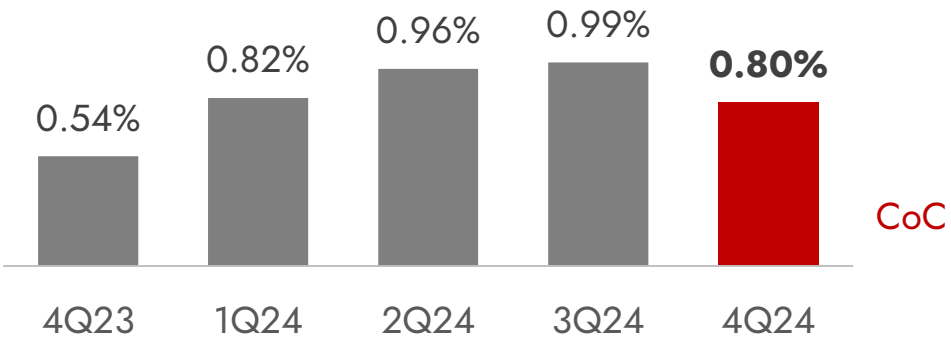
TREND *LOANS AT RISKS* (LAR), %



TREND *NPL COVERAGE DAN LAR COVERAGE*, %

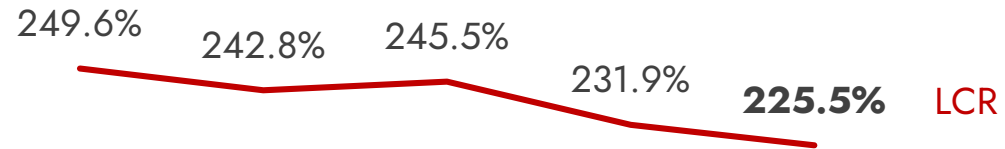


TREND *BIAYA KREDIT* (CoC), %



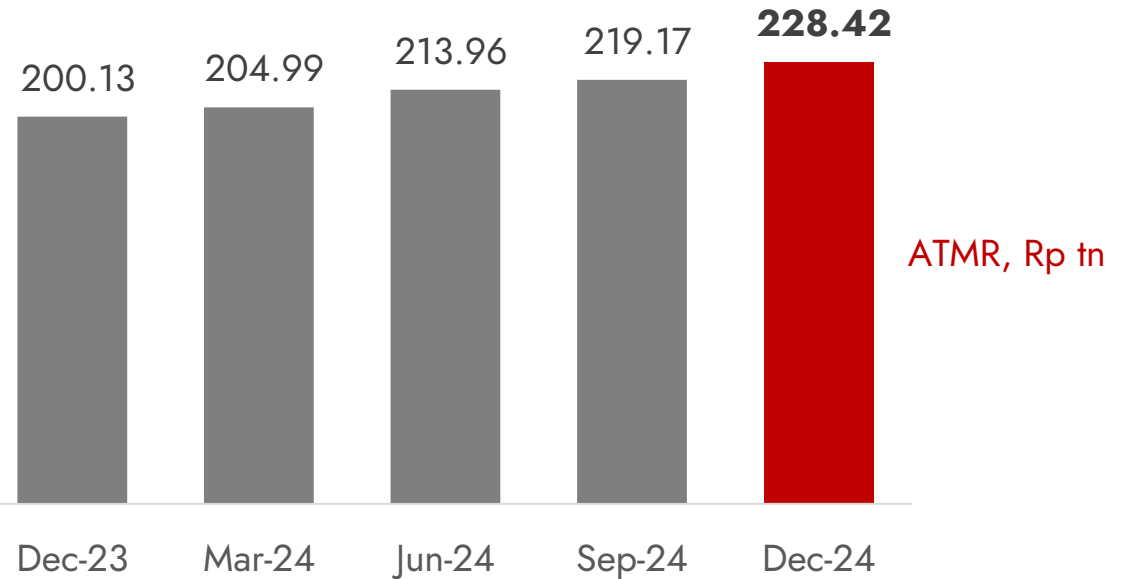
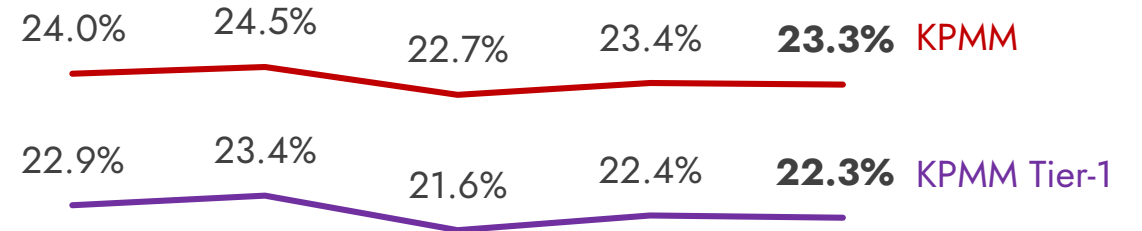
Posisi likuiditas dan permodalan

