



# **CIMB NIAGA 2022 INVESTOR DAY**

27 OCTOBER 2022

KEJAR MIMPI



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# Agenda

- 1 **CIMB Group Forward23+ Strategy**  
Khairul Rifaie, CIMB Group CFO
- 2 **Accelerating Profitable Growth**  
Lani Darmawan, President Director & CEO
- 3 **Accelerating Profitable Growth in Consumer Banking Segment**  
Noviady Wahyudi, Consumer Banking Director
- 4 **Digital Innovation and Transformation**  
Budiman Tanjung, Chief of Network & Digital Banking
- 5 **Accelerating Profitable Growth in SME Banking Segment**  
Tony Tardjo, Head of Emerging Business Banking
- 6 **Driving Sustainable Growth in Corporate Banking Segment**  
Rusly Johannes, Business Banking Director
- 7 **Enabling Business Growth through Sustainability**  
Fransiska Oei, Compliance, Corporate Affairs & Legal Director



# CIMB Niaga Investor Day

CIMB Group Holdings

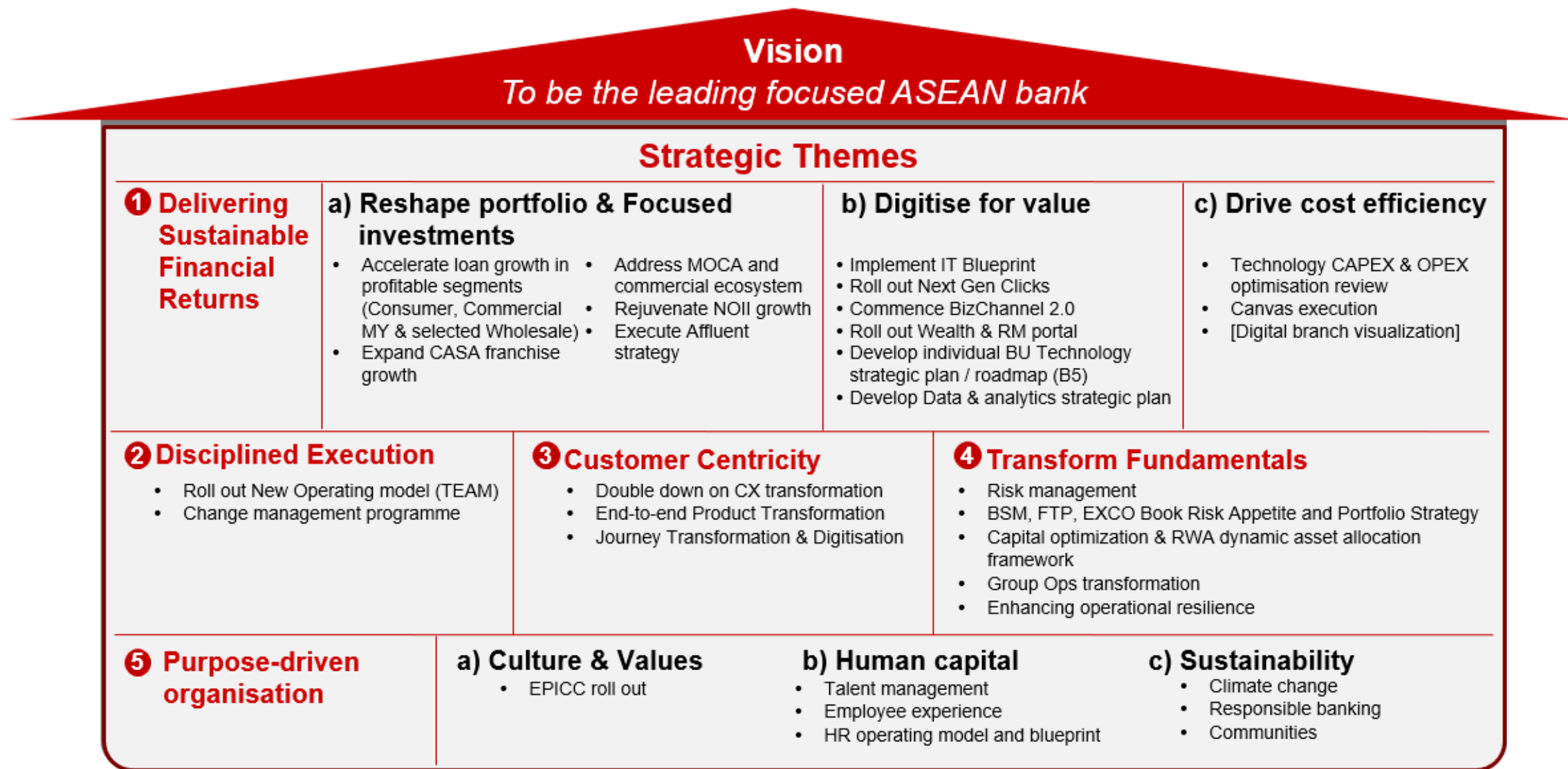
27 October 2022

FORWARD  Your Ambitions



# FORWARD23+ Strategy


The Forward23+ strategic plan was refined to shape the Group's 2022 business plan and key focus areas



# We have a clear view on where we will compete and how will we win

FORWARD 23+

*To be the leading focused ASEAN bank*

Leading	Focused	ASEAN
<p>We seek to be amongst the <b>leading ASEAN banks (top quartile)</b> when measured by <b>financial metrics</b> such as <b>ROE*</b> and <b>CIR</b> as well as <b>non-financial metrics such as NPS</b>, Organisational Health and Sustainability</p>	<p><b>We will not be everything to everyone.</b> We shall <b>focus on key markets and segments</b>, where we play to win</p> <p><b>Where will we compete</b></p> <ul style="list-style-type: none"> <li> <b>Universal Bank:</b> Across all segments</li> <li> <b>Focused Universal Bank:</b> Consumer and SME; high quality wholesale</li> <li> <b>ASEAN focus:</b> ASEAN wholesale and Preferred; niche in commercial</li> <li> <b>Focused player:</b> ASEAN wholesale and Preferred; niche in consumer finance</li> <li> <b>Universal</b> community focused bank</li> <li> <b>Selective investments:</b> Digital attacker leveraging on partnerships to create a hedge on future</li> </ul> <p><b>How will we win</b></p> <ol style="list-style-type: none"> <li>1 Lead the market on <b>customer experience</b> and <b>service</b> for focused customer segments</li> <li>2 Stay competitive in <b>providing value</b> to customers by becoming more efficient</li> <li>3 Leveraging our <b>ASEAN footprint</b> as a <b>differentiator</b> where relevant</li> <li>4 Investing in <b>technology, digital and analytics</b> to lead on service, experience and value</li> <li>5 Being <b>brilliant at the basics:</b> end to end risk management, controls, performance orientation</li> </ol>	<p>We are a <b>local ASEAN bank</b>. This identity resonates with our staff and external stakeholders. It provides an element of <b>differentiation</b> and aspiration</p>



\* Weighted average top quartile

# Our portfolio needs to be reshaped



Malaysia



Indonesia



Singapore



Thailand



Cambodia



Digital



SME/  
Commercial



Consumer  
& SME



Wealth  
Management



Wealth  
Management



SME/  
Commercial



TnG &  
TNGD



Consumer



Wealth  
Management



T&M



Consumer



Consumer



Philippines



Wealth  
Management



T&M



Corporate



T&M



Wealth  
Management



Vietnam



Transaction  
banking



Transaction  
banking



Commercial



Corporate<sup>1</sup>



Transaction  
banking



T&M



COBA



Transaction  
banking



Transaction  
banking



T&M



Corporate



COMBA



Consumer



Commercial



Corporate

FORWARD 23<sup>+</sup>

- 1 Undertake stringent portfolio review
- 2 Implementation of dynamic allocation framework
  - Stronger growth vs market for performing businesses
  - Slower growth vs market for businesses that need to be fixed

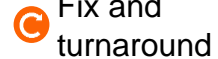
1. Focused on ASEAN



Double down



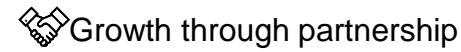
Grow



Fix and turnaround



Exit



Growth through partnership



# Asset Composition and Growth



Growth momentum continued to improve on areas we would like to invest

Asset Composition					Gross Loan Composition			
Year	Consumer	Commercial	Wholesale	CDA and Group Funding	Year	Consumer	Commercial	Wholesale
Dec-19	33%	11%	43%	12%	Dec-19	50%	18%	32%
Jun-22	32% ▼	10% ▼	43% =	15% ▲	Jun-22	53% ▲	16% ▼	31% ▼

Loan Growth (YoY)					Initiatives / Comments	
	Jun-22	Dec-21	Dec-20	Dec-19		

## Invest

Consumer	+8%	+5%	+3%	+9%
Malaysia	+6%	+4%	+3%	+7%
Malaysia Commercial	+8%	+4%	+7%	+12%
Indonesia Consumer	+14%	+9%	+2%	+10%
Indonesia SME	+7%	+6%	-5%	+2%

- Consumer loan growth driven by Malaysia, Indonesia and Singapore with early signs of recovery in Thailand
- Malaysia loan growth driven by Consumer
- Malaysia Commercial grew for both business banking and SME
- Indonesia Consumer loans grew healthily
- Indonesia SME growing loans judiciously

## Fix

Indonesia Commercial (ex-SME)	-9%	-10%	-23%	-7%
Singapore Commercial (ex-SME)	+0.3%	-29%	+3%	-41%

- Indonesia Commercial – Continued portfolio optimisation
- Singapore Commercial showing improved RAROC and LLC

## Exit

Thailand Commercial	-39%	-34%	-19%	-20%
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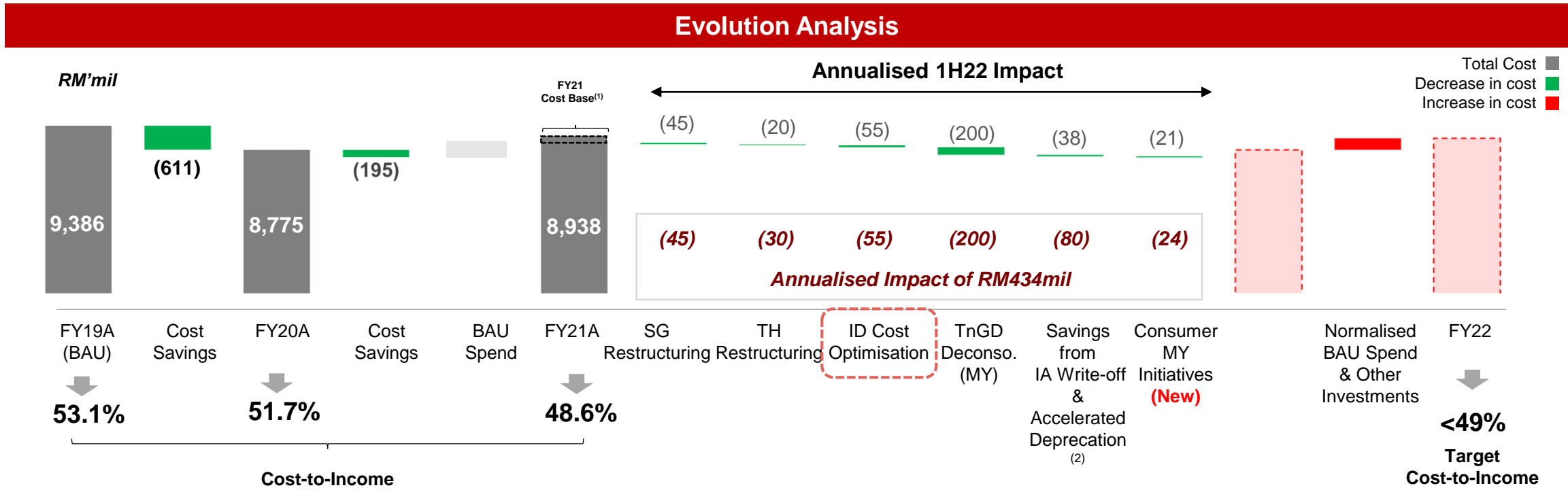
- Thailand Commercial – Continued portfolio run down



Note: Malaysia includes London, Hong Kong and Shanghai



# Structured Cost Take-out



- 1 **RM410 mil cost take-out identified** in FY2021 will continue to be crystallised into 2022
- 2 Identified new RM24 mil initiative in 1H22. Quantification of other cost initiatives on-going

### Key Updates for 2022

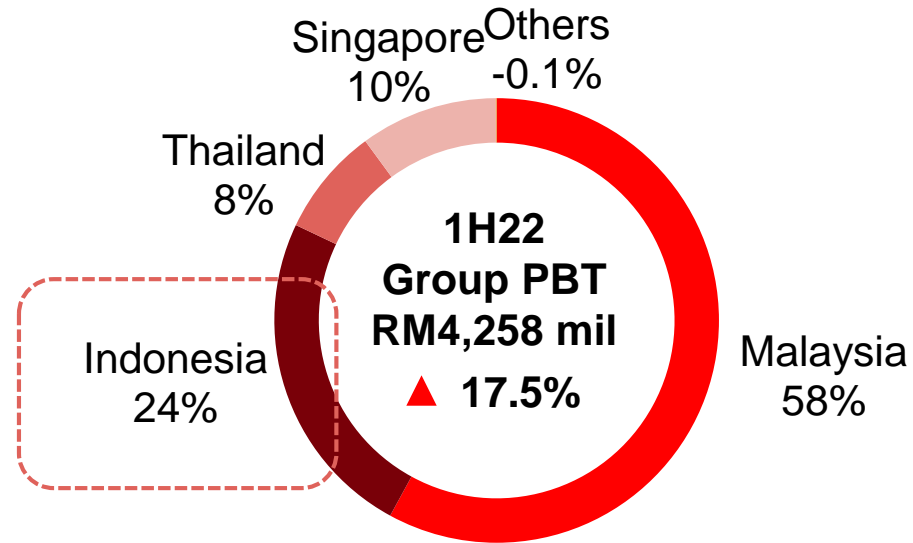
- Continued execution of initiatives from 2021 to be realised in 2022
- Expansion of initiatives including continuous optimisation in the Consumer business
- Sustained productivity gains along with enhanced CAPEX prioritisation framework and stringent opex management especially in the tech capex and opex space

Notes:

(1) FY21 Cost Base without cost savings is RM9,133 mil  
 (2) Savings from IA write-off based on FY2021 exercise, while savings from accelerated depreciation only to commence when the asset is fully depreciated  
 (3) Optimisation of the Consumer business including, paper statement and courier/printing reduction, real estate optimisation and rental negotiation

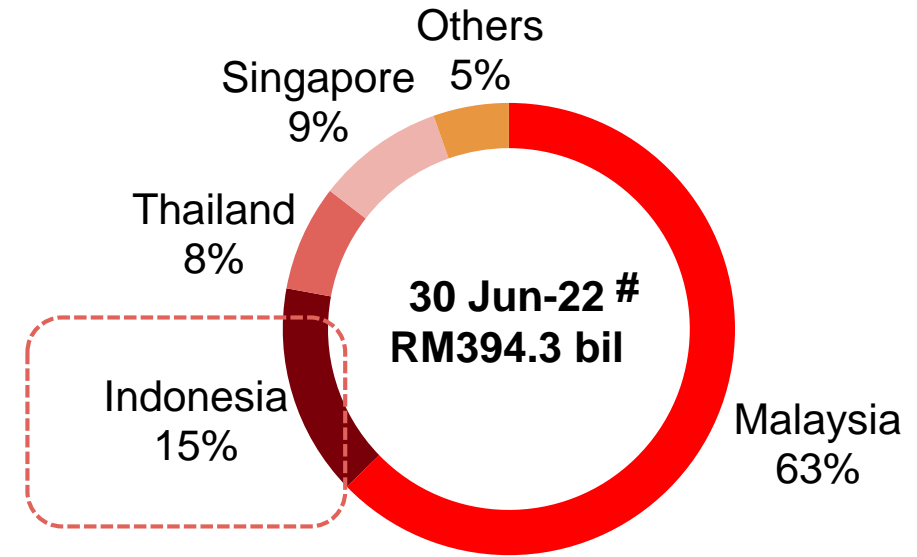
# CIMB Niaga Contribution to Group

## PBT



PBT	(RM 'mil)	Y-o-Y
Malaysia	2,471	4.7%
<b>Indonesia</b>	<b>1,028</b>	<b>25.6%</b>
Thailand	336	144.3%
Singapore	426	23.7%

## Gross Loans








Gross Loan Growth~	Y-o-Y
Malaysia	5.9%
<b>Indonesia<sup>^</sup></b>	<b>9.4%</b>
Thailand <sup>^</sup>	1.2%
Singapore <sup>^</sup>	6.6%
Others	18.6%
Group	5.9%

Notes: ~ Excluding FX fluctuations    <sup>^</sup> In local currency  
# Based on geographical location of counterparty



# Continued Momentum in 1H22 Across All Headline Targets

Key Group Metrics	Actual					FY22 Guidance	Forward23+ Ambition
	FY2018	FY2019	FY2020	FY2021	1H2022	FY2022	FY2024
 ROE	9.6%	9.3%	2.1%	8.1%	10.4%	9.0%-10.0%	Top Quartile (11.5%-12.5%)
 Total Loan Growth	6.8%	6.7%	-1.0%	3.3%	6.8%	6%-7%	In line with market
 CIR	52.3%	53.1%	51.5%	48.6%	46.5%	<48%	≤45%
 Cost of Credit (bps)	43	46	151	73	41	50-60	50-60
 CET1	12.2%	12.9%	13.3%	14.2%	14.1%	>13.5%	>13.5%

 Note: 2018, 2019 and 1H2022 are based on BAU.

# Final Remarks

- CIMB Niaga is key to the success of the Group's Forward23+ Strategy
- The Group will continue executing on Forward23+ strategies:
  - Building on the positive asset growth momentum;
  - Contain operating costs;
  - Moderate loan loss charges;
  - Benefit from our ASEAN diversification efforts via reshaping of our portfolio and focused investments
- Maintaining a cautious stance for the medium term in view of various macroeconomic headwinds. However, the Group remains optimistic of an improved 2022 financial performance and is on track to meet all targets





# Accelerating Profitable Growth

Lani Darmawan  
President Director & CEO

**2022 INVESTOR DAY**

KEJAR MIMPI








01

# **Our Unique Position and Strategy Execution Progress**

# Growing Strong Franchises in Attractive Markets

## STRONG FRANCHISES AND GROWING POSITION

## PROFITABLE GROWTH IN ATTRACTIVE MARKETS

	Market Share	Growth Opportunity
 Mortgages <sup>(1)</sup>	<b>9.1%</b> (vs. 8.1% in 2018)	Attractive
 Credit Cards	<b>11.0%</b> (vs. 10.7% in 2018)	Attractive
 Auto Loans (CNAF) <sup>(2)</sup>	<b>5.1%</b> (vs. 2.6% in 2018)	Very Attractive
 SME / EBB <sup>(3)</sup>	<b>5.9%</b> (vs. 3.9% in 2018)	Very Attractive

Continue focusing our efforts to accelerate growth in consumer and SME

Source: Bank Indonesia, OJK. All market share and industry data are as at Jun 22.

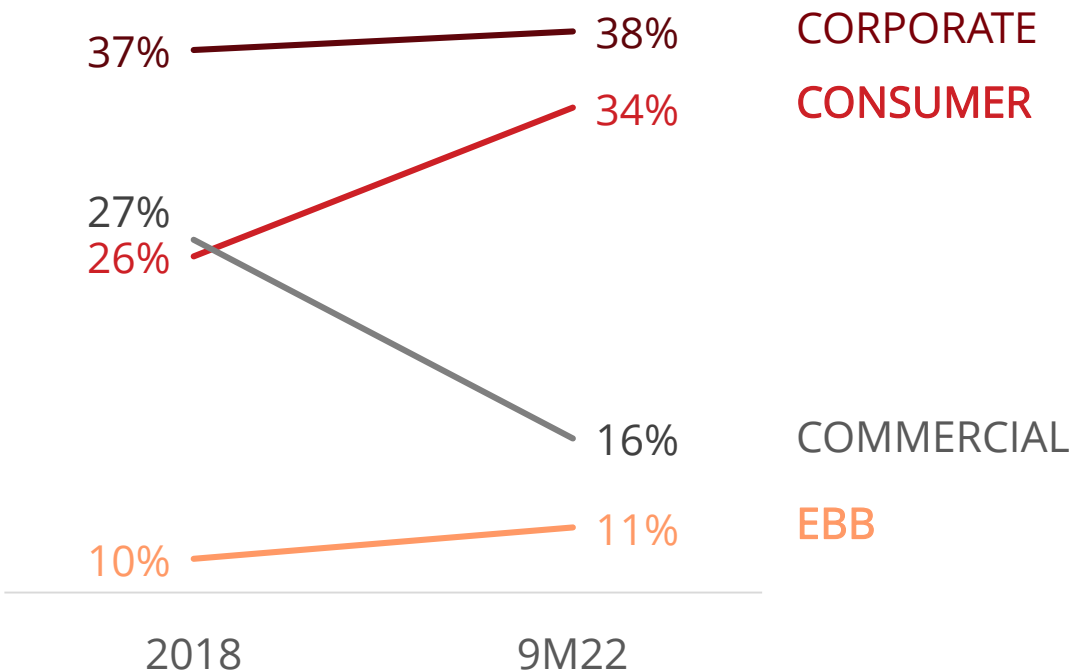
(1) Mortgages market share excluding subsidized mortgages; (2) Market share of CNAF in Multifinance industry; (3) SME market share of Medium Enterprise loans as per Bank Indonesia classification.

# Disciplined Capital Allocation

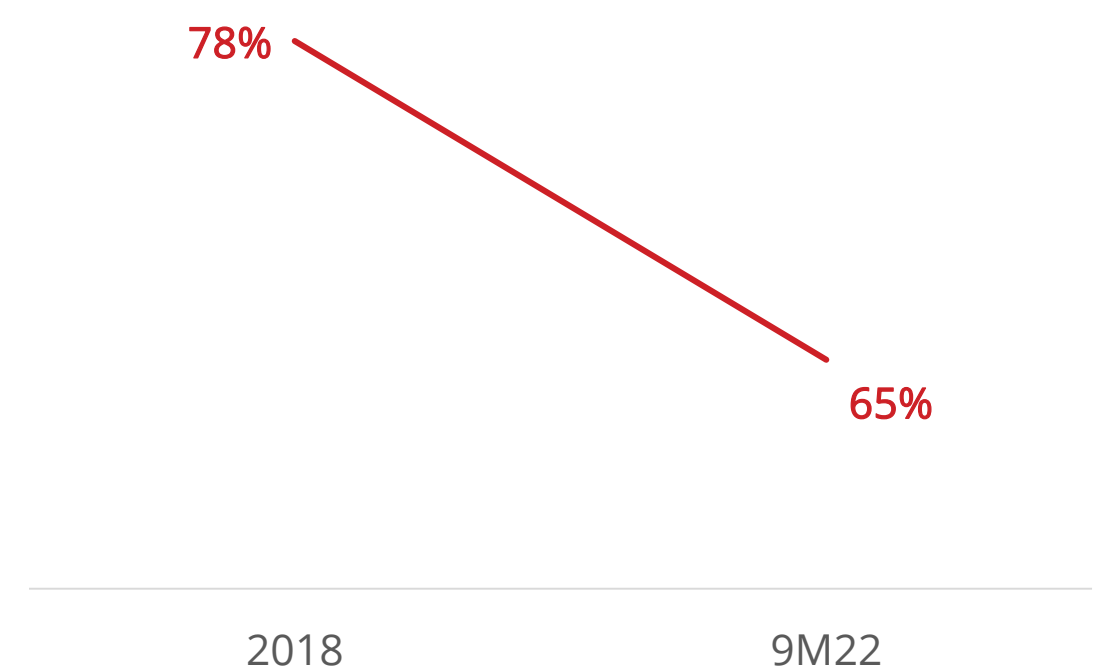
**CLEAR COMMITMENT TO GROW AND CREATE VALUE**

**OPTIMIZING ASSET PORTFOLIO RISKS AND CAPITAL**

## LOAN PORTFOLIO MIX EVOLUTION (2018-9M22, %)



## RWA DENSITY (RWA / TOTAL ASSETS) (2018-9M22, %)



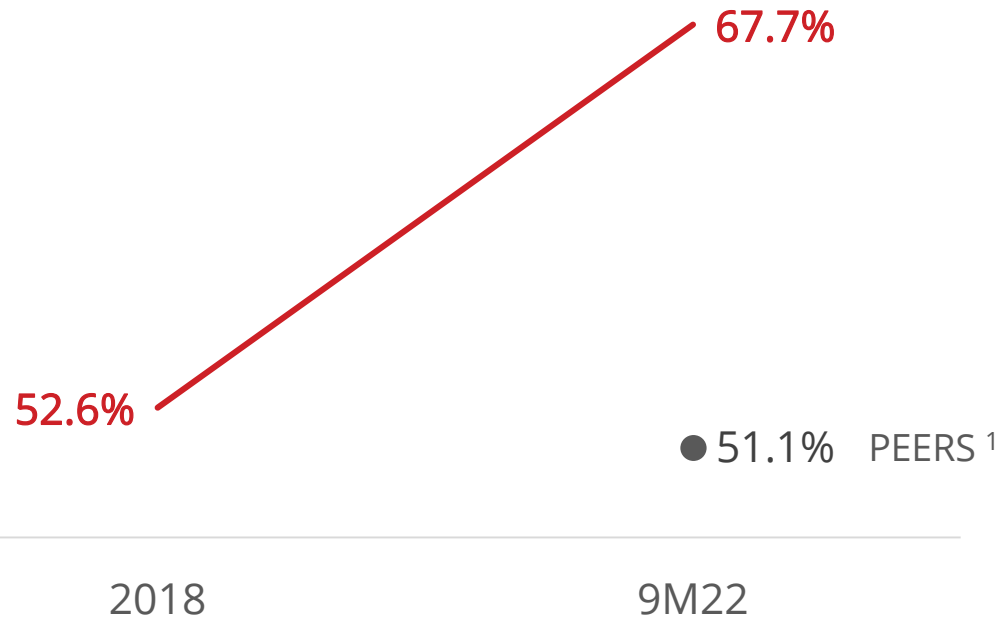
(1) Peers Group: Listed KBMI 3 banks with core capital range from Rp14 – 70 tn (BNLI, BBTN, NISP, PNB, BDMN, BTPN, BNII). Peers data as at Jun 22.



