

Paparan Publik Tahunan 2021

PT Bank CIMB Niaga Tbk

Jakarta, 24 November 2021

 Kejar Mimpi



Agenda

Tentang CIMB Niaga

1

Strategi Bisnis Perusahaan

2

Tinjauan Kinerja Triwulan III 2021

3

Kesimpulan dan Penutup

4

Tentang CIMB Niaga



CIMB NIAGA'S FOOTPRINT

Kota	Jaringan Kantor	Digital lounges	Cabang Syariah
98	424	37	31

Anak Usaha (CNAF)	ATMs	EDC & QR
35	4,512	246,924

Nasabah	Karyawan	51%
7 M	12,180	49%

DIGITAL CAPABILITIES

OCTO Mobile	OCTO Clicks	Rekening Ponsel	Kontribusi Transaksi Branchless Banking
2.7 M	1.5 M	4.9 M	96%

2

BANK SWASTA TERBESAR KE-2 BERDASARKAN TOTAL ASET



1

UNIT USAHA SYARIAH TERBESAR BERDASARKAN TOTAL ASET

FINANCIAL HIGHLIGHTS

Total Aset	CAR
Rp 295 T	22.6%

Total Kredit	Simpanan Nasabah
Rp 177 T	Rp 228 T

Laba Bersih *	ROE *
Rp 3.2 T	11.2%

FOCUSED UNIVERSAL BANK

Total Kredit berdasarkan Segmen



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



DAVID RICHARD THOMAS **
Komisaris

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

***) Mengundurkan diri efektif per 31 Mei 2021 dan akan disampaikan untuk memperoleh keputusan RUPS yang akan datang

Direksi



TIGOR M. SIAHAAN *
Presiden Direktur



LEE KAI KWONG
Direktur Strategi, Keuangan &
SPAPM



JOHN SIMON
Direktur Tresuri & Pasar Modal



VERA HANDAJANI **
Direktur Manajemen Risiko



LANI DARMAWAN
Direktur Perbankan Konsumer



PANDJI P. DJAJANEGARA
Direktur Perbankan Syariah



FRANSISKA OEI
Direktur Kepatuhan, *Corporate*
Affairs & Hukum

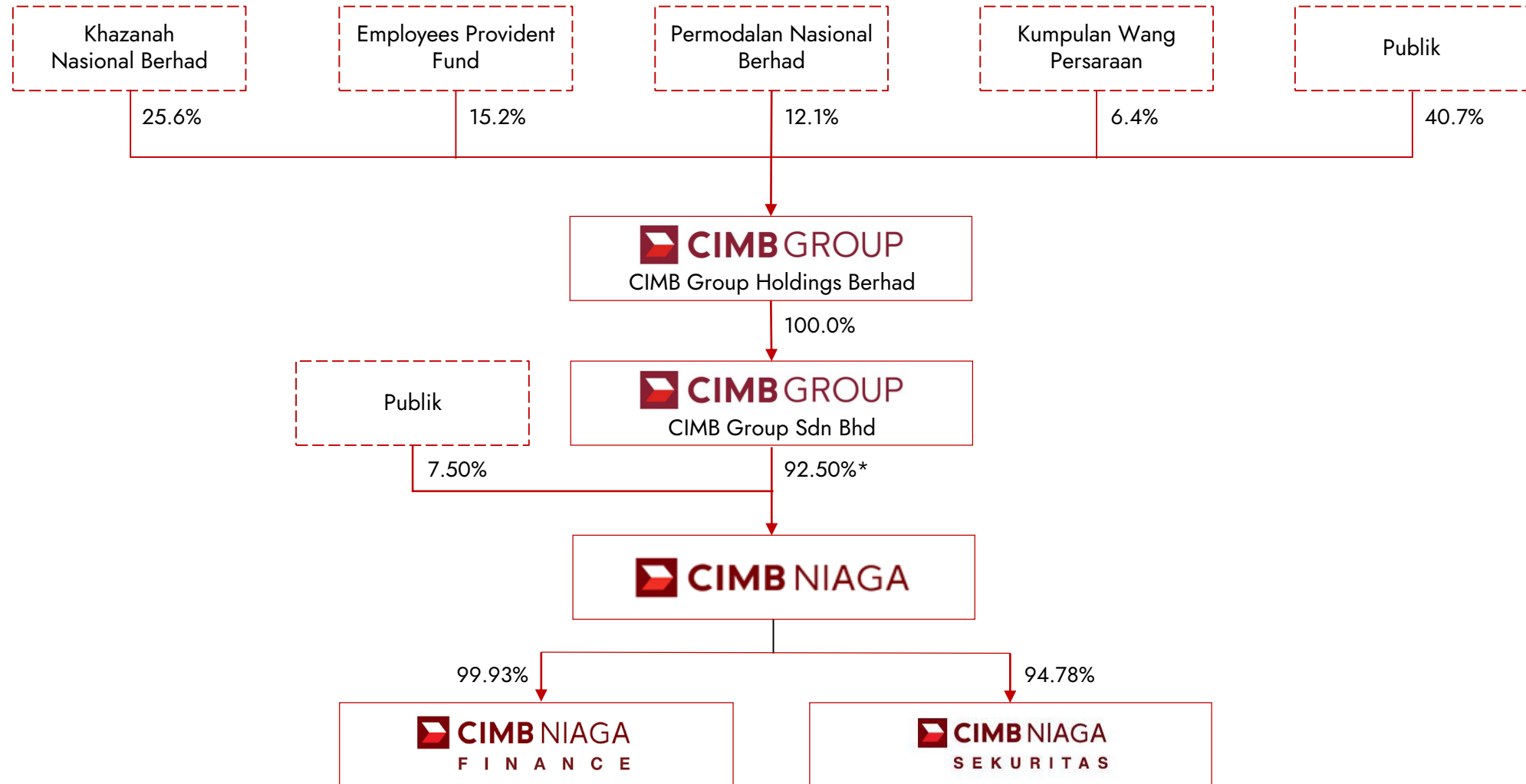


TJIOE MEI TJUE
Direktur Operasional & IT

*) Mengundurkan diri efektif per 21 Oktober 2021 dan akan akan disampaikan untuk memperoleh keputusan RUPS yang akan datang

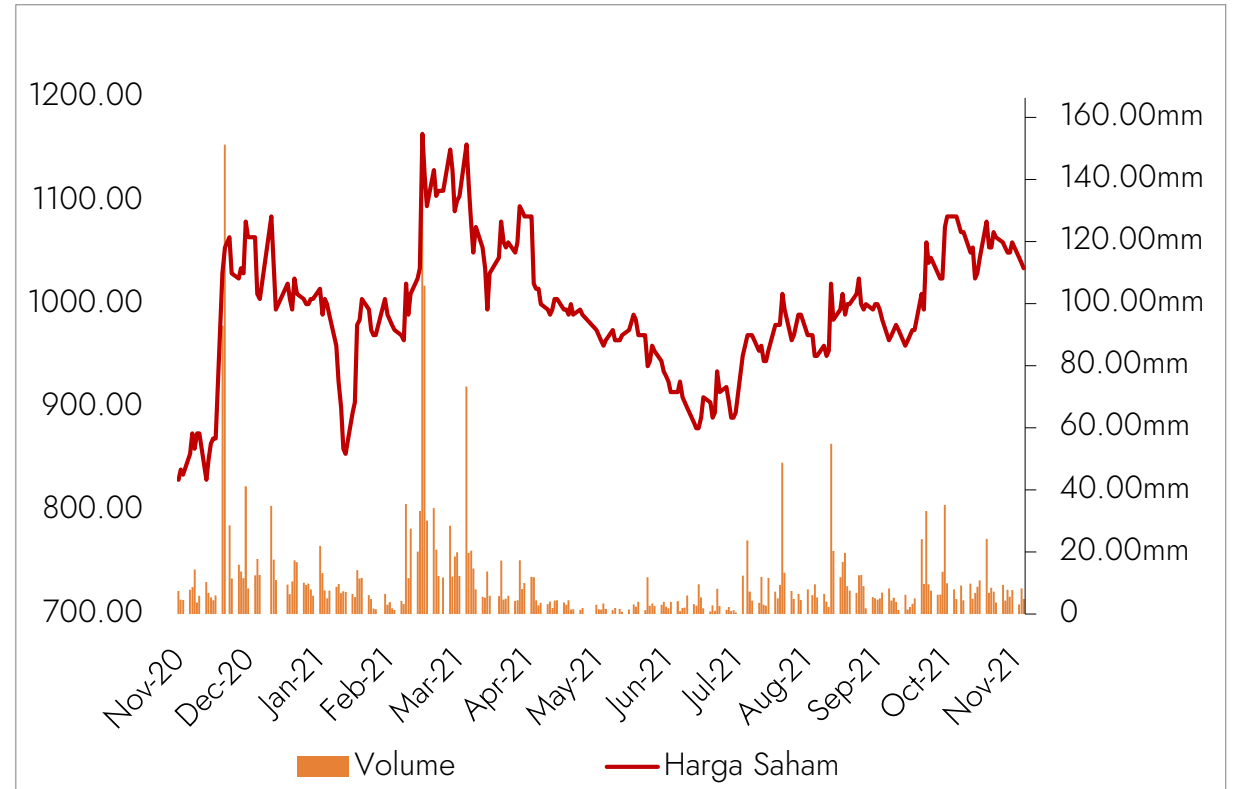
***) Mengundurkan diri efektif per 1 Agustus 2021 dan akan akan disampaikan untuk memperoleh keputusan RUPS yang akan datang

