



Paparan Publik 2024

PT Bank CIMB Niaga Tbk

Jakarta, 21 Februari 2024

KEJAR MIMPI

*Aksi dan
Kolaborasi*



Agenda

Tentang CIMB Niaga

1

Progress Strategi dan Ikhtisar Kinerja

2

Kinerja Keuangan FY2023

3





Tentang CIMB Niaga

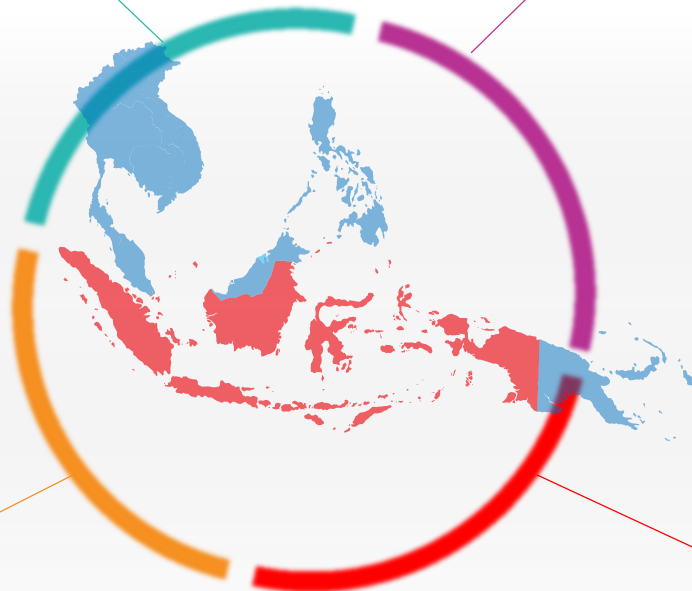


Tentang CIMB Niaga

CIMB NIAGA'S FOOTPRINT

Kota	Kantor cabang	Cabang Digital	Cabang Syariah
105	412	37	33
Anak Usaha (CNAF)	ATMs	EDC, QR & E-commerce	
34	3,893	544,056	
Nasabah	Karyawan	 51%	 49%
7.6 M	12,060		

2nd BANK SWASTA TERBESAR KE 2 BERDASARKAN TOTAL ASET



UNIT USAHA SYARIAH TERBESAR BERDASARKAN TOTAL ASET

FINANCIAL HIGHLIGHTS

Jumlah aset	Jumlah ekuitas
Rp 334 T	Rp 49 T
Jumlah kredit	Simpanan nasabah
Rp 213 T	Rp 236 T
RoE #	KPMM/CAR
15.0%	24.0%

DIGITAL CAPABILITIES

Mobile users	Clicks users	OCTO Pay	Kontribusi transaksi Kanal digital
3.0 M	1.8 M	5.5 M	96%



SUSTAINABILITY DEVELOPMENT

Pembiayaan berkelanjutan	Rasio pembiayaan berkelanjutan
55.5T	25.9%

Progress Strategi dan Ikhtisar Kinerja



Implementasi strategi jangka panjang yang konsisten

Prioritas Strategik kami



Indikator Utama 2023

Kontribusi kredit retail **45.4%**
vs. 45.3% in Dec 22

Rasio dana murah (CASA) **63.9%**
vs. 63.6% in Dec 22

CIR **44.8%**
vs. 44.9% in 2022

CoC **1.0%**
vs. 1.8% in 2022

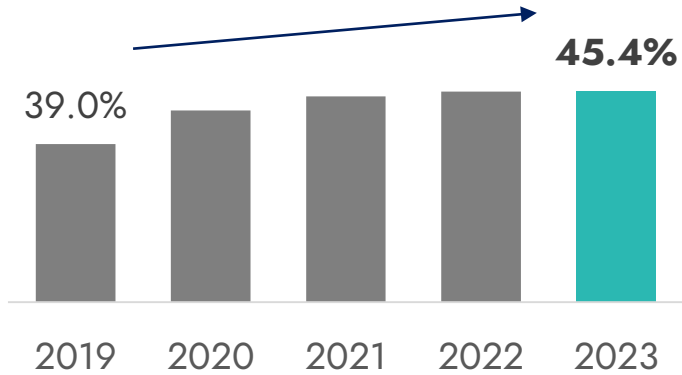
RoE # **15.0%**
vs. 12.6% in 2022

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

Progress implementasi yang baik pada semua pilar strategi kami

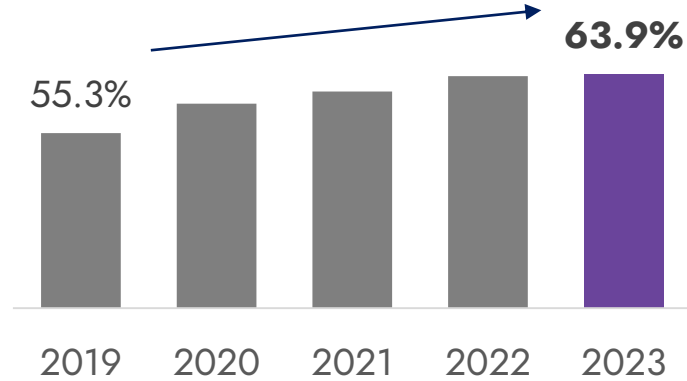
Pilar 1 – Fokus Pada Keahlian Utama

Kontribusi kredit segmen retail (%) *



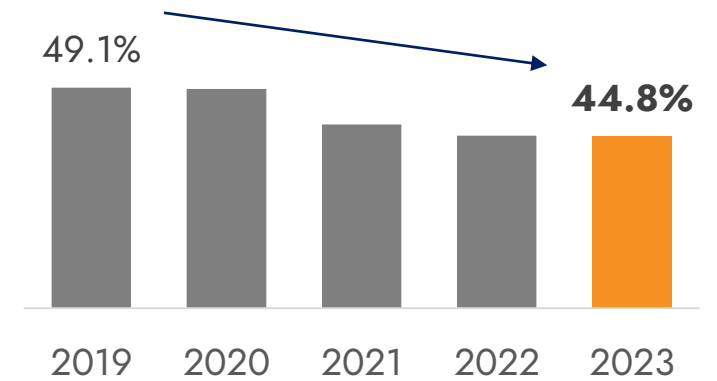
Pilar 2 – Peningkatan CASA

Rasio CASA (%)



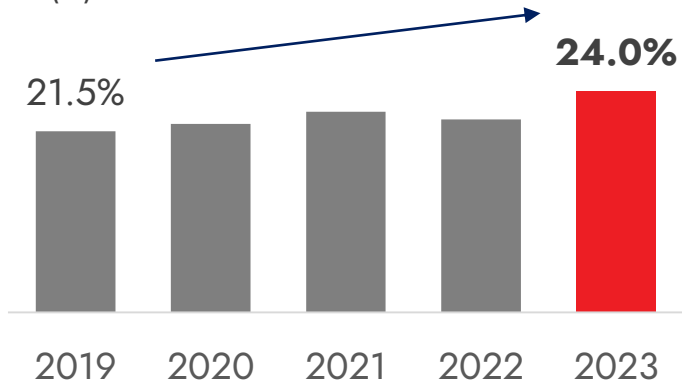
Pilar 3 – Disiplin dalam Pengelolaan Biaya

CIR ** (%)



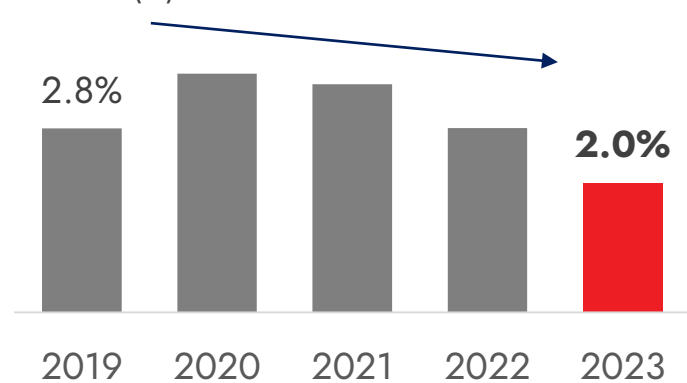
Pilar 4a – Penjagaan Modal

CAR (%)