# Expanding CASA Ratio Drives Competitive Edge

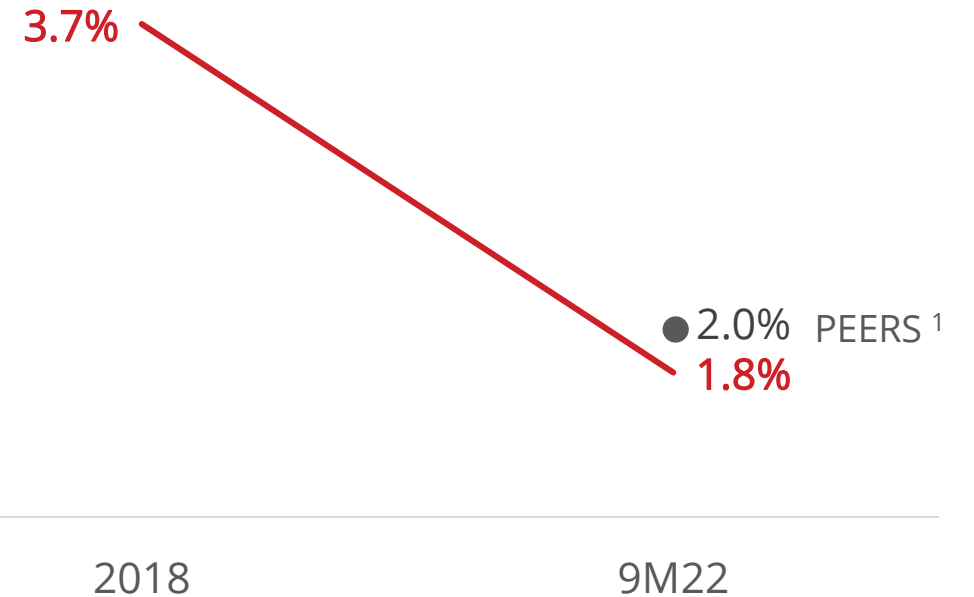
## CASA RATIO CONTINUED TO HIT RECORD HIGH

### CASA RATIO (2018-9M22, %)



## LOWER COST OF FUND TO GAIN COMPETITIVE ADVANTAGE

### DEPOSIT COST OF FUND (2018-9M22, %)



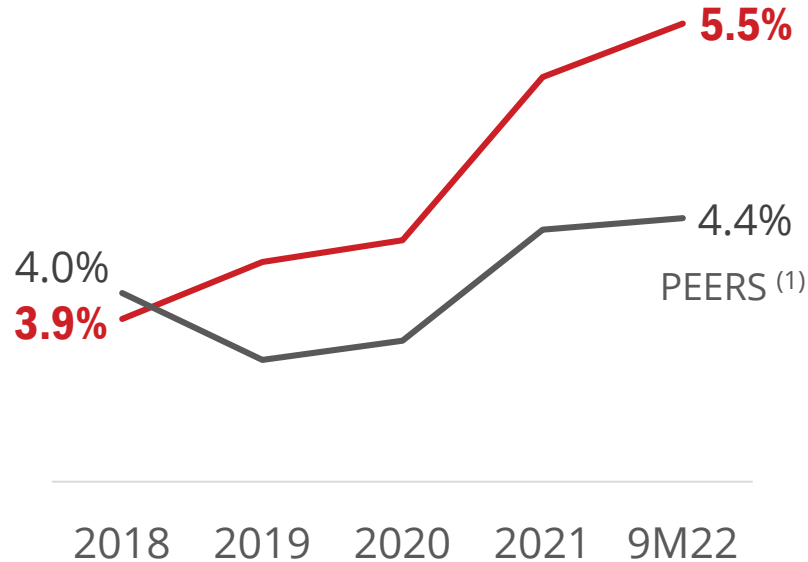
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# Improving Fundamental and Financial Returns

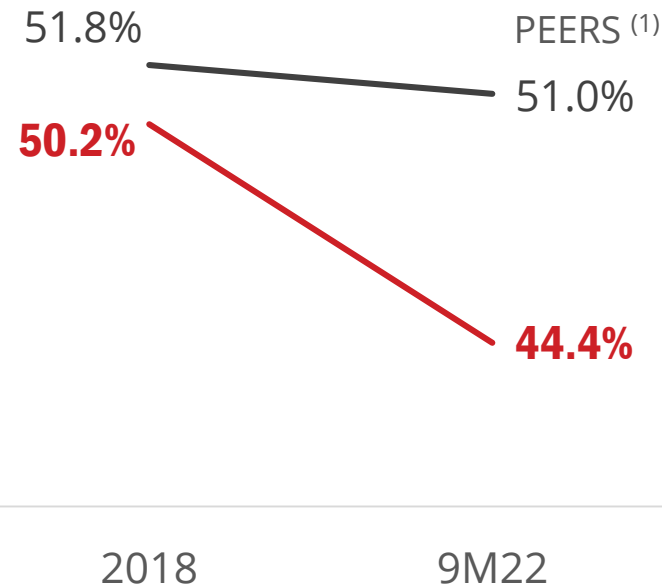
## IMPROVING PRE-PROVISION PROFIT AND BEST-IN-CLASS EFFICIENCY

## ABOVE AVERAGE PROFITABILITY

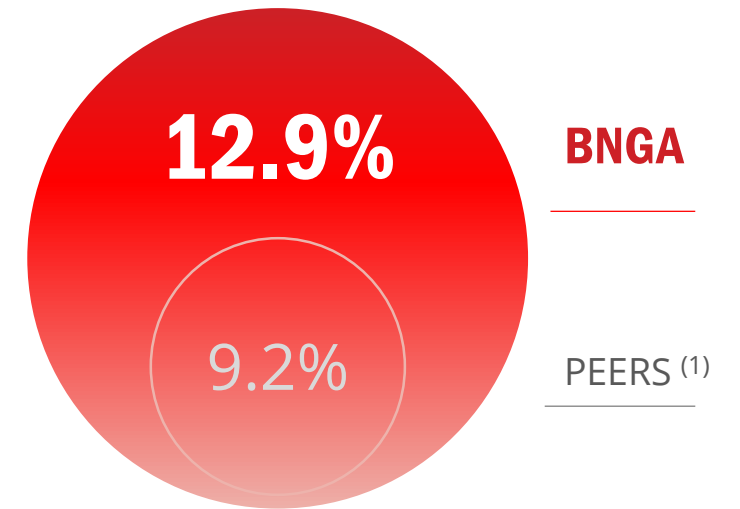
**PRE-PROVISION PROFIT / RWA**  
(2018-9M22 ANNUALIZED, %)



**COST TO INCOME RATIO**  
(2018-9M22, %)



**ROE**  
(9M22, %)

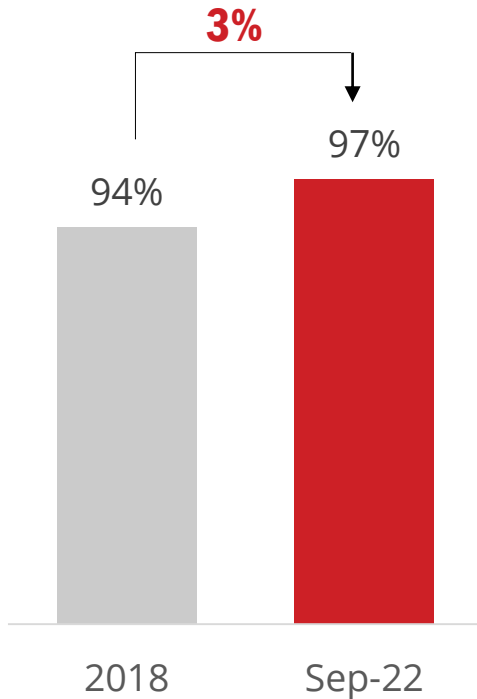


(1) Peers Group: Listed KBMI 3 banks with core capital range from Rp14 – 70 tn (BNLI, BBTN, NISP, PNB, BDMN, BTPN, BNII). Peers data as at Jun 22.

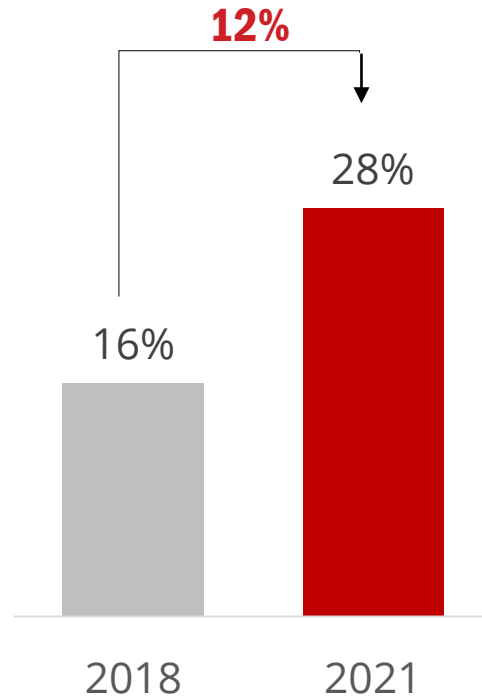
# Leading in Digital and Innovation

## STRONG DIGITAL ADOPTION SUPPORTS IMPROVEMENT IN CUSTOMER EXPERIENCES

**DIGITAL ADOPTION**  
(2018-9M22, % of financial transactions)

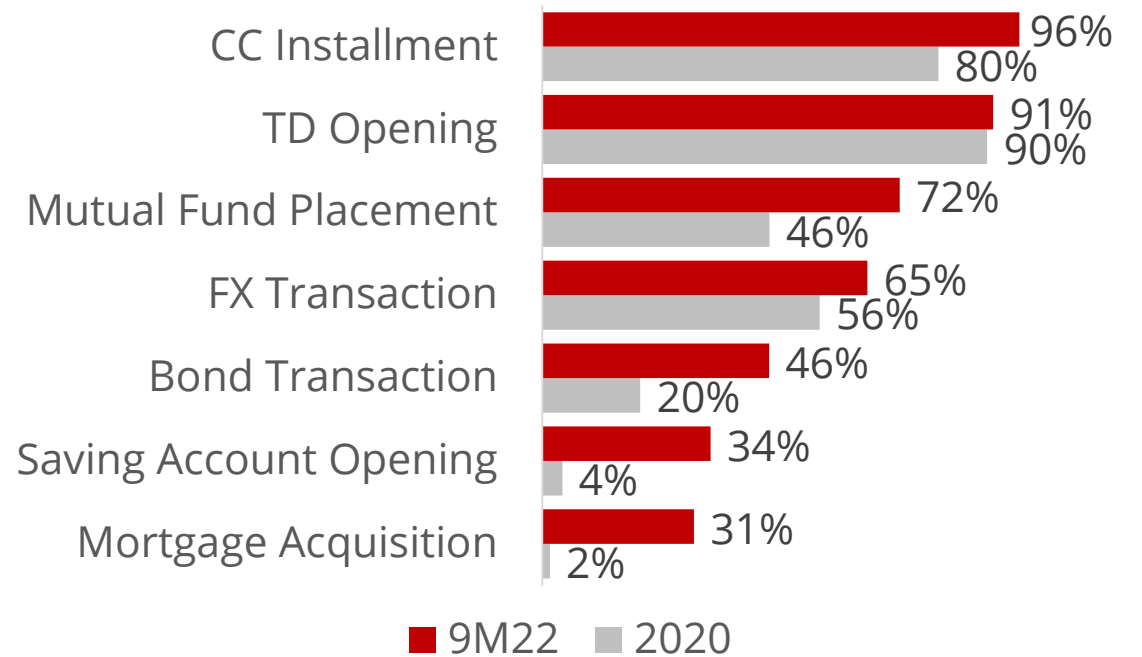


**NPS**  
(2018-2021, %)



## LEVERAGING OUR BEST-IN-CLASS DIGITAL CAPABILITIES TO DRIVE GROWTH

**DIGITAL ACQUISITION/TRANSACTION PENETRATION**  
(2020-9M22, % acquisition/transaction undertaken digitally)



02

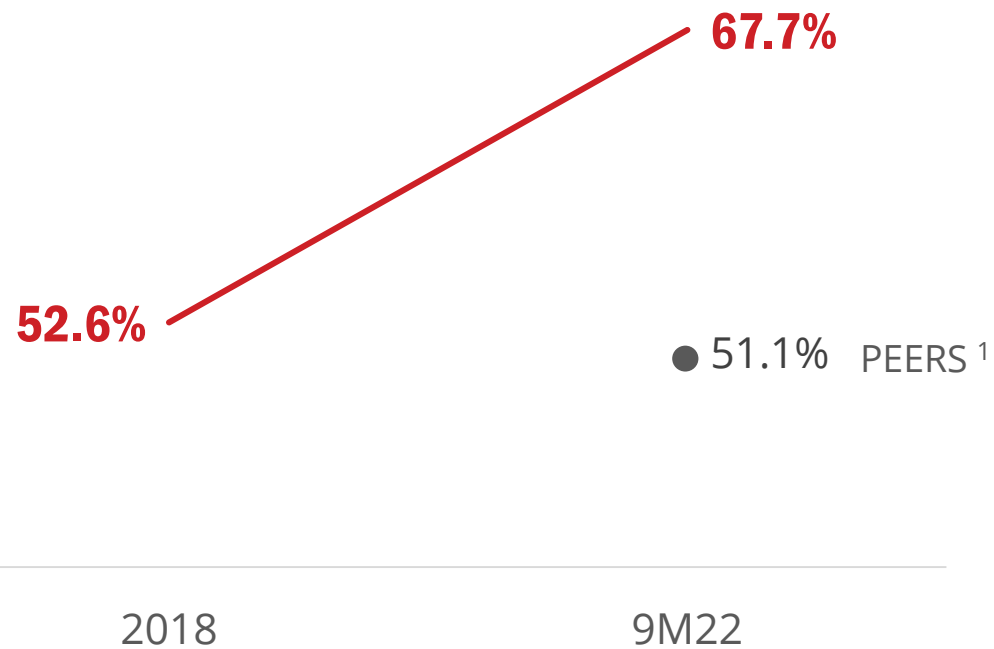
## **Our Aspirations**

# Accelerating Profitable Growth and Value Creation

## CASA RATIO

### HISTORICAL TREND

(2018-9M22 CIMB NIAGA, PEER AVG, %)



### 2024 ASPIRATION

**70%**

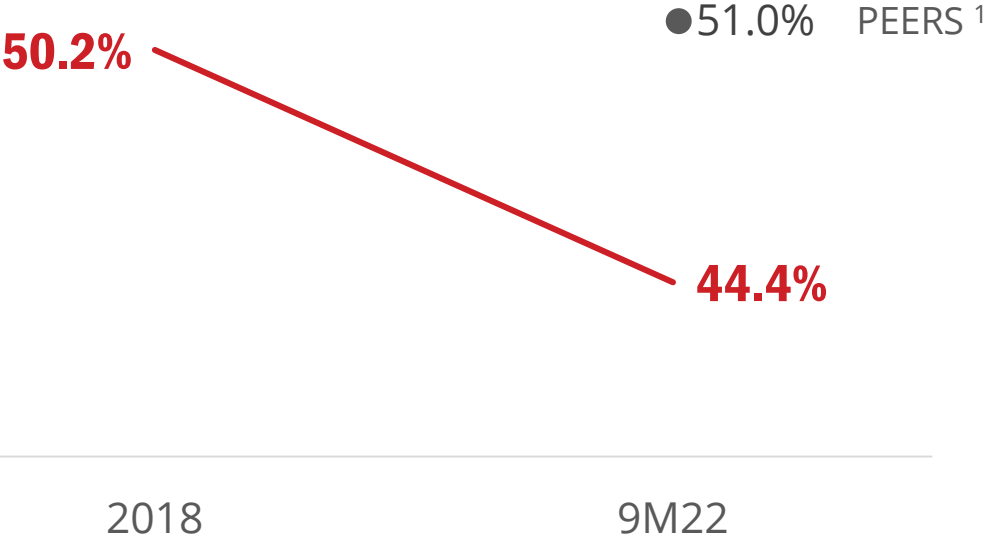
(1) Peers Group: Listed KBMI 3 banks with core capital range from Rp14 – 70 tn (BNLI, BBTN, NISP, PNB, BDMN, BTPN, BNII). Peers data as at Jun 22.

# Accelerating Profitable Growth and Value Creation

## COST TO INCOME RATIO

### HISTORICAL TREND

(2018-9M22 CIMB NIAGA, PEER AVG, %)



### 2024 ASPIRATION

42%

CIMB Group 2024 CIR Target  $\leq$ 45%

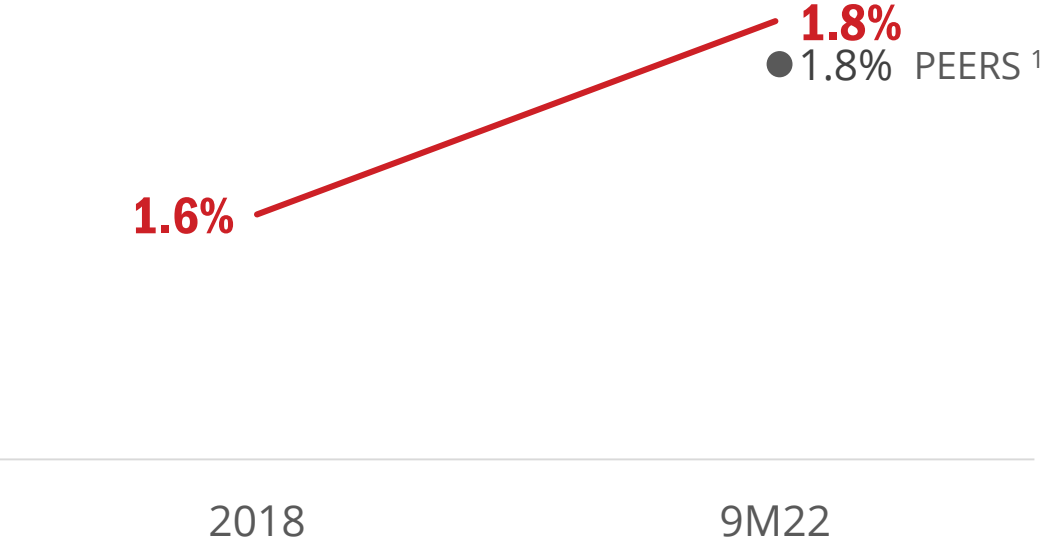
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# Accelerating Profitable Growth and Value Creation

## COST OF CREDIT

### HISTORICAL TREND

(2018-9M22 CIMB NIAGA, PEER AVG, %)



### 2024 ASPIRATION

1.5%

CIMB Group 2024 CoC Target 0.5% - 0.6%

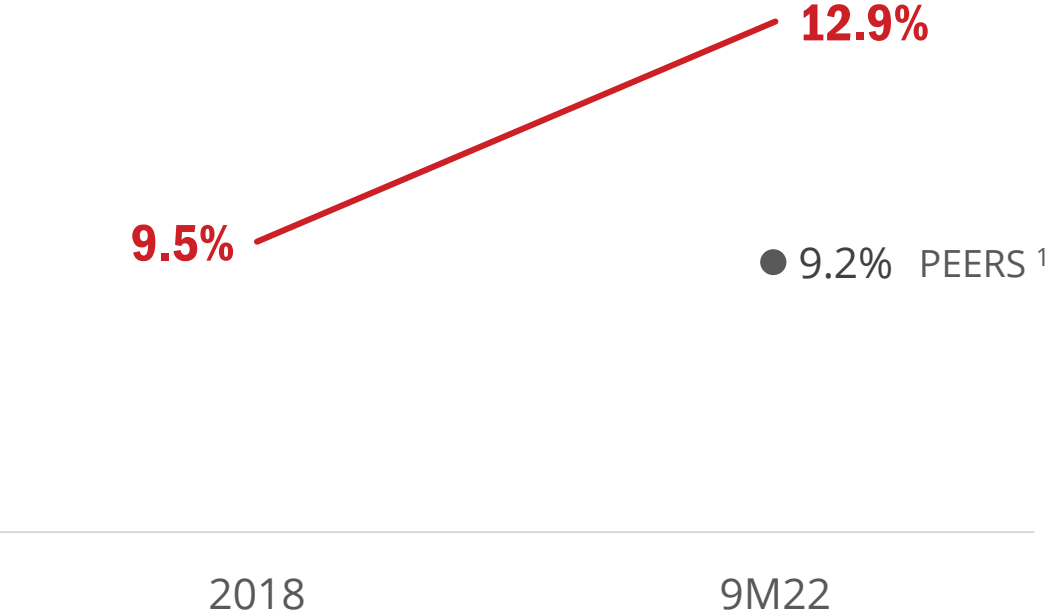
(1) Peers Group: Listed KBMI 3 banks with core capital range from Rp14 – 70 tn (BNLI, BBTN, NISP, PNB, BDMN, BTPN, BNII). Peers data as at Jun 22.

# Accelerating Profitable Growth and Value Creation

## RETURN ON EQUITY

### HISTORICAL TREND

(2018-9M22 CIMB NIAGA, 1H22 PEER AVG, %)



### 2024 ASPIRATION

15%

CIMB Group 2024 ROE Target 11.5% - 12.5%

(1) Peers Group: Listed KBMI 3 banks with core capital range from Rp14 – 70 tn (BNLI, BBTN, NISP, PNB, BDMN, BTPN, BNII). Peers data as at Jun 22.



