



Paparan Publik 2022

PT Bank CIMB Niaga Tbk

02 November 2022

 Kejar Mimpi



Agenda

Tentang CIMB Niaga

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Kinerja Keuangan 9M22

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Tentang CIMB Niaga



CIMB NIAGA'S FOOTPRINT

Kota	Jaringan Kantor	Cabang Digital	Cabang Syariah
98	418	37	34

Anak Usaha (CNAF)	ATMs	EDC & QR
34	4,383	296,104

Nasabah	Karyawan	51%
7 M	11,587	49%

DIGITAL CAPABILITIES

OCTO Mobile	OCTO Clicks	Rekening Ponsel	Kontribusi Transaksi Branchless Banking
2.8 M	1.7 M	5.2 M	97%

OCTO Mobile **OCTO** Clicks **Rekening Ponsel** **Digital Lounge**

2

BANK SWASTA TERBESAR KE-2 BERDASARKAN TOTAL ASET



1

UNIT USAHA SYARIAH TERBESAR BERDASARKAN TOTAL ASET

FINANCIAL HIGHLIGHTS

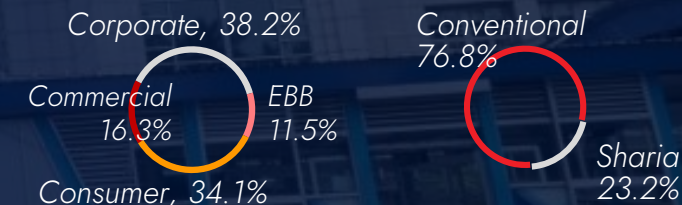
Total aset	CAR
Rp 307 T	21.0%

Total Kredit	Simpanan Nasabah
Rp 195 T	Rp 222 T

Laba Bersih *	ROE #
Rp 4.8 T	12.9%

FOCUSED UNIVERSAL BANK

Total Kredit berdasarkan Segmen

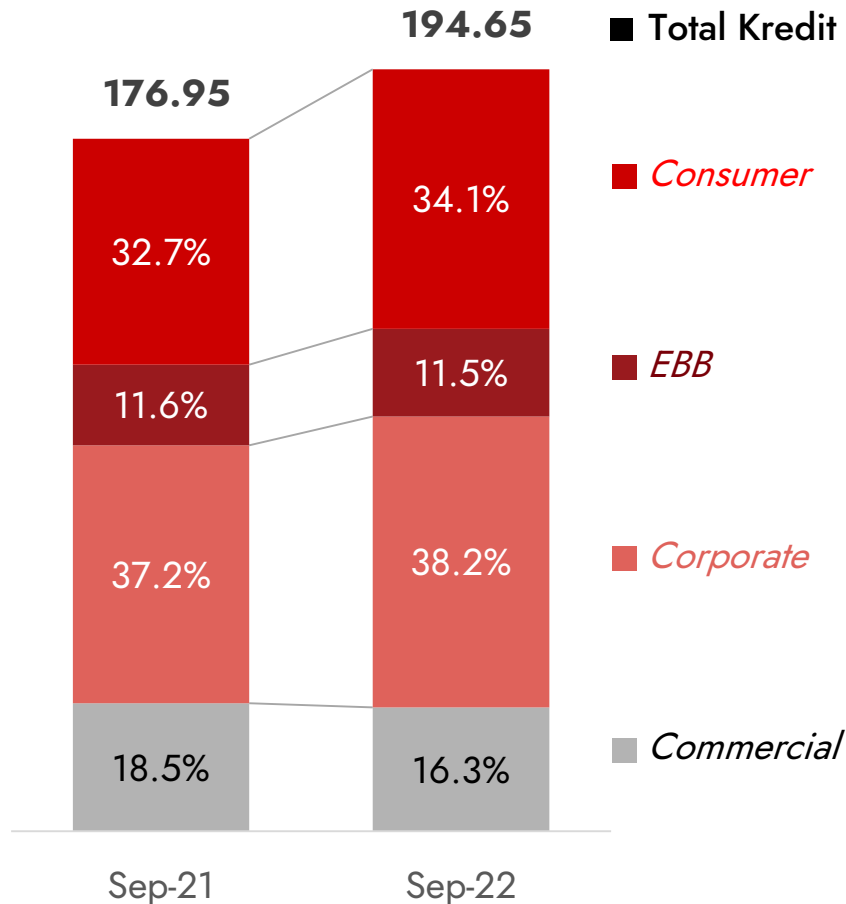


Business Highlights



Disiplin alokasi portofolio kredit untuk pertumbuhan yang berkelanjutan

Komposisi kredit berdasarkan segmen, Rp tn



Pengelolaan pertumbuhan aset secara strategis

YoY		
	10.0%	Optimalisasi komposisi kredit untuk meningkatkan profitabilitas
14.7%	13.0%	Akselerasi pertumbuhan: CONSUMER ↑ <ul style="list-style-type: none"> Fokus segmen: KPR dan KPM
8.8%		Akselerasi pertumbuhan: EBB ↑ <ul style="list-style-type: none"> Layanan yang berkualitas tinggi (<i>speedy, simple and seamless experience</i>) memanfaatkan kemampuan digital Pricing yang menarik Menumbuhkan porsi kredit investasi untuk portofolio kredit yang berimbang
12.8%		Bertumbuh sejalan industri: CORPORATE ↑ <ul style="list-style-type: none"> Fokus segmen: <i>Top-tier corporates</i>, multinational dan BUMN <i>Cross-sell produk</i> dan layanan treasury & pasar modal
(3.2%)	(3.2%)	Reposisi untuk bertumbuh : COMMERCIAL C <ul style="list-style-type: none"> Reposisi portofolio fokus pada perusahaan menengah (<i>Medium Enterprise</i>) dengan profil risiko yang lebih rendah



Akselerasi



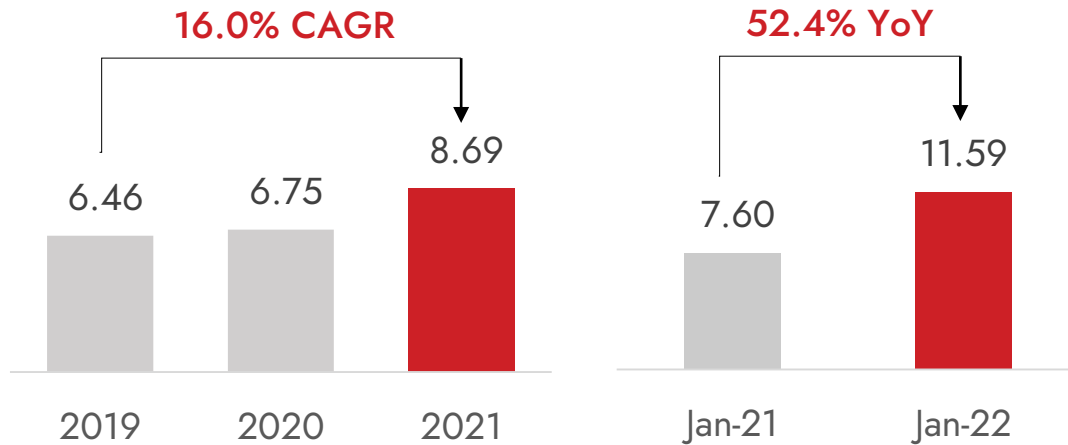
Bertumbuh



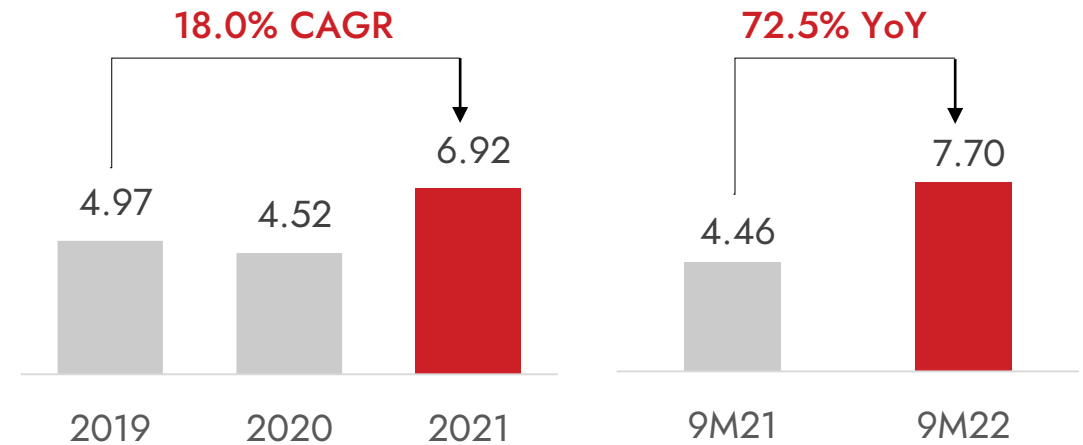
Reposisi portofolio

Momentum pertumbuhan yang tinggi di segmen kredit pemilikan mobil (KPM)