Struktur Perusahaan



Peringkat Kredit dan Kinerja Saham

Lembaga	Kategori	Peringkat
Fitch Rating	Long-Term – Foreign Currency IDR	BBB-/Negative
	Short-Term – Foreign Currency IDR	F3
	Viability Rating	bb
	Support Rating	2
	National Long-Term Rating	AA+(idn)/Negative
	National Short-Term Rating	F1+(idn)
Moody's	Outlook	Stable
	Counterparty Risk Rating	Baa1/P-2
	Bank Deposits	Baa2/P-2
	Baseline Credit Assessment	ba1
	Adjusted Baseline Credit Assessment	baa2
	Counterparty Risk Assessment	Baa1(cr)/P-2(cr)
	Issuer Rating	Baa2
Pefindo	Corporate Rating	idAAA/Stable
	Shelf Registration Bond Rating	idAAA
	Subordinated Bonds	IdAA
	Sukuk Mudharabah	idAAA(sy)



	Data per 17 November 2021
Harga saham	Rp 1,035 / saham
Jumlah lembar saham	24.93 mil saham
Kapitalisasi pasar	Rp 25.8 tn (+/- US\$ 1.8 mil)

Sumber: Capital IQ

Strategi Bisnis Perusahaan

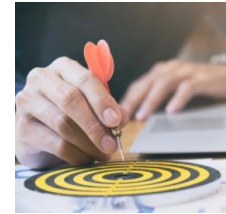


Strategi Bisnis Jangka Panjang



Aspirasi

Menjadi Bank Pilihan bagi Nasabah Segmen Bisnis maupun Konsumer di Indonesia



Tujuan Strategis

Imbal hasil keuangan yang berkelanjutan

5 Pilar Strategi

FOKUS PADA KEAHLIAN UTAMA



1

PENINGKATAN CASA



2

DISIPLIN DALAM PENGELOLAAN BIAYA



3

PENJAGAAN MODAL & KESIMBANGAN BUDAYA RISIKO



4

PEMANFAATAN TEKNOLOGI INFORMASI



5

Compliance and simplify governance

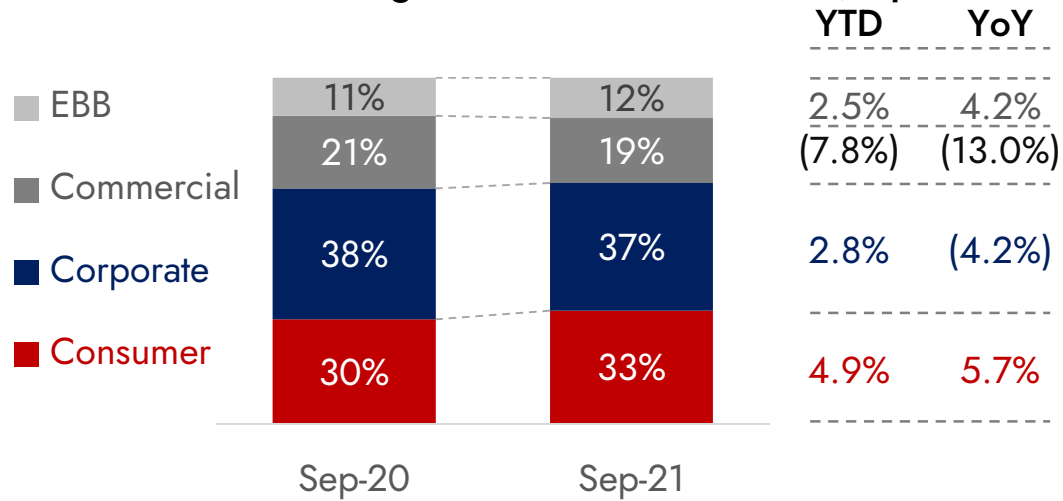
Customer centricity

Transform fundamentals

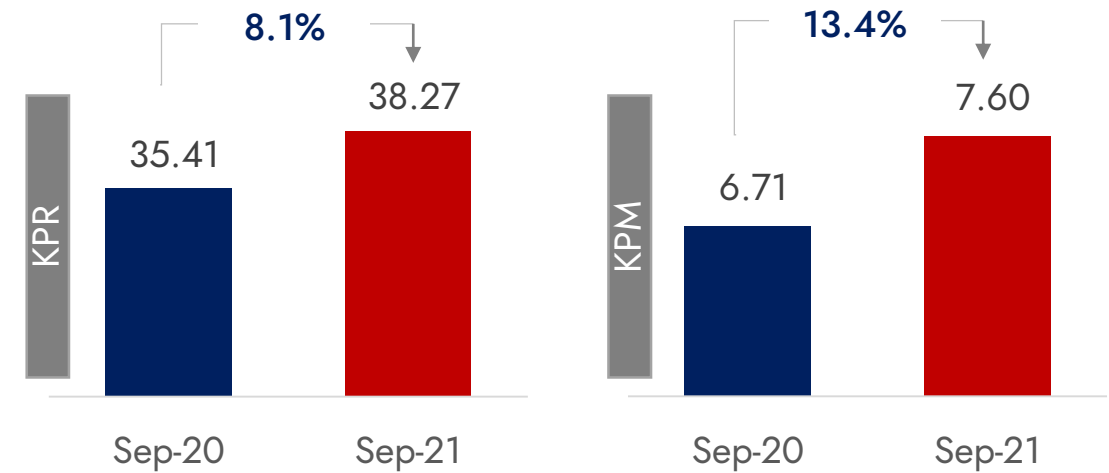
Sustainability

Melaju Ke Arah yang Tepat

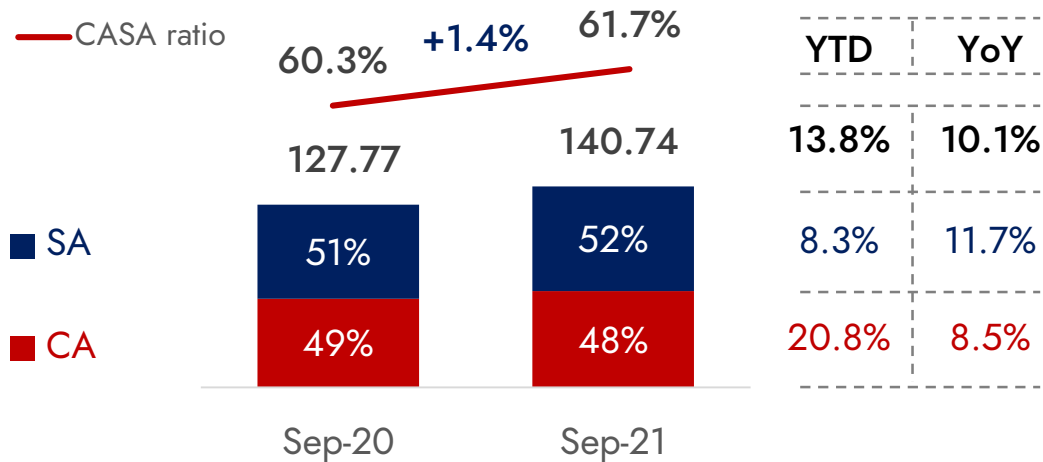
Kredit Berdasarkan Segmen dan Pertumbuhan, Rp tn



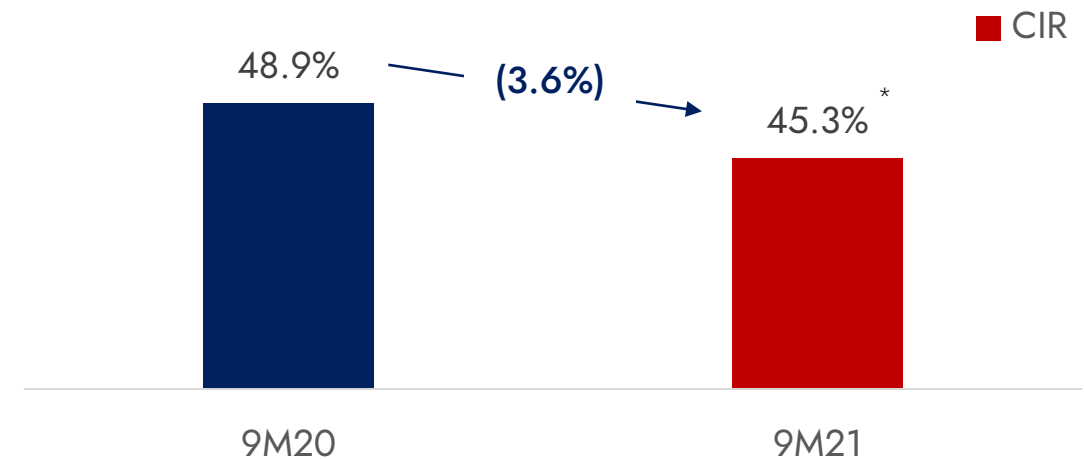
Pertumbuhan Yang Kuat di Segmen KPR dan KPM, Rp tn



Rasio CASA - Prioritas Strategis Jangka Panjang Kami, Rp tn



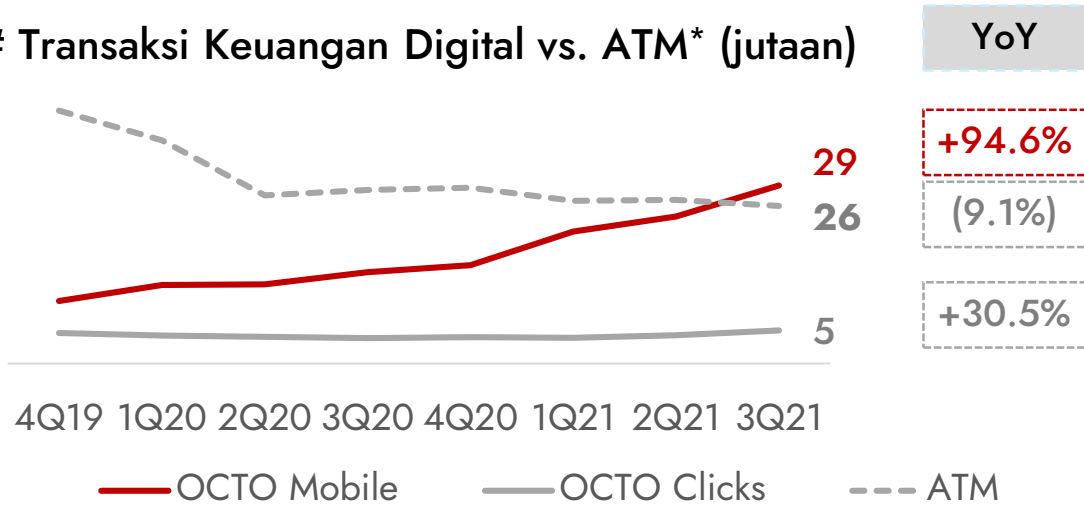
Pengelolaan Biaya yang Baik dan Perbaikan Efisiensi