03

## **Our Strategy Going Forward**

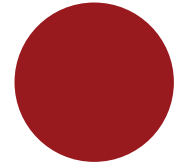
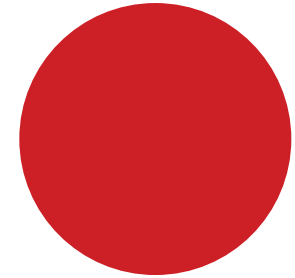
# Capital Allocation Towards Most Profitable Segments

RAROC

## SCALE & ACCELERATE GROWTH

### CONSUMER

- Grow Mortgage, Auto Loan, & Secured Personal Loan
- Increase digital penetration



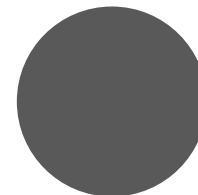
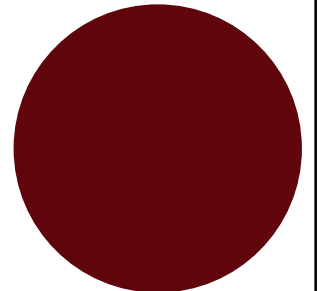
### SME

- Grow value chain portfolio & channeling through fintech
- Increase investment loans (term loan)

## IMPROVE PROFIT & SUSTAIN GROWTH

### CORPORATE

- Focus on low-risk top tier large corporate, MNC, & SOE



### COMMERCIAL

- Growth focus on small-ticket commercial loans for better RAROC

Total Loan

## Expand CASA Franchises



LEVERAGE **NEXT-GEN OCTO MOBILE** AND **NEXT-GEN BIZCHANNEL** WITH INNOVATIVE DIGITAL SERVICES



INCREASE **MOCA PENETRATION** WITH ENHANCED DATA ANALYTICS



**DEEPEN CROSS SELL** BETWEEN PRODUCTS, SEGMENTS AND SUBSIDIARIES



ENHANCE BRANCH **PRODUCTIVITY**

# Accelerate New Customer Acquisition

-  UNIQUE **PRODUCT VALUE** PROPOSITION
-  **PRODUCTS AND SERVICES PERSONALIZATION** UTILIZING DATA ANALYTICS
-  **SCALE UP** PENETRATION IN **DIGITAL ECOSYSTEM**
-  BUILD **BRAND EQUITY**
-  CONTINUE IMPROVING **CUSTOMER LOYALTY (NPS)**

# Increase Fee Income Contribution



GROW **WEALTH MANAGEMENT** AND **TREASURY**  
PRODUCTS AND SERVICES



ENHANCE **API OPEN BANKING** CAPABILITIES AND  
EXPAND **API PARTNERSHIP** TO PENETRATE DIGITAL  
ECOSYSTEM



PROMOTE **TRANSACTION VOLUME**

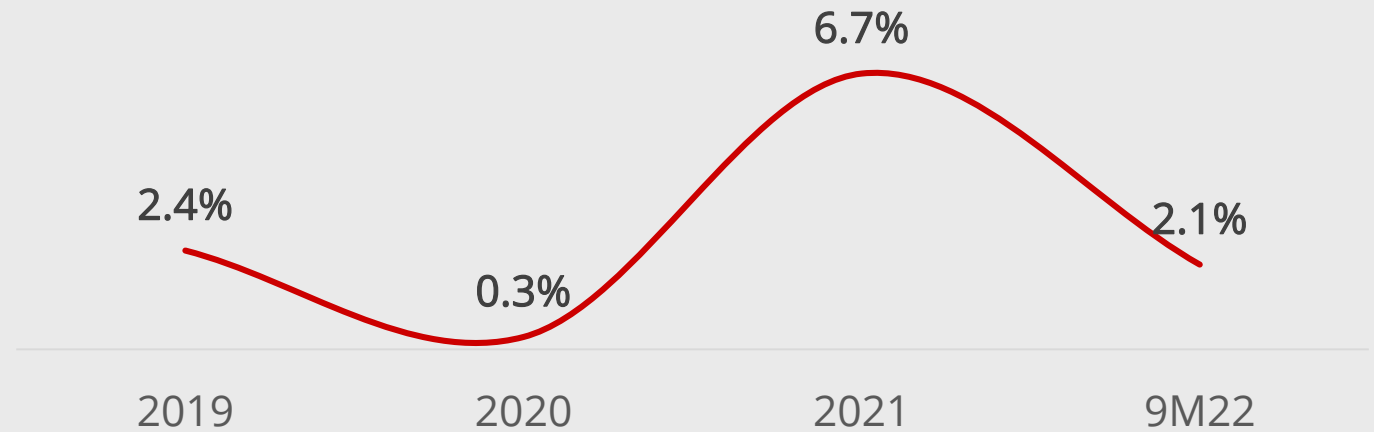
# Balanced Risk Culture

-  ASSET QUALITY **IMPROVEMENT/CYCLE PROCESS**
-  **PRO-ACTIVE** RISK ANALYTICS
-  **OPTIMAL CREDIT RISK** PORTFOLIO MANAGEMENT
-  INCREASE **SUSTAINABILITY FINANCING**

# Continue Leading Operational Efficiency

## EXCELLENCE IN OPERATING EFFICIENCY

(2019-9M22, JAWS, %)



OPTIMAL AND EFFICIENT ORGANIZATION



CAPEX PRIORITIZATION AND OPEX OPTIMIZATION



LEVERAGE DIGITAL CAPABILITIES TO IMPROVE PRODUCTIVITY AND EFFICIENCY

# Investing in Technology to Support Our Objectives

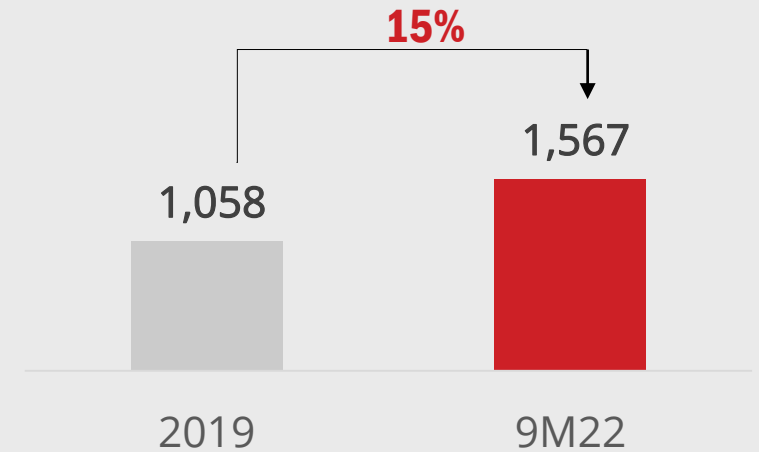
**TECH CAPEX SPENDING**  
(2019-2022F, % CAGR)

**36%**

**TECH CAPEX TO TOTAL CAPEX**  
(2022F, %)

**64%**

**DIGITAL INVESTMENT IN HUMAN CAPITAL**  
(2019-9M22, DIGITAL JOB, % CAGR)



**NEXT-GEN DIGITAL  
PLATFORMS (OCTO  
MOBILE AND  
BIZCHANNEL)  
CAPABILITIES**

- Migration to **microservices** architecture
- More **stable** and **resilient**
- Better **scalability** and **flexibility**
- Increase **adoption** and **integration** to new technologies
- Faster **time to market**

We remain committed in innovation and tech investment



# Key Takeaways

## EXECUTION PROGRESS

-  Uniquely positioned to take advantage in growing markets
-  Consistent strategy and disciplined execution
-  Proven track records of strong financial results
-  Leader in digital capabilities

## LOOKING AHEAD

-  Continue focusing on profitable growth:
  - Improve loan mix by continue growing in profitable segments
  - Expand CASA franchises and accelerate the customer base
  - Increasing fee income contribution
-  Maintain balanced and prudent risk management policies
-  Leverage technology to drive productivity and efficiency
-  Continue investing in technology and digital capabilities

## 2024 ASPIRATIONS

**70%**  
CASA RATIO

**42%**  
CIR

**1.5%**  
COC

**15%**  
ROE



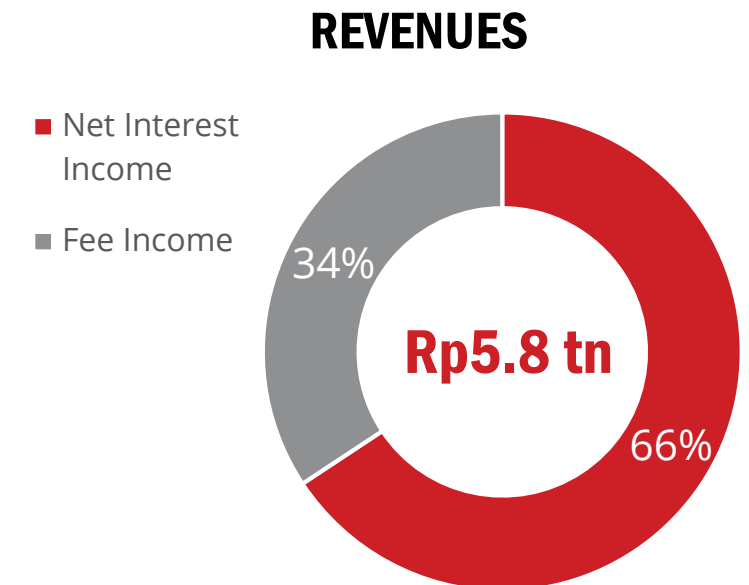
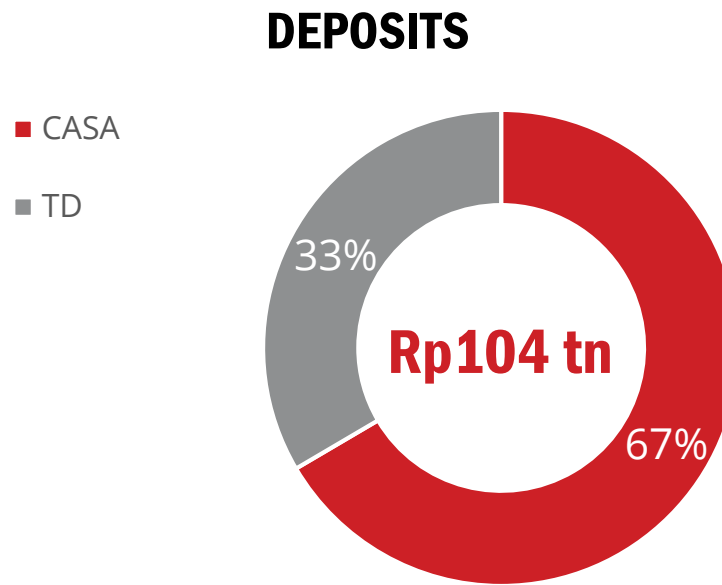
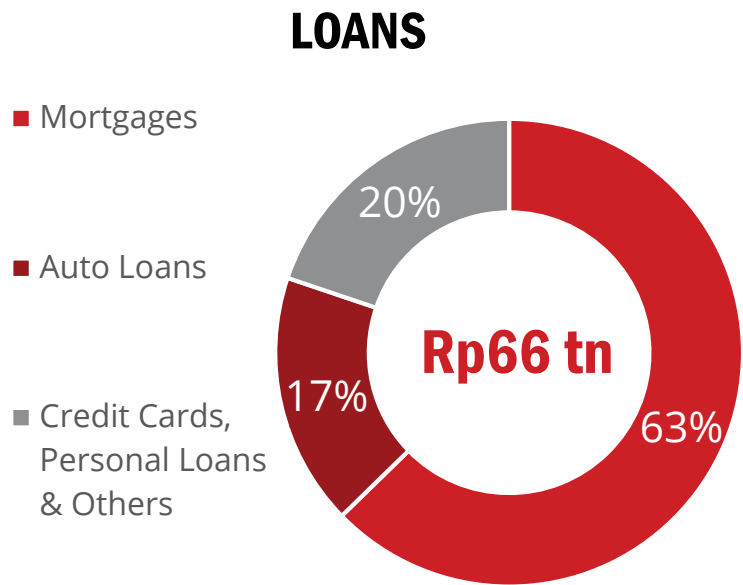
**CIMB NIAGA**  
**2022 INVESTOR DAY**

# Accelerating Profitable Growth in Consumer Banking Segment

Noviady Wahyudi  
Consumer Banking Director

**2022 INVESTOR DAY**

# Our Consumer Business Portfolio Today



**67%**  
CASA RATIO

**64%**  
LDR

**96%**  
LOAN TO  
CASA RATIO

**6.6 mn**  
# CUSTOMER

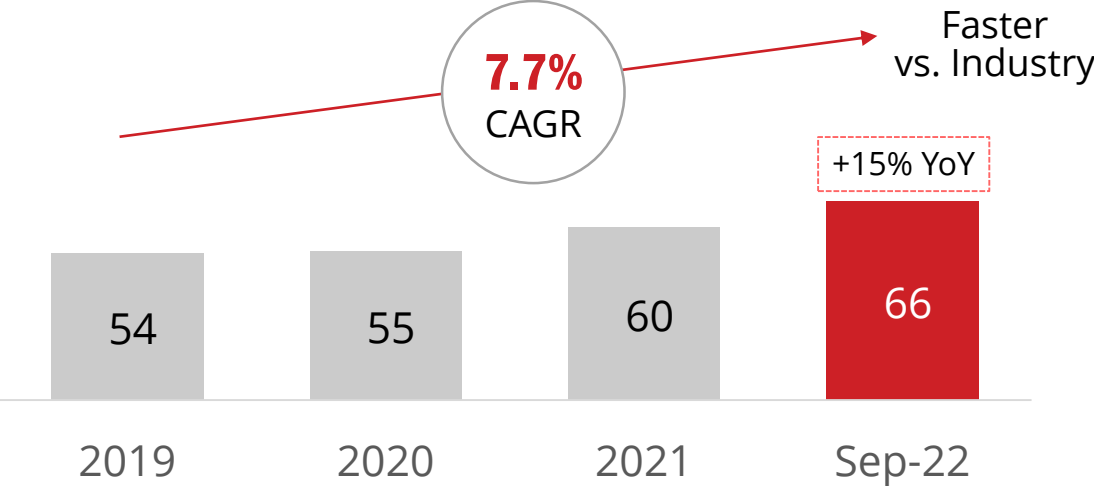
#### MARKET SHARE <sup>(1)</sup>

MORTGAGES: **9.1%**  
CREDIT CARDS: **11.0%**  
AUTO LOANS <sup>(2)</sup>: **5.1%**

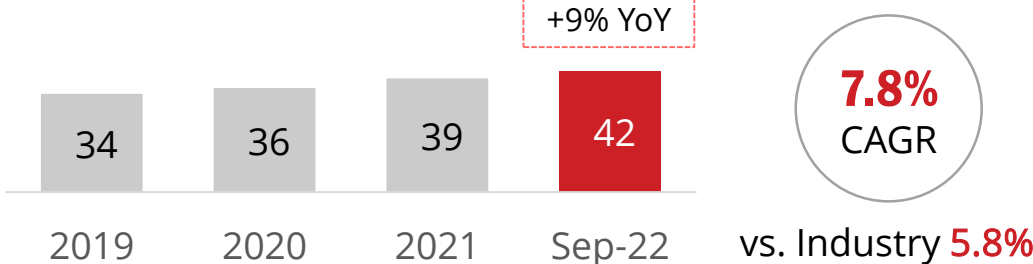
(1) Market share data as at Jun 2022; (2) Market share of CIMB Niaga Finance. Data as at 30 Aug 2022

# Accelerate Consumer Loans Faster than Industry

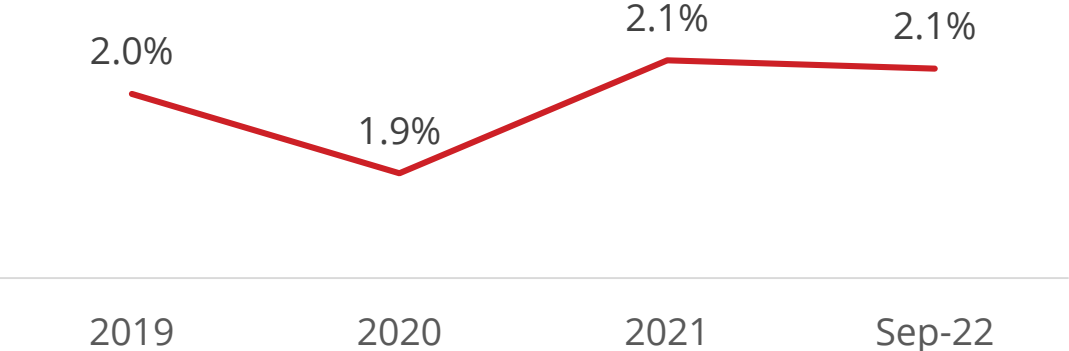
## CONSUMER LOANS GROWTH (Rp Tn)



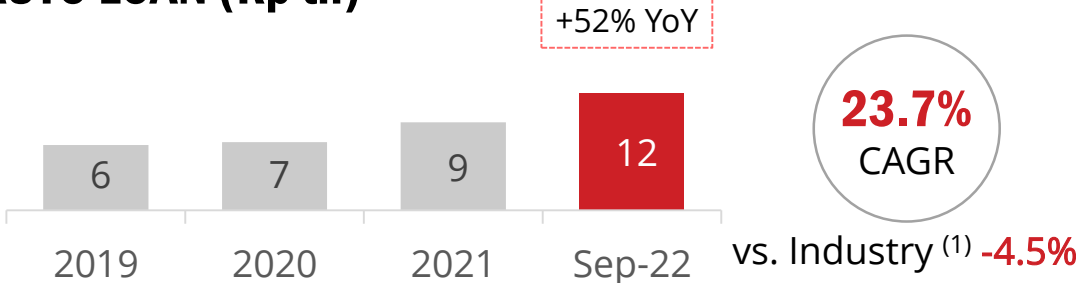
## MORTGAGE (Rp tn)



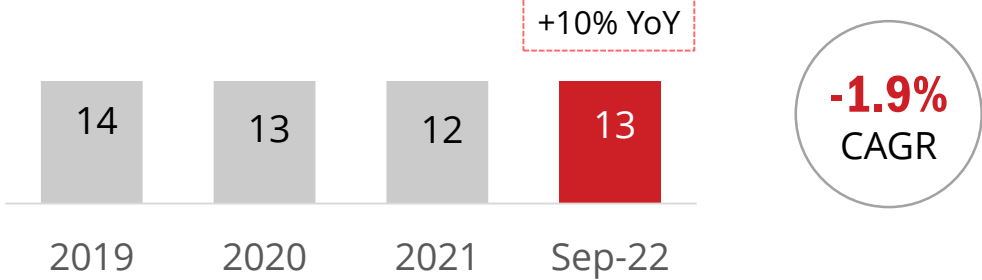
## MANAGEABLE ASSET QUALITY (NPL, %)



## AUTO LOAN (Rp tn)

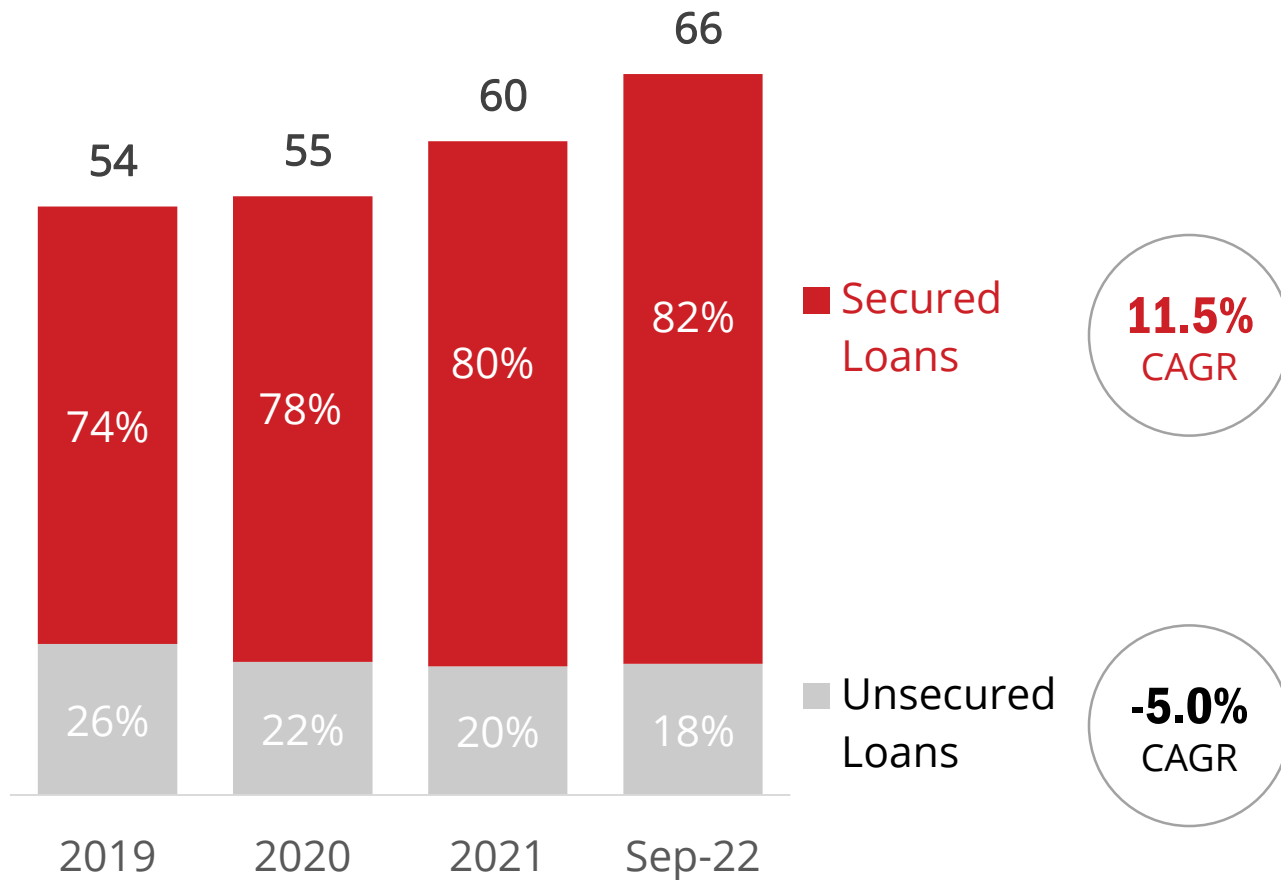


## CREDIT CARD & PERSONAL LOAN (Rp tn)



# Growth Driven by Secured Loans Portfolio

## CONSUMER LOANS MIX EVOLUTION (Rp tn)



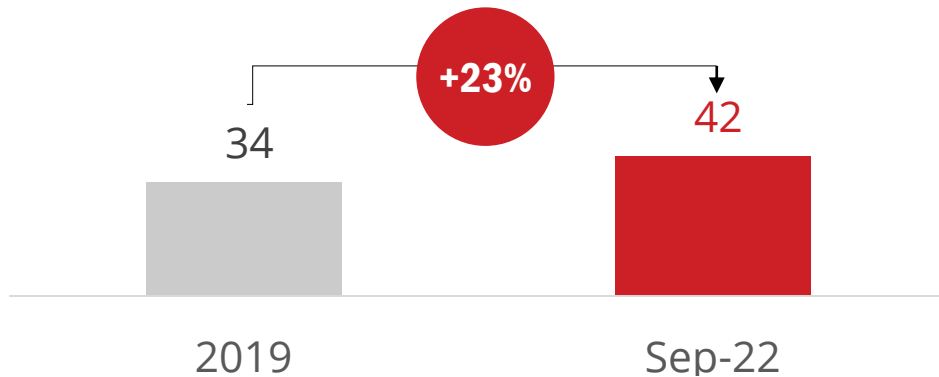
## CONSUMER LOANS PRIORITIES

- 1** Secured loans portfolio offers lower and sustainable cost of credit
- 2** Balanced loans portfolio mix to maximize risk-adjusted returns (RAROC)
- 3** Well positioned to anticipate the end of COVID Stimulus with less than 1% active restructured loans

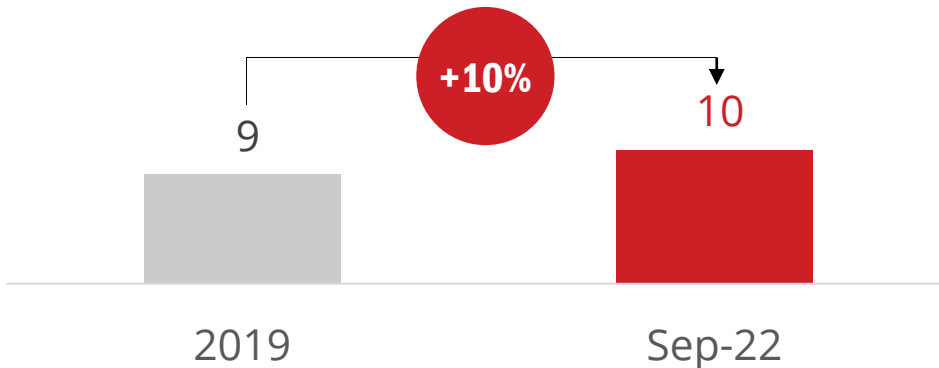
# Mortgages: Growth Driven by Solid Underlying Demand

## MORTGAGES

### MORTGAGES (Rp tn)



### LOAN BOOKING (Rp tn) <sup>(1)</sup>



(1) Sep 2022 annualized

## STRATEGIC PRIORITIES

- Differential value proposition (**Flexible** and **Personalized products**)
- Develop strong partnership with **top tier developers** and **property agents**
- Grow **pre-approved mortgage line** for preferred and private banking clients
- Digitalize acquisition and process:
  - **Digital acquisition** thru **OCTO Friends** (Referral App) and **Online Form**
  - **15 minutes in-principal approval** at digital ecosystem partners
  - **Digitalize** end to end **credit process**

# Mortgages: Deepen Our Partnership with Innovative Products

## TOP PROPERTY DEVELOPER PARTNERS



## INNOVATIVE PRODUCTS FOR DYNAMIC CUSTOMER NEEDS

### New Xtra Manfaat – Innovative Features:

- Options with **lower installment** or **early paid off**
- **Linked up to 9 savings accounts**

**KPR XTRA MANFAAT**  
**Angsuran lebih ringan dengan saldo tabungan**

- Pilihan angsuran lebih ringan atau lunas lebih cepat
- Bunga KPR bisa hingga Rp 0
- KPR bisa dihubungkan dengan hingga 9 rekening tabungan
- Tabungan bebas dipakai