KPM CIMB Niaga tumbuh lebih tinggi dari industri (Rp tn)

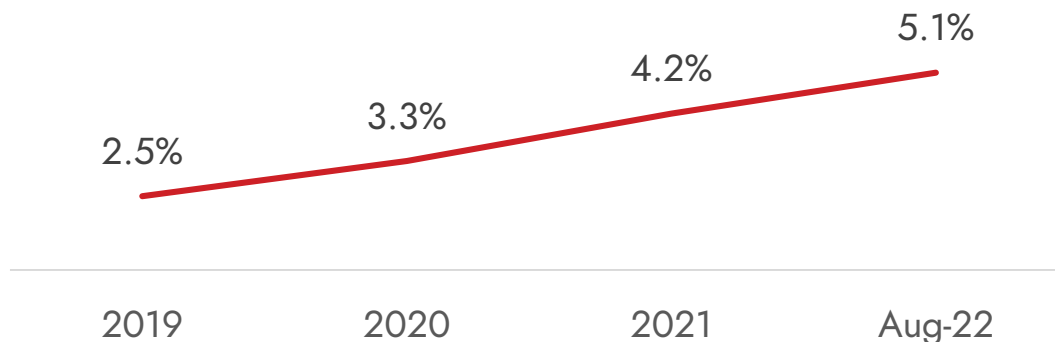


Loan booking KPM (Rp tn)



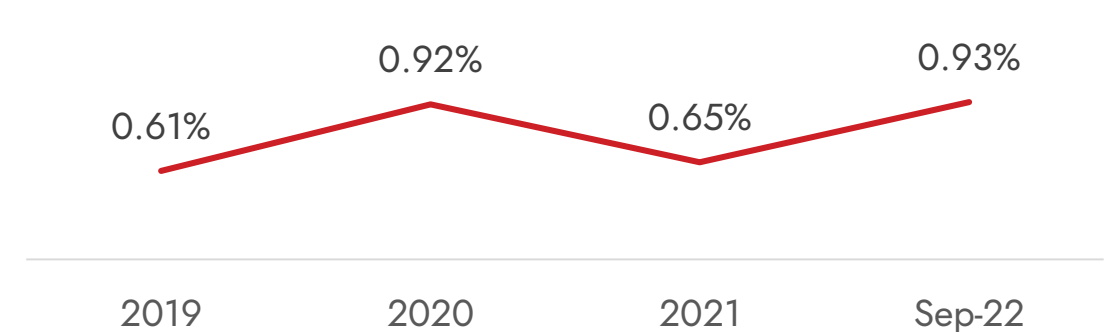
Pangsa pasar⁽¹⁾ Konsisten meningkat (CIMB Niaga Finance)

— Pangsa Pasar CNAF, %



Kualitas aset KPM yang dikelola baik

— Gross NPL KPM, %

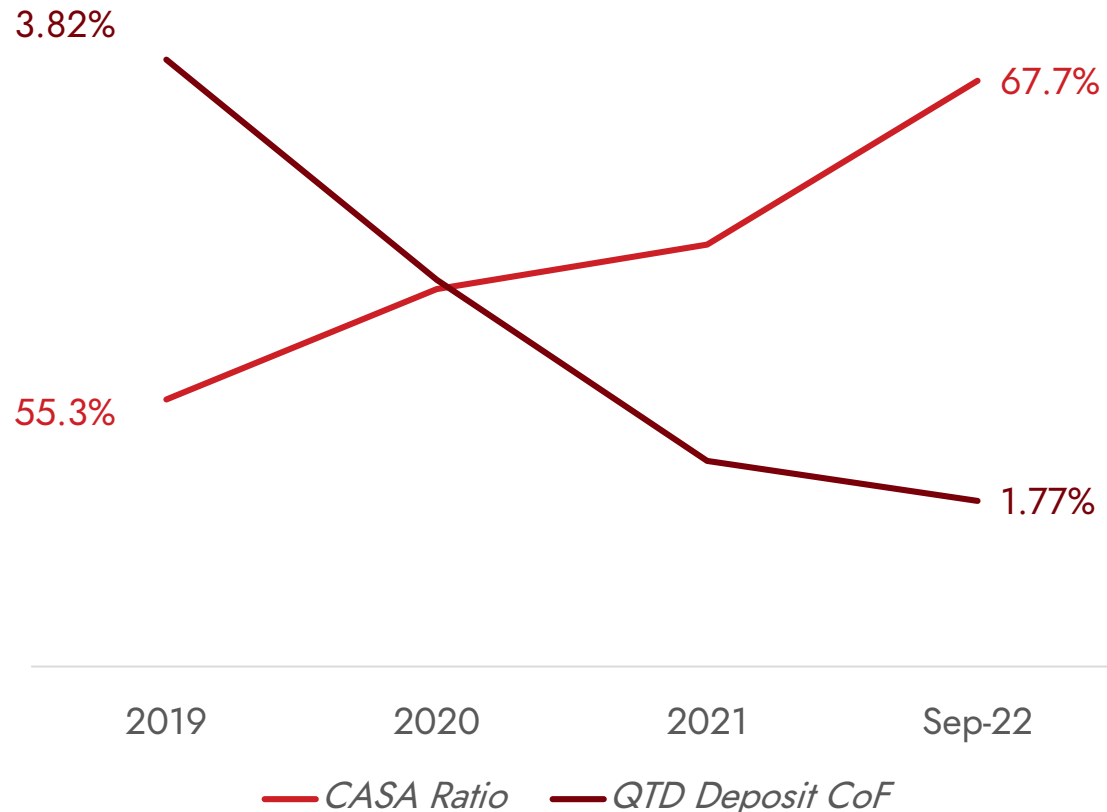


Sumber: OJK.