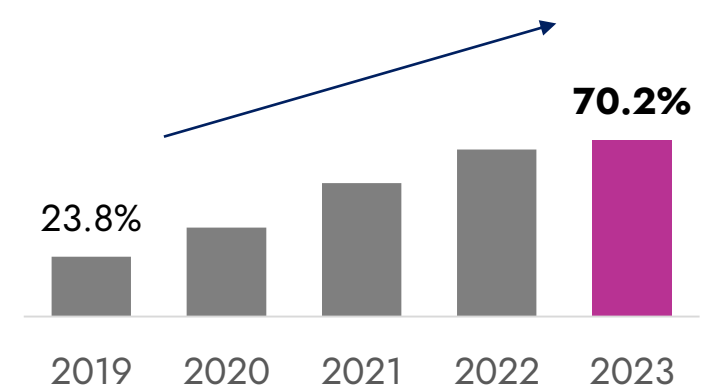
Pilar 4b – Keseimbangan Budaya Risiko

NPL bruto (%)



Pilar 5 – Pemanfaatan Teknologi Informasi

Penetrasi Digital vs. ATM & Cabang (%) ***



* Kredit retail termasuk segmen konsumen dan UKM. ** Business as usual tidak termasuk: voluntary retirement program (2019) dan exceptional items (2021). *** Kanal Digital termasuk **OCTO Mobile** (Mobile Banking) and **OCTO Clicks** (Internet banking)

Ikhtisar kinerja 2023: Fokus pada pertumbuhan yang *profitable* dan berkualitas

REKOR LABA BERSIH TERTINGGI

Rp 6.5 triliun (+28.4% yoy) didorong oleh pertumbuhan aset, perbaikan kualitas aset yang berkelanjutan dan efisiensi

KREDIT YANG BERTUMBUH SEHAT

Pertumbuhan yang sehat **+8.5% yoy** didorong oleh pertumbuhan segmen Konsumer, UKM, dan korporasi

PERTUMBUHAN JUMLAH NASABAH YANG KUAT

Pertumbuhan jumlah nasabah yang solid **+25.2% yoy** yang merupakan sumber pertumbuhan CASA dimasa depan

KUALITAS ASET YANG SOLID

Rasio NPL 1.96% terendah dalam sejarah didorong oleh perbaikan di semua aspek kualitas aset dan komposisi portofolio yang lebih baik

POSISI PERMODALAN YANG KUAT

Rasio permodalan (KPMM/CAR) 24.0% jauh di atas persyaratan minimum regulasi

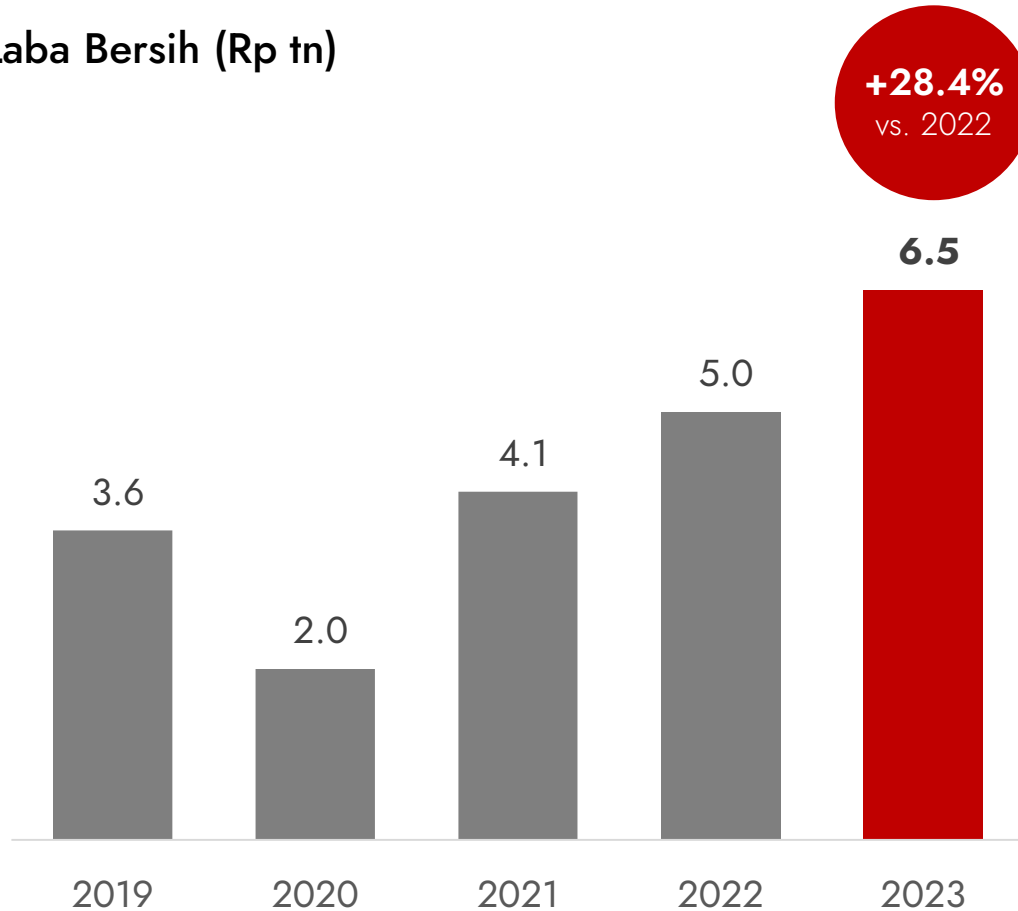
PROGRES PENCAPAIAN YANG YANG LEBIH CEPAT

COC 1.0% and **ROE 15.0% #**, target kinerja tercapai 1 tahun lebih awal dari aspirasi kami di tahun 2024

Akselerasi penciptaan nilai bagi pemegang saham

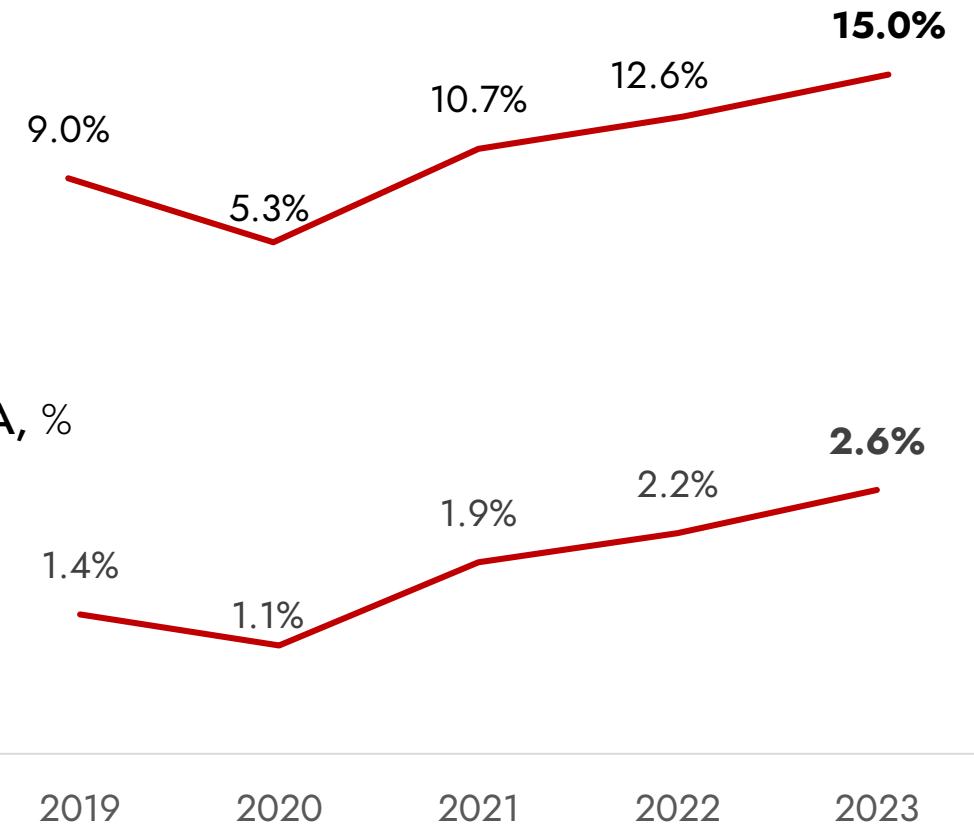
PENCAPAIAN LABA BERSIH TERTINGGI SEPANJANG SEJARAH

Laba Bersih (Rp tn)



