

BANK MEGA
“Performa Positif di Tengah Tantangan Perekonomian”



PEREKONOMIAN GLOBAL & INDONESIA

TANTANGAN PEREKONOMIAN

2020

2021

Pandemi Covid 19

**Krisis Kesehatan
& Ekonomi**

**Penyebaran Virus
Masih Terus Naik**

Gelombang PHK

**Melanjutkan Stimulus
Fiskal & Moneter**

Pembatasan Sosial

Dimulainya Vaksinasi

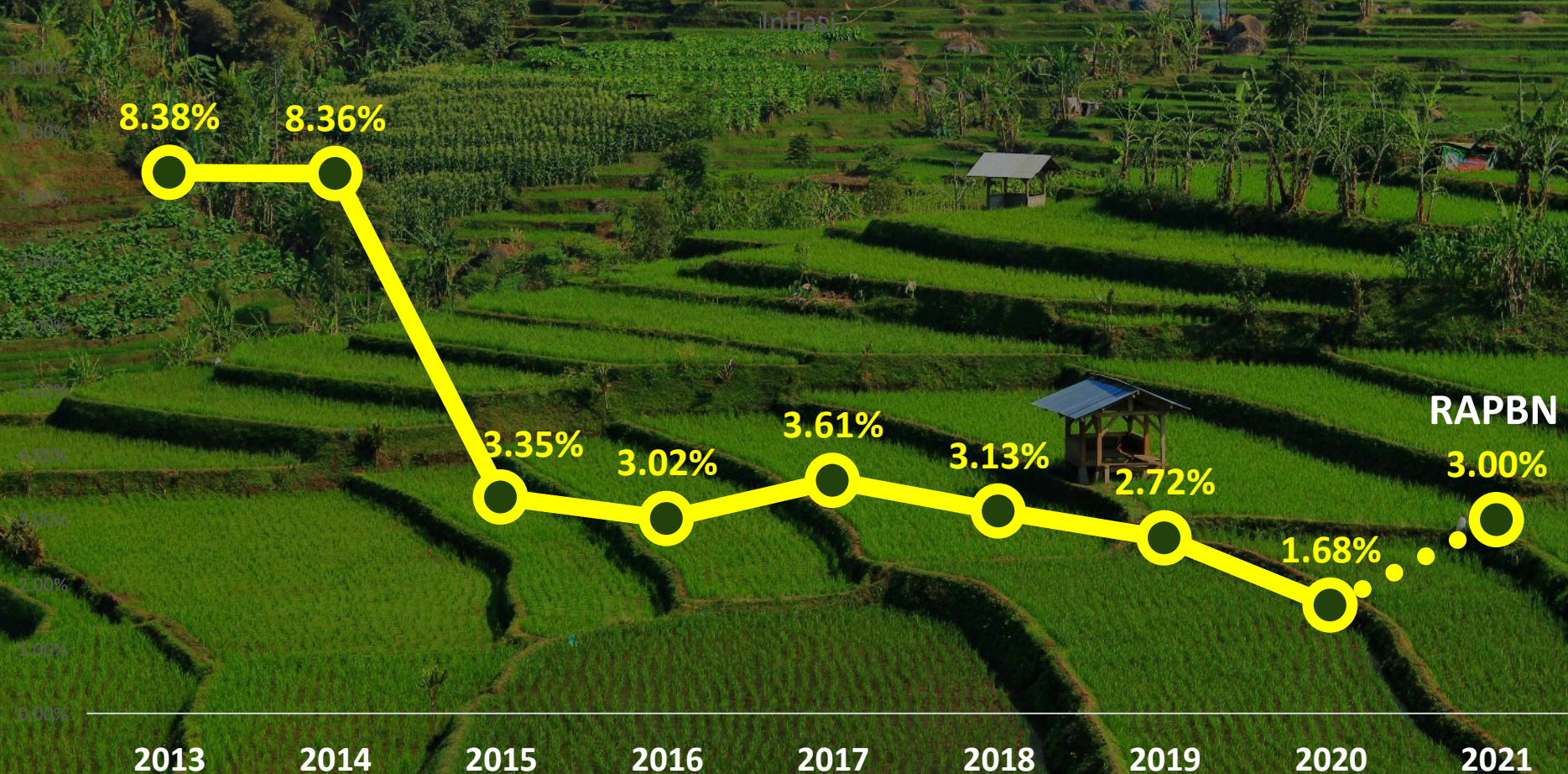
**Stimulus Fiskal &
Moneter**

**Perbaikan Ekonomi &
Peningkatan Mobilitas**