(1) Pangsa pasar pembiayaan mobil oleh CIMB Niaga Finance (CNAF) di industri *multifinance*

Peningkatan CASA menjadi prioritas utama kami

Evolusi peningkatan rasio CASA dan biaya bunga simpanan nasabah



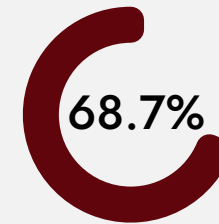
Komposisi CASA yang berimbang – consumer vs business banking



vs. 65.9% in Sep 21

CONSUMER BANKING CASA RATIO

- Terus berinvestasi di teknologi dan *platform* digital
- Meningkatkan *customer experiences & loyalty (NPS)* di seluruh jaringan omnichannel
- Meningkatkan produktifitas cabang



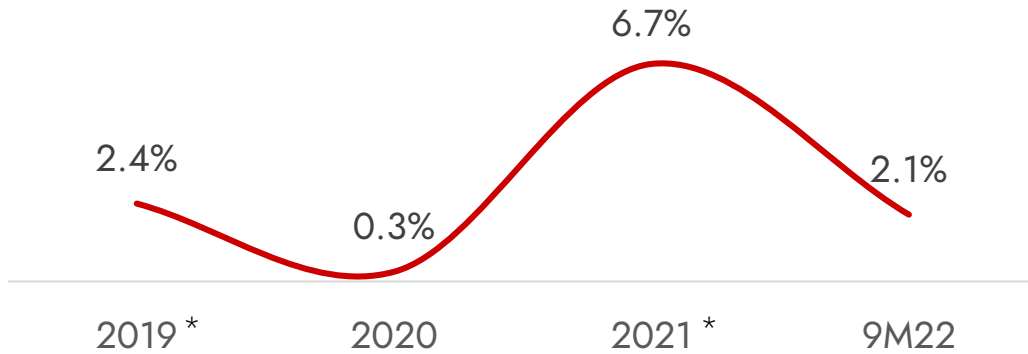
vs. 58.3% in Sep 21

BUSINESS BANKING CASA RATIO

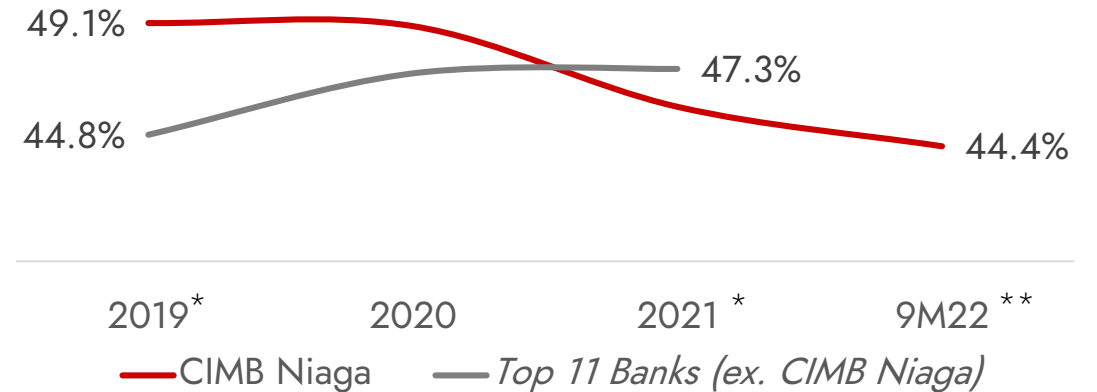
- Peningkatan penetrasi *main operating account (MOCA)*
- Digitalisasi proses bisnis
- Peluang *Cross-sell/Up-sell*

Perbaikan efisiensi operasional yang berkelanjutan

JAWS ratio (%)



Cost to income ratio (%)



PERBAIKAN INDIKATOR EFISIENSI DAN PRODUKTIVITAS

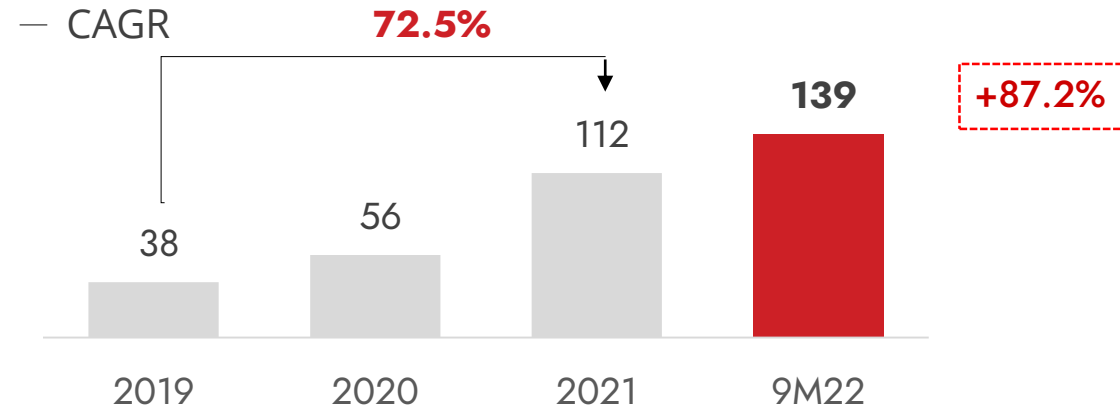
Indicator	Value	Change	Comparison
COST/ INCOME (%)	44.4%	-	vs. 45.3% in 9M21
REVENUE/ # KARYAWAN (Rp juta)**	1,582	+10.7% YoY	vs. 1,429 in Sep 21
LABA SEBELUM PAJAK/ # KARYAWAN (Rp juta)**	532	+43.6% YoY	vs. 371 in Sep 21

* *Business As Usual*, tidak termasuk:
2019 : Program Purna Karya Sukarela (PPKS)
2021 : *Exceptional Items*

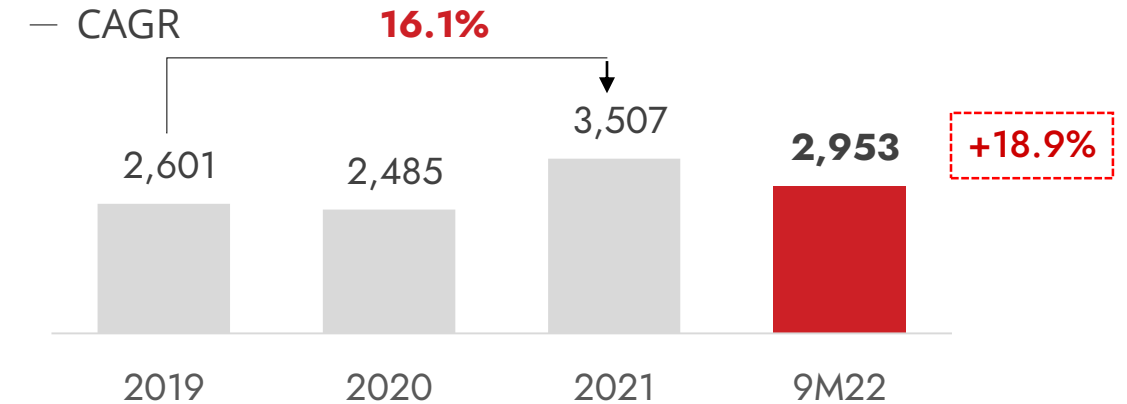
** Menggunakan *revenue trailing 12M*

Memanfaatkan kapabilitas digital untuk layanan terbaik bagi nasabah

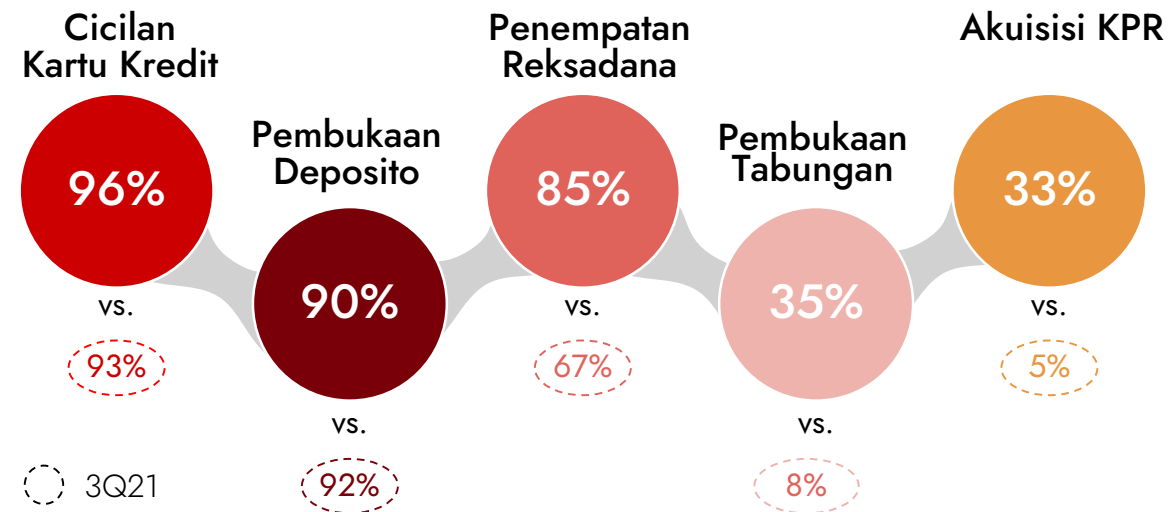
transaksi financial OCTO Mobile (jutaan)