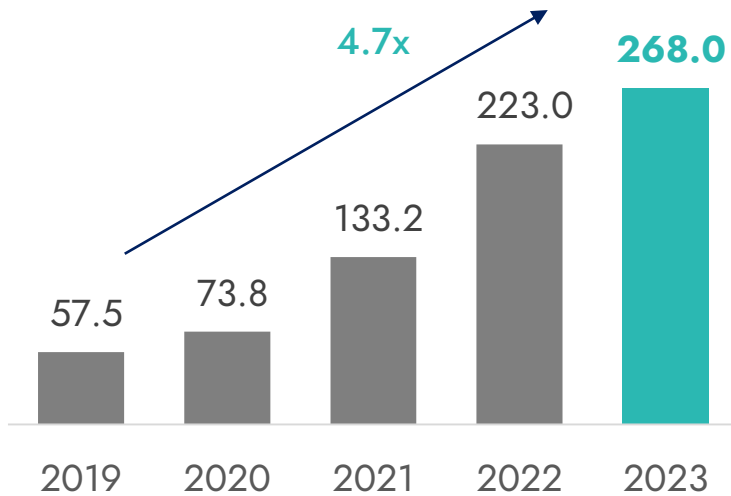
PENINGKATAN IMBAL HASIL BAGI PEMEGANG SAHAM

RoE #, %

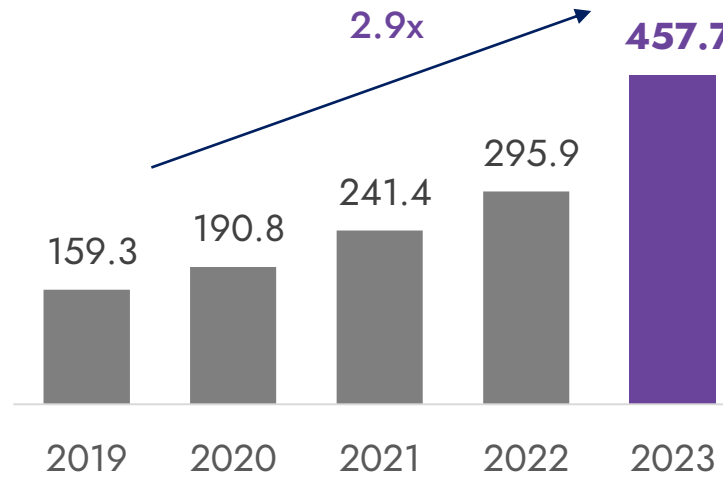


Meningkatkan *customer experience* dengan didukung oleh strategi digital

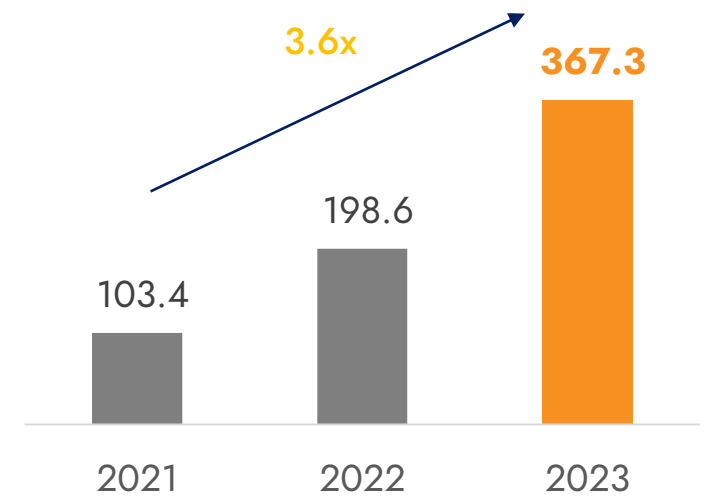
Jumlah Transaksi Finansial Digital (dalam juta) *



Nilai Transaksi Digital (Rp tn) *



Jumlah Pembukaan Tabungan di Kanal Digital (dalam ribuan) *



INOVASI DIGITAL SEPANJANG 2023

- Peluncuran *Cross-border* QRIS di Singapore setelah tahun sebelumnya di Thailand dan Malaysia
- Pendaftaran Single Investor ID (SID) secara *straight-through (no call back)* untuk investor reksadana dan obligasi
- Integrasi Shopee-pay top up & BI-FAST di OCTO Mobile
- *Rebranding* e-money dari Rekening Ponsel menjadi OCTO Pay
- Peningkatan kapabilitas FX dengan opsi mata uang asing baru, diantaranya THB, CNY, SAR
- Peningkatan fitur reksadana di OCTO Clicks: informasi produk, perbandingan produk dan kalkulator kinerja



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

2024 *guidance*

Indikator Kunci	2023 <i>Guidance</i>	2023 Aktual	2024 <i>Guidance</i>
Pertumbuhan Kredit	6% - 8%	8.5%	5% - 7%
NIM	4.45% - 4.55%	4.4%	4.2% - 4.4%
CoC	1.1% - 1.2%	1.0%	1.0% - 1.1%
CIR	Below 45.0%	44.8%	Below 45%
RoE #	14% - 16%	15.0%	15% - 16%

Kinerja Keuangan 2023



Posisi keuangan - konsolidasi

(Rp tn)	Dec-22	Sep-23	Dec-23	QoQ	YoY
Kas & Investasi Jangka Pendek	32.05	26.26	24.35	(7.3%)	(24.0%)
Obligasi Pemerintah & Efek Efek	65.03	81.01	80.00	(1.2%)	23.0%
Kredit *	196.61	205.48	213.37	3.8%	8.5%
Jumlah Aset	306.75	329.13	334.37	1.6%	9.0%
Dana Murah (CASA)	144.43	156.96	150.63	(4.0%)	4.3%
Giro	70.34	77.24	73.20	(5.2%)	4.1%
Tabungan	74.09	79.72	77.43	(2.9%)	4.5%
Deposito	82.76	78.30	85.23	8.9%	3.0%
Simpanan Nasabah	227.19	235.26	235.86	0.3%	3.8%
Jumlah Kewajiban	261.56	281.86	285.18	1.2%	9.0%
Jumlah Ekuitas	45.19	47.27	49.19	4.1%	8.9%

Kinerja keuangan - konsolidasi

(Rp mil)	4Q22	3Q23	4Q23	QoQ	YoY	2022	2023	YoY
Pendapatan Bunga	5,092	5,710	5,592	(2.1%)	9.8%	19,114	22,306	16.7%
Beban Bunga	(1,590)	(2,357)	(2,427)	2.9%	52.6%	(5,638)	(8,954)	58.8%
Pendapatan Bunga Bersih	3,502	3,352	3,165	(5.6%)	(9.6%)	13,476	13,352	(0.9%)
Pendapatan Selain Bunga	1,279	1,136	1,114	(1.9%)	(12.9%)	5,390	5,433	0.8%
Pendapatan Operasional	4,781	4,488	4,279	(4.7%)	(10.5%)	18,866	18,786	(0.4%)
Beban Operasional *	(2,222)	(2,077)	(2,007)	(3.4%)	(9.7%)	(8,473)	(8,422)	(0.6%)
Pendapatan Operasional Sebelum Provisi *	2,559	2,411	2,271	(5.8%)	(11.2%)	10,393	10,364	(0.3%)
Beban Provisi	(999)	(249)	(228)	(8.6%)	(77.2%)	(3,814)	(2,007)	(47.4%)
Laba Sebelum Pajak	1,560	2,162	2,044	(5.5%)	31.0%	6,579	8,357	27.0%
Laba Bersih	1,199	1,669	1,573	-5.8%	31.2%	5,042	6,474	28.4%