PEREKONOMIAN INDONESIA





Sumber : Kurs Jisdor BI

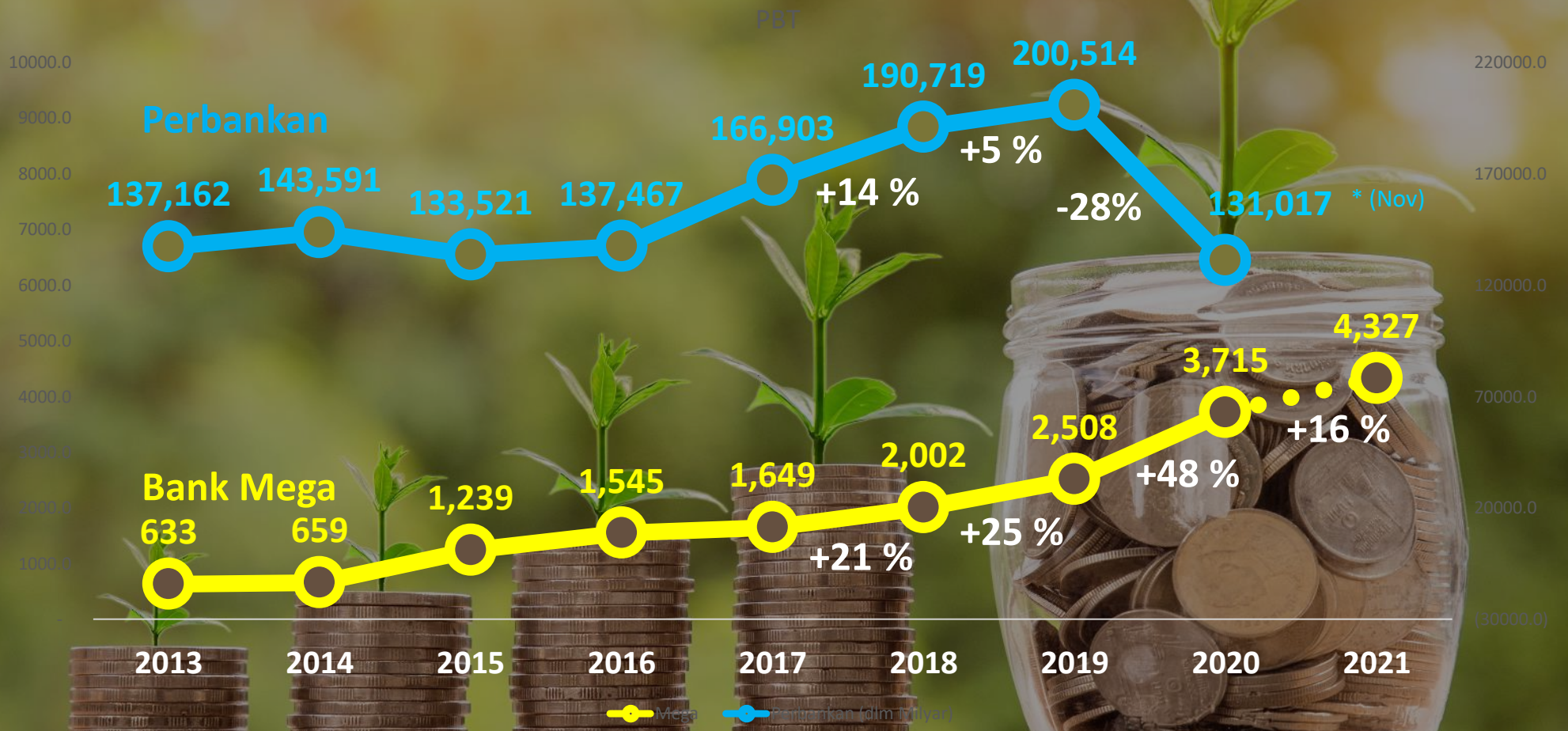




KINERJA BANK MEGA 2020 & PROYEKSI 2021

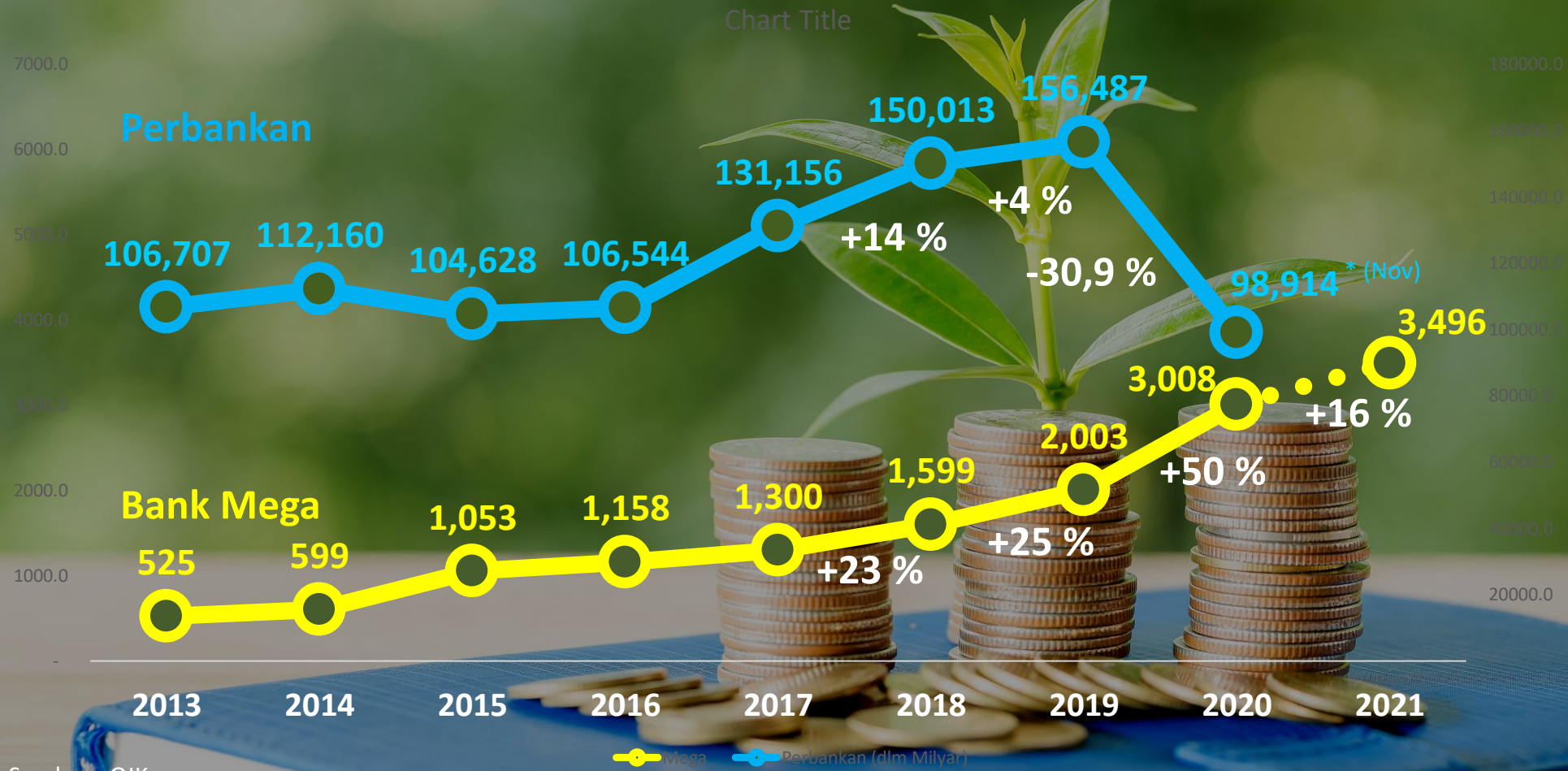
TOTAL PROFIT BEFORE TAX

(dalam Miliar)