POSISI PENDANAAN DAN LIKUIDITAS YANG SEHAT, %



Dec-23 Mar-24 Jun-24 Sep-24 Dec-24

PERMODALAN YANG KUAT, JAUH DIATAS BATAS MINIMUM, %



Lampiran



Pilar keberlanjutan

CIMB Niaga is committed in integrating and harmonizing environmental, social, and governance (ESG) aspects in its business activities and supporting a just transition, a low-carbon economy, the Paris Agreement, and the Sustainable Development Goals

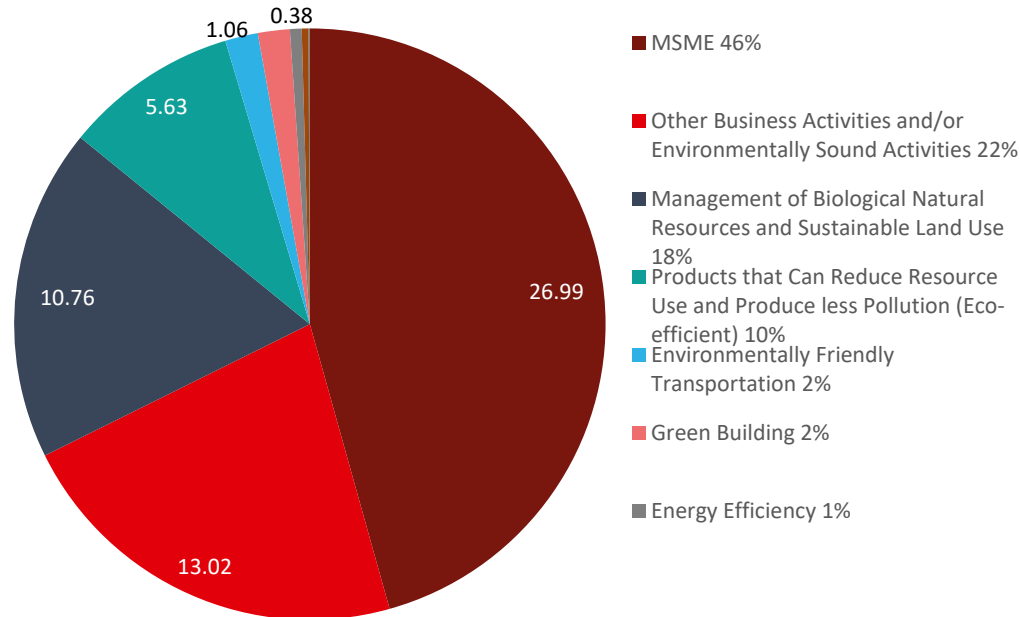


Kinerja Keuangan Berkelanjutan

Our Support to the Sustainability Development Goals (SDGs)



“ Nearly **26%** of Bank’s total financing supports climate action and sustainable development. ”



Sustainable Financing Products/Programs

Sustainability-Linked Loans (SLL)

- Sustainability-Linked Loans (SLL) are a type of loan instrument that promotes the achievement of ambitious, predetermined sustainability performance targets (SPT) by clients