Nilai transaksi Bizchannel (Rp tn)

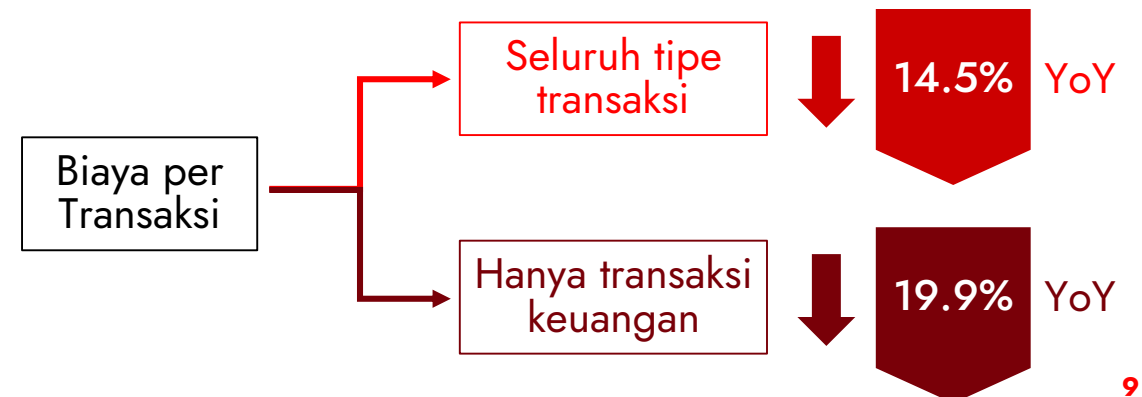


Penetrasi akuisisi/transaksi digital 3Q22



Biaya per transaksi branchless banking⁽¹⁾

Kenaikan jumlah transaksi yang signifikan telah menurunkan biaya per transaksi di jaringan branchless banking kami ⁽²⁾:



(1) Branchless banking termasuk OCTO Mobile, OCTO Clicks, BizChannel@CIMB, rekening ponsel, dan ATMs,

(2) Biaya per transaksi 9M22 vs. 9M21

Kinerja Keuangan 9M22



Highlights kinerja keuangan 9M22

1	RETAIL DAN CORPORATE DORONG PERTUMBUHAN KREDIT YANG BAIK	PERTUMBUHAN KREDIT (% YoY) +10.0% vs. 9M21	PERTUMBUHAN KREDIT CONSUMER (% YoY) +14.7% vs. 9M21
2	PENINGKATAN BERKELANJUTAN CASA RATIO DAN COST OF FUND	CASA RATIO (%) 67.7% vs. 61.7% in 9M21	DEPOSITS COF (%) 1.80% vs. 2.16% in 9M21
3	EFISIENSI TERDEPAN DENGAN HASIL POSITIF	COST TO INCOME (%) 44.4% vs. 45.3% in 9M21 *	PERTUMBUHAN OPEX (%) +3.6% vs. 9M21*
4	LIKUIDITAS YANG BAIK DAN POSISI MODAL YANG KUAT	LOAN TO DEPOSIT (%) 86.9% vs. 76.7% in Sep 21	CAR (%) 21.0% vs. 22.6% in Sep 21
5	PENINGKATAN TREN KUALITAS UNDERLYING ASSET	COC (%) 1.8% vs. 2.5% in Sep 21	LLC (%) 208.8% vs. 217.2% in Sep 21

* 9M21 tidak termasuk *exceptional Items*

Posisi keuangan - konsolidasi

(Rp tn)	Sep-21	Dec-21	Jun-22	Sep-22	QoQ	YTD	YoY
Kas & Investasi Jangka Pendek	31.80	47.02	34.86	27.49	(21.1%)	(41.5%)	(13.6%)
Obligasi Pemerintah & Efek Efek	72.69	70.71	68.51	68.03	(0.7%)	(3.8%)	(6.4%)
Kredit	176.95	181.61	189.69	194.65	2.6%	7.2%	10.0%
Total Aset	295.40	310.79	310.98	306.97	(1.3%)	(1.2%)	3.9%
Giro	67.27	75.48	75.59	75.43	(0.2%)	(0.1%)	12.1%
Tabungan	73.47	72.57	76.86	74.75	(2.7%)	3.0%	1.7%
Deposito	87.22	93.31	79.53	71.68	(9.9%)	(23.2%)	(17.8%)
Simpanan Nasabah	227.96	241.35	231.99	221.86	(4.4%)	(8.1%)	(2.7%)
Total Kewajiban	252.87	267.41	267.91	263.54	(1.6%)	(1.4%)	4.2%
Ekuitas	42.53	43.38	43.07	43.43	0.8%	0.1%	2.1%

Kinerja Keuangan - konsolidasi

(Rp mil)	2Q22	3Q22	QoQ	9M21	9M22	YoY
Pendapatan Bunga	4,689	4,749	1.3%	14,229	14,022	(1.5%)
Beban Bunga	(1,361)	(1,313)	(3.5%)	(4,341)	(4,048)	(6.8%)
Pendapatan Bunga Bersih	3,329	3,436	3.2%	9,888	9,974	0.9%
Pendapatan Selain Bunga	1,455	1,066	(26.7%)	3,437	4,111	19.6%
Pendapatan Operasional	4,783	4,502	(5.9%)	13,325	14,085	5.7%
Beban Operasional *	(2,078)	(2,069)	(0.4%)	(6,031)	(6,251)	3.6%
Pendapatan Operasional Sebelum Provisi *	2,706	2,433	(10.1%)	7,294	7,834	7.4%
Beban Provisi	(961)	(715)	(25.6%)	(3,103)	(2,814)	(9.3%)
Laba Sebelum Pajak *	1,745	1,718	(1.5%)	4,191	5,020	19.8%
<i>Laba Sebelum Pajak (Lap. Publikasi)</i>	1,745	1,718	(1.5%)	4,098	5,020	22.5%
Laba Bersih *	1,340	1,308	(2.4%)	3,243	3,843	18.5%
<i>Laba Bersih (Lap. Publikasi)</i>	1,340	1,308	(2.4%)	3,150	3,843	22.0%