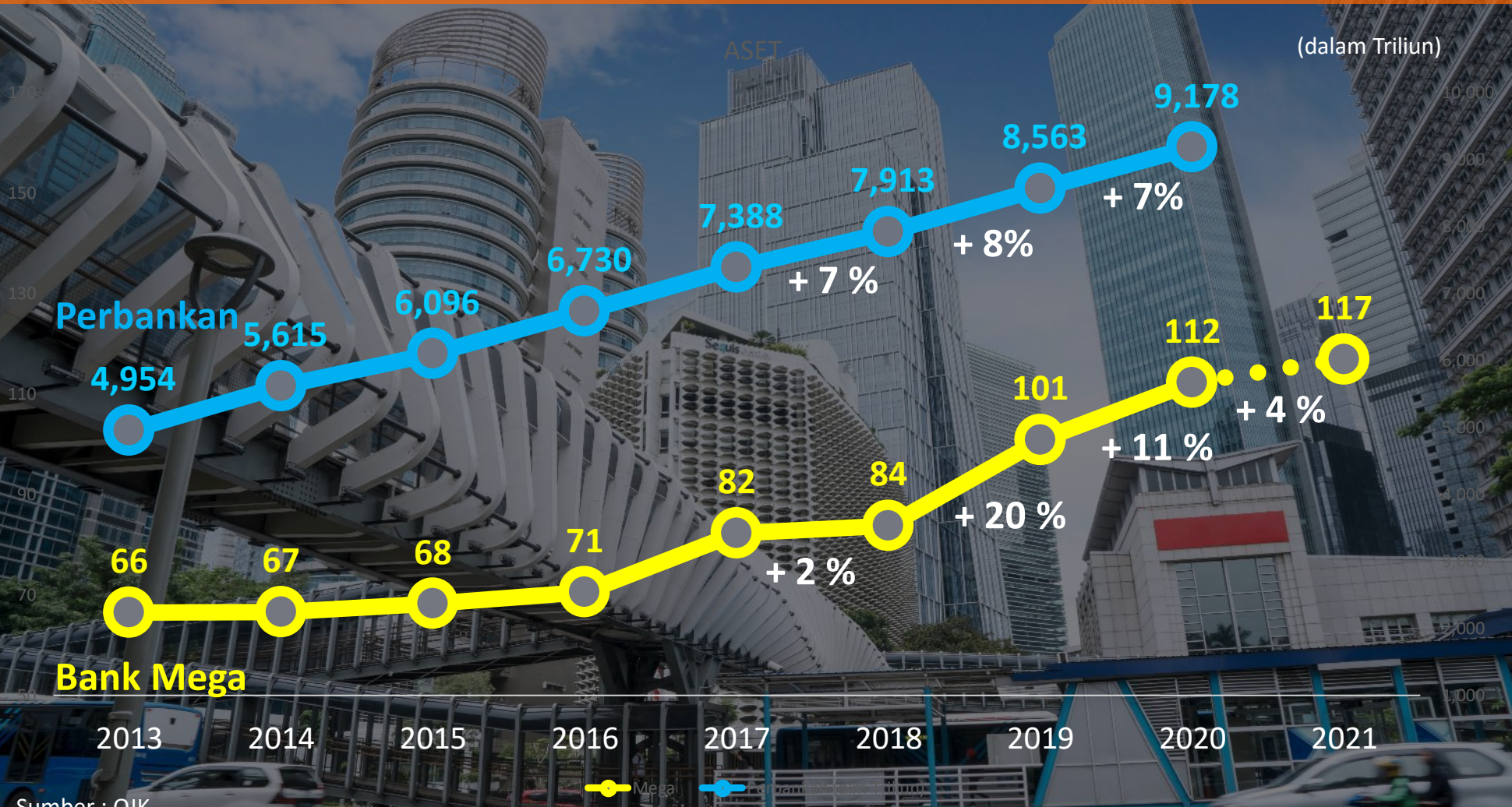


TOTAL PROFIT AFTER TAX

(dalam Miliar)