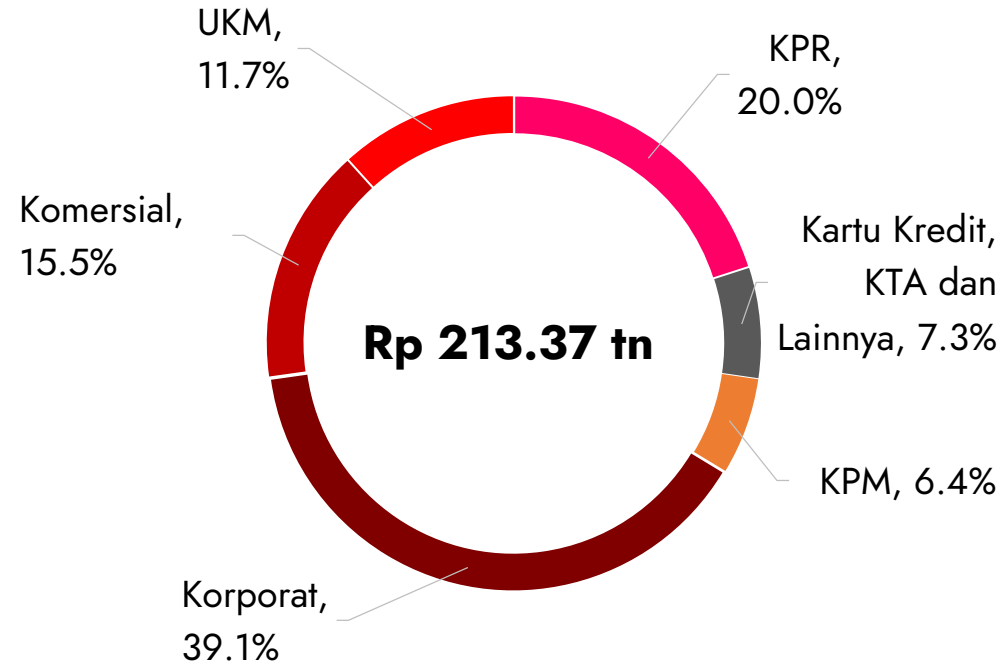
Ratio utama - konsolidasi

(%)	4Q22	3Q23	4Q23	QoQ	2022	2023	YoY
RoA	2.0%	2.6%	2.5%	↓	2.2%	2.6%	↑
RoE #	11.7%	15.3%	13.9%	↓	12.6%	15.0%	↑
NIM	4.90%	4.33%	4.05%	↓	4.69%	4.40%	↓
<i>Cost of Credit (CoC)</i>	1.94%	0.37%	0.54%	↑	1.85%	1.03%	↓
<i>Risk Adjusted NIM</i>	2.96%	3.96%	3.51%	↓	2.84%	3.36%	↑
<i>Fee Income / Total Income</i>	26.8%	25.3%	26.0%	↑	28.6%	28.9%	↑
<i>Cost to Income (CIR)</i>	46.5%	46.3%	46.9%	↑	44.9%	44.8%	↓
Rasio CASA	63.6%	66.7%	63.9%	↓	63.6%	63.9%	↑
<i>Loan to Deposit (LDR)</i>	85.6%	86.4%	89.3%	↑	85.6%	89.3%	↑
NPL bruto	2.8%	2.4%	2.0%	↓	2.8%	2.0%	↓
NPL bersih	0.8%	0.7%	0.7%	↔	0.8%	0.7%	↓
<i>Loans at Risk (LaR)</i>	15.1%	12.7%	11.2%	↓	15.1%	11.2%	↓
<i>Gross Impairment Ratio</i>	7.1%	5.9%	5.1%	↓	7.1%	5.1%	↓
<i>NPL Coverage</i>	242.7%	267.1%	292.1%	↑	242.7%	292.1%	↑
<i>LaR Coverage</i>	44.5%	50.4%	50.3%	↓	44.5%	50.3%	↑
<i>Impaired Coverage</i>	94.7%	108.8%	110.0%	↑	94.7%	110.0%	↑

Definisi OJK, ROE dihitung berdasarkan modal tier 1

Penyaluran kredit

Komposisi kredit berdasarkan segmen



LDR

89.3%

RASIO PEMBIAYAAN SHARIA

25.9%

Pertumbuhan kredit berdasarkan segmen

(Rp tn)	Dec-22	Sep-23	Dec-23	QoQ	YoY
Konsumer	67.19	70.21	71.85	2.3%	6.9%
KPR	41.79	42.71	42.74	0.1%	2.3%
KPM	11.76	12.93	13.61	5.2%	15.7%
Kartu Kredit, Personal loans, & Lain-lain	13.65	14.57	15.50	6.4%	13.6%
Korporat *	74.72	79.51	83.43	4.9%	11.7%
Komersial *	31.91	31.88	33.14	4.0%	3.9%
UKM	22.79	23.88	24.95	4.5%	9.5%
Jumlah Kredit	196.61	205.48	213.37	3.8%	8.5%

Pembiayaan Syariah

47.19

52.90

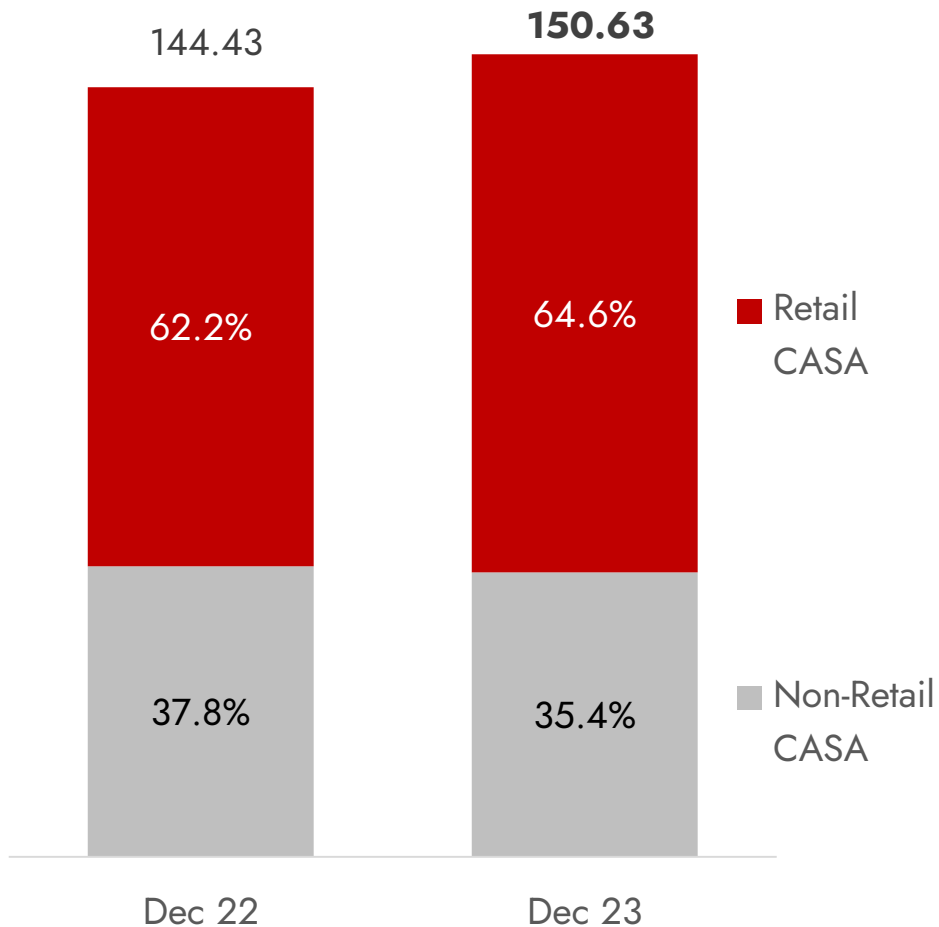
55.24

4.4%

17.0%

Simpanan nasabah

Pertumbuhan (Rp tn) komposisi CASA (%)