14041 • www.cimbniaga.co.id  
CIMB NIAGA

**Easy mortgage application online**

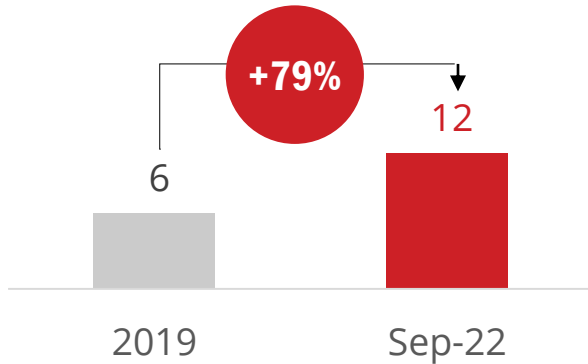


# Auto Loans: Accelerate Growth to Drive Higher Returns

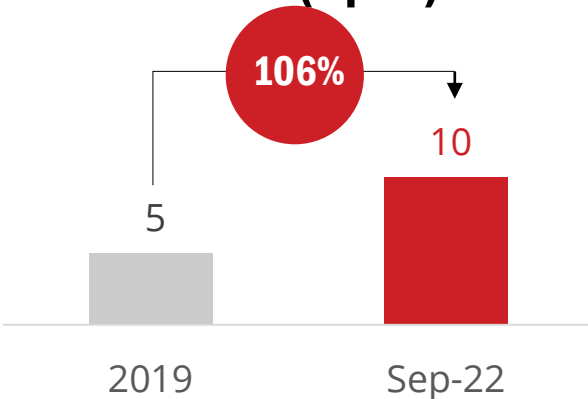
## AUTO LOANS

## STRATEGIC PRIORITIES

### AUTO LOANS (Rp tn)



### LOAN BOOKING (Rp tn) <sup>(1)</sup>



### SCALE FOR GROWTH

- Unique value proposition (digital-oriented)
- Expand product portfolio with refinancing
- Strong partnership through joint financing with Astra Group and multifinance companies

### DRIVE SYNERGIES

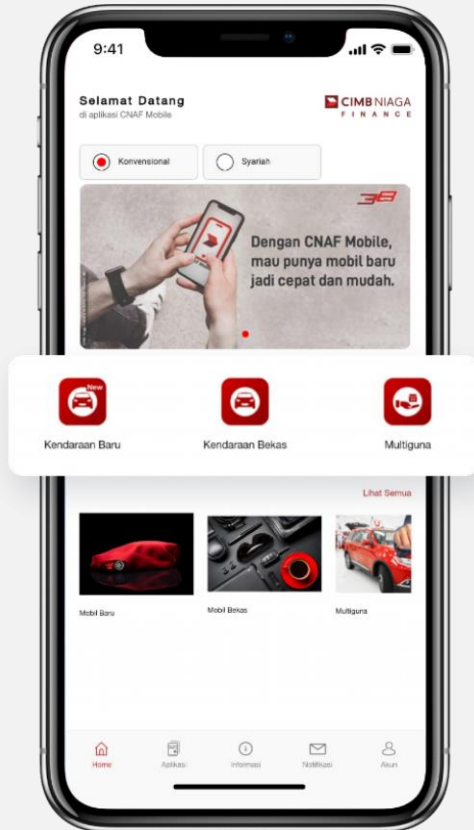
- Leverage banking and subsidiary networks
- Cross sell banking customer base

### INVEST IN TECHNOLOGY AND DIGITAL PLATFORM

- Simplify application to enhance acquisition and on-boarding experiences
- 100% digital app adoption (CNAF). Enhance customer experiences and loyalty

(1) Sep 2022 annualized

# Auto Loans: Best In Class Auto Loans Mobile App



## APPLICATION PROCESS

- **E-FAB** (Seamless data & customer consent submission)
- **OCR Feature**
- **Facial Recognition Check**
- **STP Processing** (Rule Based Checking Engine)
- **Geotagging**

## POST APPROVAL & SALES MANAGEMENT

- **Digital Signature**
  - Sign anywhere
  - Online document storage
- **Sales Control Management System**
  - Sales Activity Tracking
  - Real time performance monitoring

## SALES PROCESS

- **Online Auction**
  - Live Online Auction Broadcast & Bidding
  - Car List & Condition for Auction

**CNAF Mobile**

**14k**

Active Users

**100%**

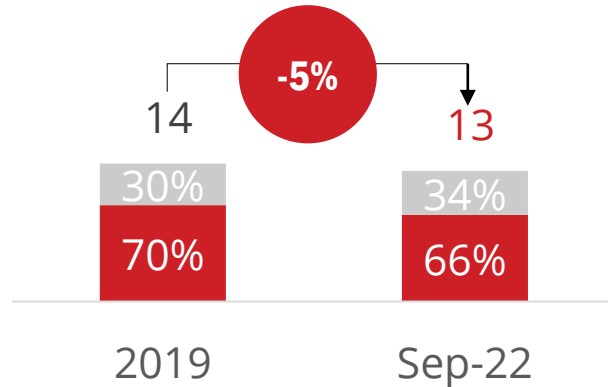
CNAF Mobile Adoption Rate

**35%**

Average Take-Up Rate

# Cards and Personal Loans: Strong Recovery Momentum

## CARDS & PL (Rp tn)



## CARDS SALES VOLUME

**Rp23 tn**

YTD 22 Sales Volume

**+44%**  
YoY

## PL & OTHERS LOAN BOOKING

**Rp3.3 tn**

YTD 22 Loan Booking

**+66%**  
YoY

## CARDS STRATEGIC PRIOROTIES

- Four Marketing Focus Areas** : (1) Travel Space; (2) E-Commerce, (3) Lifestyle; (4) Groceries
- Leverage 12,300 acquiring merchants** for creating merchant instalment promotion
- Grow OCTO Card** (digital credit cards – paperless, plastic less)
- Increase penetration in affluent and sharia segments**

## PL GROWTH DRIVERS

- Grow through **own channels** and **Fintech lending partners** (Kredivo & Kredit Pintar)
- Innovative products** :
  - > **OCTO Loan** (Digital **PayLater** for saving customers)
  - > **Extra KasBon** (Digital **Cash Loan** for payroll)
  - > **Purpose Based Products**: Gold Extra, Motor Extra, & Edu Loan

**Top 4 Credit Cards Issuer**

**#1 Sharia Credit Cards Issuer**

# Cards and Personal Loans: Product Highlights

## OCTO CARD – DELIVERING END TO END DIGITAL EXPERIENCE

**OCTO Card** | Kartu Kredit Digital

**Proses hari ini, langsung transaksi**  
Praktis, Menguntungkan, tanpa plastik

**Tambahan Bonus hingga Rp 1.700.000**  
Periode s.d 31 Desember 2020  
Info : [cimb.id/cc-cashback](http://cimb.id/cc-cashback)

- Cashback hingga Rp 1.2jt/tahun
- Bayar pakai scan QRIS
- Cicilan 0% hingga 12 bulan via OCTO Mobile & OCTO Clicks (Periode s.d 30 Juni 2022)
- Bebas iuran tahunan

Apply Now [cekaja.com](http://cekaja.com)

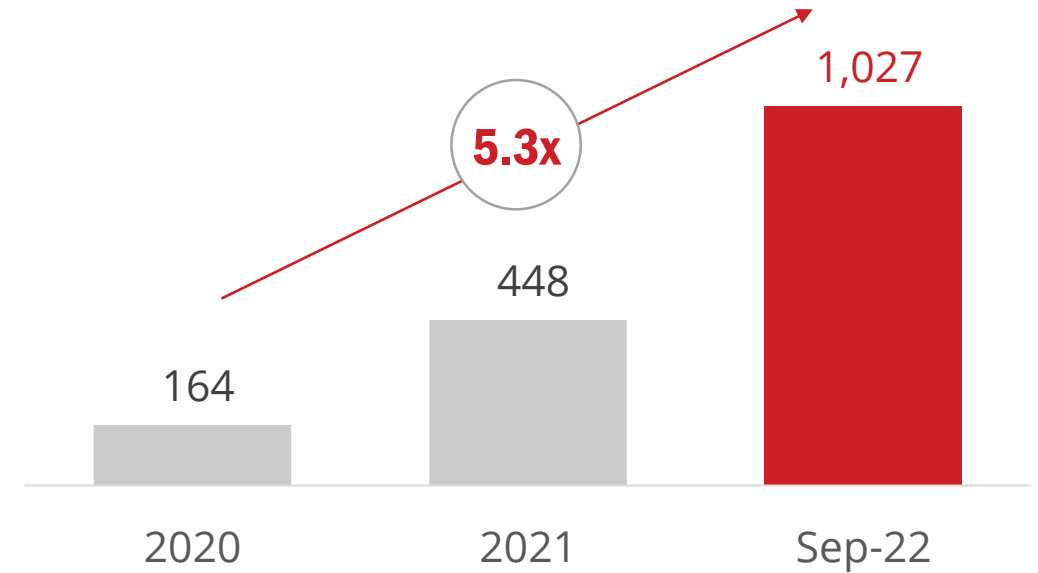
Syarat & Ketentuan Berlaku  
PT Bank CIMB Niaga Tbk. Terdaftar & Diawasi oleh Otoritas Jasa Keuangan serta Merupakan Peserta Penjaminan LPS

**CIMB NIAGA**

www.cimbniaga.co.id

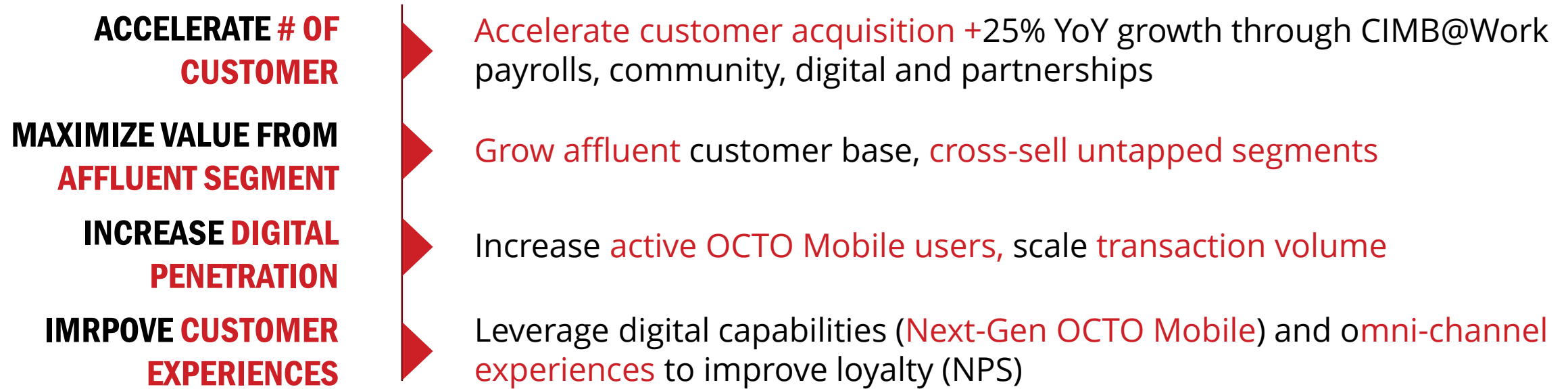
- Fast & easy on-boarding via online form
- Leverage e-KYC and liveness detection, and Automatic submission via API
- Full digital card with OCTO Card, cashless and contactless transactions

## PERSONAL CREDIT LINE (Rp tn)

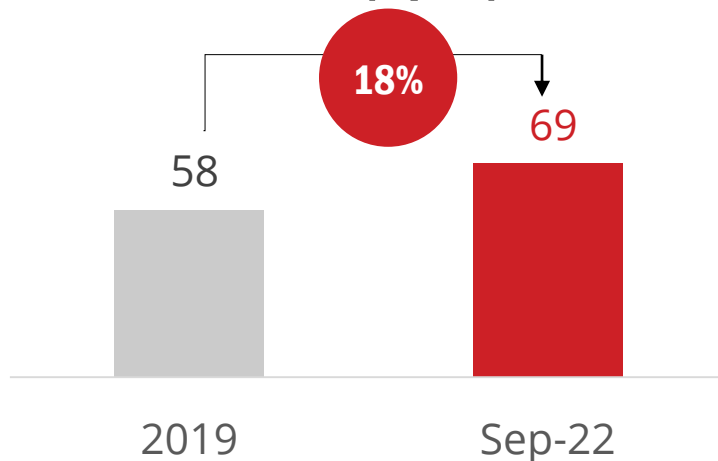


- Back-to-back personal loan collateralized by medium to long-term investments and deposits
- Designed for preferred and private banking customers, offered in IDR and USD
- Pre-assigned credit line bundled with wealth management products

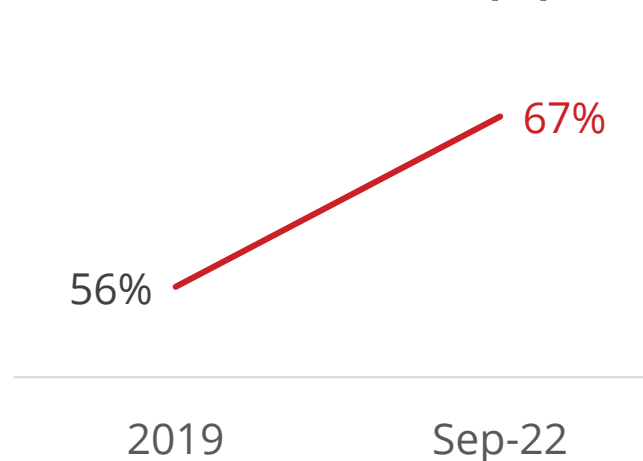
# Growing Sticky Retail CASA to Fuel Growth Engine



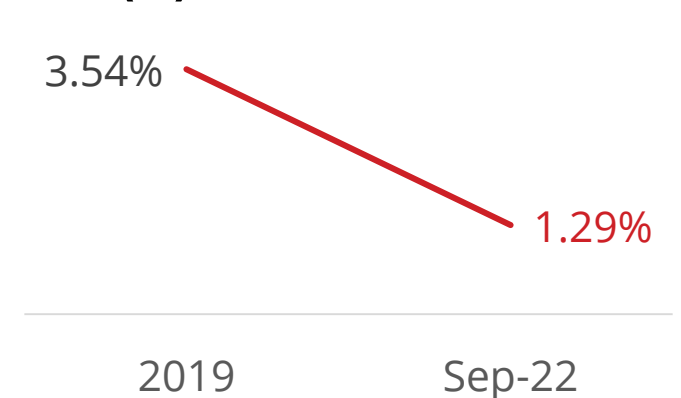
**CONSUMER CASA (Rp tn)**



**CONSUMER CASA RATIO (%)**



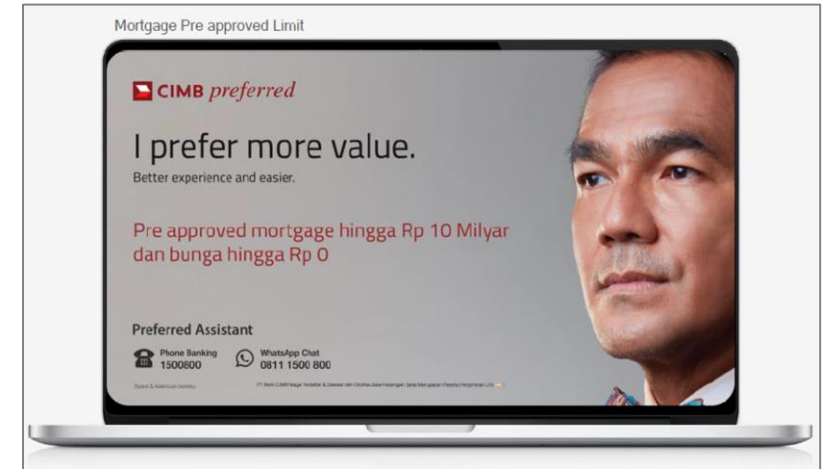
**CONSUMER DEPOSIT COST OF FUND (%)**



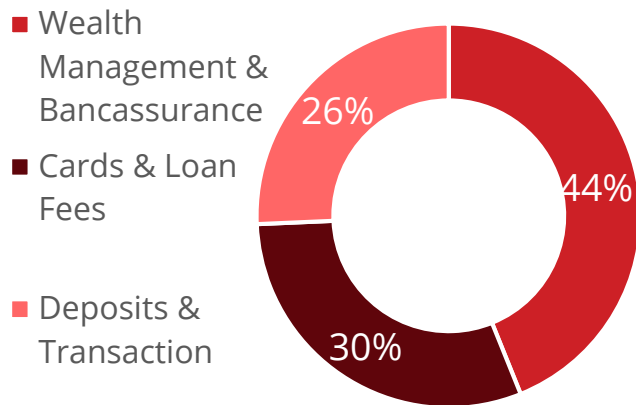
# Generating Fee Income through Wealth Management

## PRIORITIES AND INITIATIVES

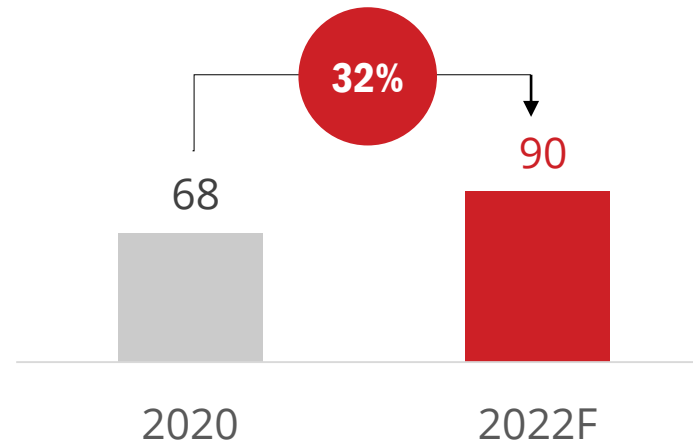
- Grow preferred customer base from untapped segments
- Deepen cross-sell with other CIMB Niaga product portfolio
- Unique value proposition: More value, better experience and simpler/easier banking services
- Improve further customer loyalty (NPS)



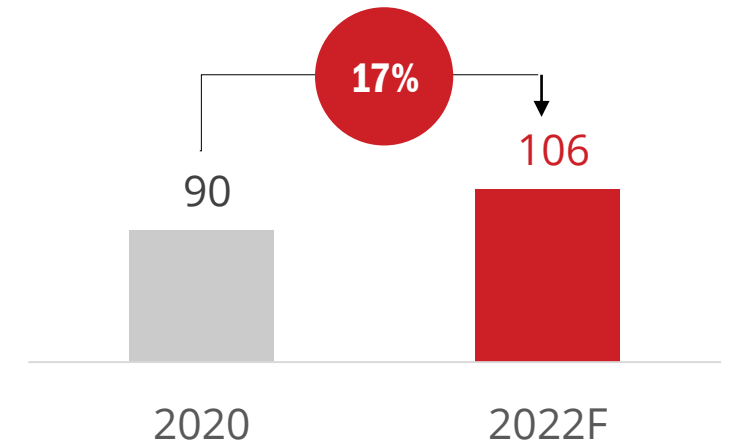
## FEE INCOME BREAKDOWN



## # OF PREFERRED CUSTOMER (k)



## ASSET UNDER MANAGEMENT (Rp tn)



# BOUNDLESS CUSTOMER ENGAGEMENT

= Healthier NPS



## Adapting To Customer's Behavior Our Across Different Segmentation

### Affluent

CIMB preferred  
CIMB PRIVATE BANKING

### Retail

OCTO Savers OCTO Mobile  
OCTO Card OCTO Loan XTRA Savers  
KPR XTRA WM & Insurance  
and many more

### Youngster

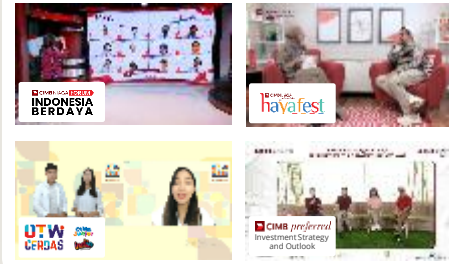
CIMB Junior indie  
GOAL Savers

## Online & Offline Activation



### Online Activation

Leading thru pandemic



### Offline Activation

Recover together, Recover stronger



## Marketing Data Science & Customization

Our Strategy to Win The Digital Race



### Digital Analytics

Adobe & UTM Tagging

Advanced web technology performance tracking & monitoring.



### Real-Time Engine

Live notification based on customer experience



### Personalization Offers

Best offer for relevant customer.

# Building Brand Equity – KEJAR MIMPI movement and CX #YANGUTAMA campaign

CUSTOMER EXPERIENCE CAMPAIGN  
**#YANGUTAMA**



**10.2 mn** Views

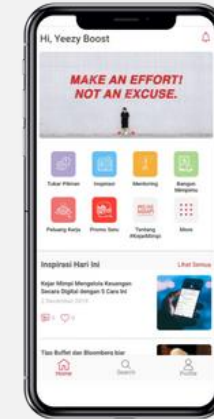
## KEJAR MIMPI CONCERT UNTUK INDONESIA



**Rp690 bn**  
Business Result

**Rp1.3 bn**  
PR Media Value

## KEJAR MIMPI APP



- Product Branding and Promo
  - > 1765 Articles
  - > 51 Podcasts
  - > 94 Content,
  - > 96 Threads
- Point XTRA experience
- Employer Branding thru PELUANG KERJA