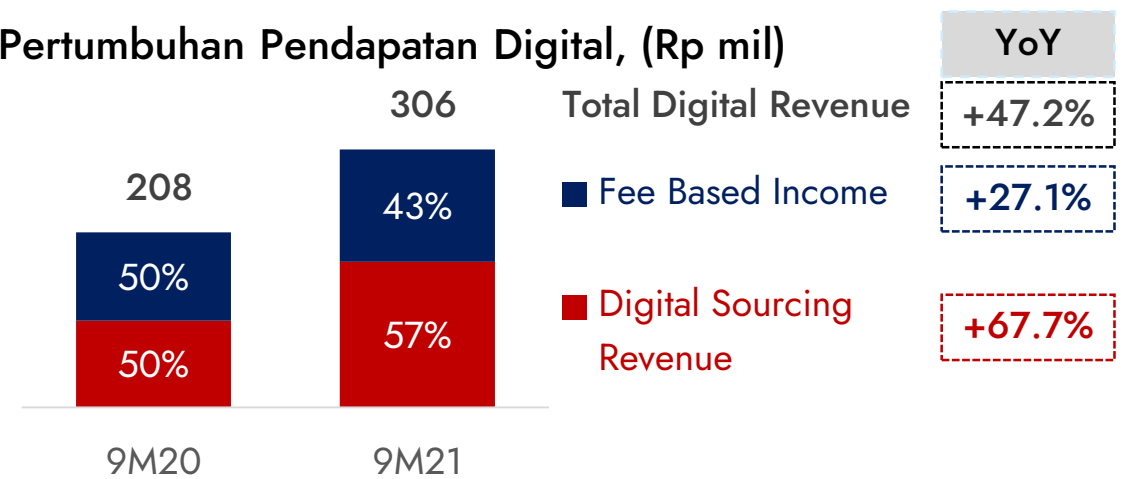
* Tidak termasuk Exceptional Items

Pola Pikir Digital dan Layanan Prima Merupakan Kunci Sukses Kami

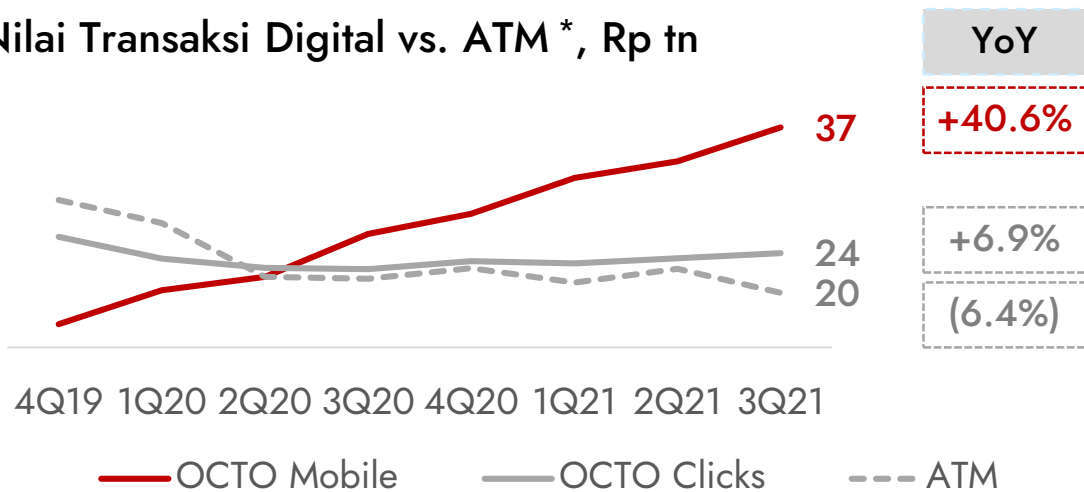
Transaksi Keuangan Digital vs. ATM* (jutaan)



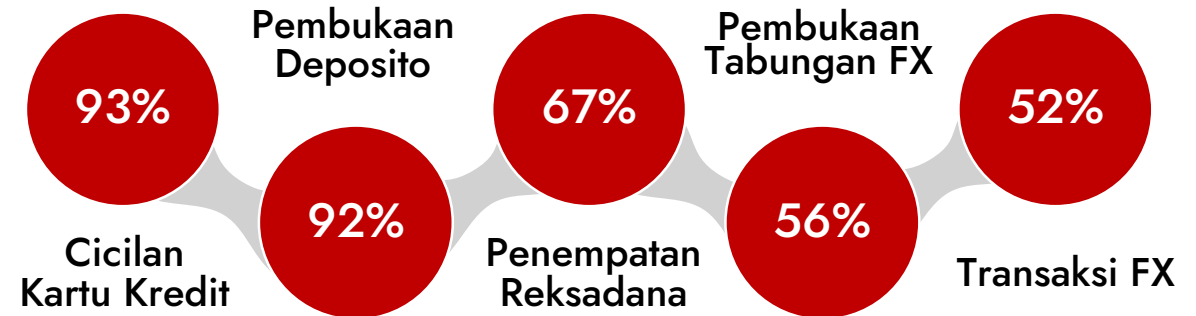
Pertumbuhan Pendapatan Digital, (Rp mil)



Nilai Transaksi Digital vs. ATM*, Rp tn



Kontribusi Transaksi Digital Triwulan III 2021



* ATM termasuk CDM, CRM, and MDM

Tinjauan Kinerja Triwulan III 2021



Ringkasan Kinerja Triwulan III 2021

1	Pertumbuhan laba bersih yang solid dan tetap mempertahankan ROE dua digit	LABA BERSIH (% YoY) * 74.0% vs. 9M20	ROE (%) * 11.2% vs. 6.6% 9M20
2	Pertumbuhan CASA yang kuat dan NIM yang tetap terjaga	RASIO CASA (%) 61.7% vs. 60.3% in 9M20	NIM (%) 5.00% vs. 4.93% in 9M20
3	Pengelolaan biaya berkelanjutan meningkatkan efisiensi beban operasional	CIR (%) * 45.3% vs. 48.9% in 9M20	BEBAN OPERASIONAL (%) * 0.5% vs. 9M20
4	Likuiditas yang terjaga kuat dan pengelolaan modal yang baik	LDR (%) 76.7% vs. 83.9% in 9M20	CAR (%) 22.6% vs. 20.9% in 9M20
5	Perbaikan NPL dan pencadangan yang konservatif	NPL BRUTO (%) 3.4% vs. 3.9% in 9M20	LLC (%) 217.2% vs. 163.4% in 9M20

* Tidak termasuk *Exceptional Items*

Ikhtisar Posisi Keuangan - Konsolidasian

(Rp tn)	Sep-20	Dec-20	Jun-21	Sep-21	QoQ	YTD	YoY
Kas & Investasi Jangka Pendek	29.21	28.04	22.66	31.80	40.4%	13.4%	8.9%
Obligasi Pemerintah & Efek Efek	55.22	65.16	73.59	72.69	(1.2%)	11.6%	31.6%
Kredit	180.85	174.75	173.35	176.95	2.1%	1.3%	(2.2%)
Total Aset	281.70	280.94	288.93	295.40	2.2%	5.1%	4.9%
Giro	62.00	55.86	64.67	67.27	4.0%	20.4%	8.5%
Tabungan	65.77	67.86	71.34	73.47	3.0%	8.3%	11.7%
Deposito	84.08	83.81	82.06	87.22	6.3%	4.1%	3.7%
Simpanan Nasabah	211.86	207.53	218.07	227.96	4.5%	9.8%	7.6%
Total Kewajiban	241.65	239.90	247.54	252.87	2.2%	5.4%	4.6%
Ekuitas	40.05	41.04	41.39	42.53	2.8%	3.6%	6.2%

Ikhtisar Laporan Laba Rugi – Konsolidasian

(Rp bn)	2Q21	3Q21	QoQ	9M20	9M21	YoY
Pendapatan Bunga	4,652	4,804	3.3%	15,589	14,229	(8.7%)
Beban Bunga	(1,383)	(1,454)	5.2%	(6,331)	(4,341)	(31.4%)
Pendapatan Bunga Bersih	3,269	3,350	2.5%	9,258	9,888	6.8%
Pendapatan Selain Bunga	1,189	948	(20.3%)	3,023	3,437	13.7%
Pendapatan Operasional	4,458	4,298	(3.6%)	12,281	13,325	8.5%
Beban Operasional *	(2,018)	(2,001)	(0.9%)	(6,004)	(6,031)	0.5%
Pendapatan Operasional Sebelum Provisi *	2,440	2,297	(5.9%)	6,277	7,294	16.2%
Beban Provisi	(899)	(948)	5.4%	(3,653)	(3,103)	(15.1%)
Laba Sebelum Pajak *	1,541	1,349	(12.5%)	2,624	4,191	59.7%
<i>Laba Sebelum Pajak (Laporan Publikasi)</i>	<i>1,500</i>	<i>1,297</i>	<i>(13.5%)</i>	<i>2,624</i>	<i>4,098</i>	<i>56.2%</i>
Laba Bersih *	1,177	1,070	(9.1%)	1,864	3,243	74.0%
<i>Laba Bersih (Laporan Publikasi)</i>	<i>1,137</i>	<i>1,018</i>	<i>(10.4%)</i>	<i>1,864</i>	<i>3,150</i>	<i>69.0%</i>