Sustainable Finance Program

- Sustainable Finance Program provides special rates for green and/or social financing

Green Auto or Environmentally-Friendly Vehicle Financing

- Green Auto Loan is a financing facility accustomed to electric-battery motorized vehicles as well as hybrid vehicles provided by our subsidiary CIMB Niaga Finance (CNAF)

Green Mortgage

- Financing for green building certified housing and apartments

iB Mapan Savings with Waqf

- Savings where waqf funds are channeled to water well projects, to support the provision of clean water

Solar Panel Financing & Green Merchants

- Provides solar panels financing using credit cards
- EDC in merchants identified meet the provision of sustainability criteria

Giro Kartini & Kartini Loan

- Current Account and MSME Loan products dedicated to womenpreneur and women communities

One House One Tree

- An initiative for mortgage customer to contribute for mother earth’s through tree planting activity

Digital Credit Card

- Digital credit card issuance on OCTO Mobile to reduce plastic consumption

Metrics	Dec 24
Total KKUB Portfolio (Rp tn)	59.1
% Portion of KKUB Portfolio	25.9%

Penghargaan 4Q24

Marketing Excellence Awards 2024

- Excellence in Marketing Transformation
 - Excellence in Marketing
 - Marketing Leader of The Year



Magnus Digital Indonesia

Top 20 Financial Institutions 2024

- The Best Performing Bank 2024 Based on Financial Performance 2022-2024
 - Best CFO in Financial Institution 2024



The Finance

The 15th IICD Corporate Governance Conference and Award 2024

- Top 50 Big Capitalization Public Listed Company
- Leadership in Corporate Governance PT Bank CIMB Niaga Tbk 2024



Indonesian Institute for Corporate Directorship

ESG Awards 2024

- Sectoral Champion Award Finance



Investortrust

Islamic Retail Banking Awards

- Best Islamic Retail Bank for Digital Banking in Indonesia 2024



Cambridge IFA

11th Properti Indonesia Award 2024

- The Commended Sharia Mortgage Bank



Properti Indonesia

Kegiatan CSR 4Q24



CIMB Niaga menyelenggarakan Pengukuhan Penerima Program Beasiswa Periode 2024-2026 kepada 50 mahasiswa yang berasal dari 23 Perguruan Tinggi di Indonesia.



CIMB Niaga selenggarakan Penganugerahan Program Community Link #JadiNyata 2024 kepada 3 Ide Sosial Terbaik



CIMB Niaga memberikan bentuk kepedulian terhadap masyarakat melalui beberapa kegiatan, yaitu: Program Donasi Stunting, Donasi Baju Layak Pakai dan Buku, Donasi Keagamaan dan Bantuan Bencana Alam.



CIMB Niaga bersama 9 Bank yang tergabung dalam Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) kembali melakukan penanaman Bambu di Desa Ngargoretno, Magelang, Jawa Tengah sebagai bentuk dukungan pelestarian lingkungan Indonesia dan dukungan terhadap Gerakan Nasional (GERNAS) 22 Tahun APUPPT – PPAK di tahun 2024.

Dewan Komisaris



DIDI SYAFRUDDIN YAHYA
Presiden Komisaris



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



SRI WIDOWATI
Komisaris Independen



VERA HANDAJANI
Komisaris



FARINA J. SITUMORANG
Komisaris Independen



DODY BUDI WALUYO
Komisaris Independen



NOVAN AMIRUDIN **
Komisaris

*) Ditunjuk sebagai Komisaris Independen Senior Bank melalui Keputusan Sirkuler Dewan Komisaris CIMB Niaga No. 011/DEKOM/KP/V/2024 per 6 Mei 2024

***) Diangkat pada RUPSLB tanggal 25 Oktober 2024 dan efektif setelah mendapat persetujuan dari OJK dan/atau terpenuhinya persyaratan yang ditetapkan dalam surat persetujuan OJK