**35** Social Media Activations  
by 35 Communities

**63k+** Downloaders

## KEJAR MIMPI COMMUNITY FESTIVAL



> **Rp1.2 bn** PR media value  
> **900k** Reach

## KEJAR MIMPI SOCIAL MEDIA

> **150K** Monthly engagement  
> **250K** Followers on Instagram



**4.000** Participants  
**35** Communities

**649** Young family community members  
**600** Members

**800** Programs  
**120k** Leads



@kejarmimpi.id

Kejar Mimpi

Kejar Mimpi

Kejarmimpi\_id

#KEJARMIMPI



# Key Takeaways

1

**ACCELERATE LOAN GROWTHS  
IN THE MOST PROFITABLE  
SEGMENTS FASTER THAN  
INDUSTRY**



**JCB Indonesia Award 2022**

2

**EXPAND RETAIL CASA  
FRANCHISES AND BOOST  
CUSTOMER BASE FOR LOW  
COST DEPOSIT**



**Contact Center Service Excellence Award  
(CCSEA) 2022**

3

**INCREASE FEE INCOME  
GENERATION CAPABILITIES  
THROUGH WEALTH  
MANAGEMENT**

4

**LEVERAGE DIGITAL  
CAPABILITIES AND DATA  
ANALYTICS FOR  
PERSONALIZATION CX**



**Indonesia Consumer Financial  
Service Award 2022**



**CIMB NIAGA**  
**2022 INVESTOR DAY**

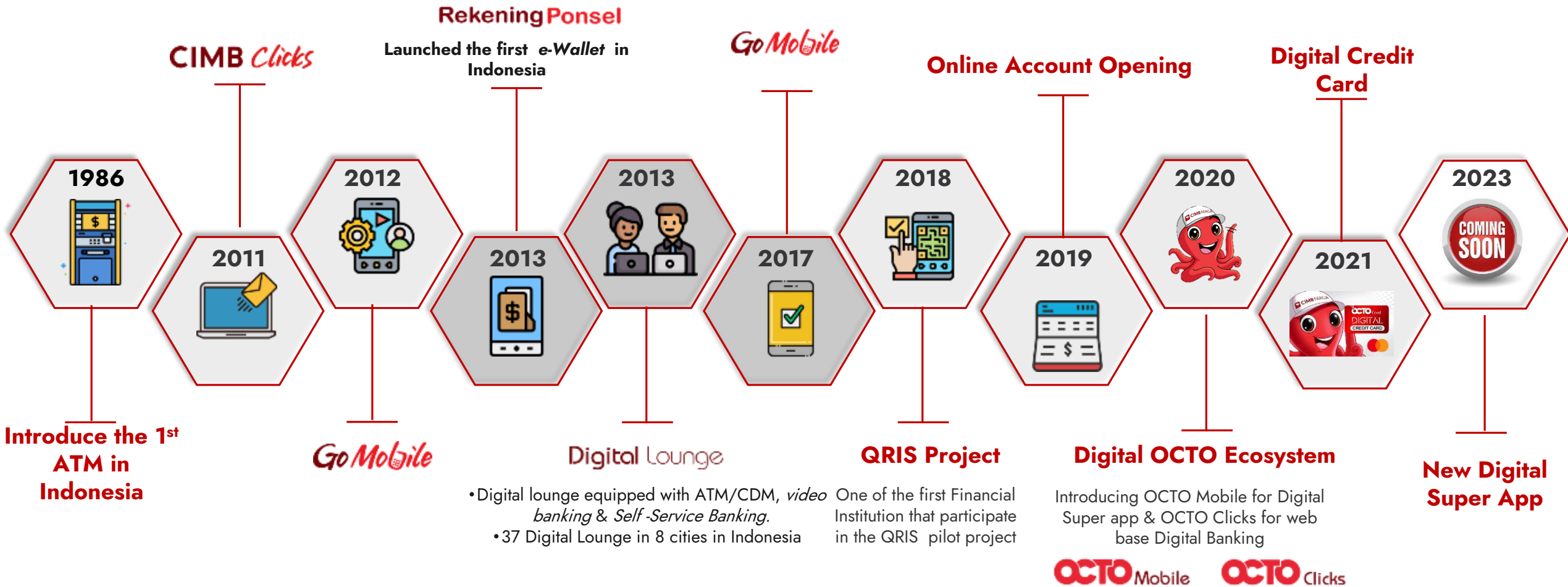
# Digital Innovation and Transformation

Budiman Tanjung  
Chief of Network & Digital Banking

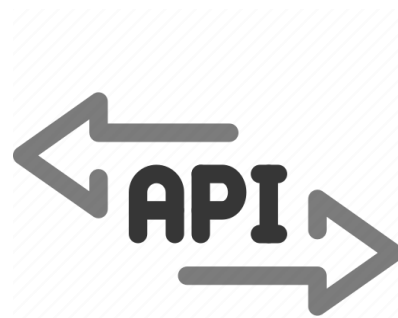
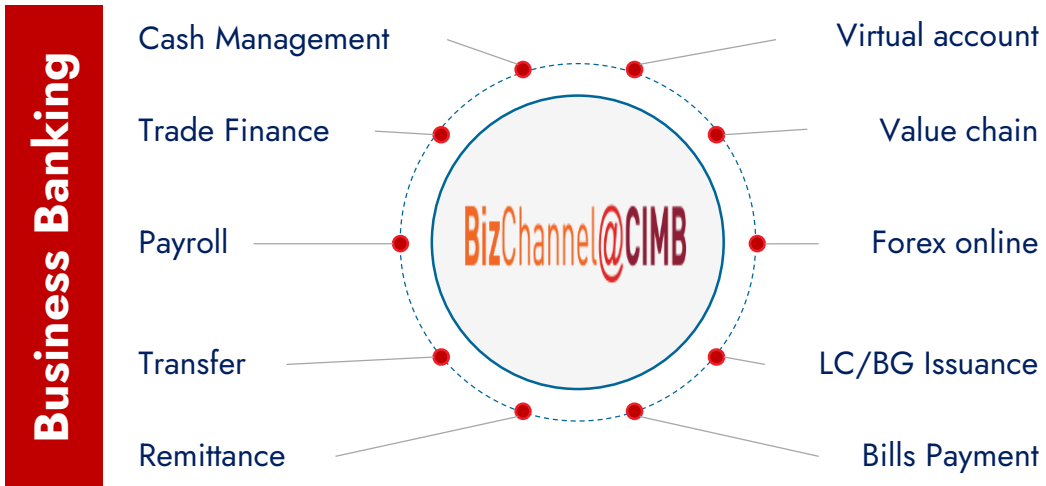
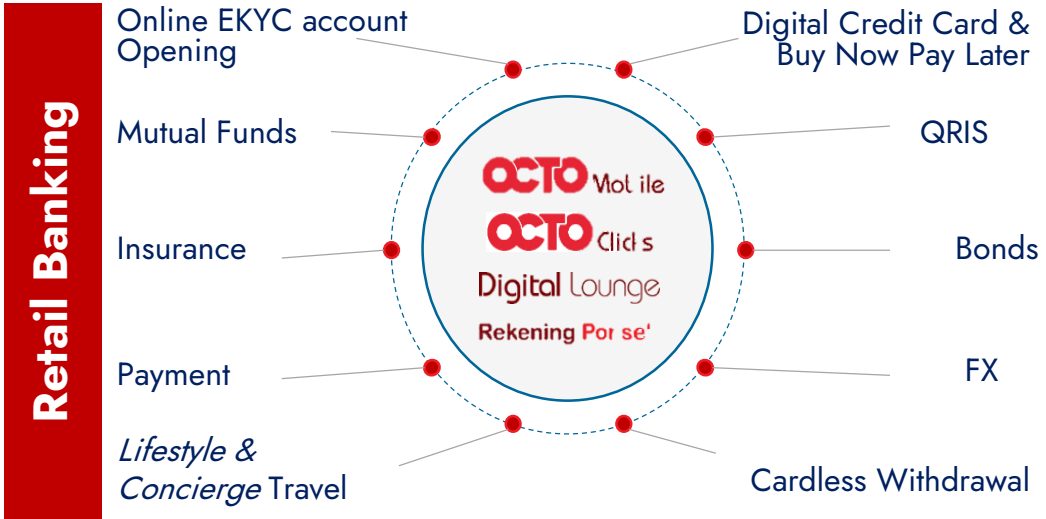
2022 INVESTOR DAY



# CIMB Niaga – A leader in Digital Innovation



# Holistic Solutions that Connects to CIMB Niaga to a Digital Ecosystem



# Continue Advancing Digitalization & Innovations

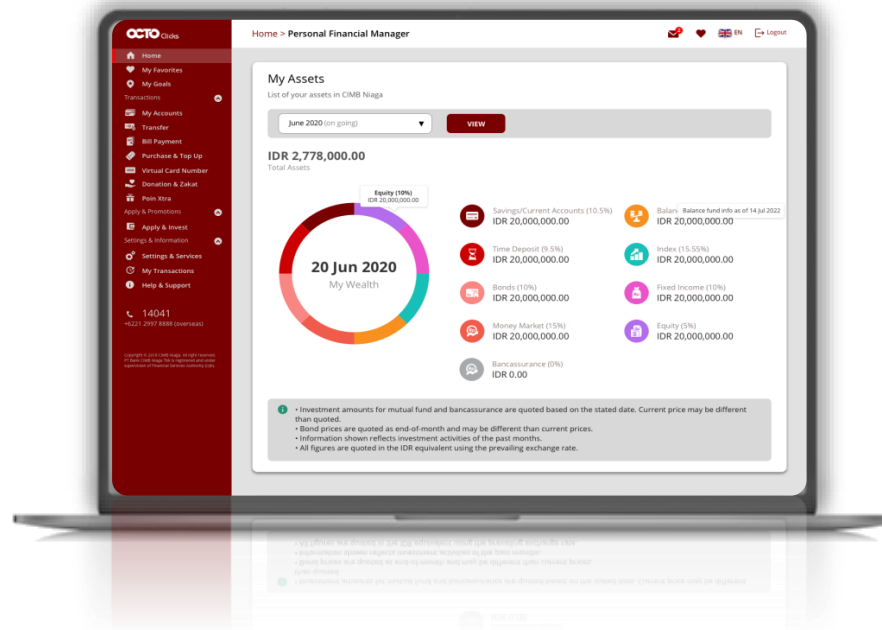
## OCTO Smart

Digitalizing and optimizing sales journey



## OCTO Clicks

Powerful solutions for wealth and individual business clients



## OCTO Mobile

Financial super app & robust ecosystem play



# OCTO Smart : Enhancing CX & Optimizing Productivity

## Current Capabilities :



Leads Management  
RM + DSR + CS



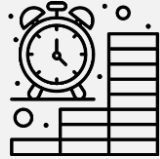
CASA + CCPL + Merchant  
Onboarding



Preferred Flagging &  
CSRP Registration



Product Information



Time Deposit Renewal



Customer 360



### EBB Features :

- Application Submission
- Call Report
- SLIK Checking  
& many others!

## Future Capabilities:



Bonds + Mutual Fund  
Transactions  
*Est. Live Dec '22*



Bancassurance  
Referral  
*Est. Live in Dec '22*



Service Logbook for CS



Market Linked Deposit  
Onboarding

**OCTO** Mobile

**OCTO** Clicks

OCTO Mobile & Clicks  
Registration



Bulk account  
document scanner



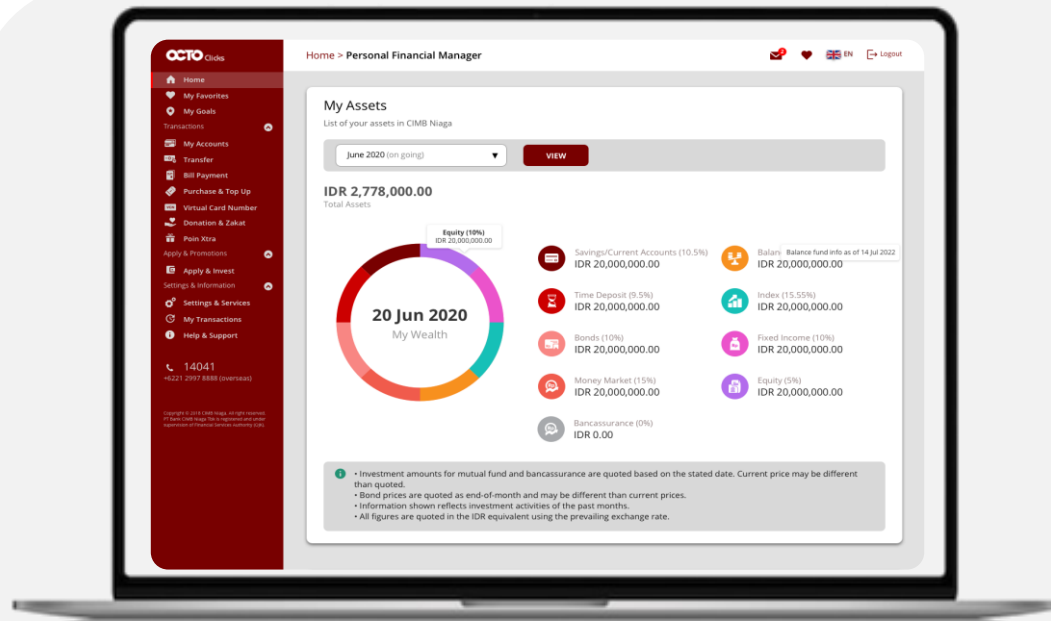
Customer Data  
Maintenance



Your tools  
coming with  
better, smarter &  
more powerful.

**OCTO** Smart  
INCREASE  
YOUR  
PRODUCTIVITY!

# OCTO Clicks: Further Enhancing Web Experience



PFM 2.0

Personalization

Merchant Loan

Merchant Onboarding

Merchant Dashboard

Lifestyle

## Wealth Dashboard:

Investment Overview

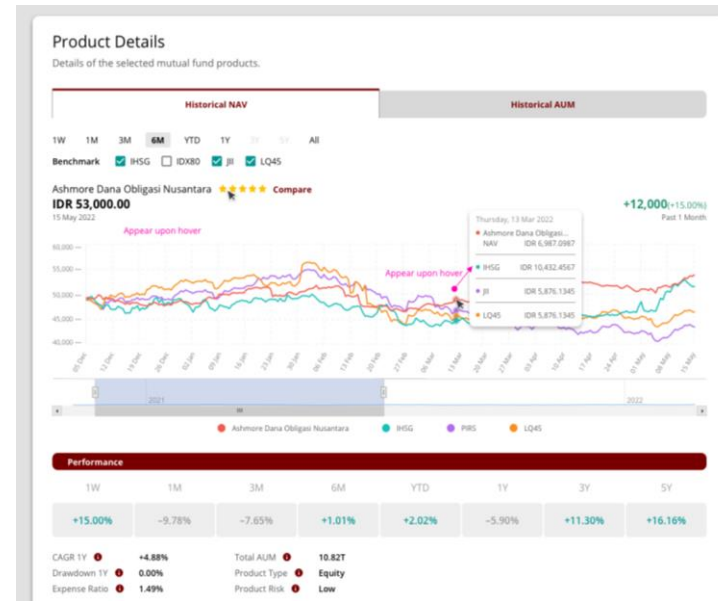
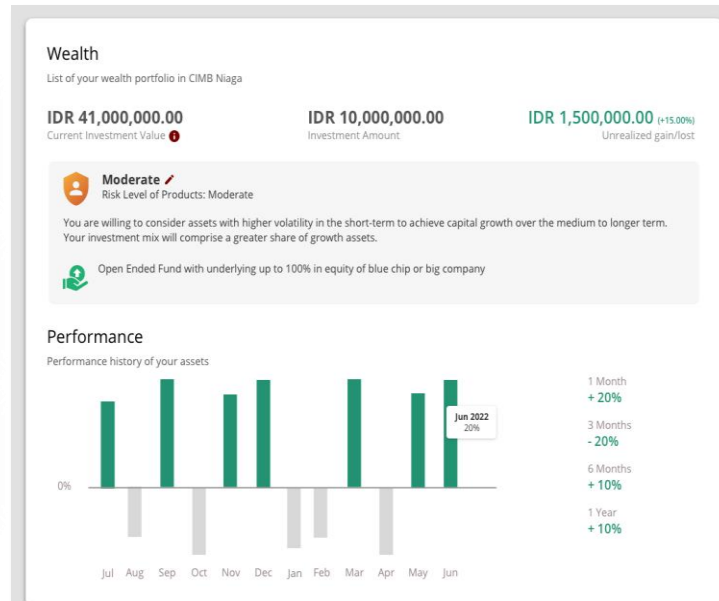
Performance snapshot

Price Gain/loss

Detailed Information

Enhanced Filter

Product Highlight





# OCTO Mobile - Most Complete Features

## Services

Account Info  
Change PIN

Update  
Information  
Block/Unblock  
Card

Online  
KYC

Time Deposits  
Bonds Insurance

## Invest

Mutual Fund  
FX

Bill Payment  
Transfer

Scan  
Top-up QRIS

Cardless  
Withdrawal

## Transact



Travel Concierge  
Poin Xtra

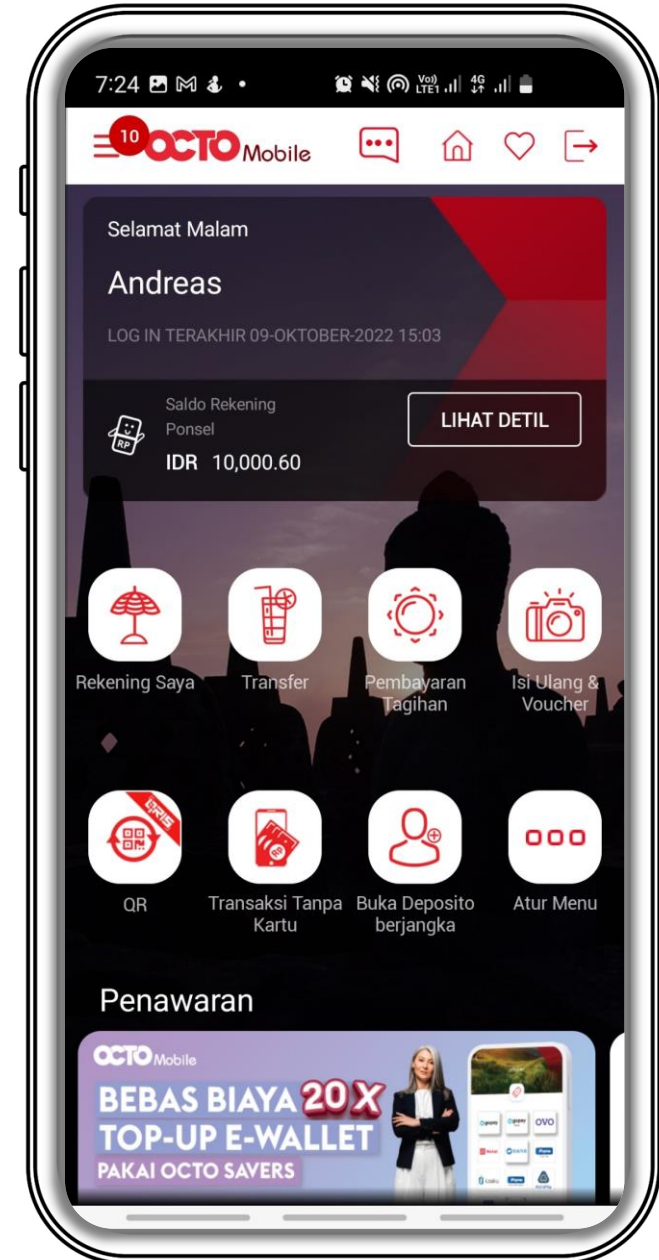
Rekening  
Ponsel

## Loans

Credit  
Card

Credit  
Protector

Poin Xtra



**97%**

**Bank-wide Transactions Are DIGITAL**

**2.8 Million**

**OCTO Mobile Users**

**1.7 Million**

**OCTO Clicks Users**



# Strong Digital Metrics

**~50%**

**Digital Active Rate**

**94%**

**YoY Digital Transaction Increase**

## Powerful Tool for Digital Cross-sell

**Mutual Fund**

**72%**

**Bonds**

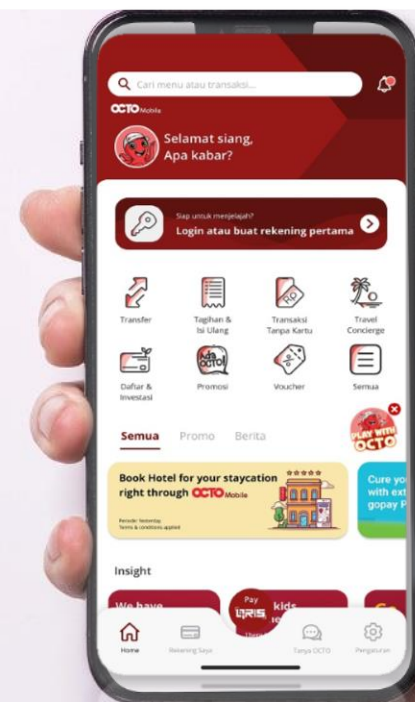
**46%**

**FX Transaction**

**65%**

**Credit Card Installment**

**96%**



# A Digital Super app that offers a wide range of services

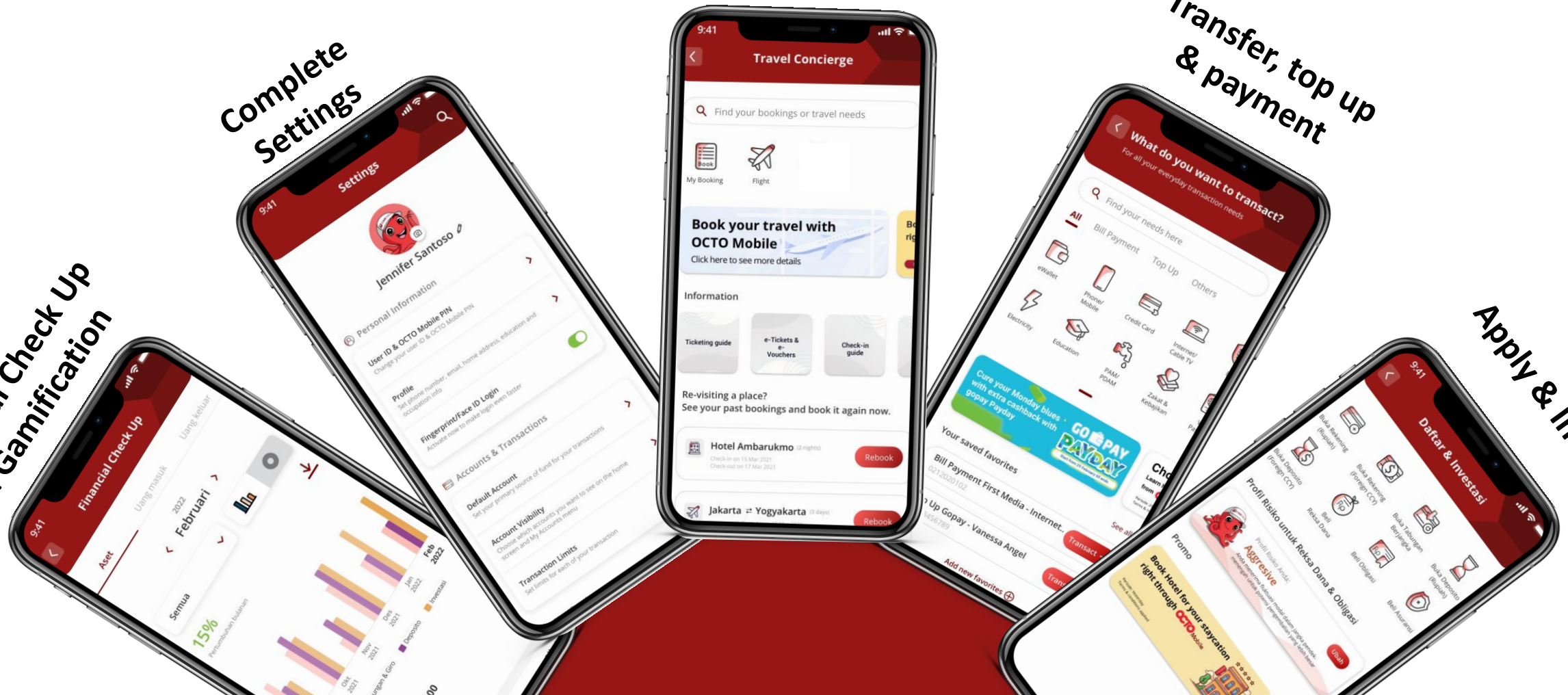
Leisure needs

Transfer, top up & payment

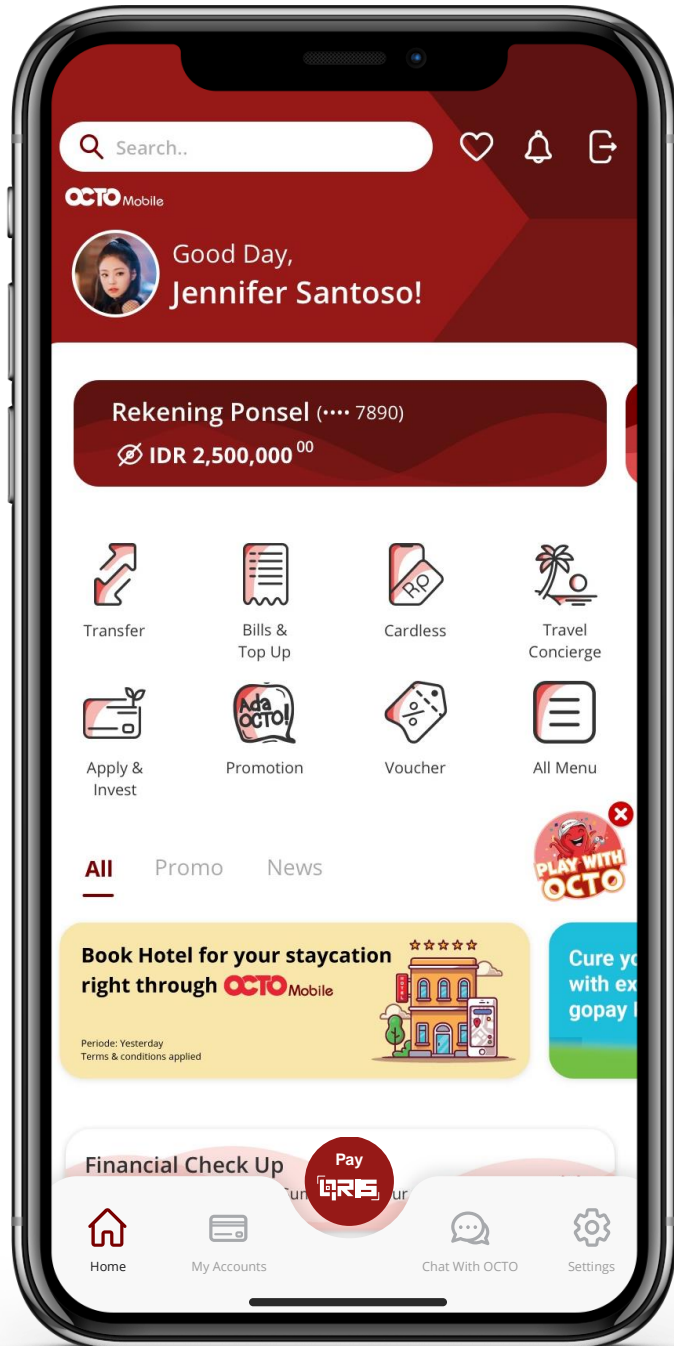
Apply & Invest

Financial Check Up & Gamification

Complete Settings



# OCTO Mobile's With Always On Feature



Bird-eye view on account balance

OCTO Savers (\*\*\*\* 7890)

IDR 350,000.00

OCTO Savers (\*\*\*\* 7890)