* Tidak termasuk *Exceptional Items*

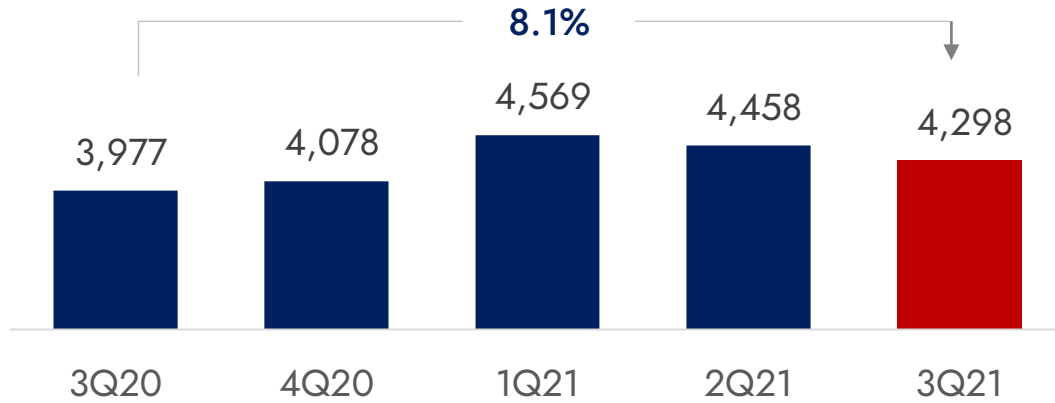
Rasio Keuangan Penting - Konsolidasian

(%)	2Q21	3Q21	9M20	9M21	YoY
ROA *	1.7%	1.5%	0.9%	1.6%	↑
ROE *	12.3%	10.7%	6.6%	11.2%	↑
NIM	5.05%	4.84%	4.93%	5.00%	↑
Pendapatan Selain Bunga / Total Pendapatan	26.7%	22.1%	24.6%	25.8%	↑
Rasio Biaya Terhadap Pendapatan (CIR) *	45.3%	46.6%	48.9%	45.3%	↓
Rasio Dana Murah (Rasio CASA)	62.4%	61.7%	60.3%	61.7%	↑
<i>Loan to Deposit (LDR)</i>	78.4%	76.7%	83.9%	76.7%	↓
NPL – Bruto	3.2%	3.4%	3.9%	3.4%	↓
NPL – Bersih	1.3%	1.1%	1.5%	1.1%	↓
Biaya Kredit (<i>Cost of Credit</i>)	2.4%	2.1%	2.6%	2.5%	↓
<i>Loan Loss Coverage</i>	223.5%	217.2%	163.4%	217.2%	↑

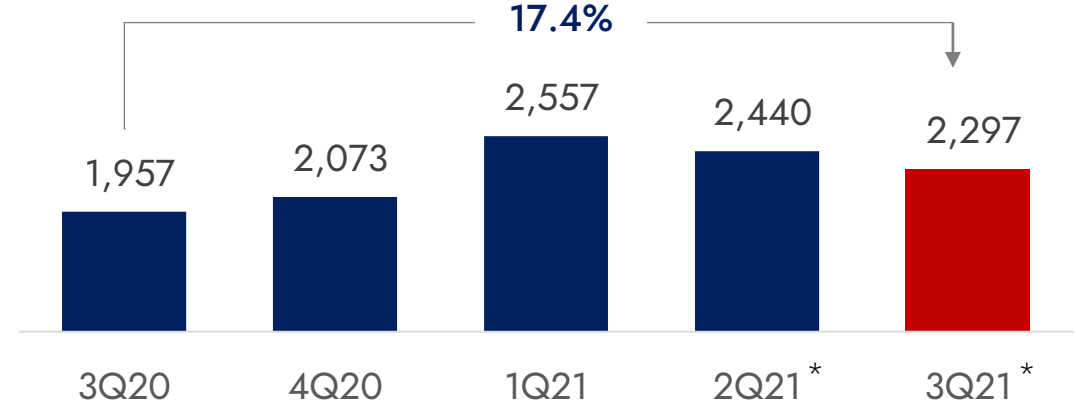
* Tidak termasuk *Exceptional Items*

Tren Laba Triwulanan

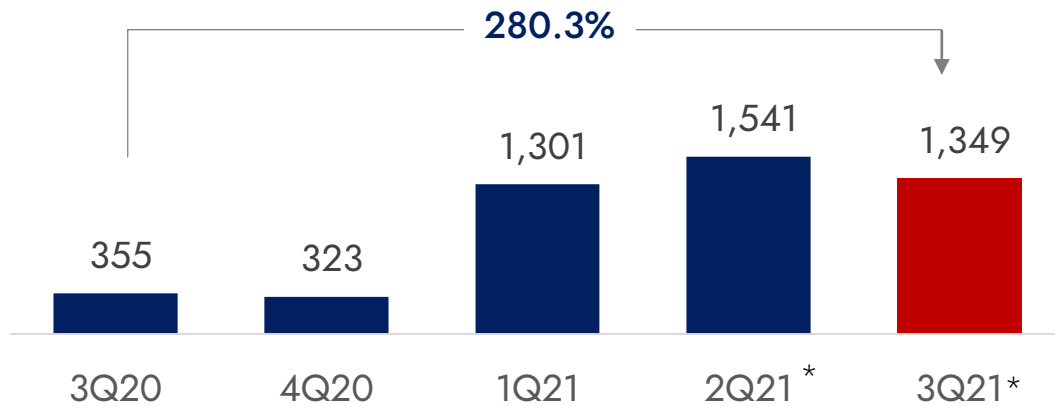
Tren Pendapatan Operasional, Rp mil.



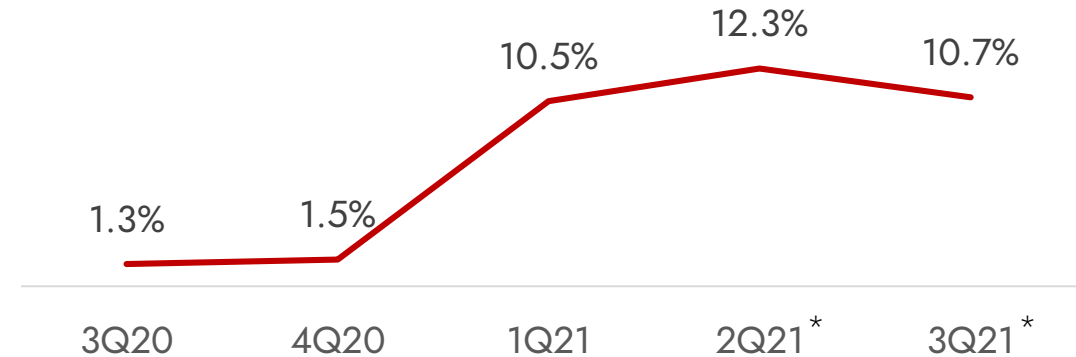
Tren Pendapatan Operasional Sebelum Provisi, Rp mil.



Tren Pendapatan Sebelum Pajak, Rp mil.