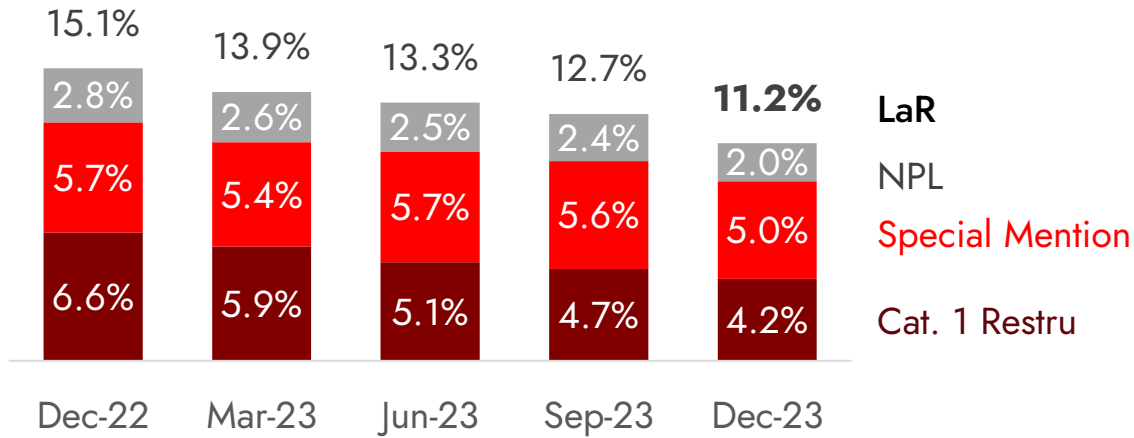
Pertumbuhan simpanan nasabah

(Rp tn)	Dec-22	Sep-23	Dec-23	QoQ	YoY
Dana Murah (CASA)	144.43	156.96	150.63	(4.0%)	4.3%
Giro	70.34	77.24	73.20	(5.2%)	4.1%
Tabungan	74.09	79.72	77.43	(2.9%)	4.5%
Deposito	82.76	78.30	85.23	8.9%	3.0%
Simpanan Nasabah	227.19	235.26	235.86	0.3%	3.8%
Simpanan Nasabah Syariah	39.51	42.72	44.92	5.1%	13.7%

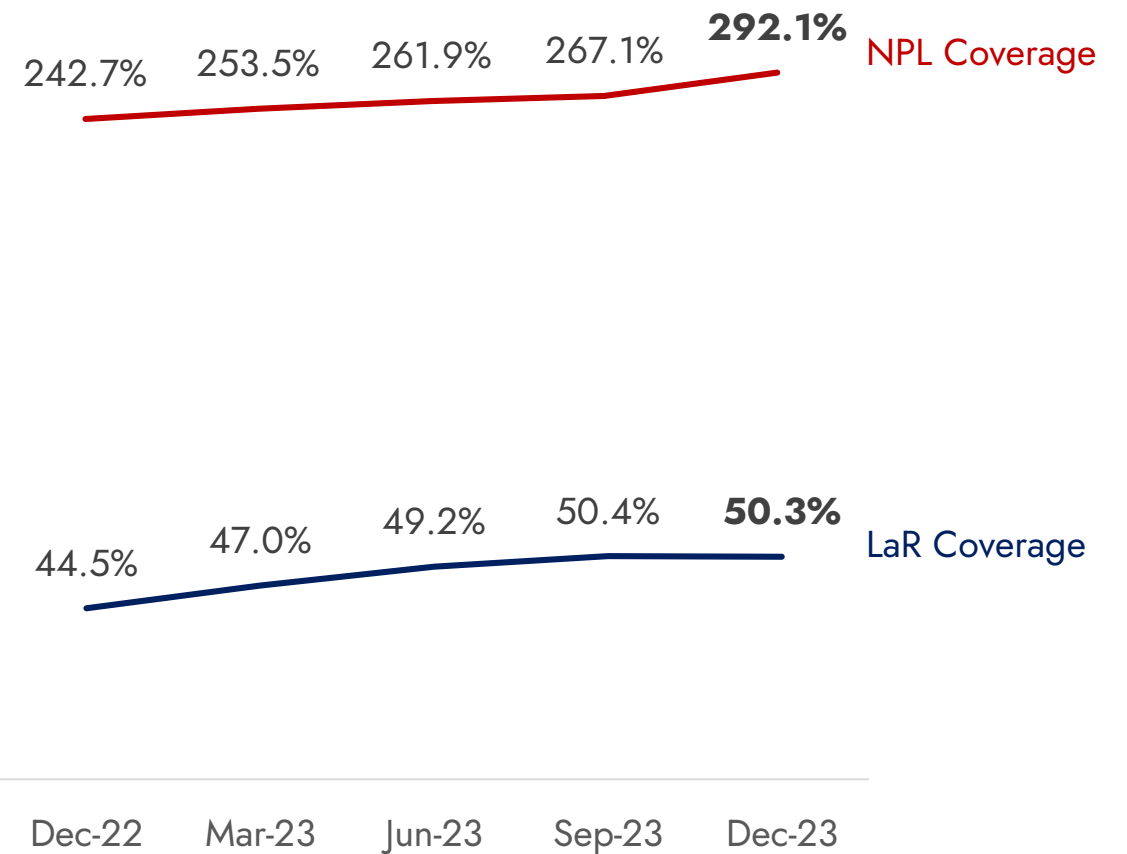
* Retail termasuk segmen konsumen dan UKM

Kualitas aset

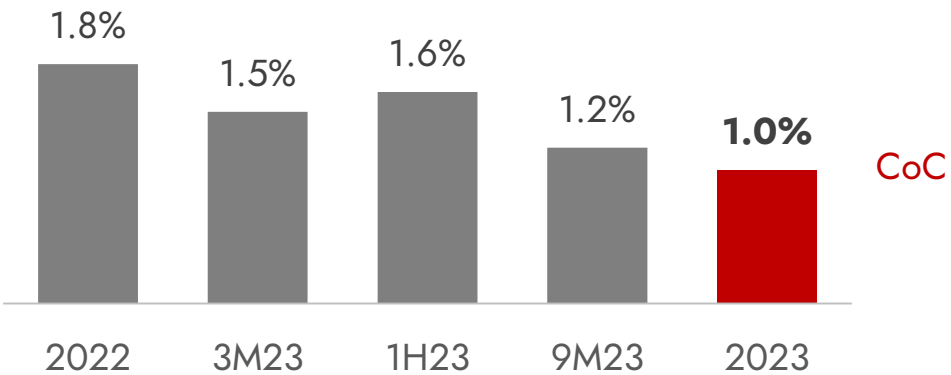
Trend Perbaikan *Loans at Risks* (LAR), %