IDR \*\*\*

+ Add account

Quick access to the most used features



Transfer



Tagihan & Isi Ulang



Transaksi Tanpa Kartu



Travel Concierge



Daftar & Investasi



Promosi



Voucher



Semua

Gamification

Semua Promo Berita

Book Hotel for your staycation right through OCTO Mobile

Periode: Yesterday  
Terms & conditions applied



Cure yo  
with ex  
gopay

Easy Navigation Bar

Insight

We have



Home



Rekening Saya

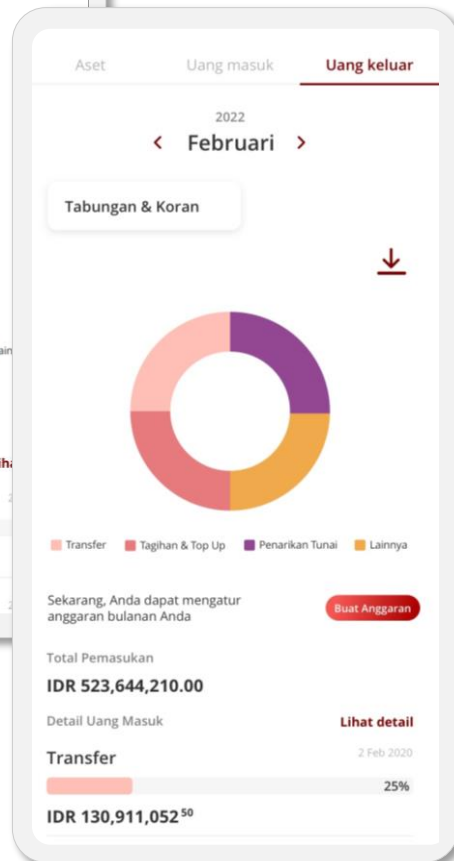
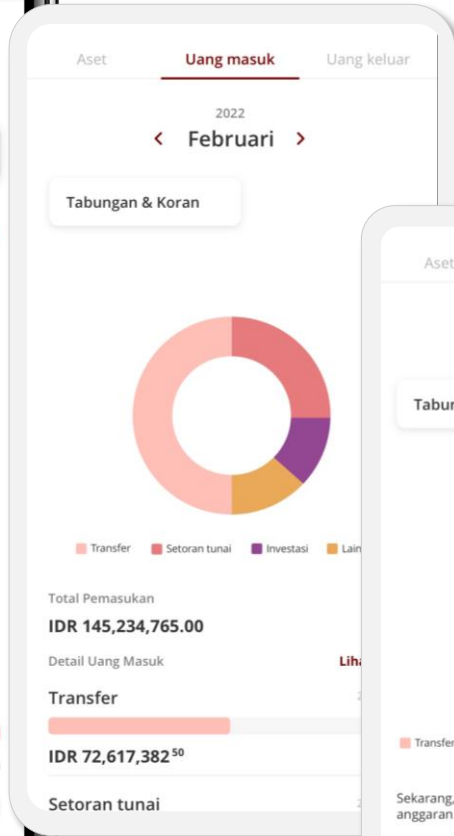
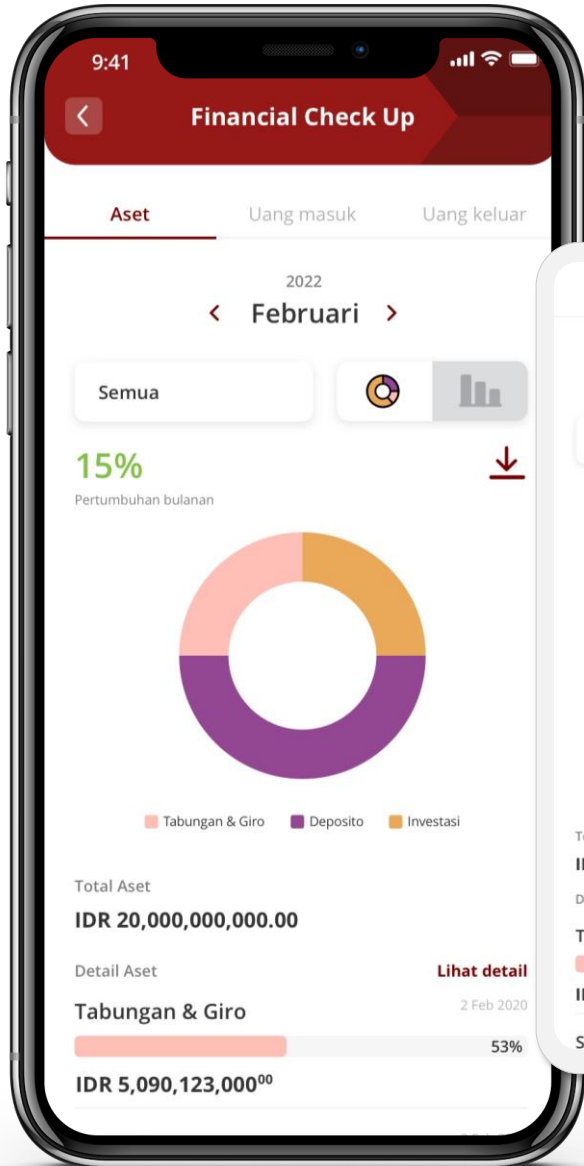
Pay QRIS



Tanya OCTO



Pengaturan



# One-stop Financial Check-up

Details of all assets will be conveniently available at **All Assets**.

Customer will be able to review categorized cashflow via **Money In** and **Money Out**, and to set **Budgets**.

# Comprehensive Lifestyle & Services Features

## LIFESTYLE CENTRE

**Hotel**  **Market Place** 

 **Tele-medicine**

 **Taxi** **Movie** 

 **Tour & Travel**  **Train**

 **Voucher**  **Online Grocery**

## SERVICES

Update Data,  
Anywhere and anytime

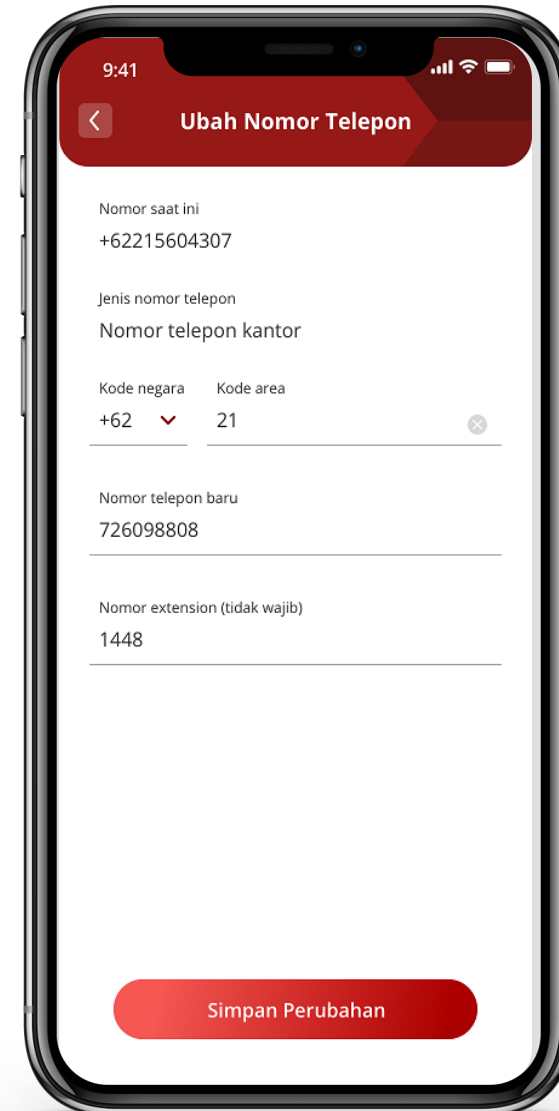
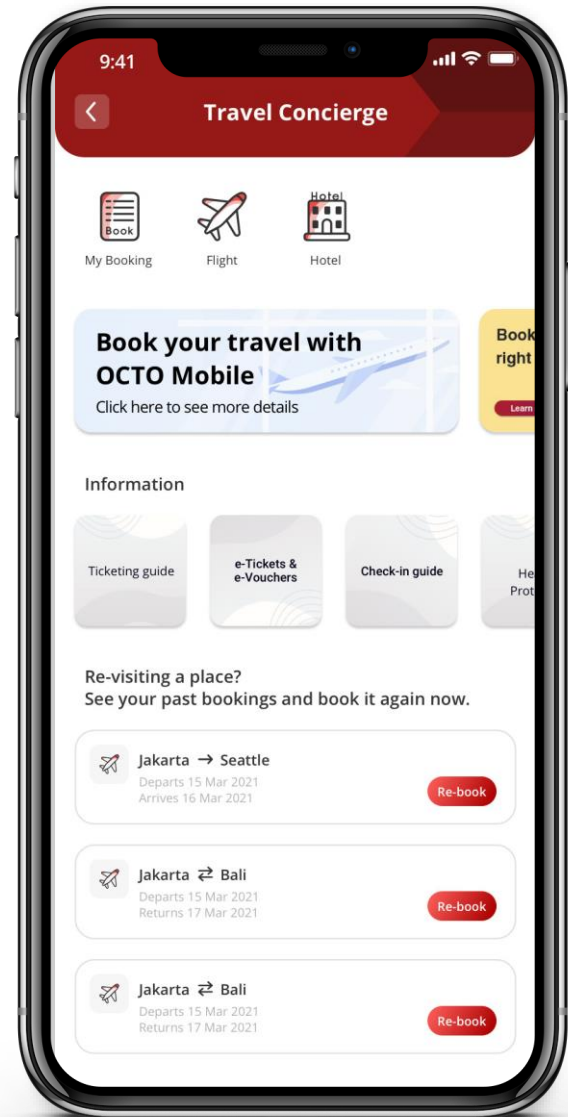
**Phone No** 

 **Address**

Education

 **Employment Information**

**Chatbot** 



# OCTO Mobile: A Digital Super App

All your wallet needs:

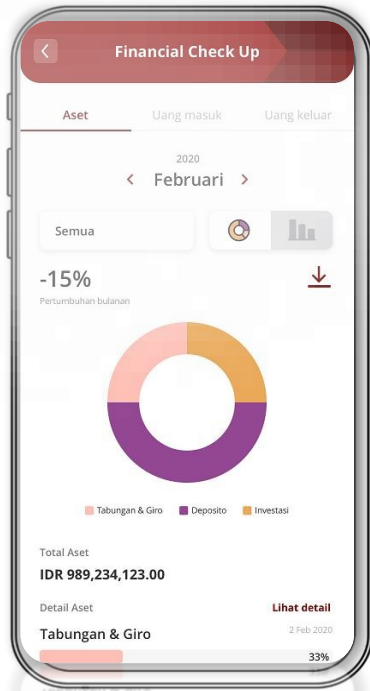
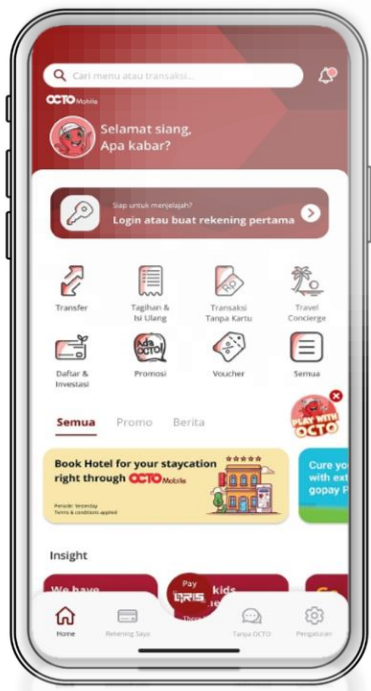
Cardless Withdrawal  
at other banks ATMs

**NFC**

**Improved  
SECURITY**



**Gamification**



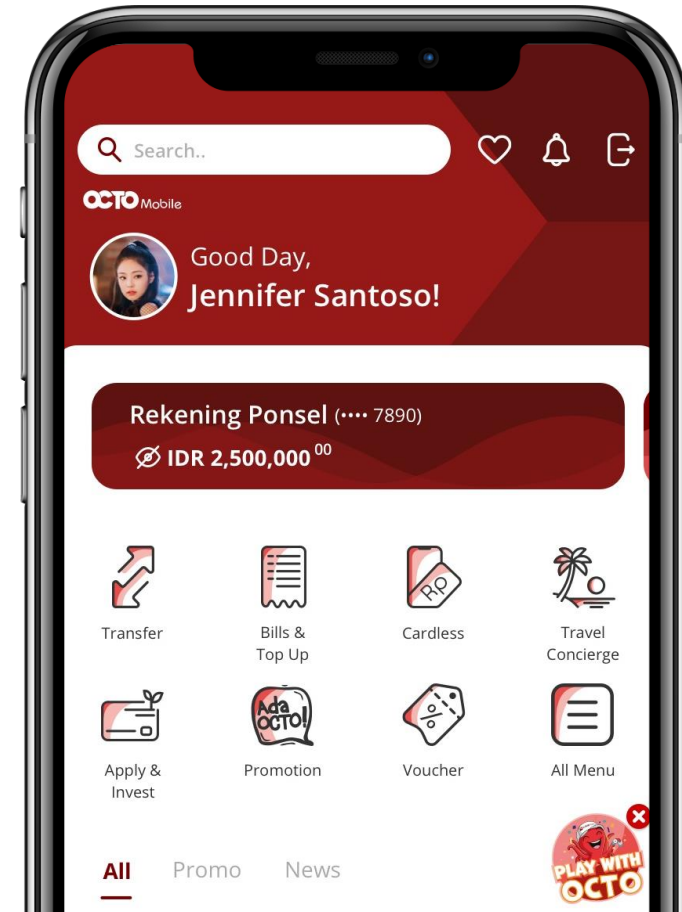
Personal Financial  
Management

**Loans**

**Payday Loan** Instant Loan  
Ready Cash

**Lifestyle**

Train Hotel Taxi  
Voucher Tour & Travel Market Place  
Tele-medicine Movie





**CIMB NIAGA**  
**2022 INVESTOR DAY**



# Accelerating Profitable Growth in SME Banking Segment

Tony Tardjo

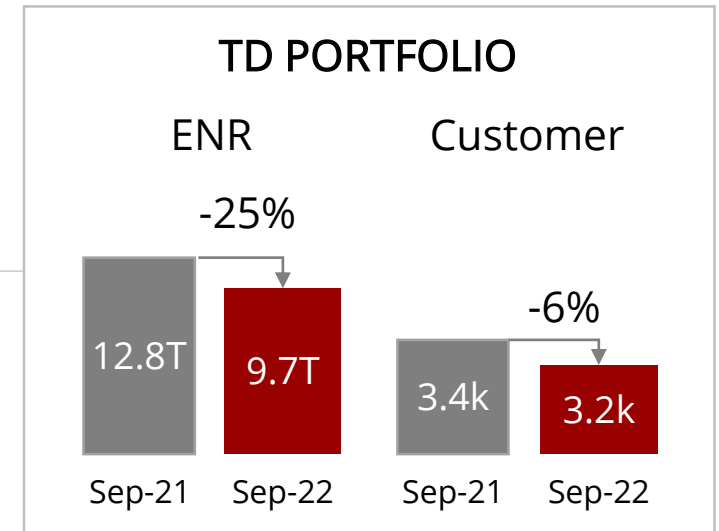
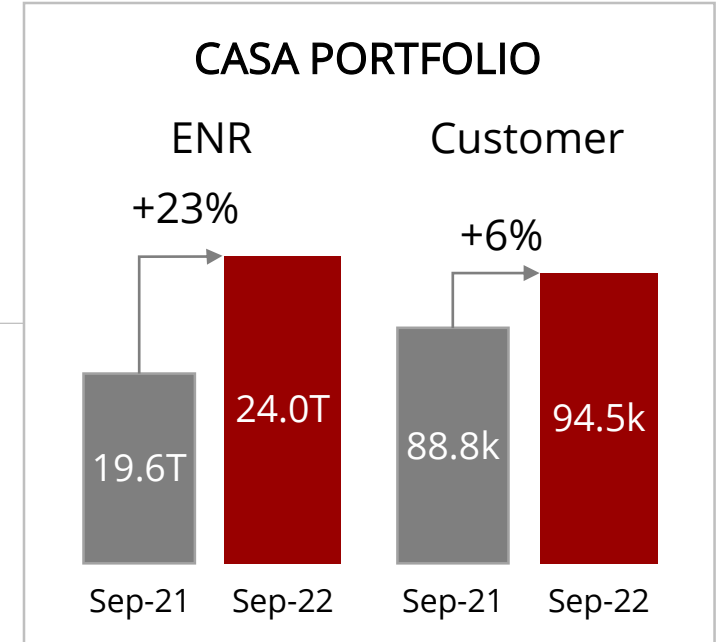
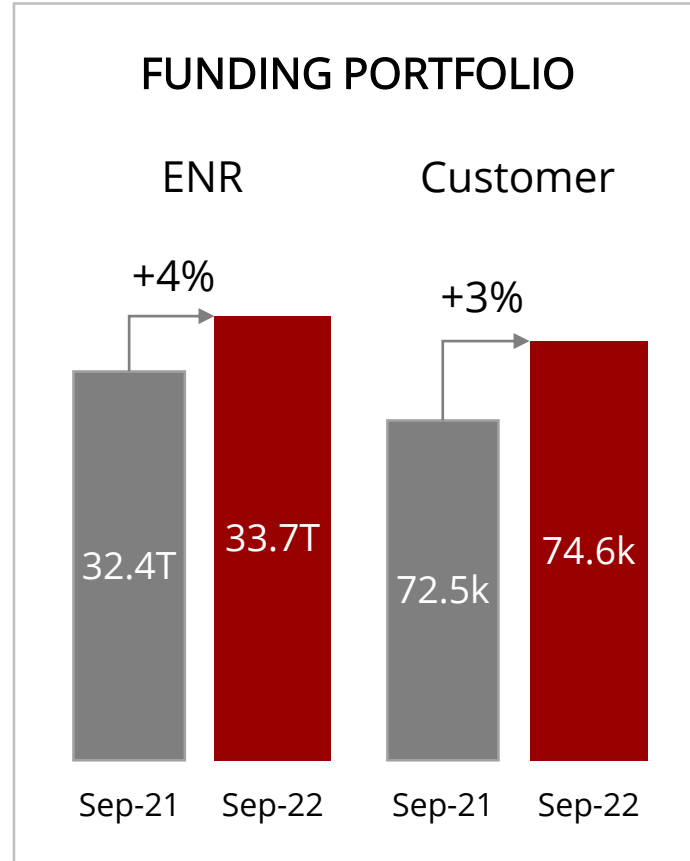
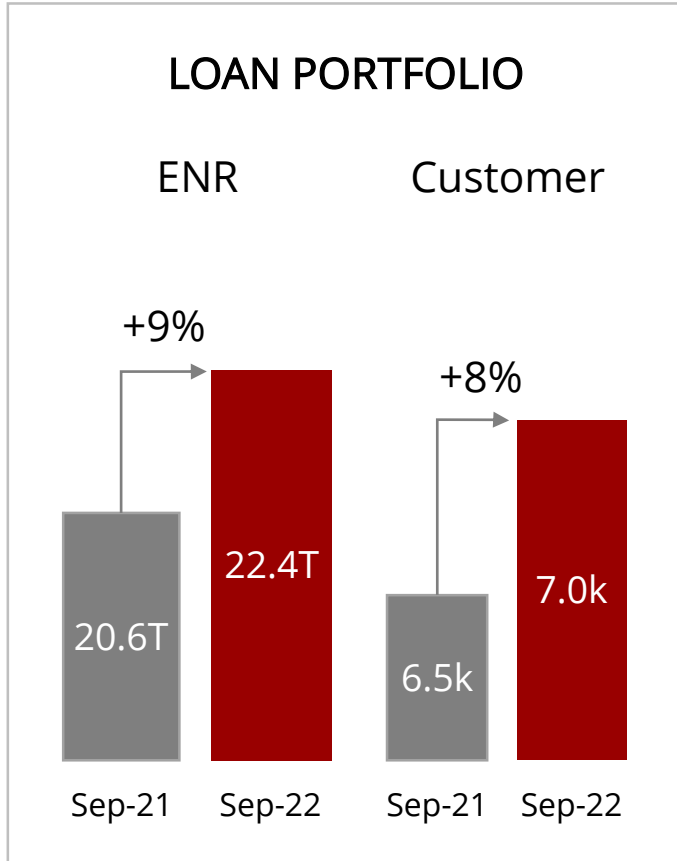
Head of Emerging Business Banking

2022 INVESTOR DAY

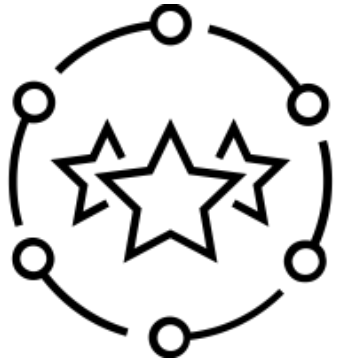
KEJAR MIMPI



# EBB Balance Sheet Growth – Sep 2022



## Key Strategy to Continue EBB Growth Momentum



DELIVERING SUPERIOR  
CUSTOMER EXPERIENCE



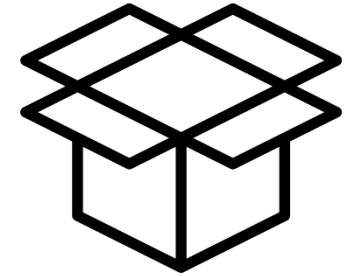
DIGITALIZATION



FINANCIAL INCLUSION  
THRU PARTNERSHIP



HEALTHY  
ASSET QUALITY



UNIQUE PRODUCT  
PROPOSITIONS



# Centralized Credit Underwriting Process to Deliver Fast Turn-Around-Time



Digital Customer On-Boarding with OctoSmart



Ability to provide Loan Turn-Around Time < 9 Days



Implement Optical Character Recognition Technology to optimize document capture



78% E-Statement &  
Good Quality Printed  
Bank Statements

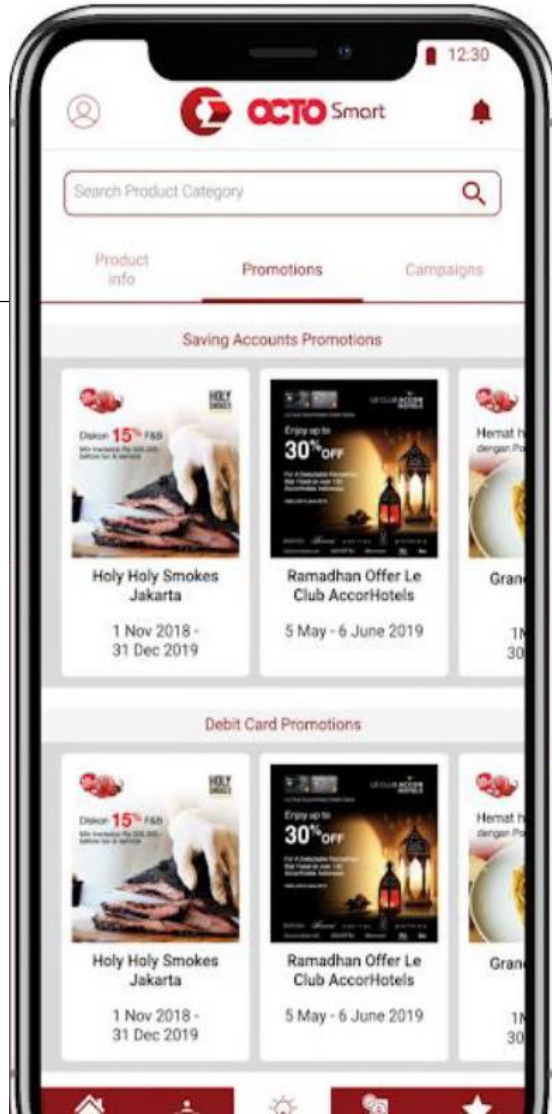


84% Bank Statements  
Readable by OCR

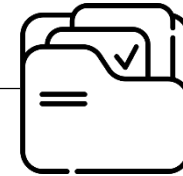




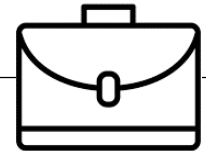
# OCTO Smart as Super App to manage End-to-End Customer Experiences



OctoSmart as digitizing  
Loan & Funding Account  
On-Boarding process



Customer Management /  
Servicing for Leads &  
Cross-Sell Platforms



Portfolio Management  
Tool for RMs



# Complete OCTO Smart Feature to Ease Sales and Customers



Offering Right Product  
to the Right Client thru  
Data Analytics



RM Product  
Handbook



Loan On-Boarding



Customer Document  
Capturing with OCR



Visit Report



Funding Account  
Opening



Customer Visit  
Reminder for RMs



# Accelerate Financial Inclusion thru Fintech Partnerships

Developing Fintech Partnership with Batumbu since 2021

## Why Batumbu?



**Major Contributor to P2P industry  
Productive Loan Growth**  
± 1T disbursed monthly to 1,422  
SMEs



**Reputable shareholders with  
good track record**  
Validus capital, Temasek owned  
regional venture capital



**Excellent track record**  
Our Partnership with Batumbu  
since 2021 yielded 0% DPD & NPL

## What's Next for Batumbu Partnership?



**1-stop solution  
for partners**

- Cross-Sell Rekening Dana Lender (done)
- Cross-Sell VA Online & FX (Batumbu, Bank Guarantee End-Users)



**Openness to  
collaboration**

- Graduation program for existing channelling End-Users
- Collaborate to on-board smaller leads



# Leverage B-Score and Bureau for Early Warning Account

Analyze historical behaviors from:



Credit Transactions



Loan Usage



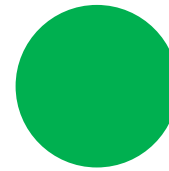
Funding Balance



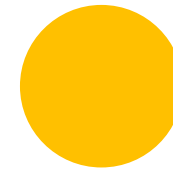
Worst Delinquency



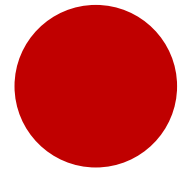
CUSTOMER PROFILE



Green



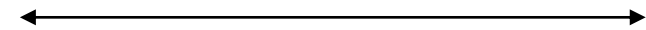
Amber



Red

Less Intense  
Monitoring

More Intense  
Monitoring







# EBB Xtra Manfaat: Competitive Pricing with Product Bundling

Provide competitive pricing for Customers to better prepare increasing Lending Rate by offset CASA Accounts