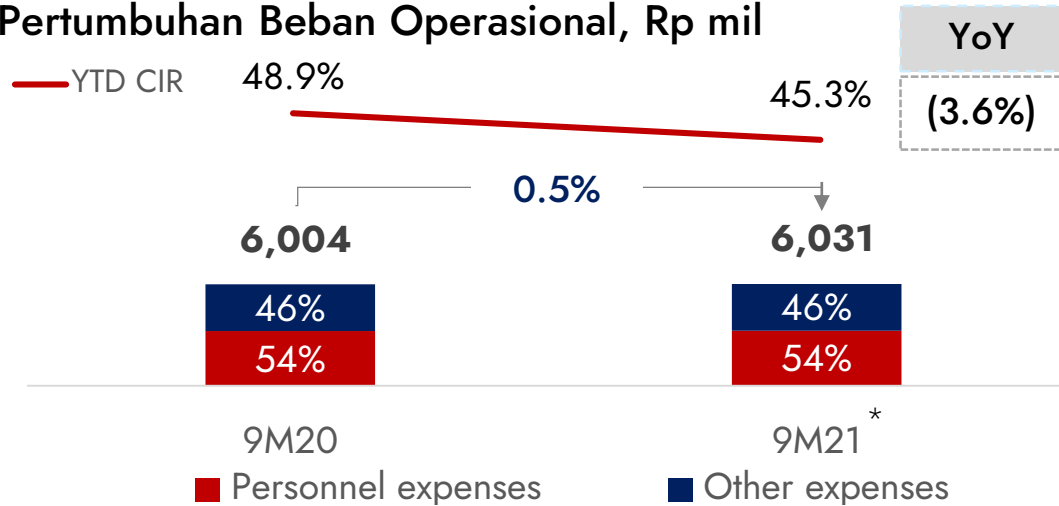
Tren ROE



* Tidak termasuk *Exceptional Items*

Efisiensi Beban Operasional

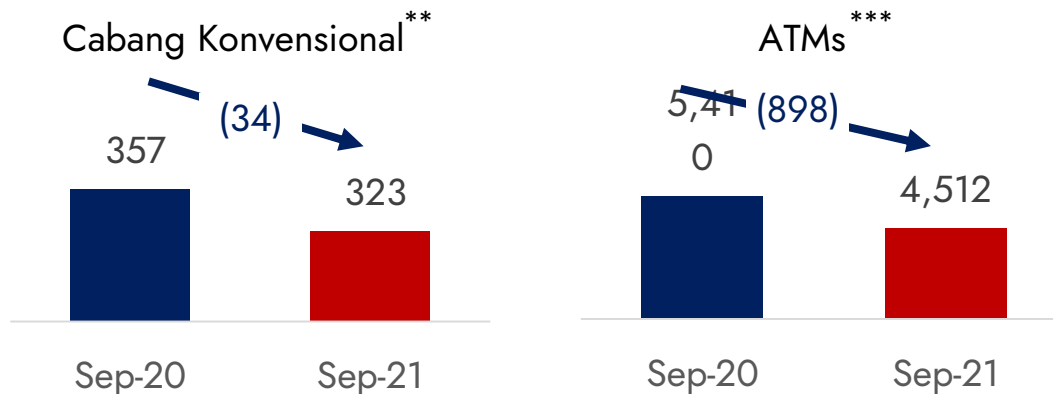
Pertumbuhan Beban Operasional, Rp mil



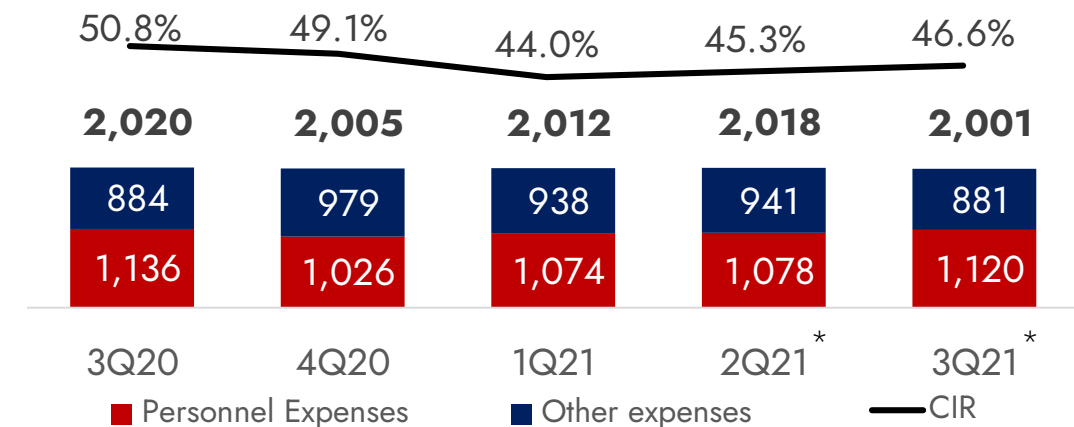
Rincian Beban Operasional, Rp mil.

(Rp bn)	3Q21*	QoQ	9M21*	YoY
Beban Tenaga Kerja	1,120	4.0%	3,272	0.8%
Beban Lain-lain	881	(6.4%)	2,759	0.0%
Beban Operasional	2,001	(0.9%)	6,031	0.5%

Rasionalisasi Jumlah Jaringan Konvensional



Trend Beban Operasional (Rp mil) dan CIR



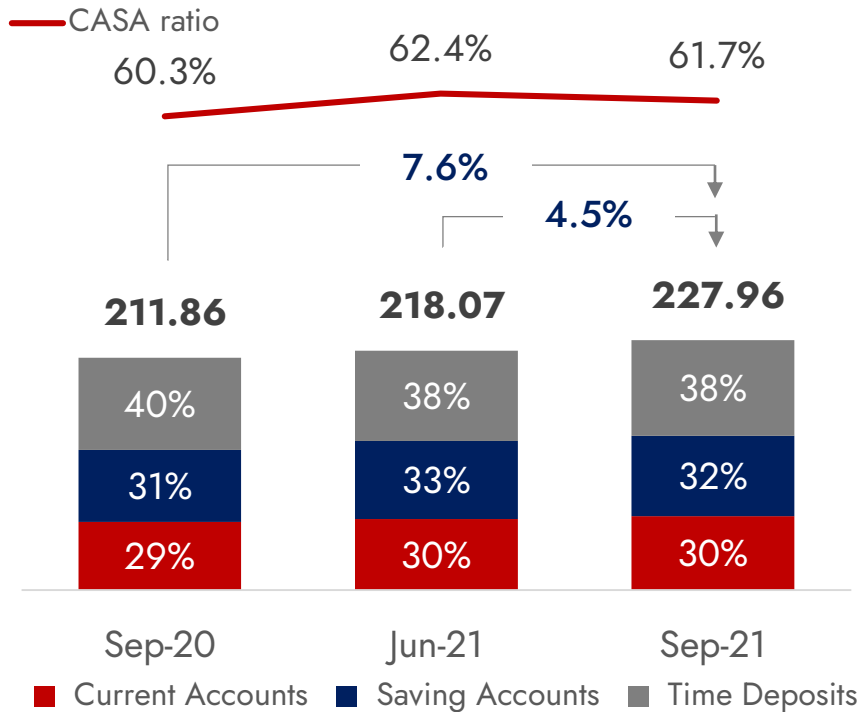
* Tidak termasuk *Exceptional Item*

** Hanya cabang konvensional, tidak termasuk 37 Digital Lounges, 33 Kas Mobil, dan 31 Cabang Syariah

*** ATMs termasuk CDM, CRM, and MDM

Simpanan Nasabah

Rasio CASA dan Komposisi Simpanan Nasabah, Rp tn.

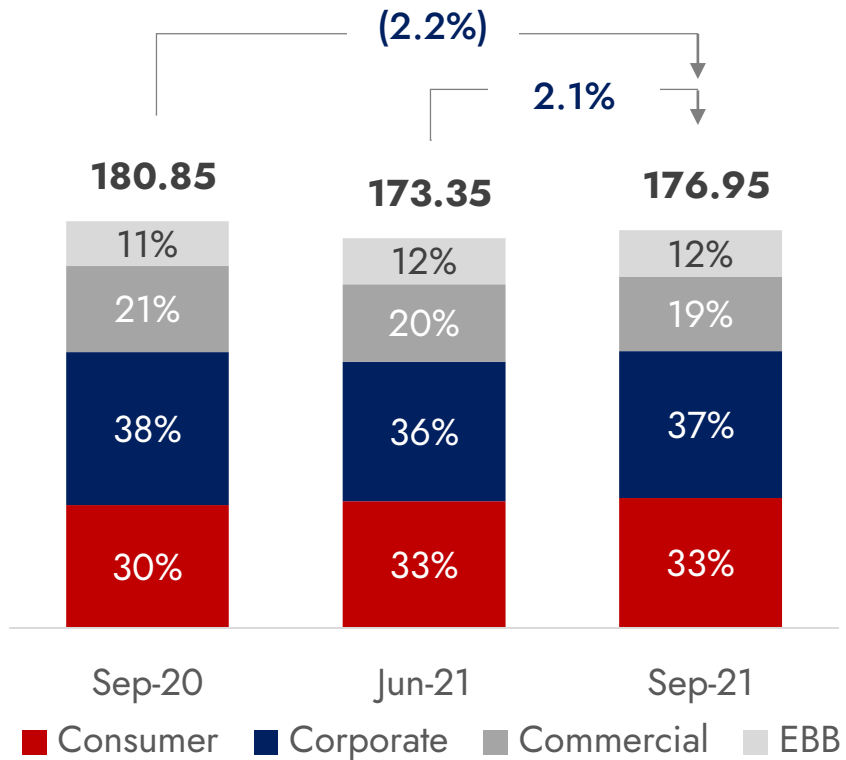


Pertumbuhan Simpanan Nasabah

(Rp tn)	Sep-20	Jun-21	Sep-21	QoQ	YTD	YoY
CASA	127.77	136.01	140.74	3.5%	13.8%	10.1%
Giro	62.00	64.67	67.27	4.0%	20.4%	8.5%
Tabungan	65.77	71.34	73.47	3.0%	8.3%	11.7%
Deposito	84.08	82.06	87.22	6.3%	4.1%	3.7%
Simpanan Nasabah	211.86	218.07	227.96	4.5%	9.8%	7.6%

Kinerja Kredit

Komposisi Kredit Berdasarkan Segmen, Rp tn.