* 9M21 tidak termasuk *exceptional Items*

Ratio utama - konsolidasi

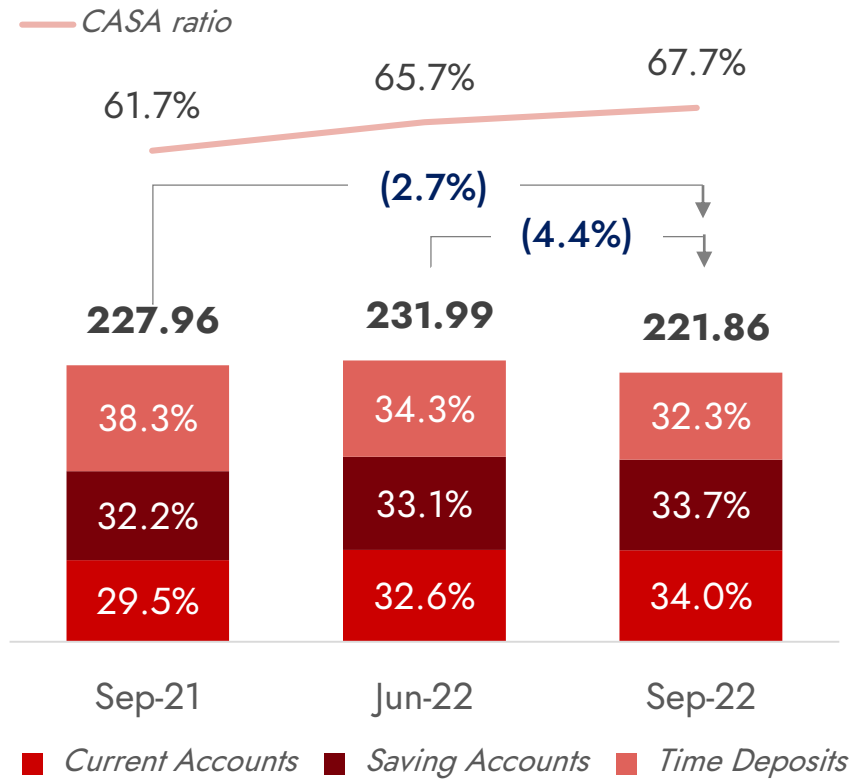
(%)	2Q22	3Q22	QoQ	9M21	9M22	YoY
ROA *	2.3%	2.2%	↓	2.0%	2.2%	↑
ROE * #	13.7%	13.1%	↓	11.2%	12.9%	↑
NIM	4.63%	4.77%	↑	5.00%	4.62%	↓
<i>Fee Income / Total Income</i>	30.4%	23.7%	↓	25.8%	29.2%	↑
<i>Cost to Income (CIR) *</i>	43.4%	46.0%	↑	45.3%	44.4%	↓
<i>CASA Ratio</i>	65.7%	67.7%	↑	61.7%	67.7%	↑
<i>Loan to Deposit (LDR)</i>	80.9%	86.9%	↑	76.7%	86.9%	↑
<i>Gross NPL</i>	3.5%	3.6%	↑	3.4%	3.6%	↓
<i>Net NPL</i>	1.0%	0.9%	↓	1.1%	0.9%	↓
<i>Cost of Credit (CoC)</i>	1.7%	1.3%	↓	2.5%	1.8%	↓
<i>Gross Impairment Ratio</i>	6.5%	6.2%	↓	6.9%	6.2%	↓
<i>Loan Loss Coverage</i>	215.0%	208.8%	↓	217.2%	208.8%	↓
<i>Impaired LLC</i>	115.3%	117.9%	↑	103.8%	117.9%	↑

* 9M21 tidak termasuk exceptional Items.

Definisi OJK, ROE dihitung berdasarkan modal tier-1

Dana nasabah

Rasio CASA dan Komposisi Simpanan Nasabah, Rp tn.

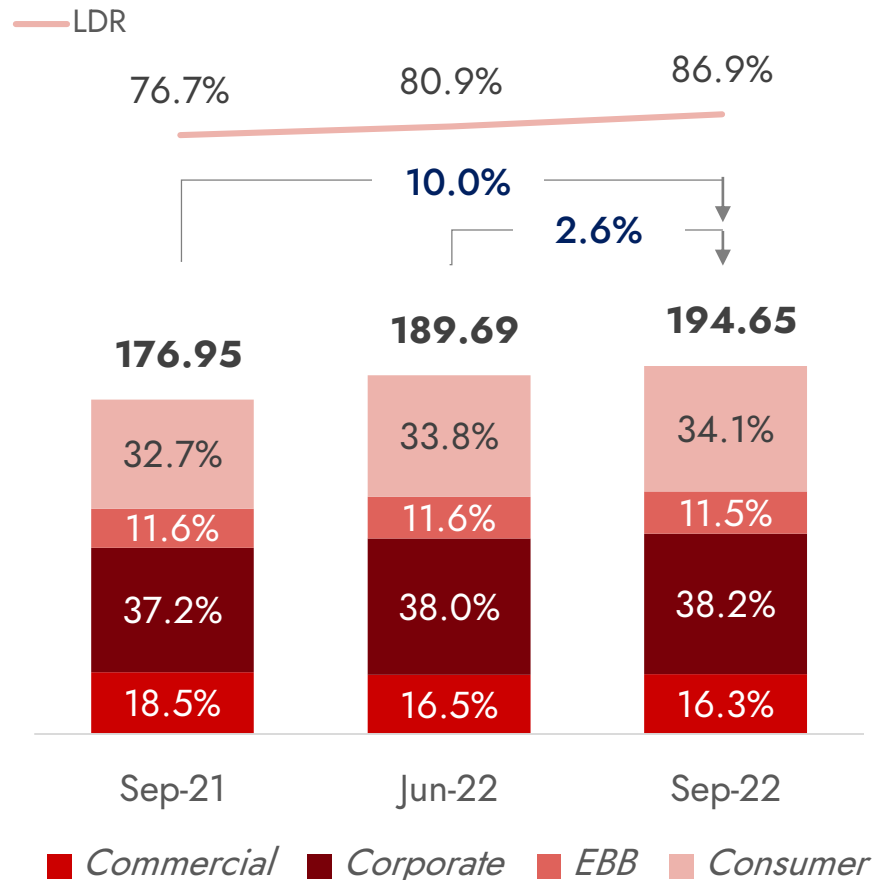


Pertumbuhan Simpanan Nasabah

(Rp tn)	Sep-21	Jun-22	Sep-22	QoQ	YTD	YoY
CASA	140.74	152.46	150.18	(1.5%)	1.4%	6.7%
Giro	67.27	75.59	75.43	(0.2%)	(0.1%)	12.1%
Tabungan	73.47	76.86	74.75	(2.7%)	3.0%	1.7%
Deposito	87.22	79.53	71.68	(9.9%)	(23.2%)	(17.7%)
Simpanan Nasabah	227.96	231.99	221.86	(4.4%)	(8.1%)	(2.7%)
Syariah	36.70	36.92	34.63	(6.2%)	(16.6%)	(5.7%)

Penyaluran kredit

Komposisi Kredit Berdasarkan Segmen, Rp tn.