**Emerging Business Banking - EBB XTRA MANFAAT**

**Nikmati Bunga Pinjaman Lebih Ringan  
dengan saldo rekening giro / tabungan**



## PRODUCT FEATURES

1. Loan Facility linked up to 9 CASA Accounts
2. Offset CASA Account for Lending Pricing
3. CASA Accounts can be used for daily transactions

Syarat & ketentuan berlaku



# EBB Xtra Flexi: Customizable Loan Due Date

Provide options for Customers to choose Loan Due Date based on Incoming Cashflow

**Emerging Business Banking - EBB FLEKSIBEL**

## **Pilih Tanggal Pembayaran Pinjaman Fleksibel dengan Fasilitas Modal Kerja EBB CIMB Niaga**

### **PRODUCT FEATURES**

Customer can choose Loan Due Date with 3 options:  
5<sup>th</sup> / 15<sup>th</sup> / End of the month





# EBB Sharia Overdraft

Provide option for Customers to bank Overdraft Loan as Syariah; Syariah Facility is typically Term Loan

Pembiayaan Rekening Koran iB MMQ

## Kemudahan dan Kebaikan untuk Bisnis Anda

Pembiayaan Rekening Koran iB dengan Akad MMQ pertama di Industri Perbankan Syariah

- ✓ Persyaratan Lebih Mudah
- ✓ Fitur Pembiayaan Fleksibel
- ✓ Bagi Hasil Kompetitif

### PRODUCT FEATURES

*1<sup>st</sup> in the market*  
Overdraft using Islamic principles similar to Conventional



# Giro Nomor Cantik

Customizable favorite Current Account Number for customers to choose with tier choices starting from IDR 50 Mio

Emerging Business Banking - Giro Nomor Cantik

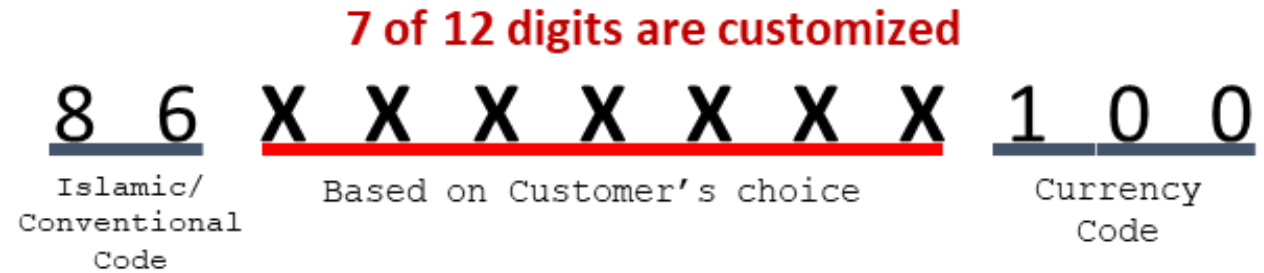
## Nikmati Keleluasaan Memilih Nomor Rekening Giro

Tentukan sendiri nomor rekening gironya dan jadikan bisnis cepat berkembang

Atas rekening giro digital via BizChannel (Digital)

Perbarui rekening giro berdasarkan jenis Code (Islamic/Conventional)

CIMB NIAGA  
CIMB NIAGA Syariah



## PRODUCT FEATURES

### Flexible Setting

Available for New/Existing Customer, Individual/Non-Individual, Conventional/Islamic, IDR/USD

### Bundling Package

Available to bundle with Special Pricing / Program, Preferred Facility, and BizChannel (Digital Platform)

### 180K

Available stock of Giro Nomor Cantik



# Giro Usaha: Suitable Current Account for Entrepreneurs



## PRODUCT FEATURES

- Lower Monthly Servicing Fee
- Attractive Interest Rate
- Free Transfer Fee

# Awards and Recognitions



for Giro Nomor Cantik Customizable CA Product



for Giro Usaha CA Product for Entrepreneurs



for CA Growth in Last 3 Years with minimum Cost of Funds



**CIMB NIAGA**  
**2022 INVESTOR DAY**

# Accelerating Profitable Growth in Corporate Banking Segment

Rusly Johannes  
Business Banking Director

2022 **INVESTOR DAY**





01

# **Our Vision & Unique Value Proposition**

# Our Vision & Unique Value Proposition



## Our Vision

“To be Indonesia’s **preferred Corporate Bank** by delivering superior suit of financial services to clients in our local & regional platform”

## Our Unique Value Proposition



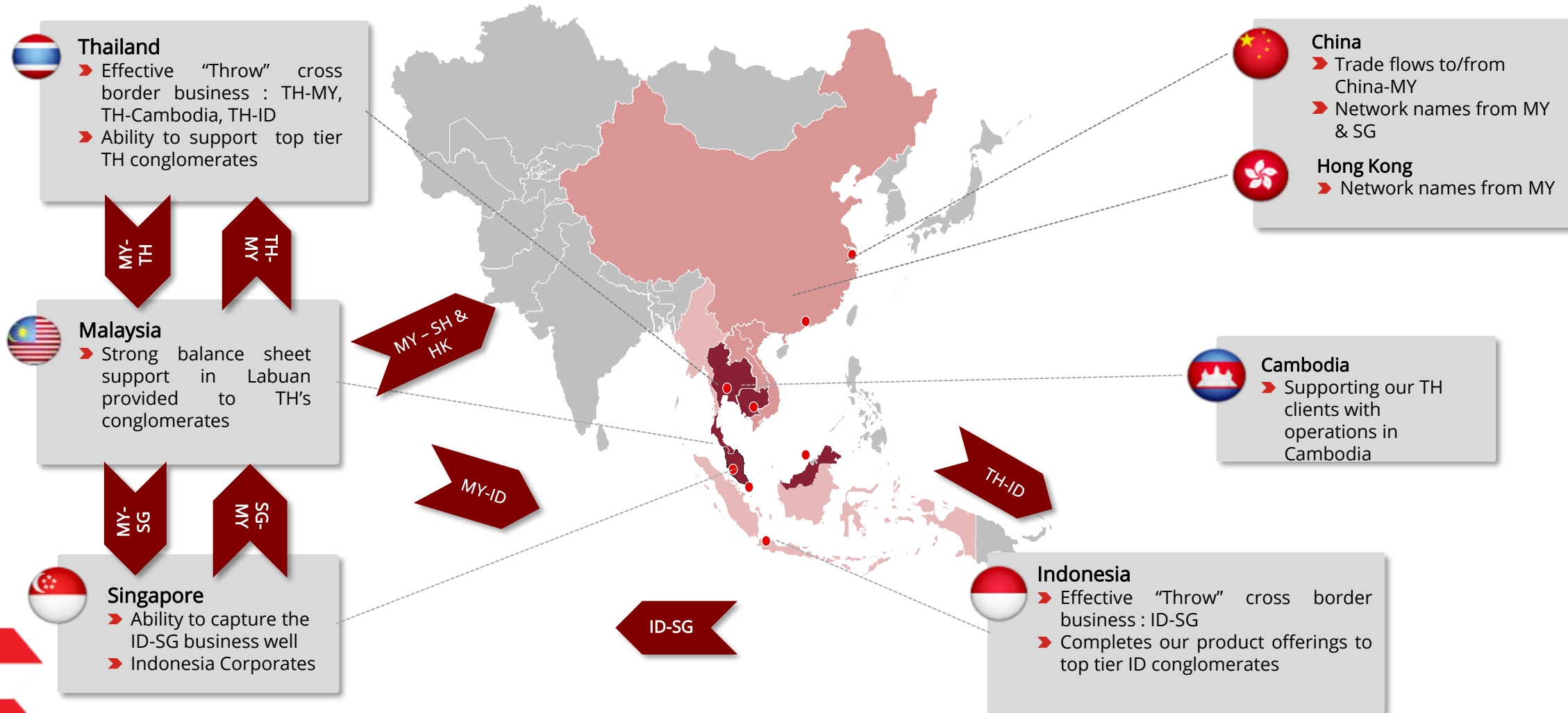
**Regional Strength through  
ASEAN Footprint**



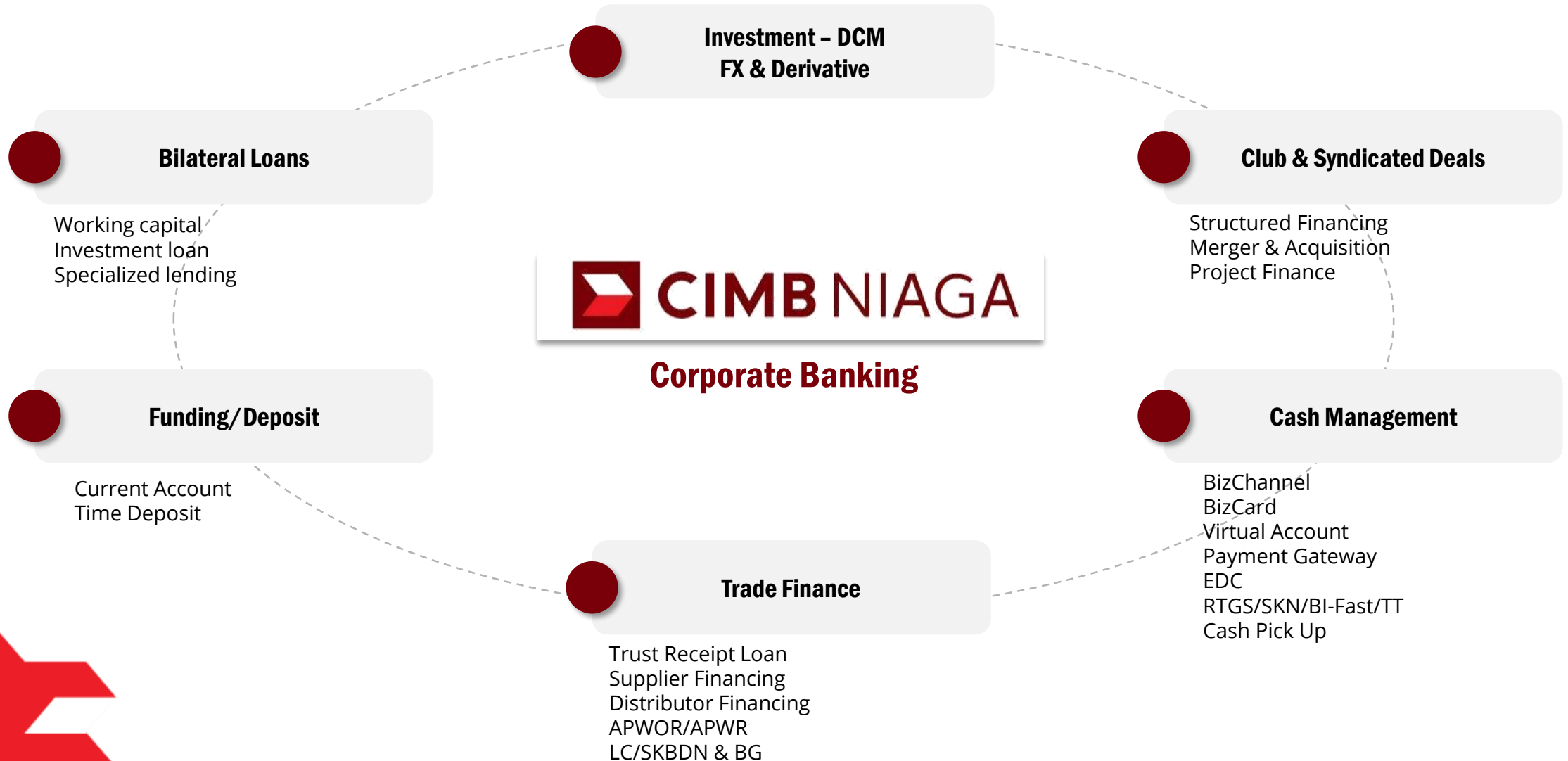
**Complete Service Through  
Advanced Digital Capabilities**

# Leveraging on our Competitive Advantage

## Partnering our top tier conglomerates venturing out



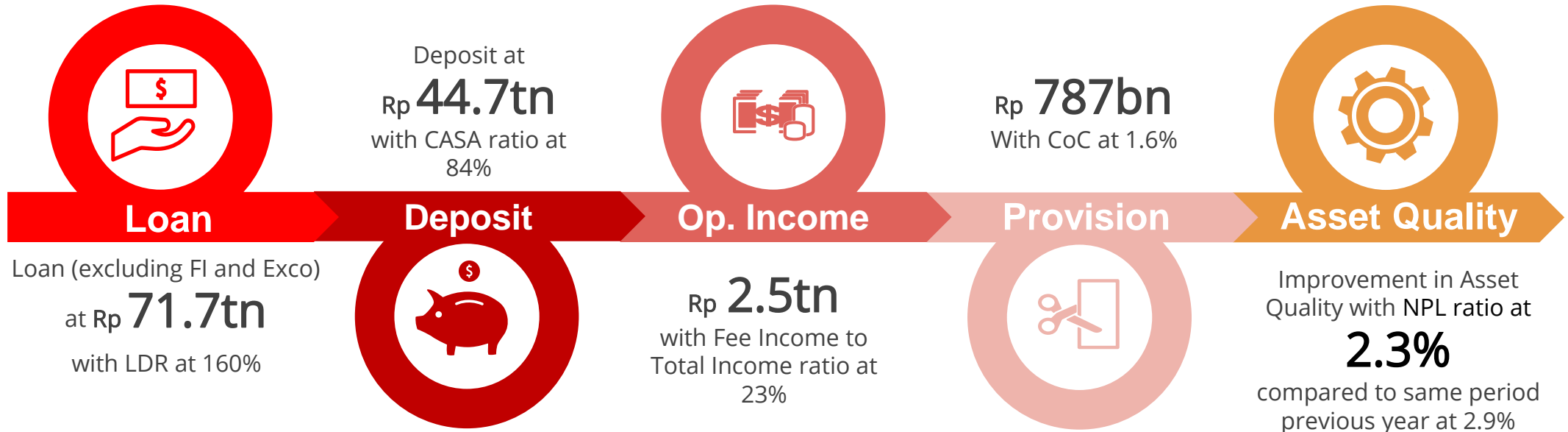
# Providing Complete Solutions to Our Esteemed Corporate Clients



02

## **Our Business Today**

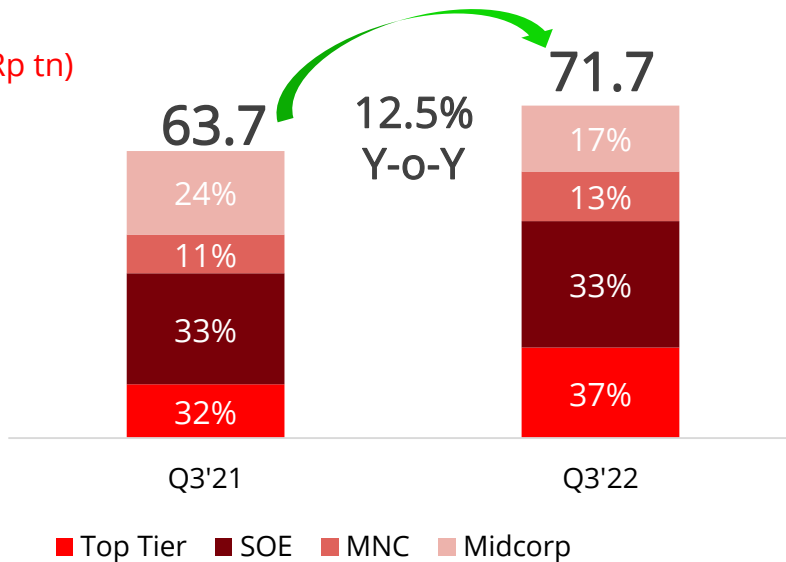
# Our Business Today



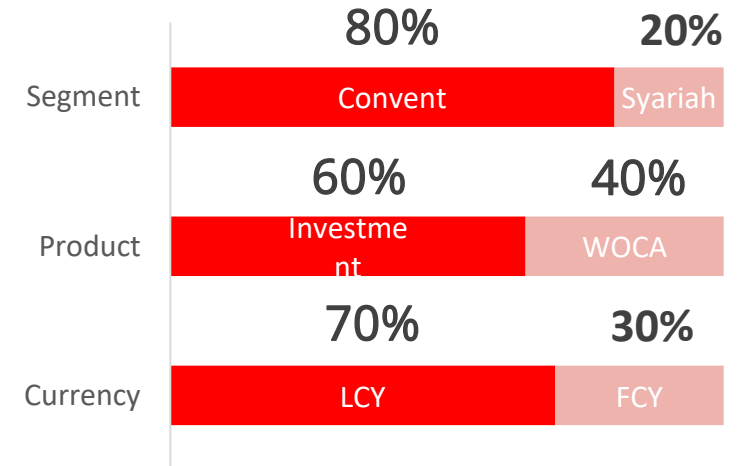
## 4 Segments Lending Portfolio

(Rp tn)

Top tier contributing 37% of total portfolio



## Lending Portfolio Product Mix



03

## **What We Have Accomplished So Far**

# Corporate Banking - Accolades in the last 4 years

## ABF Corporate and Investment Banking Award 2019:

- ❖ Corporate & Investment Bank of the Year - Indonesia
- ❖ The Syndicated Loan of the Year - Indonesia



2019

2020

2021

2022

## ABF Corporate and Investment Banking Award 2020:

- ❖ Corporate & Investment Bank of the Year - Indonesia
- ❖ The Syndicated Loan of the Year - Indonesia
- ❖ Project Infrastructure Finance Deal of the Year - Indonesia



## ABF Corporate and Investment Banking Award 2021:

- ❖ Corporate & Investment Bank of the Year - Indonesia
- ❖ The Syndicated Loan of the Year - Indonesia
- ❖ Corporate Client Initiative of the Year - Indonesia



## ABF Corporate and Investment Banking Award 2022

- ❖ Corporate & Investment Bank of the Year - Indonesia
- ❖ The Syndicated Loan of the Year - Indonesia
- ❖ Corporate Client Initiative of the Year - Indonesia



04

# Corporate Banking Key Strategies

# Corporate Banking Key Strategies

Strategic Move to Improve Growth in Corporate Banking Clients

“Focus growth through **ecosystem business model centered around Alphas** enabled by platform and digital technologies”



## Focus on Expanding Portfolio with Targeted Approach

- Expand portfolio on growing & COVID resilient industry and Top Tier SOE that fall into strategic industry
- Strengthen portfolio through collaboration with CIMB Group and CIMB Niaga Sekuritas



## Deep – Mine Existing Portfolio to Strengthen Profitability

Leverage existing Top-Tier and MNC clients as anchor to enter and deep-mine Mid-Corp segment as an integrated part of the supply chain ecosystem both from lending and funding side



## Product Driven Approach – Focused on Leading Products

- Deepen ecosystem penetration through trade & supply chain products (APWOR, APWR, SuFi, DiFi)
- Promote Sharia IMBT/Salam offering and sustainability financing
- Joint force with Merchant and CIMB@Work to provide full-suite bank wide products



## Boost Funding with Focused on Ecosystem & Product Capabilities

- Collaborate with CIMB Group network and expand partnership through community approach
- Focus on high-growth industry & new IPO clients



## Improve MOCA Penetration enabled by Analytics Approach

Create stickiness by increasing product holdings enabled by analytics based leads generation and monitoring tools

05

# Transaction Banking Key Strategies

# Transaction Banking Key Strategies

“The Best-in-class focused ASEAN Transaction Banking franchise”

“Continuous **Digital Capability Transformation** to Drive Sustainable Growth”



## Enhance Non Retail Digital Capabilities

- Build new digital capabilities for Business Banking (*e.g Next Gen BizChannel 2.0, Open API*)
- Integrate all TB touch point in new Internet Banking Platform



## Digital Ecosystem Financing

- Create products to complete the gap of transaction ecosystem *e.g retailer financing*
- Leveraging ecosystem outside the bank to boost market penetration (*through fintech e.g batumbu*)



## Focus on Increasing NOII

- Cross sell and Upsell to existing customer with low PH through programs and implementation of **Octobench**
- Implement **New Custody System** to grow market leading position



## Non-Retail CASA “Main Operating Current Account”

- **Data Led Analytics.** Increase steady MOCA customers and defending the attrition
- Identify MOCA opportunities, provide leads and clear performance report using advanced analytic and reporting tools.



## Intermedating Intra-ASEAN Flow

- To capture and grow market share in **intra ASEAN Payments and Trade Flows.**

06

## Leveraging Digital Capabilities in Our Business

# Our Digital Capabilities

## BizChannel@CIMB

Comprehensive Solution in your finger tips



Complete features



Flexible matrix authorization and adjustable limit



Secured



**Biometric Login Feature**  
(Face ID and Fingerprint)



**Integrated Mobile Token**

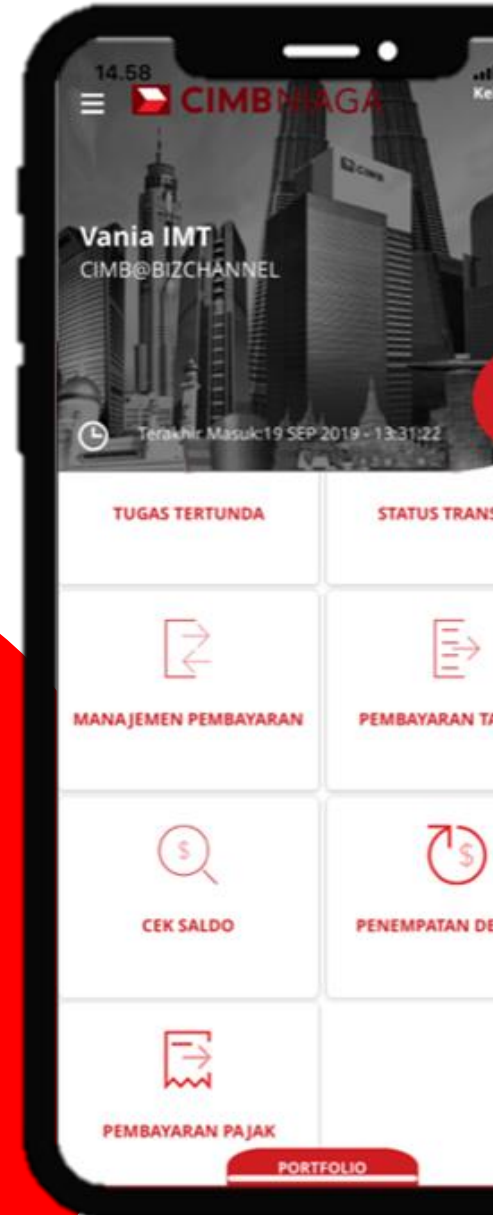
Payable Management

Receiveble Management

Liquidity Management

Forex Transaction

Value Chain



# Our Digital Capabilities

## Next Gen BizChannel / NGB



Regional based platform for non - retail customers



New secure and future - proof platform

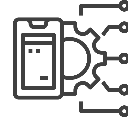


Insourced development capabilities



New framework for ecosystem partnerships

## Evolving Customer Needs



Open and Flexible Ways of Business Integration



Transactions to Insights



Personalized and Engaging Experiences



Emerging Corporate Customer Segments

## Strategic Intent



Banking As A Service



Customer Insights and Self Service



Differentiated Customer Experience



Digital Ecosystem and Partnerships

# Our Digital Capabilities

## API - Application Programming Interface



Easy Integration



The latest IT Security



Real Time Transaction



Analytic Dashboard



Sandbox Availability

- Utility Payment
- E-money Top Up
- Direct Debit (*account based*)
- Digital Account Opening (*Investor Account*)
- Overbooking
- Online Fund Transfer
- Forex
- QRIS MPM
- Non Financial Transaction

## API Connectivity with Top Partners



Connectivity and scalability will grow in line with the rise of digital ecosystem

## Gateway @CIMB

- Overbooking
- SKN
- RTGS
- Online Transfer
- BI FAST
- SWIFT
- Account Statement, Transaction history
- E-chain
- Push Notification
- Check balance

## Virtual Account Host to Host



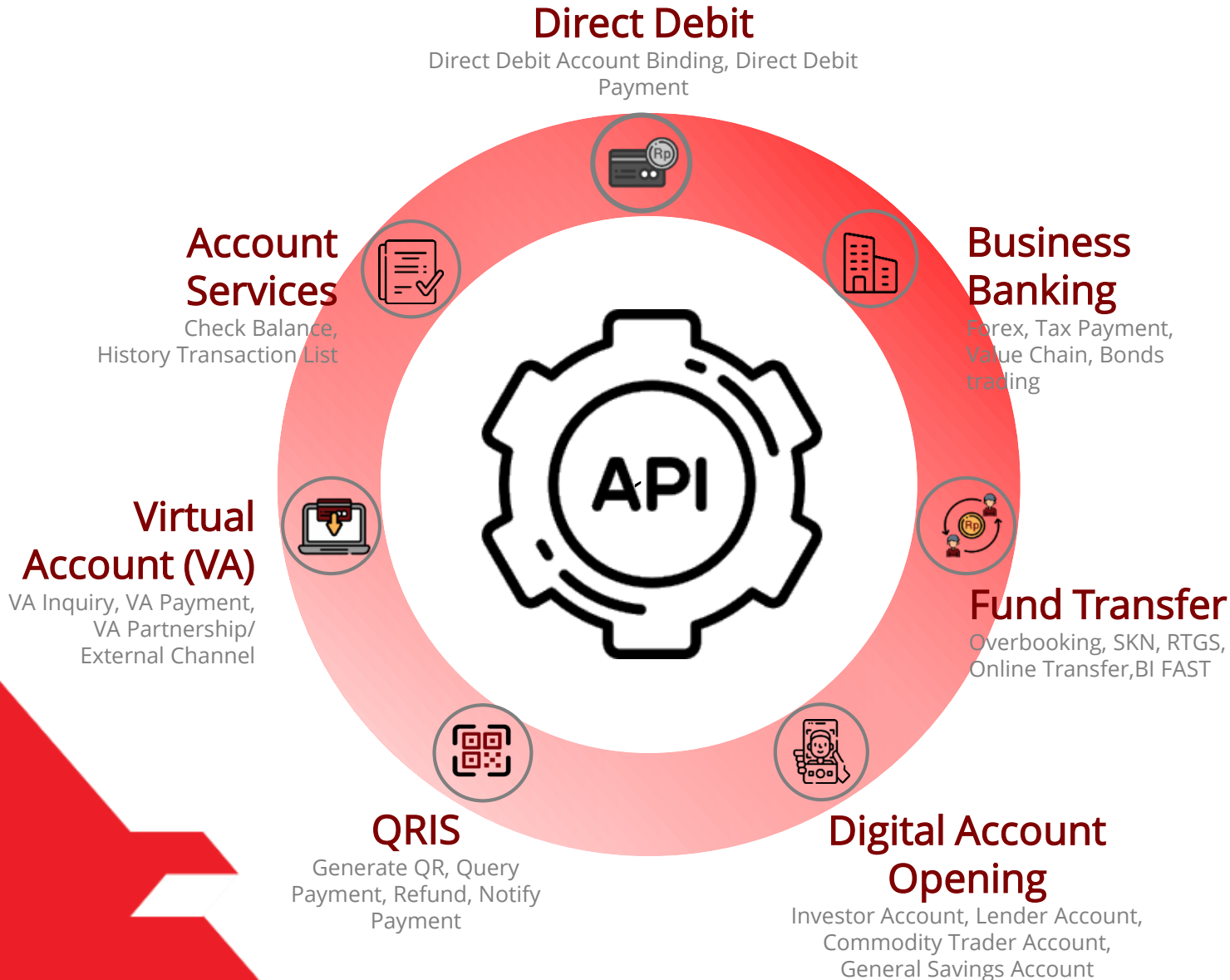
Billing

Non Billing

Can be paid both from internal CIMB Niaga channel or other banks channel



# Our Digital Capabilities – Future One API



## Solutions



Business Processing Management



Scaling up file transfer method by **Manage File Transfer**

## Benefit For Bank



**One module** for customer's integration



Newest technology and supported by **Fraud Detector System** capability

## Benefit for Customer



Easy integration



Self service for reporting

# Main Operating Current Account / MOCA

## Our Goals

- Build sticky relationship with customers
- Increase number of transaction
- Higher CA average balance, product holding and income
- Increase borrowing clients visibility via throughput



## How to achieve our goals?



Target and KPI Alignment across segments to focus on MOCA.