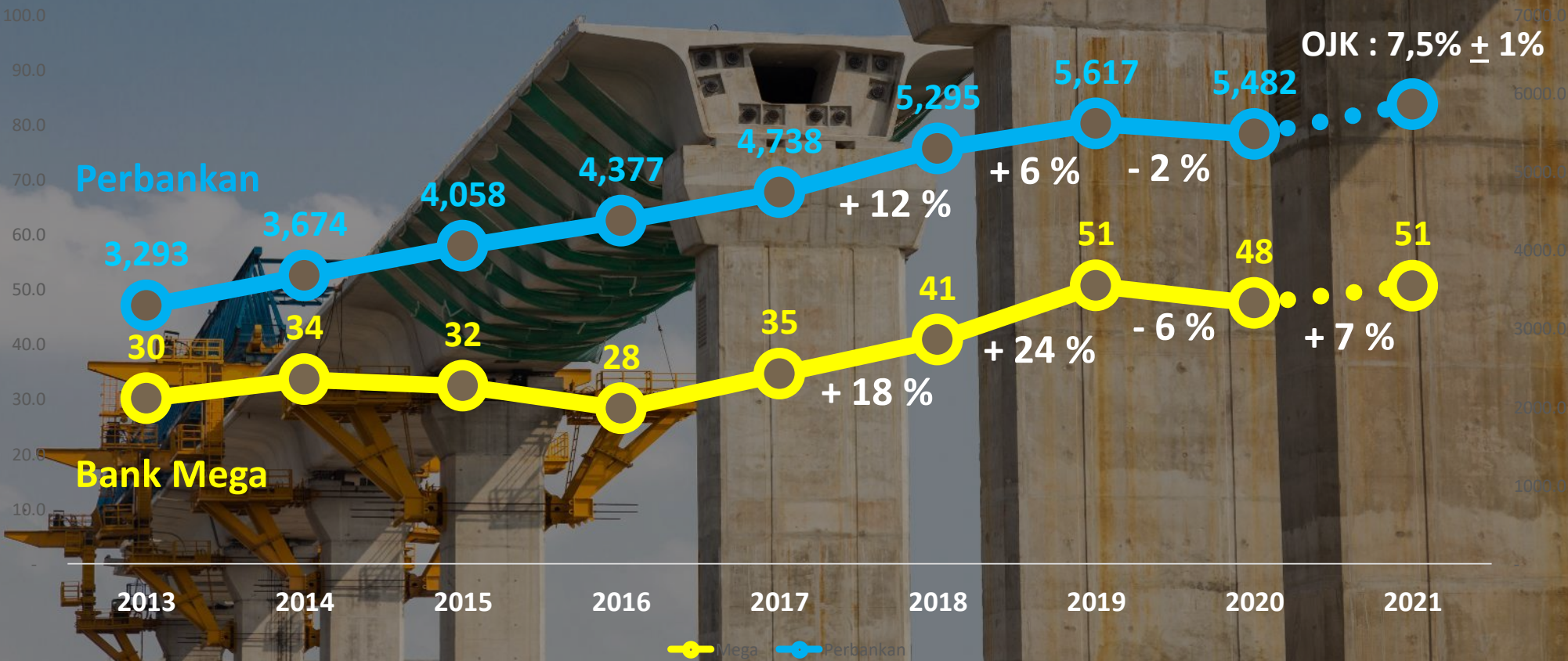


(dalam Triliun)



(dalam Triliun)

Chart Title



(dalam Miliar)