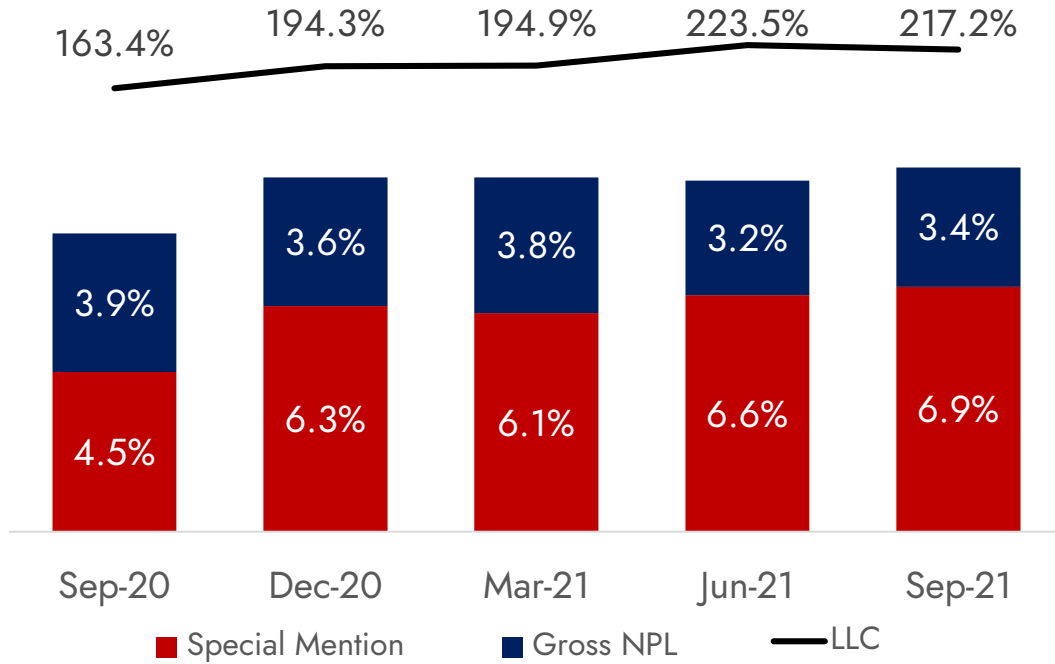


Pertumbuhan Kredit Berdasarkan Segmen

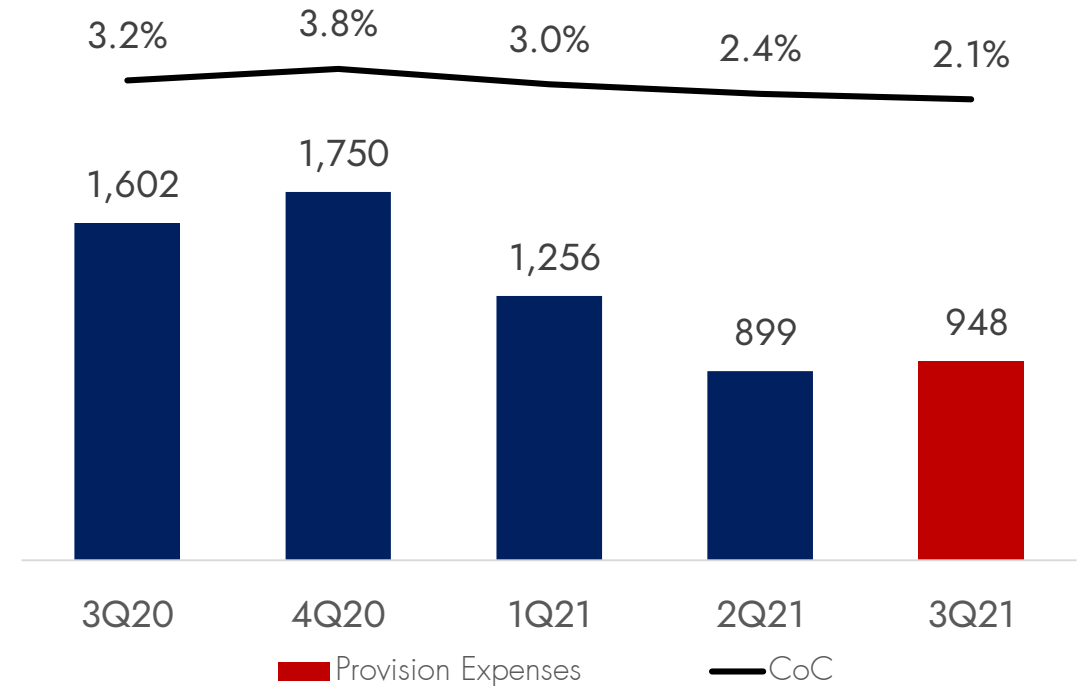
(Rp tn)	Sep-20	Jun-21	Sep-21	QoQ	YTD	YoY
Konsumer	54.68	56.40	57.78	2.5%	4.9%	5.7%
KPR	35.41	37.20	38.27	2.9%	6.9%	8.1%
Kartu Kredit	8.82	8.31	8.24	(0.8%)	(7.3%)	(6.5%)
KPM	6.71	7.27	7.60	4.6%	12.6%	13.4%
Lain-lain	3.74	3.62	3.67	1.4%	0.8%	(1.9%)
Korporasi	68.25	61.95	65.37	5.5%	2.8%	(4.2%)
Komersial	38.08	34.49	33.13	(3.9%)	(7.8%)	(13.0%)
UKM	19.84	20.51	20.67	0.8%	2.5%	4.2%
Total Kredit	180.85	173.35	176.95	2.1%	1.3%	(2.2%)