Trend Peningkatan NPL Coverage dan LaR Coverage, %

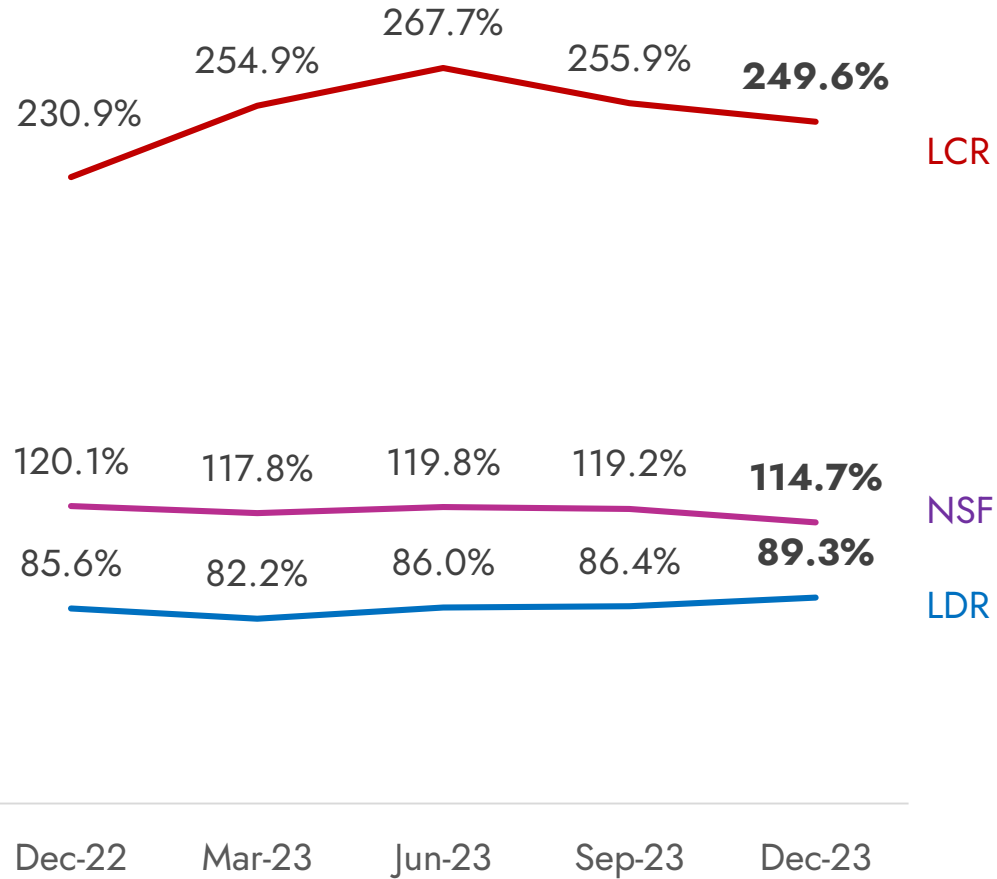


Trend Perbaikan Biaya Kredit (CoC), %

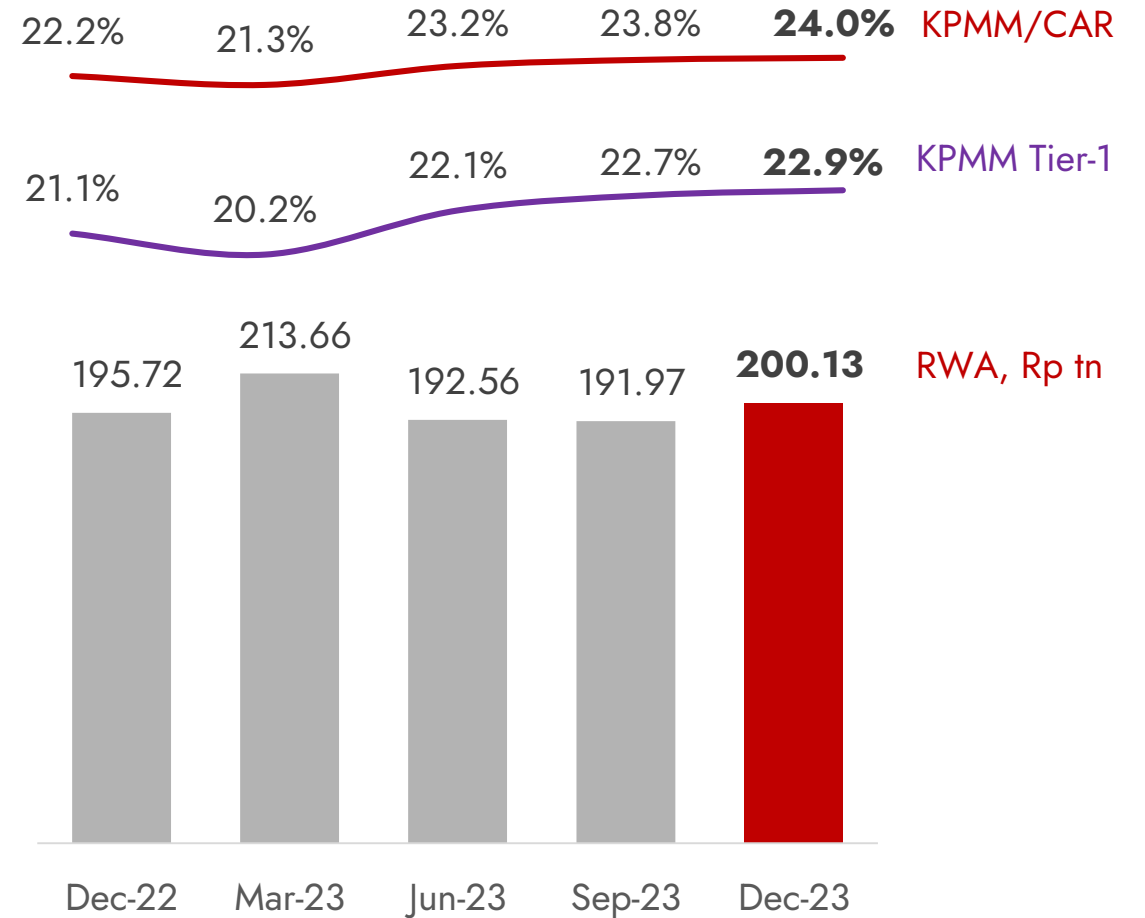


Posisi likuiditas dan permodalan

Posisi pendanaan dan likuiditas yang sehat, %



Permodalan yang kuat, jauh di atas batas minimum, %

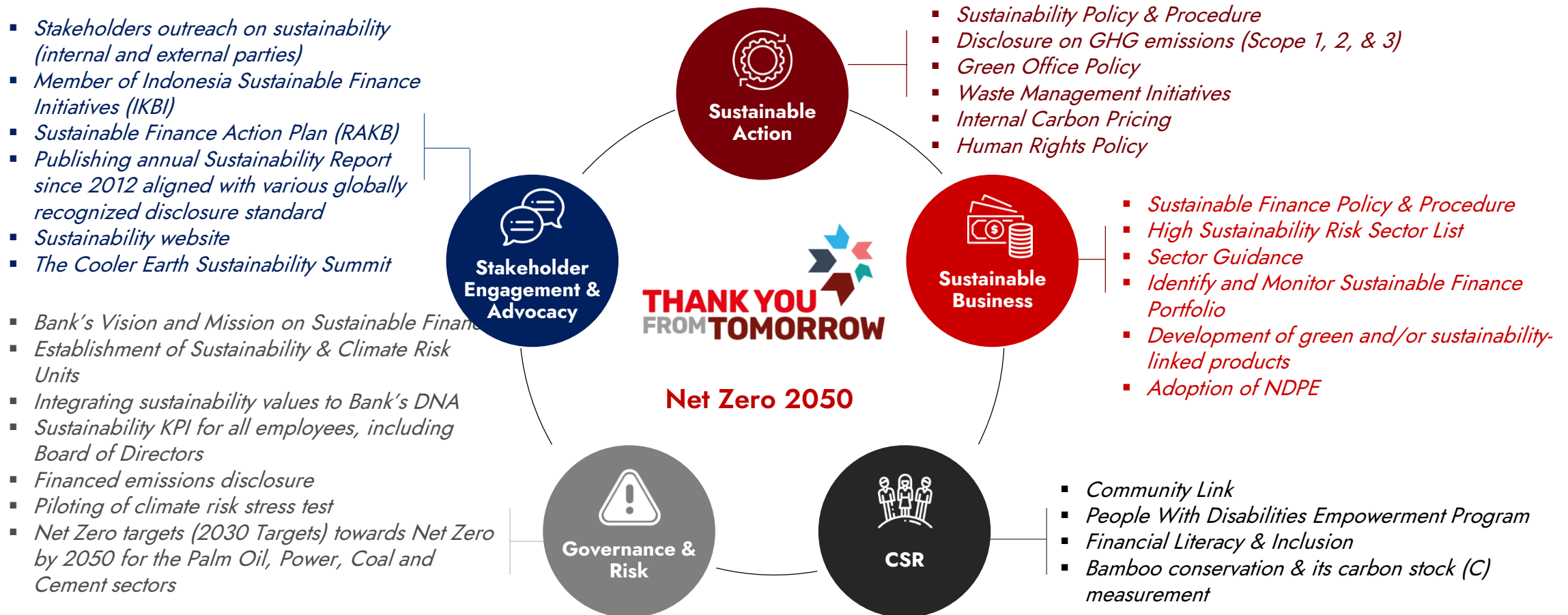


Lampiran



Pilar Sustainability CIMB Niaga

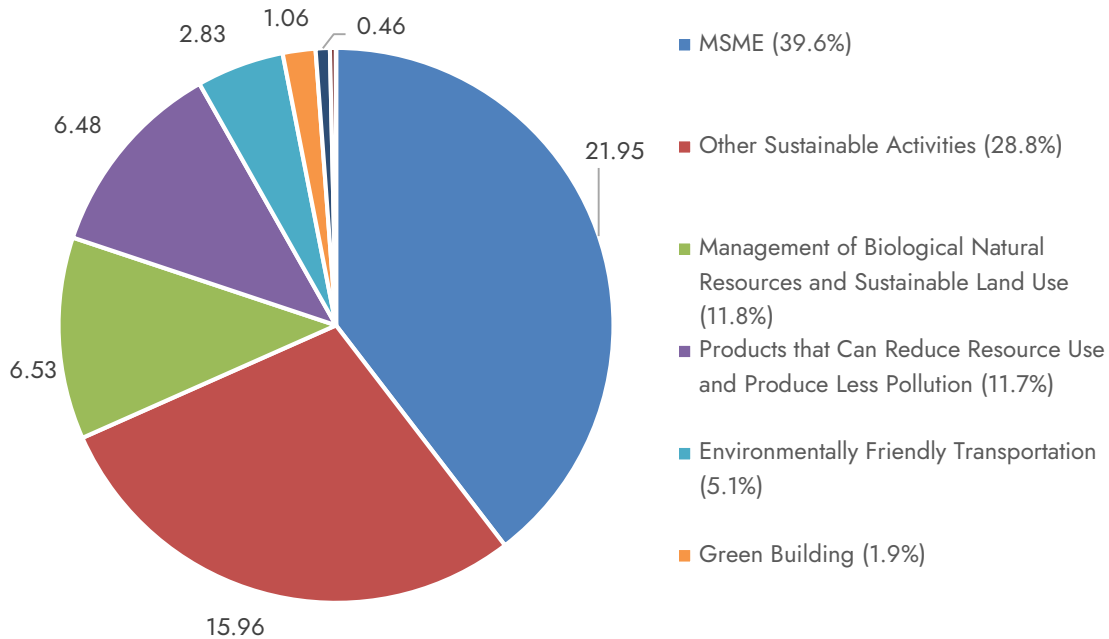
CIMB Niaga is committed in integrating and harmonizing environmental, social, and governance (ESG) aspects in its business activities and supporting the Sustainable Development Goals (SDGs)



Kinerja Keuangan Berkelanjutan

“25.9% of Bank’s total financing supports climate action and sustainable development.”

METRICS	Dec 23
Total SF Portfolio (IDR T)	55.46
% Portion of SF Portfolio	25.9%



*Data per December 2023

Sustainable financing products offered:



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 Mortgage

- Mortgage financing for green building certified housing and apartments



Sustainability Market Linked Deposit

- Deposit Structured Product linked into sustainable financing

Giro Kartini

- Current Account Product dedicated to womenpreneur and women communities



Sustainability-linked Waqf Savings

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



Solar Panel Financing

- In collaboration with Sunterra and ATW solar panel provides a special offer to CIMB Niaga credit card holders when purchasing rooftop Solar Power Plant.

Penghargaan 4Q23

Annual Report Award 2022

- Best Overall Annual Report Award 2022



National Committee for Governance Policy (KNKG)

Indonesia Best Corporate Sustainability Initiative 2023

- Most Engaging Sustainability Initiative 2023, Category: Cause Promotion



MIX Marketing & Communication

Islamic Retail Banking Awards 2023

- Category: Islamic Retail Bank for Priority Banking in Indonesia 2023



Cambridge IFA

Asian Banking & Finance Retail Banking Awards 2023

- Banking for Women initiative of The Year - Indonesia



Asian Banking & Finance

Marketers Editor's Choice Awards 2023

- OCTO Mobile: Product Improvement in Banking Apps of The Year



Markplus

Indonesia Digital Innovation and Achievement Awards 2023

- Best Digital Technology and IOT Implementation 2023 in Multinational Banking