Change Management, augment MOCA awareness and grow generic focus to front liners. Set up communication cadence reaching out front liners (*weekly communiques, quizzes, announcement*)



Performance Management, enabling MOCA progress monitoring and sharing of inter-segment best practices. **Data Led Analytics** to generate leads, regular performance tracking through automated dashboard by leveraging advanced data analytics and tools



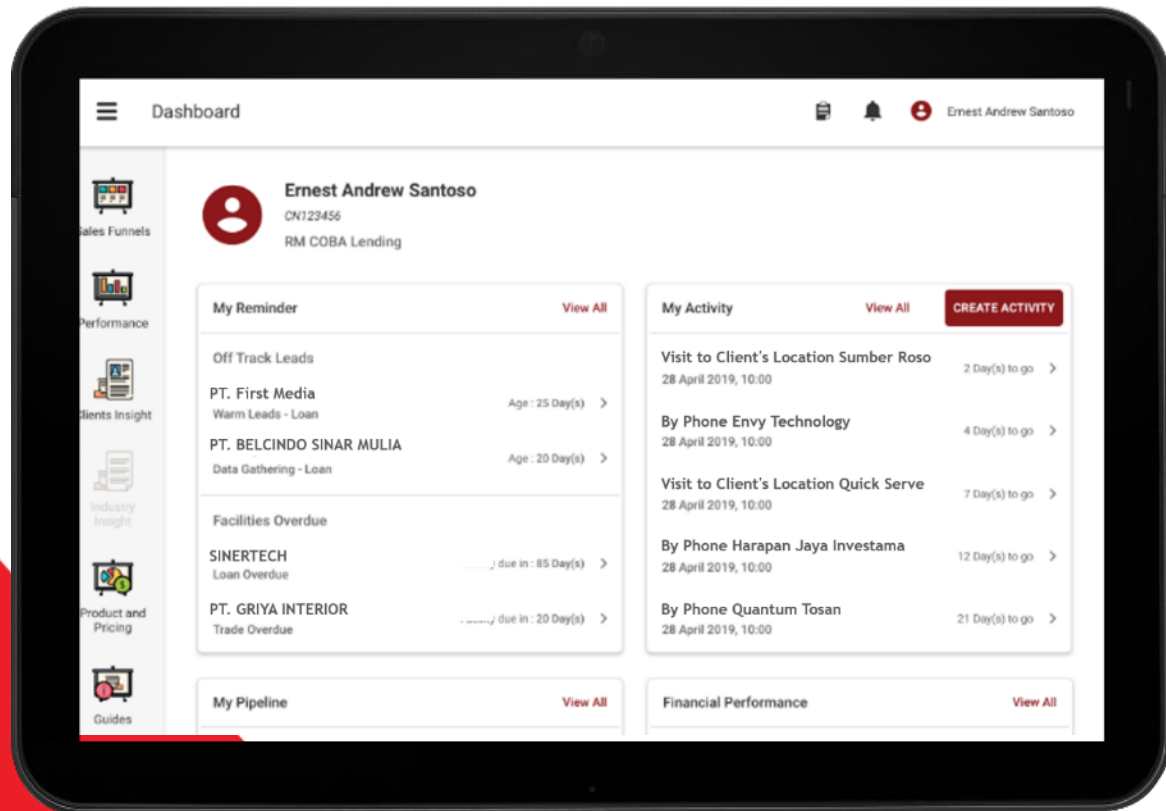
Sales Enablement, supporting front liners to achieve MOCA target by end of year through Analytics Led MOCA leads distributions, various programs and campaigns (*incl. digital pitch book*)



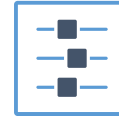
# The OctoBench

Optimizes RM Sales journey,  
through **digitization**

## Octobench's Dashboard View



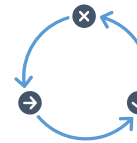
## Key Objectives



**RM Pipeline & Activity Mgmt.:**  
*Enhance Sales Discipline & Enable Tracking*



**Sales Enablers:**  
*Consolidated information sources,  
reminders and tools*



**Process Digitization:**  
*Integrate with workflow systems*



**Monitoring:**  
*Consolidated dashboard for performance  
tracking*



**CIMB NIAGA**  
**2022 INVESTOR DAY**

# Enabling Business Growth through Sustainability

Fransiska Oei  
Compliance, Corporate Affairs & Legal Director

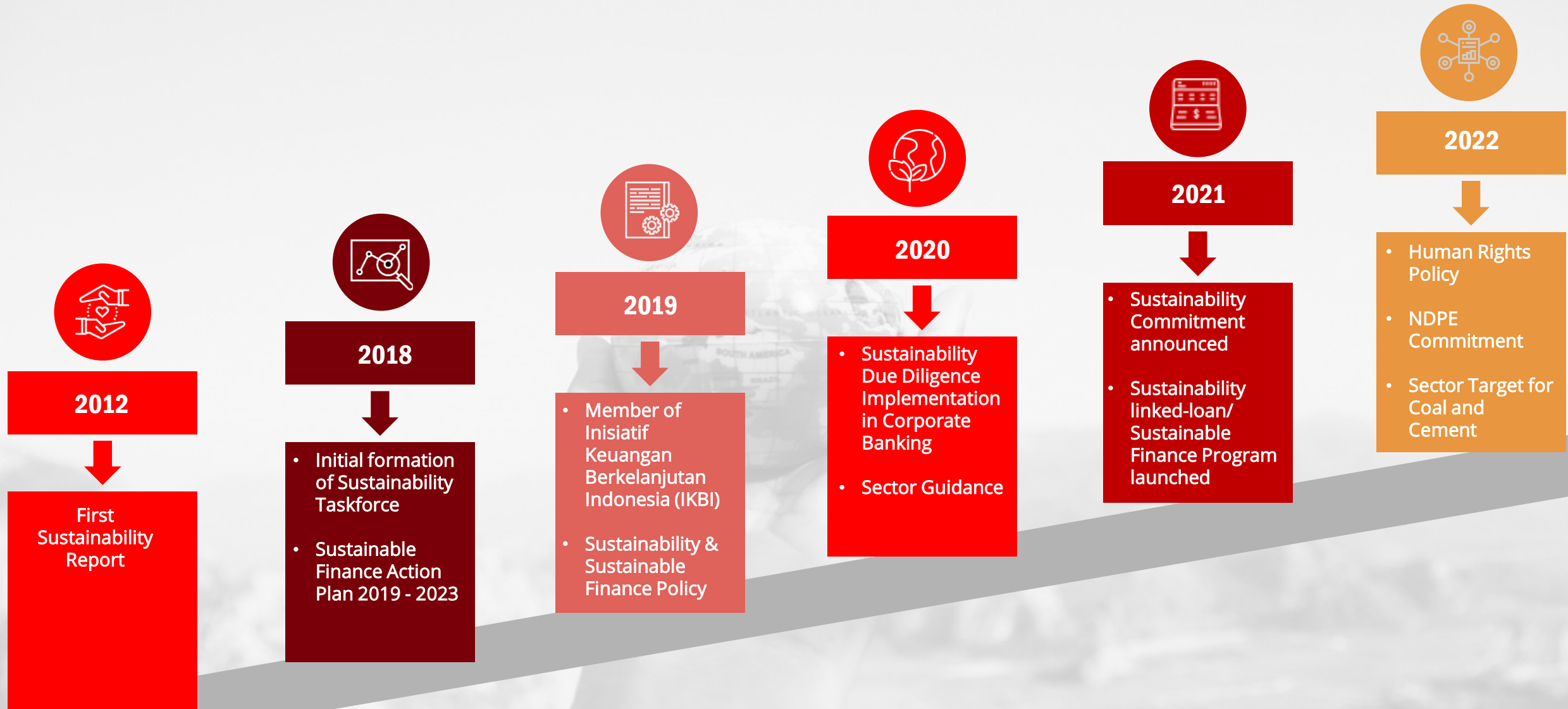
**2022 INVESTOR DAY**



EPICC



# Our Sustainability Journey



# Our Sustainability Commitments

To be Leading ASEAN Company that embrace the harmony of economic, social and environmental



## Climate Change



1

Achieve net zero operational GHG emissions (Scope 1 & 2) by 2030

Achieve Net Zero GHG by 2050

## Responsible Banking



Minimize Harm

No financing of new coal and to exit coal by 2040

No Deforestation, No Peat, and No Exploitation (NDPE) commitments

Maximize Positive Impacts

Mobilize RM30 billion towards sustainable finance by 2024

## Social Impact



4

Invest RM150 million over five years, and 100,000 hours annually in employee volunteer activities to proactively impact lives, communities and businesses

# Sustainability Pillars



## Sustainable Action

How we embed sustainability principles in all our business operations and processes to reduce our negative impact such as carbon footprint and generate positive impacts through our business



## Sustainable Business

How we generate business profits in a responsible manner, creating net positive impact through the products and services we provide, and by assisting and encouraging our customers and clients on their own sustainability journeys



## CSR

How we use a portion of our profits to enhance and contribute towards sustainable long-term positive impacts in the communities around us



## Governance & Risk

How we champion, engage, build capability and capacity, raise awareness and drive participation for sustainability, both internally and externally



## Stakeholder Engagement & Advocacy

How we govern and report sustainability risks at CIMB Niaga, including setting targets and tolerance levels, and how we organize and mobilize ourselves for best results





# Sustainable Finance Principles

## Thematic Focus

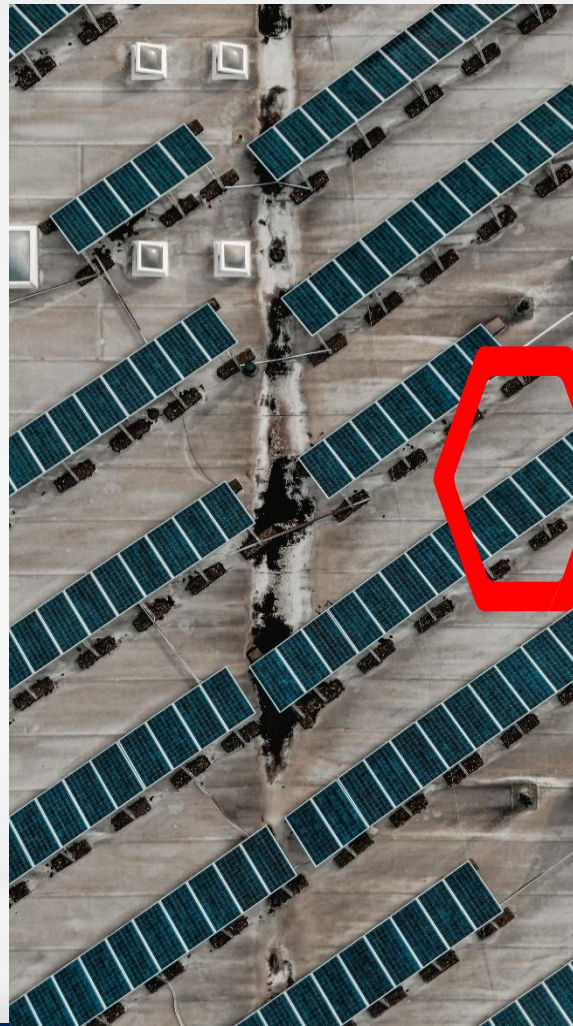
- Focus on **SDGs** priorities that have been identified and integrated into the Bank's business strategy

## Business Activity

- Introducing Sustainable Products, Services and Advocacy

## Positive Impacts

- The impact we create comes from our efforts in **educating, advising and incentivizing** our customers



Maximize Positive Impacts

## Minimize Harm



## Transaction Level

- Identification of financing proposals in **high sustainability risk sectors**
- **Sustainability Due Diligence** mechanism

## Customer Level

- Encouraging customers to improve sustainability performance and mitigate risks through **action plans** with agreed time frame

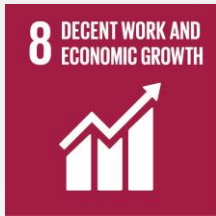
## Portfolio Level

- **Monitor and evaluate risks** at the industrial sector and portfolio level
- **Manage financing exposure** to be in line with CIMB Group's Net Zero 2050 target Portfolio identification based on Indonesia's Green Taxonomy

Sustainability Due Diligence also applies for vendors, business partners, CSR parkers, subsidiaries and candidates for Commissioners, Directors or independent parties of the Bank.

# Maximize Positive Impacts

## Thematic Focus



## Business Activity

### A Products

Products to improve customer's sustainability performance

- Green Mortgage
- Sustainable Linked-Loan
- Sustainable Financing
- Motor X-tra
- Solar Panel program
- Sustainable CPO Financing
- Infrastructure Financing (Toll Road, Telecommunication)
- Recycle Products Financing

### B Services

Service for targeted segment

- COVID-19 program
- UMKM Financing

### C Advocacy

Education & Advocacy

- Webinars
- Direct communication with customers

## Positive Impacts

- 1 Enabling customers to improve their sustainability / ESG performance
- 2 Provide incentives for customers who implement sustainability principles
- 3 Equipping customers with knowledge and driving their sustainability performance
- 4 Sustainability financing targets
  - CIMB Group RM30 billion until 2024
  - CIMB Niaga Rp3.27 trillion in 2022

# Minimize Harm

## *Exclusion List*

List of prohibited business activities based on the Environmental, Social and Governance (ESG) approach.

## Sustainability Due Diligence

Assessment of business partners & corporate customers by considering ESG risks.



## Sector Guidance

ESG-based Sector Guide related to the AFOLULUC (Agriculture, Forestry, Other Land Use and Land Use Change) sector.

## Monitoring Portfolio based on Climate Risk

- Monitor and determine risk appetite for financing in high sustainability sectors.
- Calculating financed emissions (Scope 3).

## High Sustainability Risk Sector List

Bank has determined sectors that are considered to have high sustainability risks, such as the AFOLULUC (Agriculture, Forestry, Other Land Use and Land Use Change) sector.



## Climate & Environment

- Planting 49,400 Bamboos
- Calculation of carbon stock from Tabah & Betung Bamboo (over 1,700 tonnes CO<sub>2</sub> equivalent in 2021)
- The total accumulated carbon stock from planting Tabah & Betung bamboo reaches more than 4,000 tons of CO<sub>2</sub> equivalent

## Economic Empowerment



- Women farmer groups empowerment training
- Disability empowerment
  - ✓ Barista training for disabled person
  - ✓ Disabled staff as call center



- Sangbuaran - Empowering Youth and Women Farmers
- Tigona Bee Cultivation
- Use of Pineapple Leaf Fiber



## Corporate Social Responsibility



## Education

Program	# of Students	# of Schools	# of Cities
Ayo Menabung dan Berbagi	3,913	37	12
Tour De Bank	2,681	31	13
Student Savings (SimPel)	2,230 new accounts		
Scholarship	50 students		

- # of Students
- # of Schools
- # of Cities

## Public Health and Welfare



- Vaccination program to ± 57.000 recipients (including employees, family, and public)
- Distribution of basic needs in 2 cities

### Employee Volunteer Hours

**2.40**

Hours/employee on CSR activities

**23,135**

Total hours

# Stakeholder Engagement & Advocacy

## ➤ Sustainability Report



POJK 51/POJK.03/2017

GRI STANDARDS

SUSTAINABLE DEVELOPMENT GOALS

SASB

WWF SUSBA

GISD | Global Investors for Sustainable Development Alliance



## ➤ Partnership



- CIMB Niaga together with other 14 financial institutions joined Indonesia Sustainable Finance Initiative



- CIMB Group is a founding member and the first ASEAN signatory

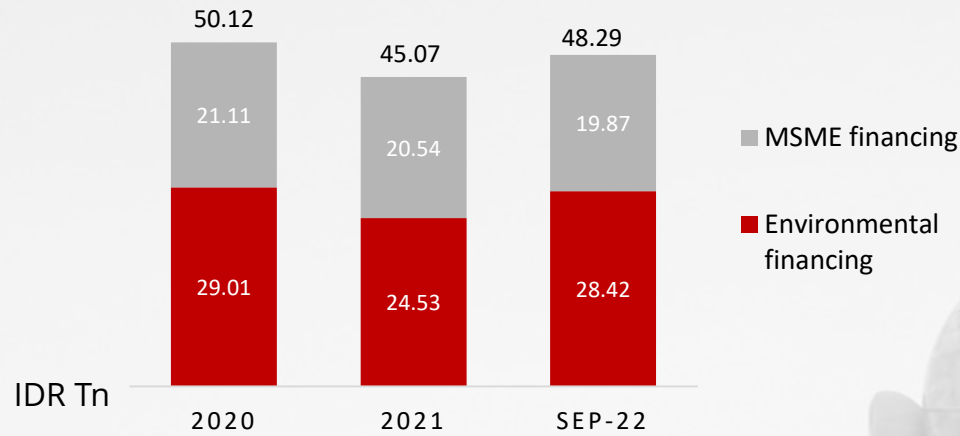
## ➤ Recognitions on Sustainability

- Investor Magazine Awards "Emisi Korporasi Terbaik 2022"
- 2022 Indonesia Green Awards by La Tofi School for CSR: conservation & utilization of bamboo
- 2022 Nusantara CSR Award by La Tofi School for CSR: Empowerment of Disabled People
- 2021 Indonesia Green Awards by La Tofi School for CSR: Mempelopori Pencegahan Polusi
- 2021 IDX Channel Anugerah Inovasi Indonesia: Literasi Keuangan Online
- 2021 Indonesia CSR Awards (Warta Ekonomi) "Indonesia Best CSR Award in Banking Financial Literacy and Education"
- 2021 Rating A for Sustainability Report by FIHRRST

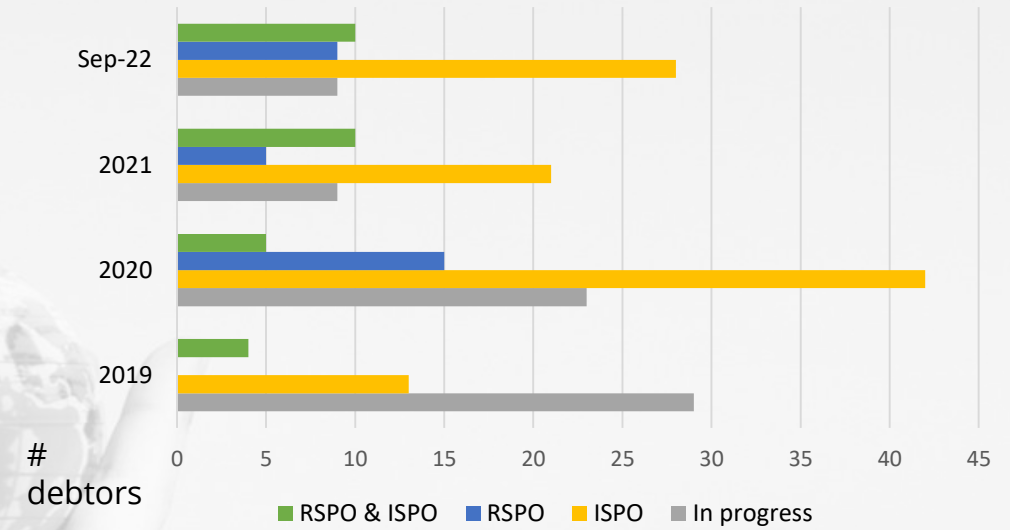


# Where We Are

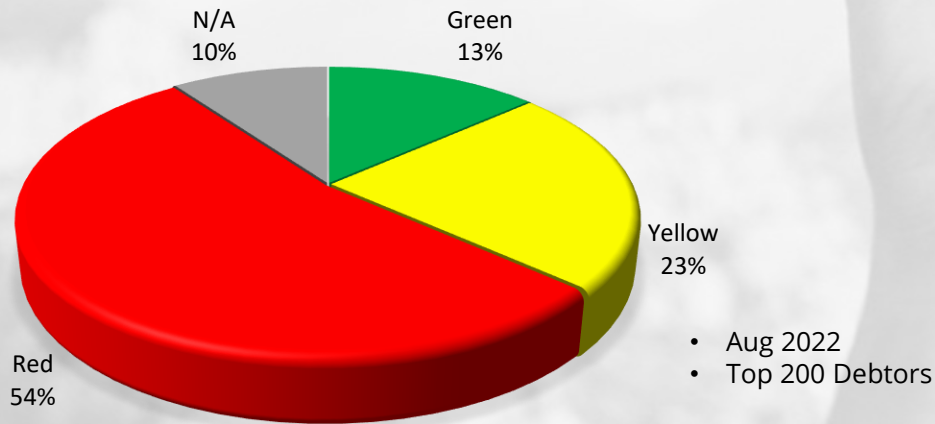
## Sustainable Finance Portfolio (KKUB)



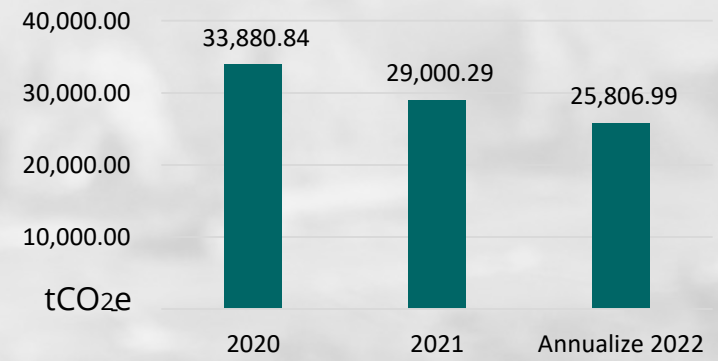
## Sustainable Palm Oil



## Green Taxonomy Indonesia



## GHG Emissions Scope 1 & 2





**CIMB NIAGA**  
**2022 INVESTOR DAY**

# Thank You!

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