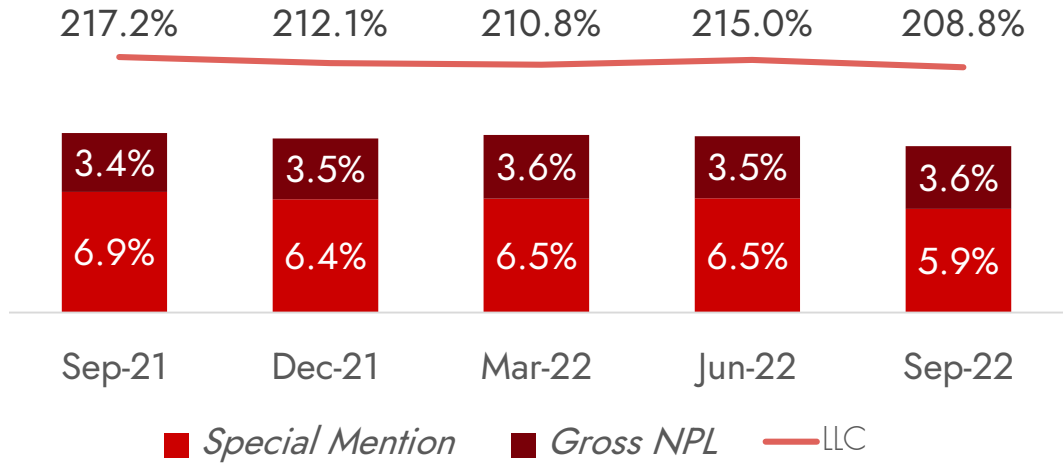


Pertumbuhan Kredit Berdasarkan Segmen

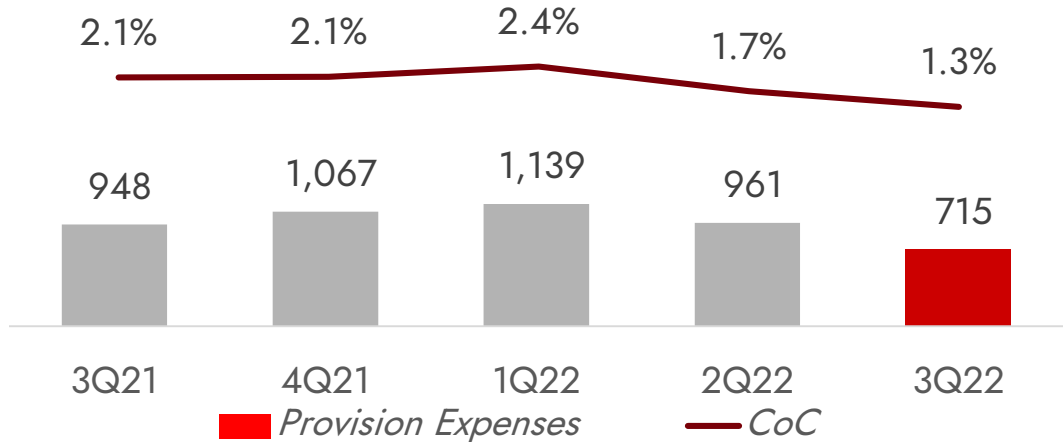
(Rp tn)	Sep-21	Jun-22	Sep-22	QoQ	YTD	YoY
Consumer	57.78	64.20	66.30	3.3%	10.3%	14.7%
KPR	38.27	40.36	41.57	3.0%	6.5%	8.6%
Kartu Kredit	8.24	8.80	8.74	(0.7%)	1.7%	6.0%
KPM	7.60	11.03	11.59	5.1%	33.3%	52.4%
Lain-lain	3.67	4.01	4.40	9.9%	16.0%	20.1%
Corporate	65.86	72.13	74.28	3.0%	8.4%	12.8%
Commercial	32.74	31.36	31.69	1.1%	(0.4%)	(3.2%)
EBB	20.58	22.01	22.38	1.7%	5.8%	8.8%
Total Kredit	176.95	189.69	194.65	2.6%	7.2%	10.0%
Syariah	35.38	42.31	45.22	6.9%	22.3%	27.8%

Kualitas aset

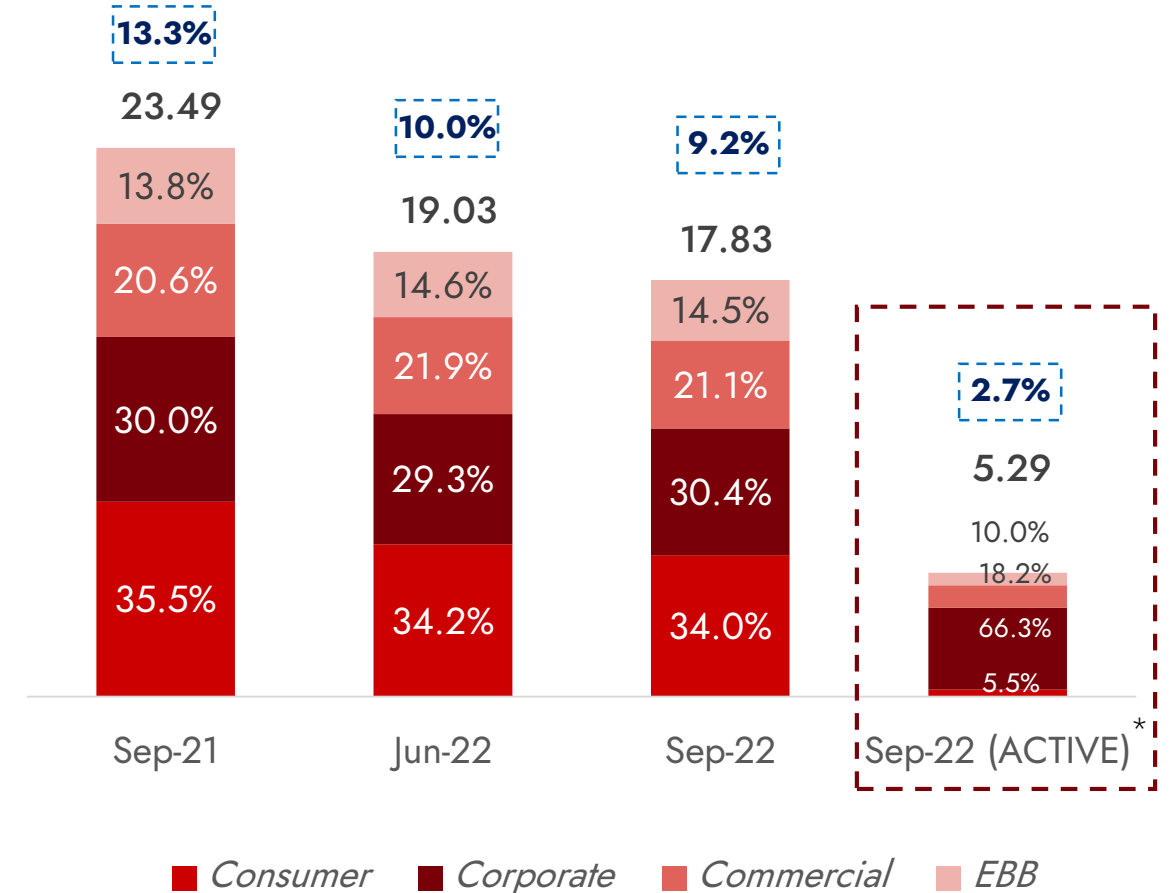
Tren *Special Mention*, *Gross NPL* dan LLC