- Best Senior Executive Indonesia Digital Innovation and Achievement of The Year 2023 - Philipp Mulyono



Business Asia Indonesia

Penghargaan 4Q23..con't

Indonesia Brand Communications Championship and Brand Guardianship 2023



MIX Marketing & Communication

Visa Indonesia Client Forum 2023 Awards

- Acquirer with The Highest Number of e-Commerce / CNP Transactions
 - The Biggest Cardholder in Credit Infinite
- Acquirer with The Highest Visa Direct Volume



VISA

Digital Financial Excellent Awards 2023



Media Asuransi

SWA Indonesia Customer Service Champion 2023

- Indonesia Customer Service Champions 2023- Predicate Very Good



SWA Magazine

Retail Banking International - Asia Trailblazer Awards 2023

- Best Current Account Offering - CIMB Niaga Highly Commended
- Best CSR Initiative Contribution to Local Community
 - Best CSR Initiative Environment Impact



Retail Banking International

Property Indonesia Award 2023

- Category: Property Supporting Business - Sub Category: Banking
- KPR CIMB Niaga Sharia as The Progressive Sharia Bank for Mortgage



Media Properti Indonesia (MPI) Group

Penghargaan 4Q23..con't

SWA Indonesia Customer Experience Champion 2023

- Indonesia Customer Experience Champions 2023 - Predicate Very Good



SWA Magazine

SWA Indonesia Digital Marketing Champion 2023

- Indonesia Digital Marketing Champions 2023



SWA Magazine

SWA Sales Team Champion 2023

- Indonesia Sales Team Champions 2023 - Predicate Excellent



SWA Magazine

Museum Rekor Dunia Indonesia (MURI)

- Category: The First Sharia Digital Financing Card in Indonesia



MURI

Kegiatan corporate social responsibility 4Q23



3 November 2023. CIMB Niaga selenggarakan Inaugurasi Program Beasiswa CIMB Niaga Periode 2023 – 2025 kepada 50 mahasiswa yang berasal dari 18 universitas di Indonesia



24 November 2023. CIMB Niaga melakukan Pelatihan Kewirausahaan dan Kemitraan Seraya kepada 30 disabilitas. Pada akhir program, 3 disabilitas terpilih akan mendapatkan bantuan modal sebagai wirausahawan disabilitas.



20 November 2023. Seremoni peresmian program kerja sama CIMB Niaga dengan UNICEF dalam penanganan gizi buruk untuk cegah stunting dengan target jangkauan 1.000 anak gizi buruk di 22 Kabupaten/Kota di NTT.