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 Operational & IT



HENKY SULISTYO
Direktur Manajemen Risiko



JONI RAINI
Direktur Sumber Daya Manusia

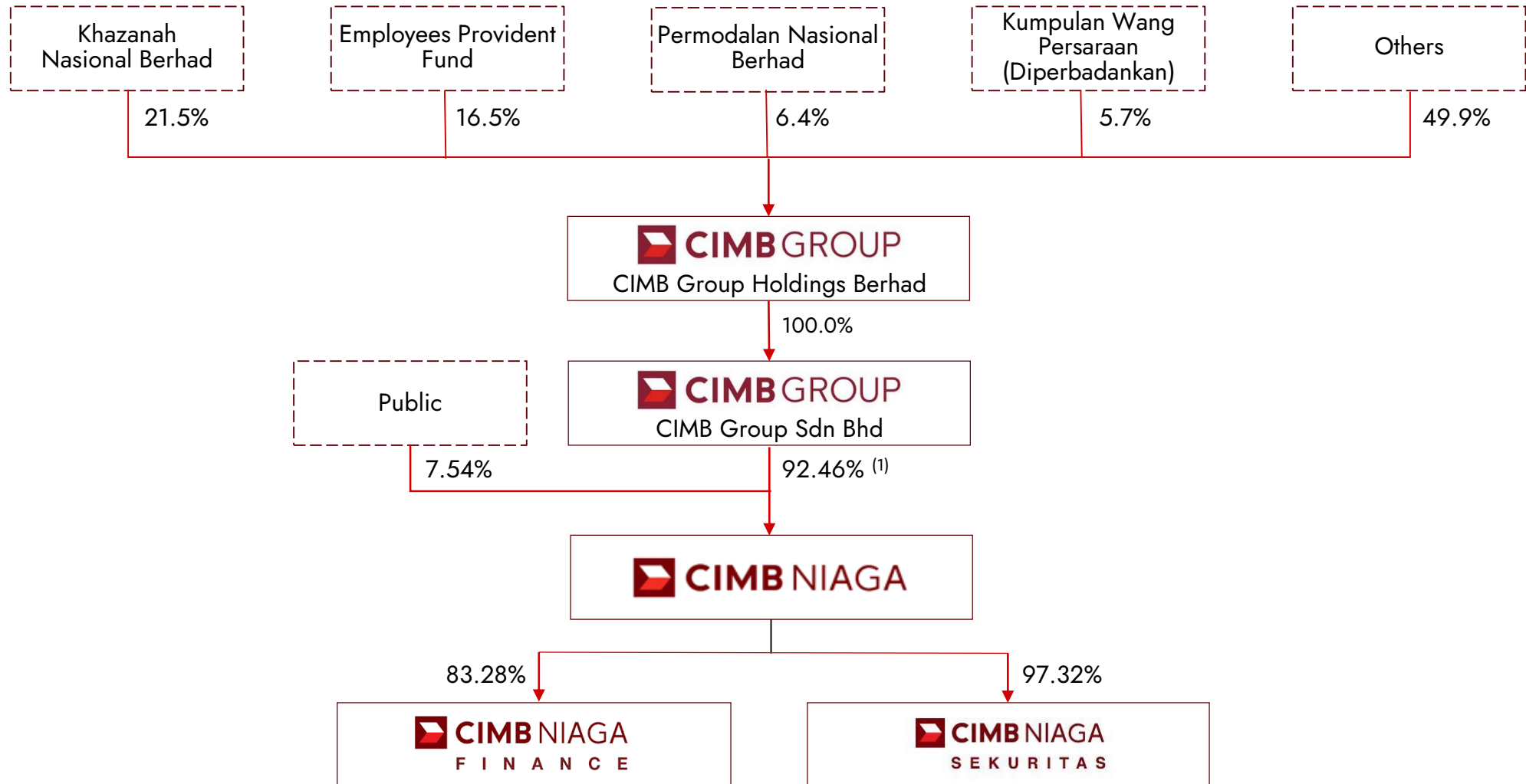


RUSLY JOHANNES
Direktur Perbankan Bisnis



NOVIADY WAHYUDI
Direktur Perbankan Konsumer

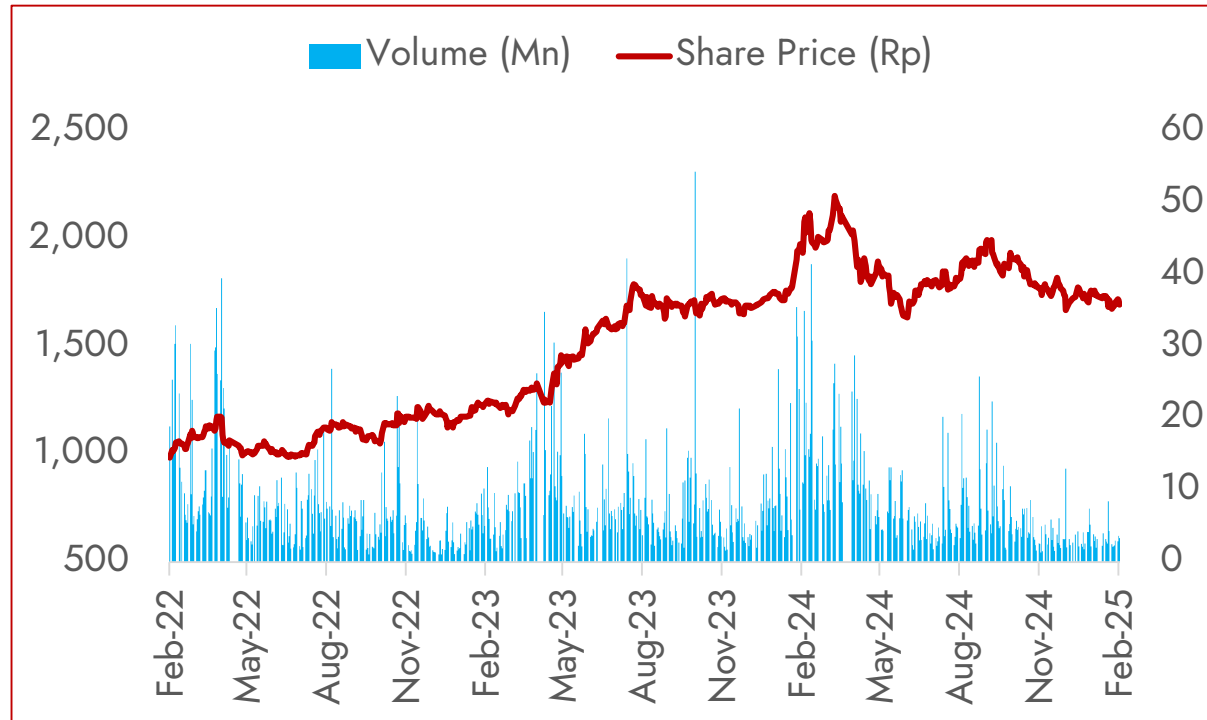
Struktur perusahaan



Data per 31 Desember 2024.

(1) Termasuk PT Commerce Kapital 1.02%

Kinerja saham dan peringkat perusahaan



Data per 19 Februari 2025

Harga saham	Rp 1,695 / share
Jumlah saham	25.14 bn shares
Kapitalisasi Pasar	Rp 41.76 tn
P/BV	0.83x
P/E	6.42x

Sumber: Capital IQ

Lembaga Pemeringkat	Kategori	Peringkat
Moody's	<i>Outlook</i>	Stabil
	<i>Counterparty Risk Rating</i>	A3/P-2
	<i>Bank Deposits</i>	Baa1/P-2
	<i>Baseline Credit Assessment</i>	Baa3
	<i>Adjusted Baseline Credit Assessment</i>	baa1
	<i>Counterparty Risk Assessment</i>	A3(cr)/P-2(cr)
	<i>Issuer Rating</i>	Baa1
Pefindo	<i>Outlook</i>	Stabil
	<i>Corporate Rating</i>	idAAA
	<i>Shelf Registration Bond Rating</i>	idAAA
	<i>Subordinated Bonds</i>	IdAA
	Sukuk Mudharabah	idAAA(sy)

Disclaimers

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Terima kasih!

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