Tren *Cost of Credit (CoC)* dan *Beban Provisi*, Rp mil



Kredit restrukturisasi COVID berdasarkan segmen, Rp tn

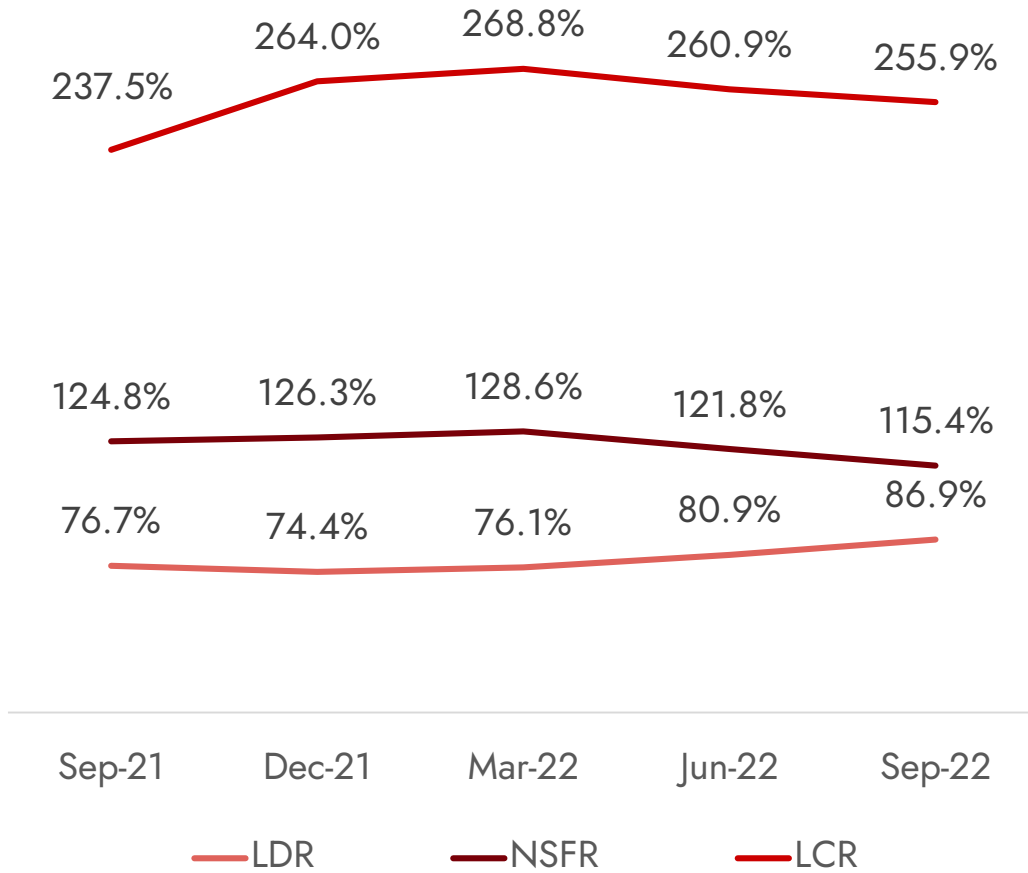


☐ Kredit restrukturisasi COVID terhadap total kredit

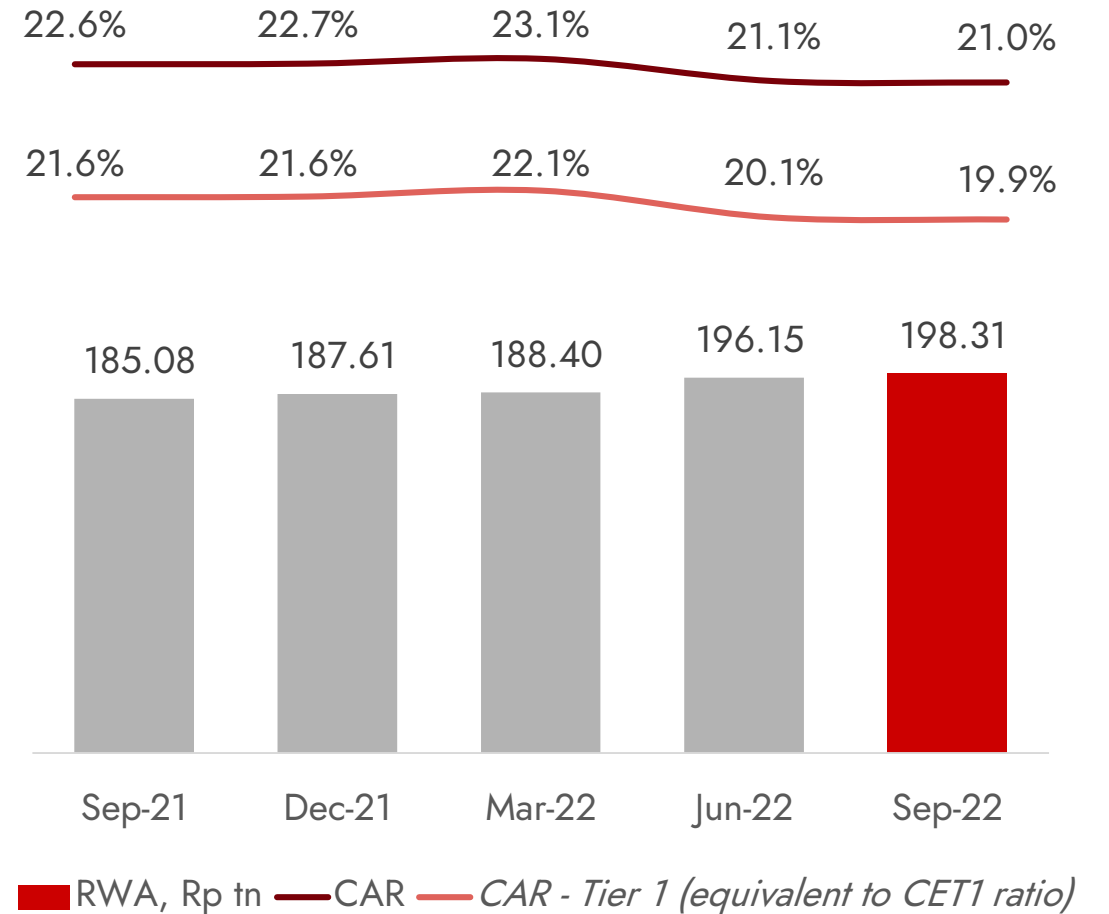
* Bank saja

Posisi likuiditas dan permodalan yang kuat

Posisi pendanaan dan likuiditas yang baik



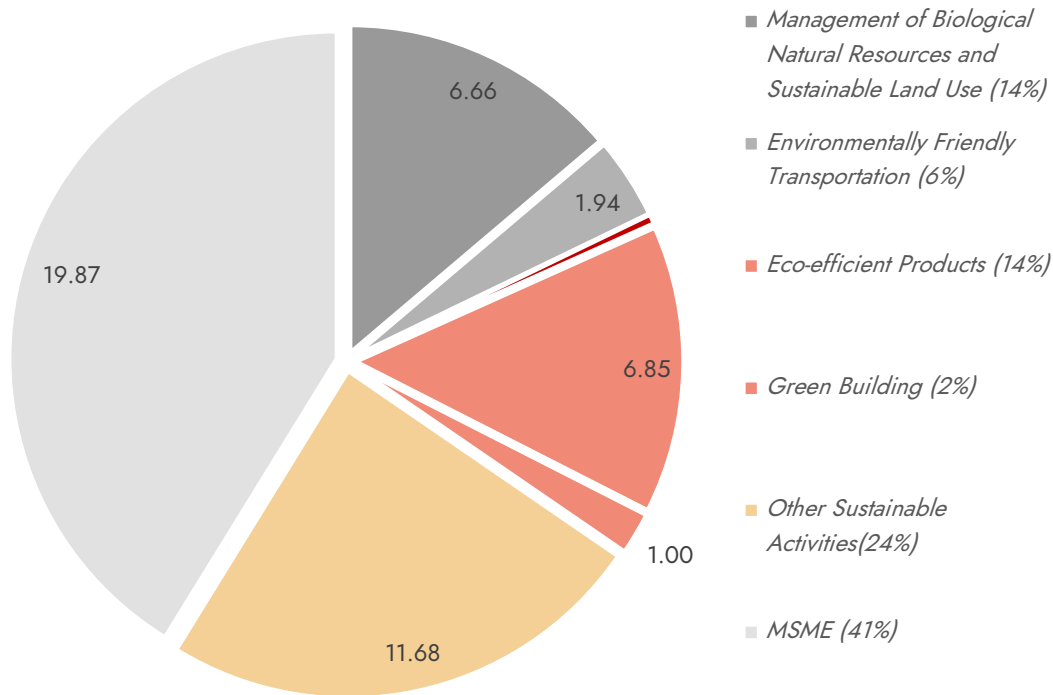
Permodalan yang kuat, jauh di atas batas minimum



Kinerja Keuangan Berkelanjutan

"25% dari total kredit mendukung *climate action* dan *sustainable development*."

METRICS	Sep 22
Total Keuangan Berkelanjutan (Rp T)	48.29
Porsi keuangan berkelanjutan terhadap total kredit (%)	25%



*Data per 30 September 2022

Contoh produk Keuangan Berkelanjutan



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



Electric Motor Xtra.

- Collaboration with Gesit (an electric motorcycle manufacturer in Indonesia) to finance consumer electric motorcycles



Green Mortgage

- Mortgage financing for green building certified housing and apartments



Sustainability Market Linked Deposit

- Deposit Structured Product linked into sustainable financing



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.