2020

Credit Card

6.382

13 %

**Retail &
Commercial**

3.533

7 %

Joint Finance

11.421

24 %

Corporate

26.206

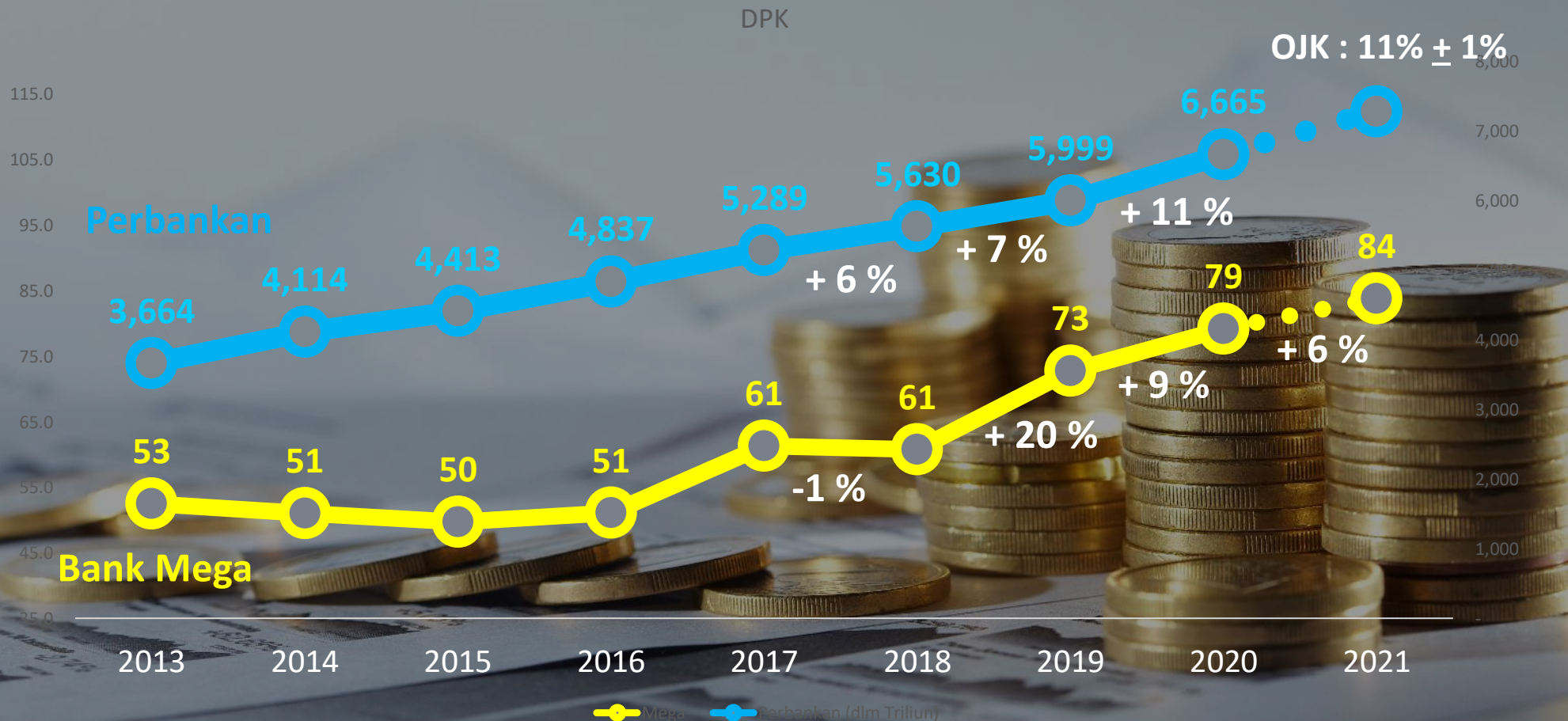
55 %

Total

47.542

100%

(dalam Triliun)



(dalam Miliar)