23 – 26 November 2023. CIMB Niaga selenggarakan *Volunteering* ke Desa Boti, Kupang – NTT dengan membawa misi mengajar dan berbagi yang diikuti oleh 20 *Volunteer* yang terdiri dari penerima beasiswa CIMB Niaga dan pemenang ABCDE Challenge.

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

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

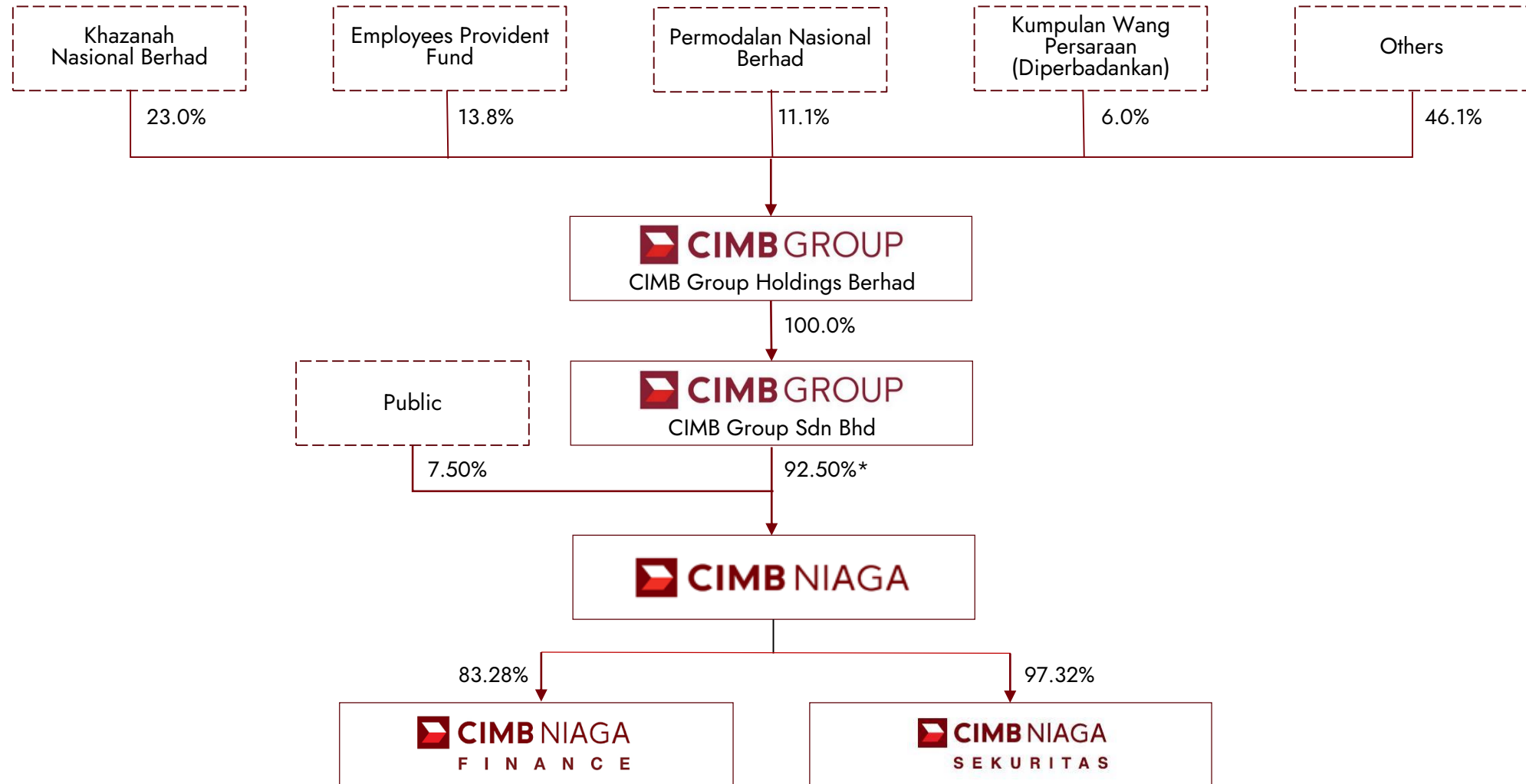


RUSLY JOHANNES
Direktur Perbankan Bisnis

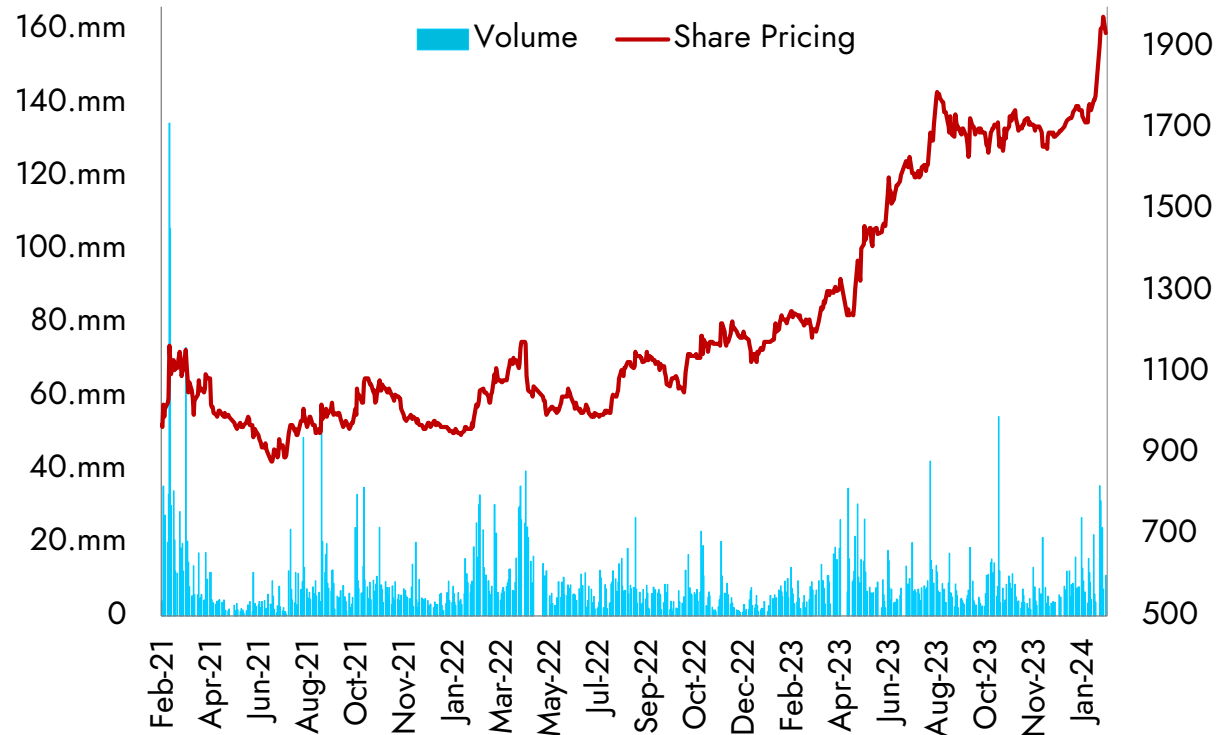


NOVIADY WAHYUDI
Direktur Perbankan Konsumer

Struktur perusahaan



Kinerja saham dan peringkat perusahaan



Data per 20 February 2024

Harga saham	Rp 1,980 / share
Jumlah saham	25.13 bn shares
Kapitalisasi pasar	Rp 49.43 tn
P/BV	1.07x

Lembaga	Kategori	Peringkat
Moody's	<i>Outlook</i>	Positive
	<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>Outlook</i>	Stable
	<i>Corporate Rating</i>	idAAA
	<i>Shelf Registration Bond Rating</i>	idAAA
	<i>Subordinated Bonds</i>	IdAA
	<i>Sukuk Mudharabah</i>	idAAA(sy)

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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