Di jalur yang tepat dalam mencapai target kinerja 2022

	<i>2022 Guidance</i>	<i>9M22 aktual</i>
Pertumbuhan kredit	7% - 10%	10.0%
NIM	4.65% - 4.75%	4.62%
<i>Cost of Credit (CoC)</i>	2.0% - 2.2%	1.8%
<i>Cost to Income Ratio (CIR)</i>	Dibawah 45.0%	44.4%
ROE #	11% - 13%	12.9%

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

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

Direksi



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Presiden Direktur



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Direktur Strategi, Keuangan & SPAPM



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Direktur Kepatuhan, *Corporate Affairs* & Hukum



TJIOE MEI TJUEN
Direktur Operational & TI



RUSLY JOHANNES
Direktur Perbankan Bisnis



JONI RAINI
Direktur Sumber Daya Manusia

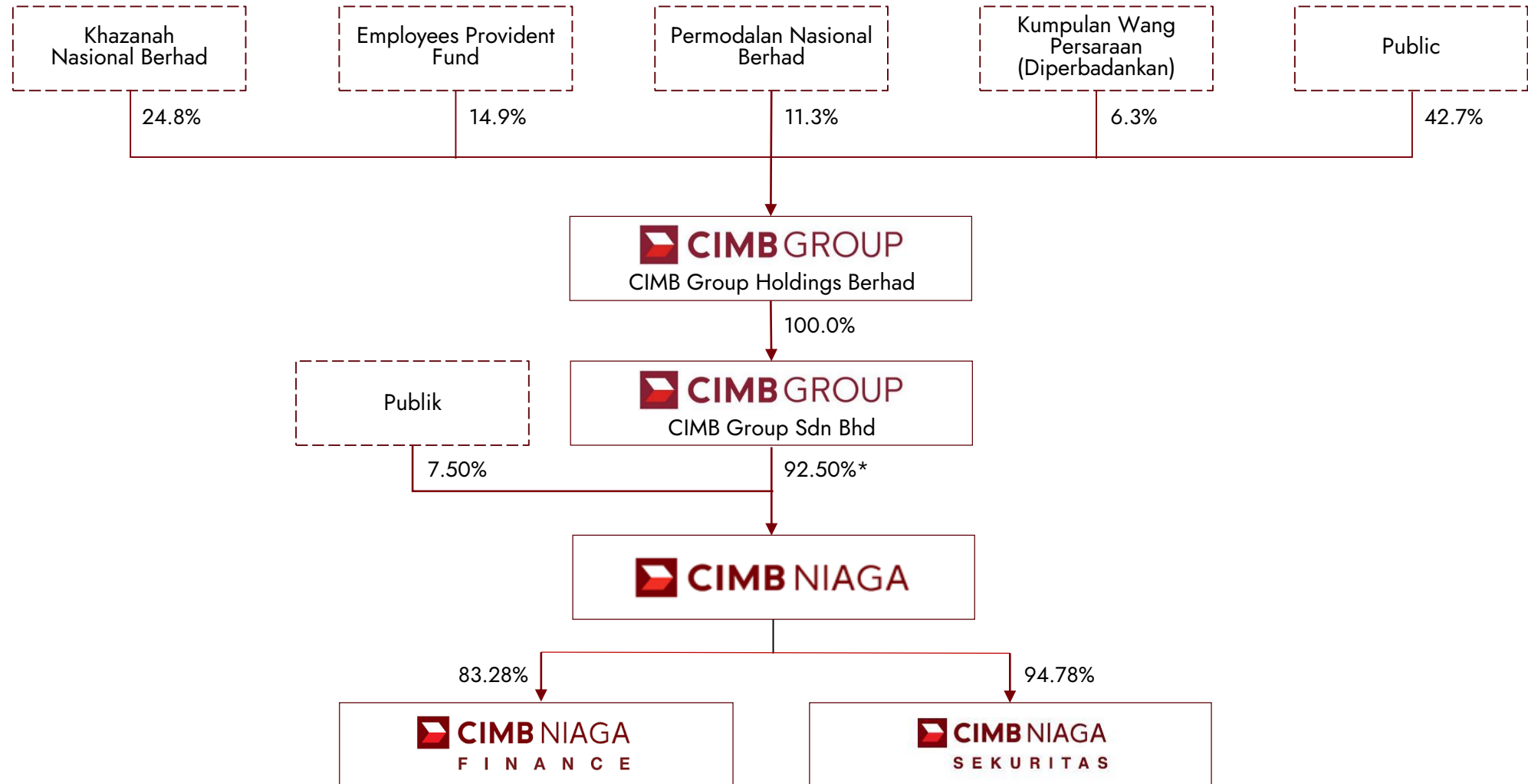


HENKY SULISTYO
Direktur Manajemen Risiko

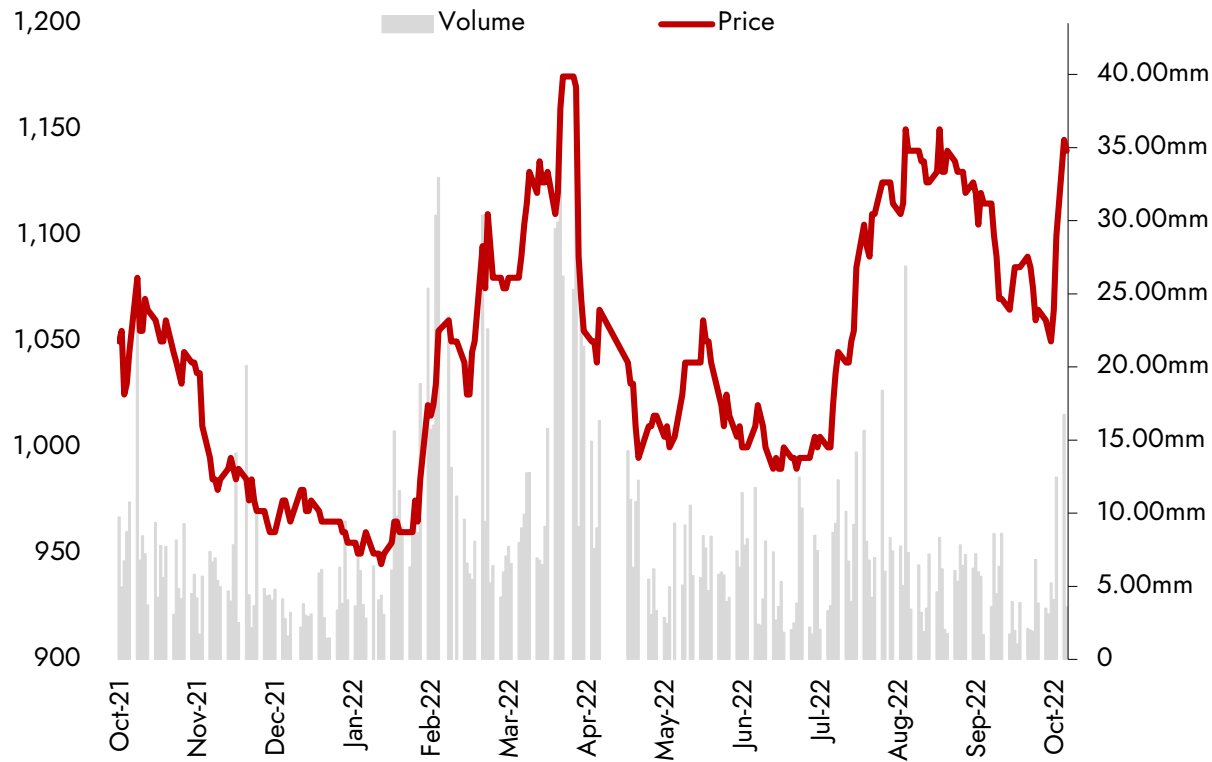


NOVIADY WAHYUDI
Direktur Perbankan Konsumer

Struktur perusahaan



Kinerja saham dan peringkat perusahaan



	Data per 24 Oktober 2022
Harga saham	Rp 1,140 / saham
Jumlah saham	25.13 miliar lembar
Kapitalisasi pasar	Rp 28.65 tn

Lembaga Pemeringkat	Kategori	Peringkat
Moody's	<i>Outlook</i>	<i>Stable</i>
	<i>Counterparty Risk Rating</i>	Baa1/P-2
	<i>Bank Deposits</i>	Baa2/P-2
	<i>Baseline Credit Assessment</i>	ba1
	<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)

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Terima kasih!

PT Bank CIMB Niaga Tbk

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