Kualitas Aset

Tren *Special Mention*, NPL - Bruto dan LLC

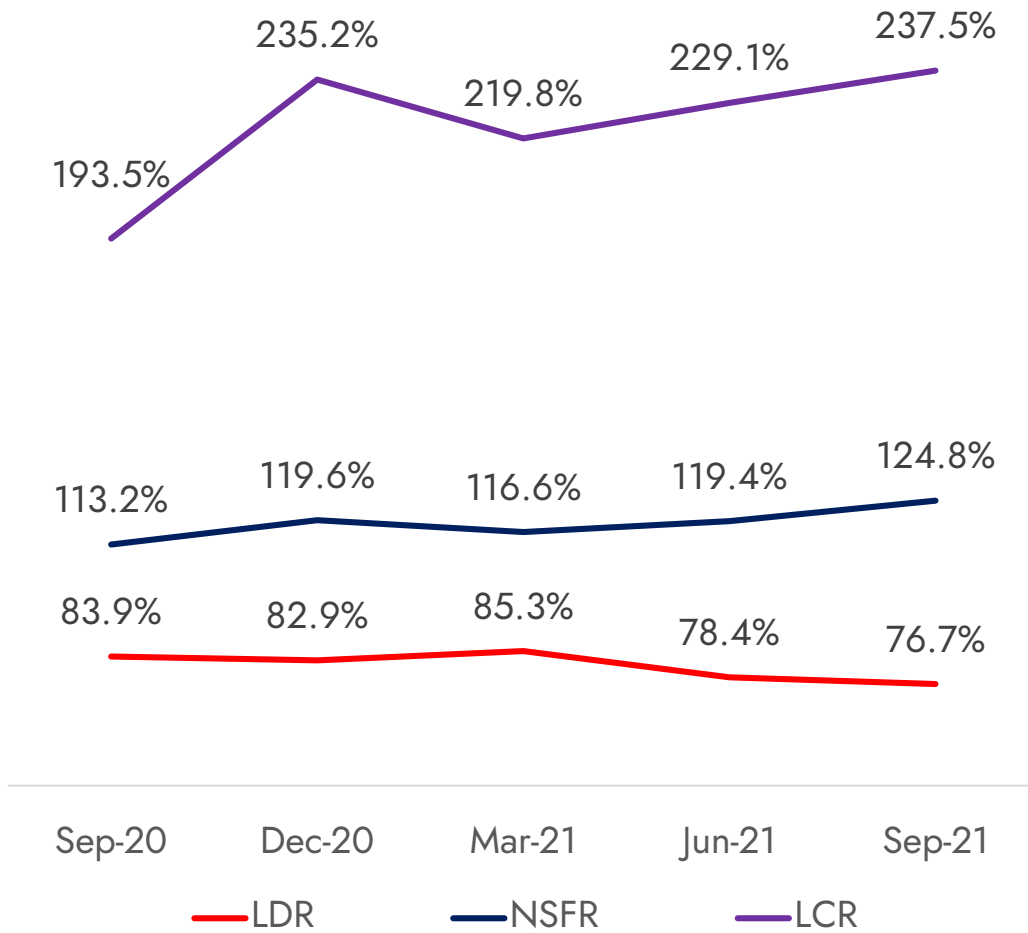


Tren Biaya Kredit (CoC) dan Beban Provisi, Rp mil

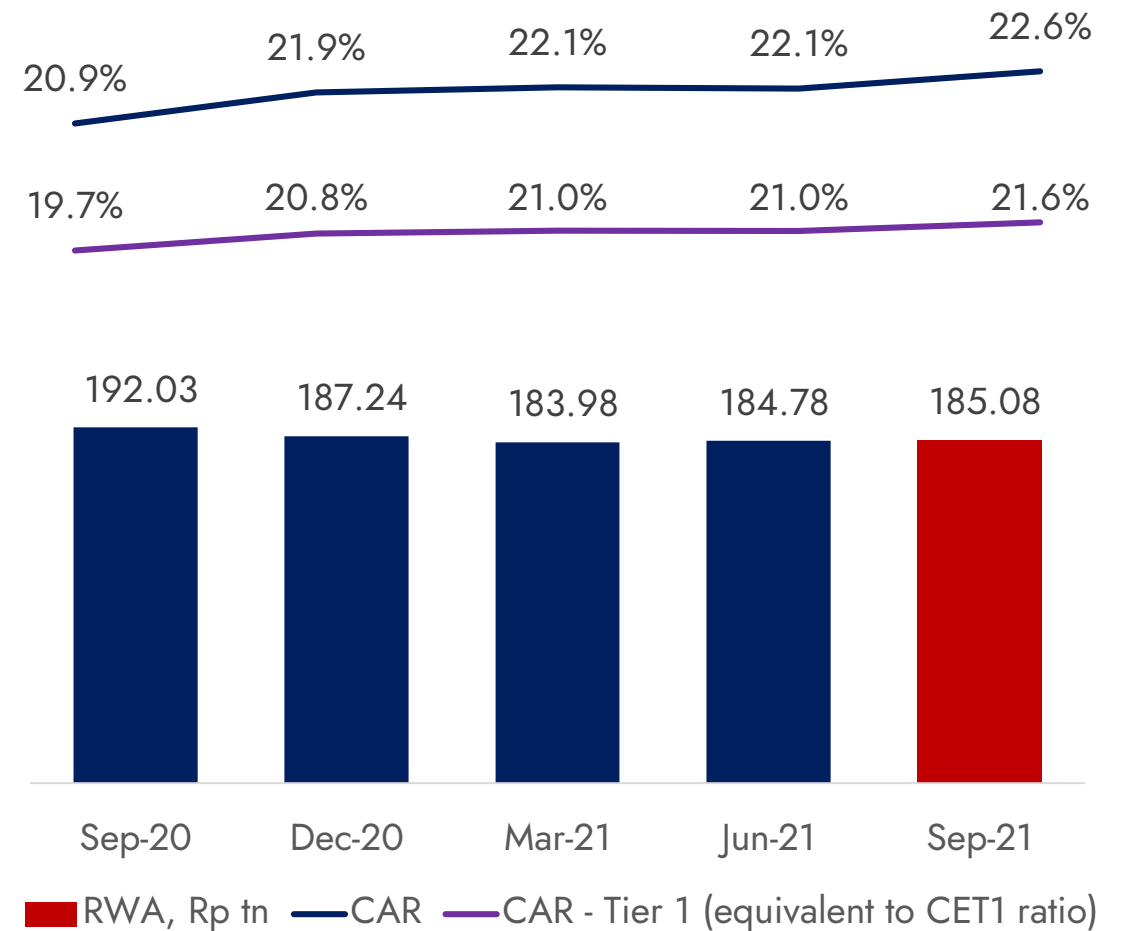


Posisi Likuiditas dan Permodalan

Posisi pendanaan dan likuiditas yang solid

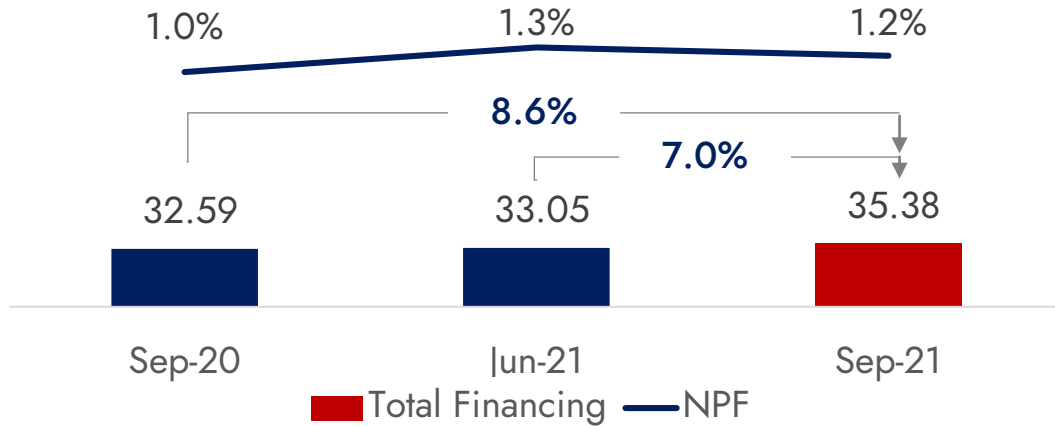


Posisi permodalan yang kokoh

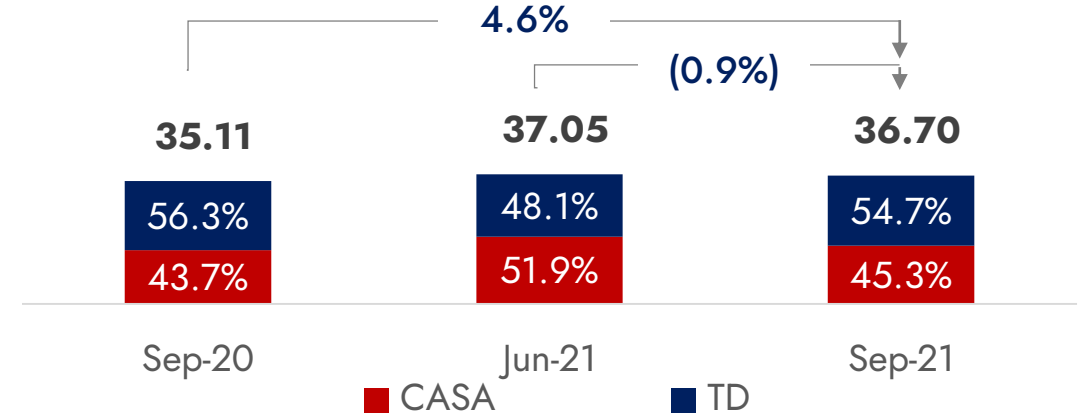


Perbankan Syariah

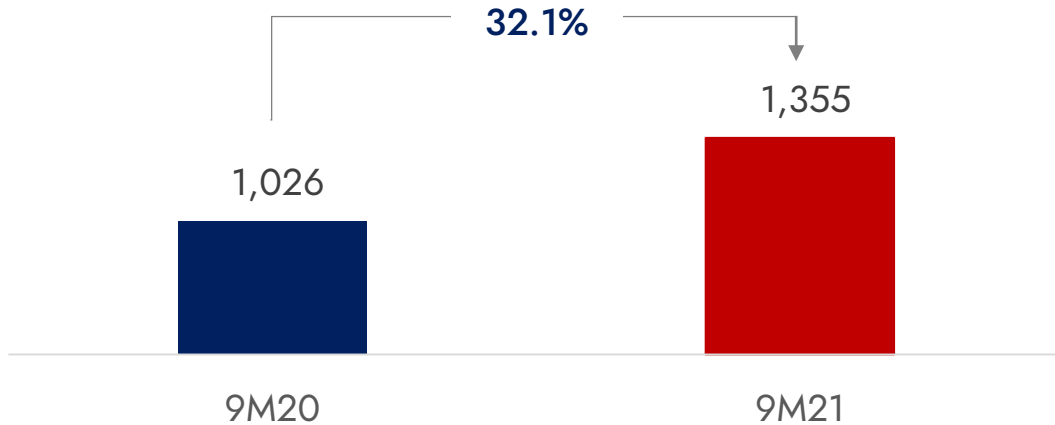
Pertumbuhan Pembiayaan, Rp tn.



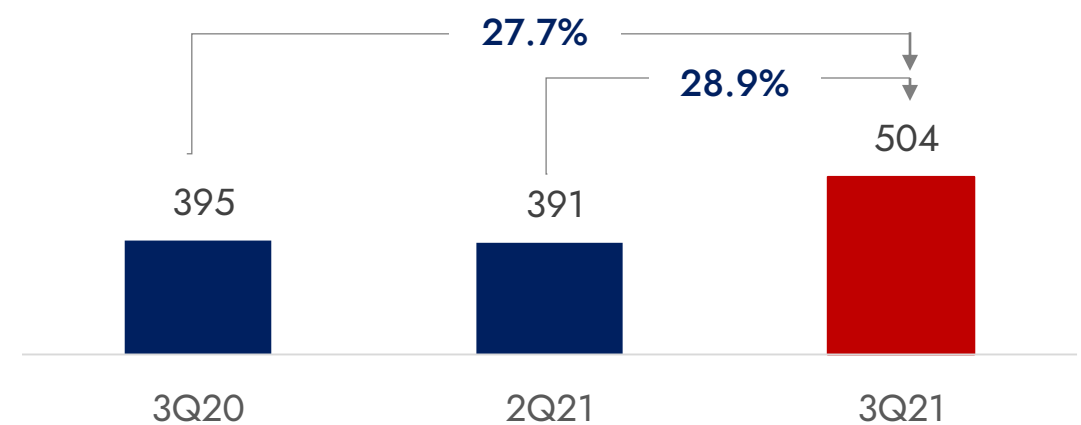
Pertumbuhan Simpanan Nasabah, Rp tn.



Pertumbuhan Laba Sebelum Pajak 9M21, Rp mil.



Pertumbuhan Laba Sebelum Pajak Triwulan III 2021, Rp mil



Kesimpulan dan Penutup



Kesimpulan dan Penutup

- 1 Kinerja keuangan triwulan III 2021 yang positif ditengah gelombang kedua varian Delta COVID-19
- 2 Tetap fokus pada kesehatan karyawan dan keberlanjutan bisnis para nasabah seiring dengan membaiknya indikator penanganan COVID-19 di Indonesia
- 3 Konsisten dalam eksekusi 5 pilar strategi guna mencapai tujuan memberikan imbal hasil keuangan yang berkelanjutan
- 4 Program Forward23+ termasuk didalamnya transformasi digital merupakan kunci eksekusi strategi kami
- 5 Tetap optimis dengan outlook ke depan dengan tetap mengedepankan prinsip kehati-hatian

Lampiran



Penghargaan dan Pengakuan - Triwulan III 2021

Indonesia CSR Award 2021

Indonesia Best CSR Award with Outstanding Program in Banking Financial Literacy and Education



Warta Ekonomi

Service Quality Award 2021

Category: Sharia Business Unit



Majalah Marketing

Indonesia Corporate Secretary & Corporate Communication (ICCA) Award VI 2021

2nd. The Best Informative Website

Category : Public Company – Sector : Bank - BUKU 4



Economic Review

ABF Corporate & Investment Banking Awards 2021

Sub category: (1) Corporate & Investment Bank of the Year – Indonesia; (2) Syndicated Loan of the Year – Indonesia; (3) Corporate Client Initiative of the Year – Indonesia



Asian Banking and Finance (ABF)

GRC 2021 & Performance Excellence Award

Sub category: (1) The Best GRC Overall For Corporate; (2) Governance & Performance 2021, Foreign Banking; (3) The Best Chief Information Technology Officer; (4) The Best Chief Compliance Officer; (5) The Best Chief Risk Management Officer



Business News Indonesia

Indonesia Millennial Women Brand Choice Award 2021

Best Millennial Women Brand Choice 2021 with Excellent Products and Services, untuk kategori Private Bank



Herstory

Penghargaan dan Pengakuan - Triwulan III 2021 (*cont.*)

IDX Channel Anugerah Inovasi Indonesia 2021

Main Awards, Category: Sustainability for Online Financial Literacy Innovation



IDX Channel

Best Bank 2021

Bank with Innovative Product and Services



Majalah Investor

ABF Retail Banking Awards 2021

Digital Banking Initiative of the Year
For OCTO Smart "Sales Force Tools (SFT)" Innovation



Asian Banking & Finance (ABF)

Indonesia Brand Communication Championship 2021

The Most Creative Brand Communication Digital Campaign Category for Forum Indonesia Bangkit



Majalah SWA & MIX

10th Sharia Awards

Category: (1) Excellent for Sharia Business Unit with Asset above Rp 10 tn; (2) Excellent for 5 Consecutive Years (Special Award); (3) *Tokoh Syariah 2021*: The Best Executive in Islamic Banking for Bp. Pandji Djajanegara