2020

Giro

8.513

11 %

Tabungan

13.750

17 %

Deposito

56.923

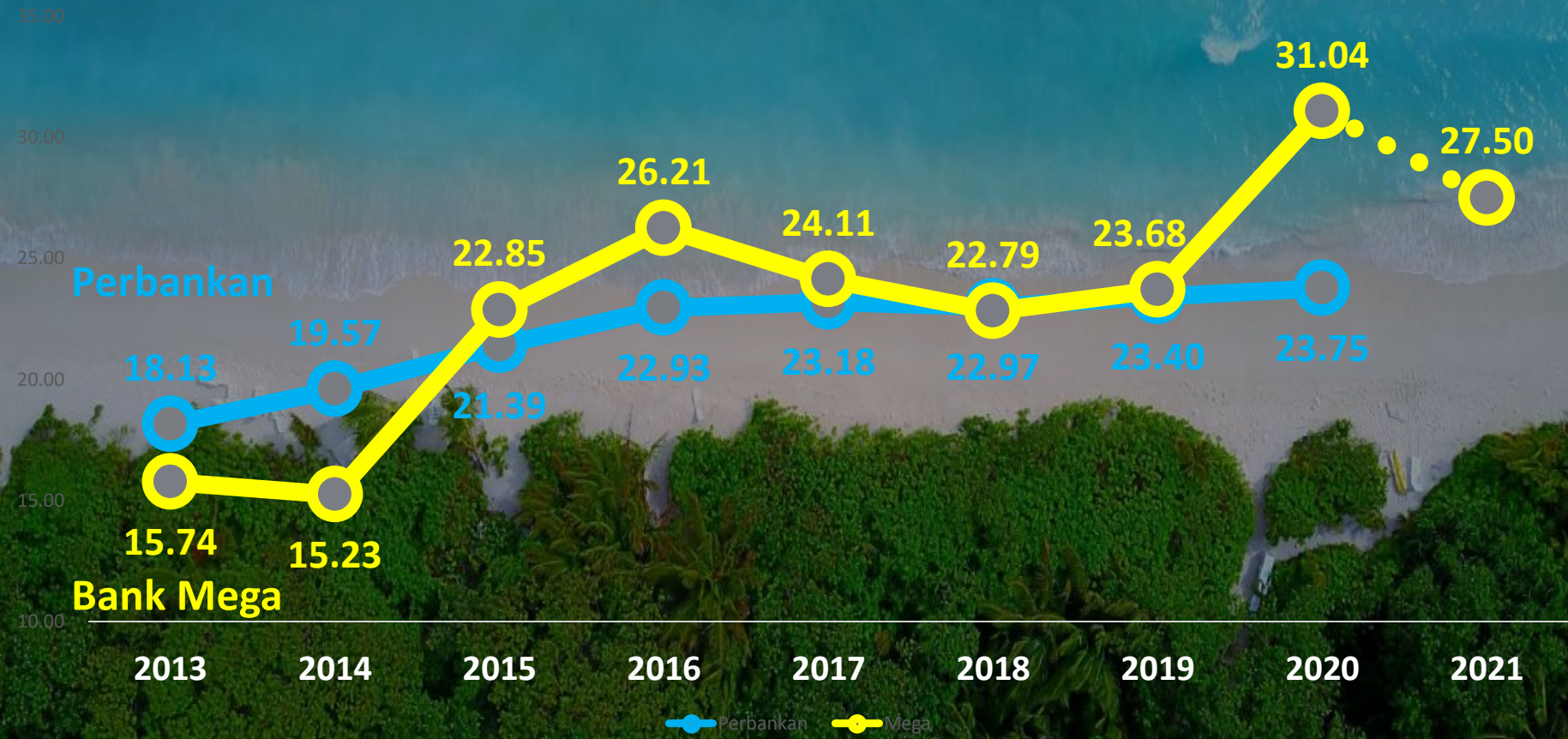