Infobank

Indonesia Best Multifinance Awards 2021

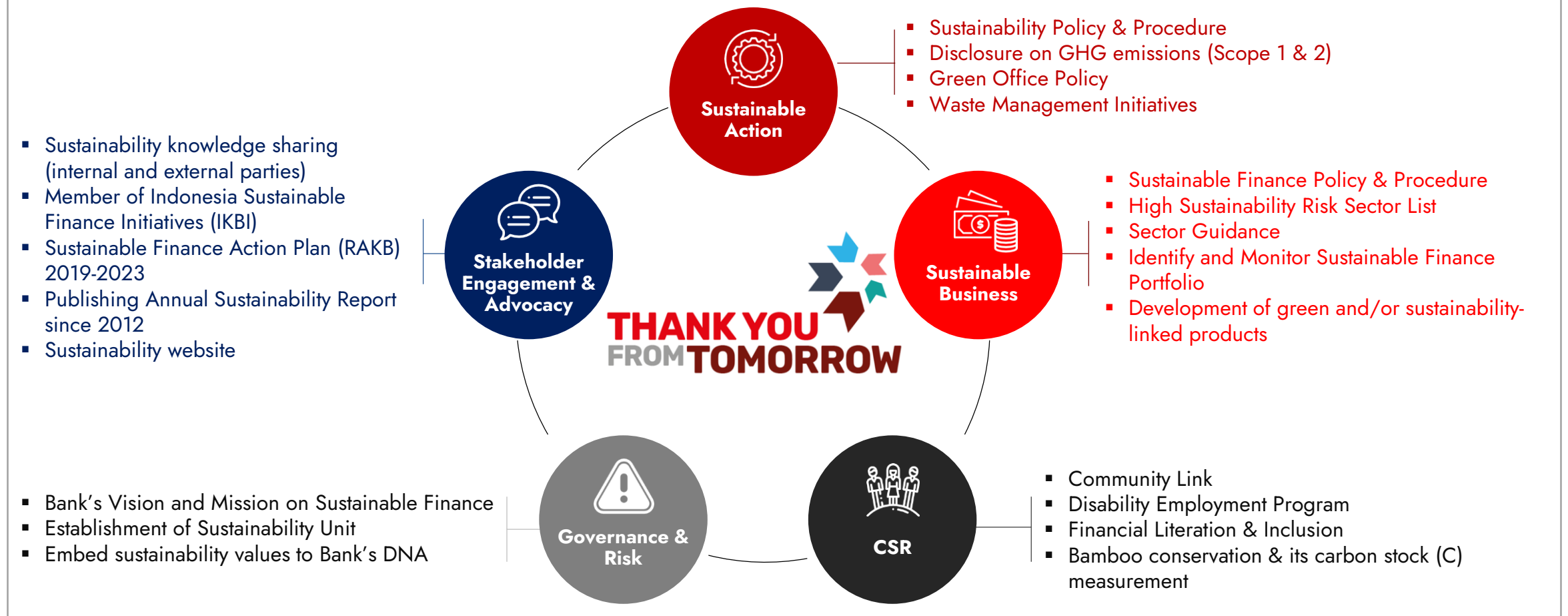
Best Multifinance 2021 with Excellent Financial Performance and Business Segmentation Development for PT CIMB Niaga Auto Finance



Majalah Warta Ekonomi

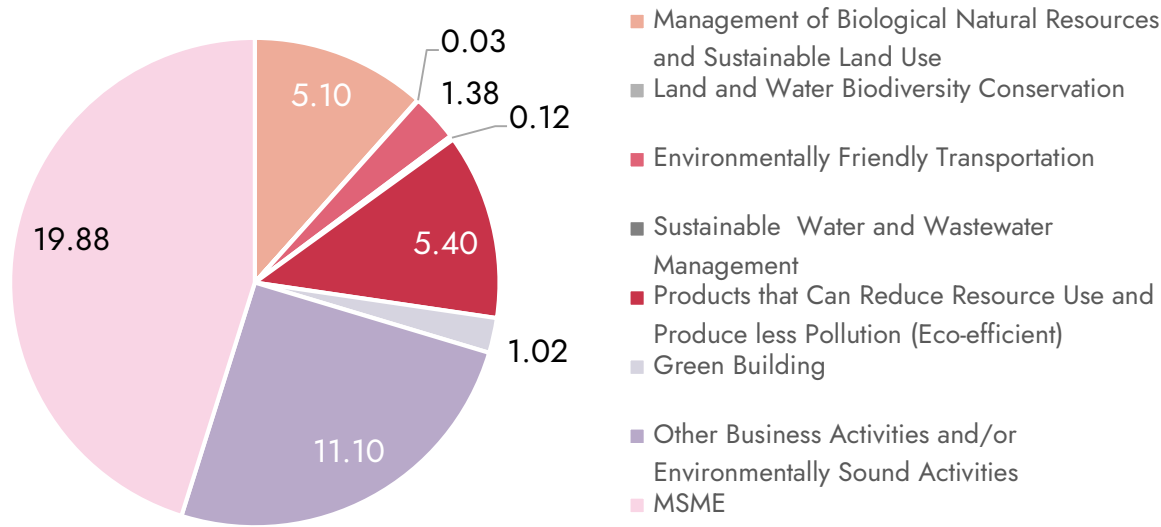
Pilar Keberlanjutan

CIMB Niaga is committed in integrating and harmonizing environmental, social, and governance (ESG) aspects in its business activities and supporting the Sustainable Development Goals (SDGs)





Kinerja Keberlanjutan

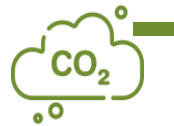
Sustainable finance portfolio, Rp tn



 CIMB Niaga's Bamboo Conservation Program has preserve potential carbon stock for more than **800 tCO₂e**.

 Bank's Digital Transaction has also supported GHG emissions potential reduction up to **20 x 10³ tCO₂e**.


 Bank's contribution to GHG emissions (Scope 1 & 2) from the operational networks is amounted \pm **34 x 10³ tCO₂e**.




Carbon saved through Bank's activities



Bank's contribution to Carbon Emissions

24% Palm Oil clients have been/ in progress to be certified by **ISPO and/or RSPO** 



55% of total MSME financing is channeled to women clients 



96% of total bank transaction went through **electronic (paperless)** banking features

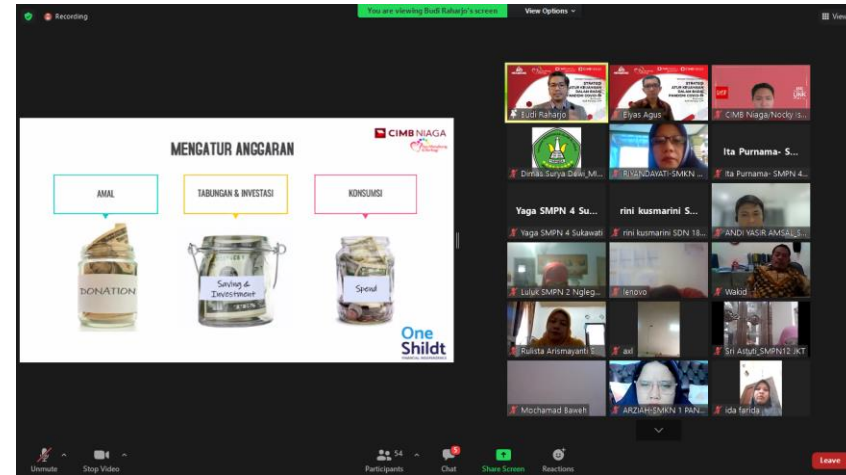
Recognitions

- Investor Magazine Awards "Emisi Korporasi Terbaik 2021"
- Indonesia Green Awards 2021 "Mempelopori Pencegahan Polusi"
- Highest Rating (A+) for Sustainability Report from Foundation for International Human Rights Reporting Standards (FIHRRST)
- Indonesia CSR Awards 2021 (Warta Ekonomi) "Indonesia Best CSR Award in Banking Financial Literacy and Education"
- IDX Channel Anugerah Inovasi Indonesia 2020 for "Bamboo Conservation Program"
- IDX Channel Anugerah Inovasi Indonesia 2021 "Financial Literacy Program"

Tanggung Jawab Sosial Perusahaan - Triwulan III 2021



Supporting disability people to have working skill and working experience, Barista Coffee Training for disabilities.



Online financial literacy for teacher with theme 'Financial Management Strategy in COVID-19 Pandemic'



Thru "One Million Books Program" CIMB Niaga donated 778 educational books to 6 foundations in 6 different cities



CIMB Niaga in collaboration with KEHATI Foundation and Du Anyam held a bamboo weaving training in Flores - NTT

Disclaimers

This Presentation is not intended to form the basis of any investment decision with respect to PT Bank CIMB Niaga Tbk (“CIMB Niaga” or the “Company”), Neither this Presentation nor anything contained herein shall form the basis of, or be relied upon in connection with, any contract or commitment whatsoever, This Presentation is based solely upon information, estimates and projections (the “Information”) of the Company, No representation or warranty, express or implied, is or will be made by the Company in relation to, and no responsibility or liability is or will be accepted by the Company as to the accuracy or completeness of, the Information or any other written or oral information made available, and any liability therefore is hereby expressly disclaimed, The Company does not make any representation or warranty with respect to the accuracy or completeness of the assumptions involved in producing this Presentation, The Company does not assume any responsibility for the independent verification of the financial and other information contained in the assumptions, which are subject to business, economic and competitive uncertainties and contingencies, Accordingly, no assurance can be given that any projections contained in the Information, this Presentation or underlying the assumptions will be realized, Any variation between such projections and actual results may be material, This Presentation is necessarily based upon financial, economic, market and other conditions as they exist and can be evaluated on the date hereof, This Presentation and its contents are strictly confidential and must not be copied, reproduced, distributed, summarized, disclosed, referred to or passed to others at any time without the prior written consent of the Company, In addition, organization changes over time often involved changes in the classifications across CIMB Niaga’s current business segments which include consumer/retail, business and corporate. Due to rounding, numbers presented throughout this and other documents may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.

Terima kasih!

PT Bank CIMB Niaga Tbk

Investor Relations
Graha CIMB Niaga
Jl. Jend. Sudirman No. Kav 58
Jakarta 12190 - Indonesia

Tel. : (62-21) 270 0555
Email : investor.relations@cimbniaga.co.id
Website : investor.cimbniaga.co.id