72 %

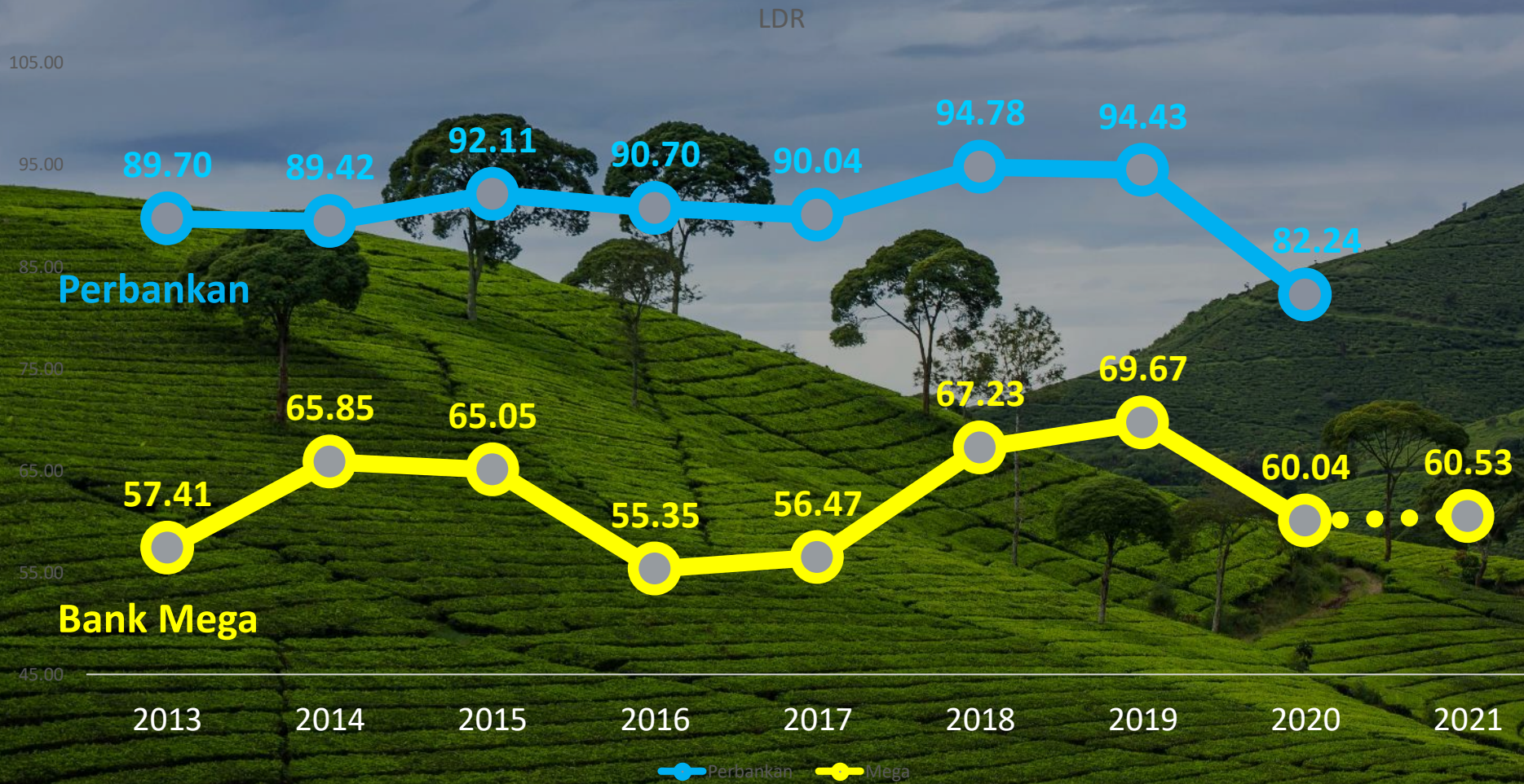
Total

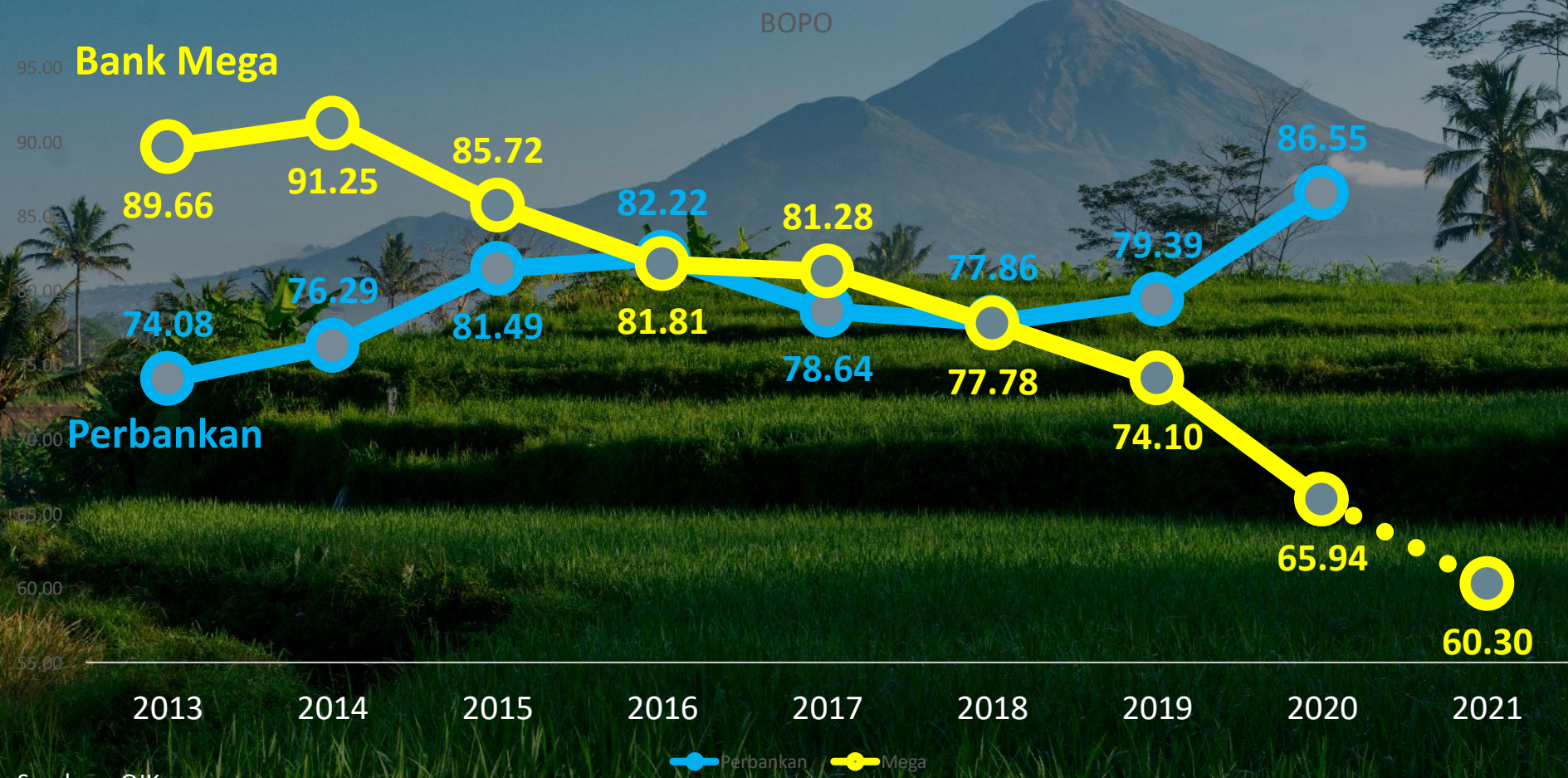
79.186

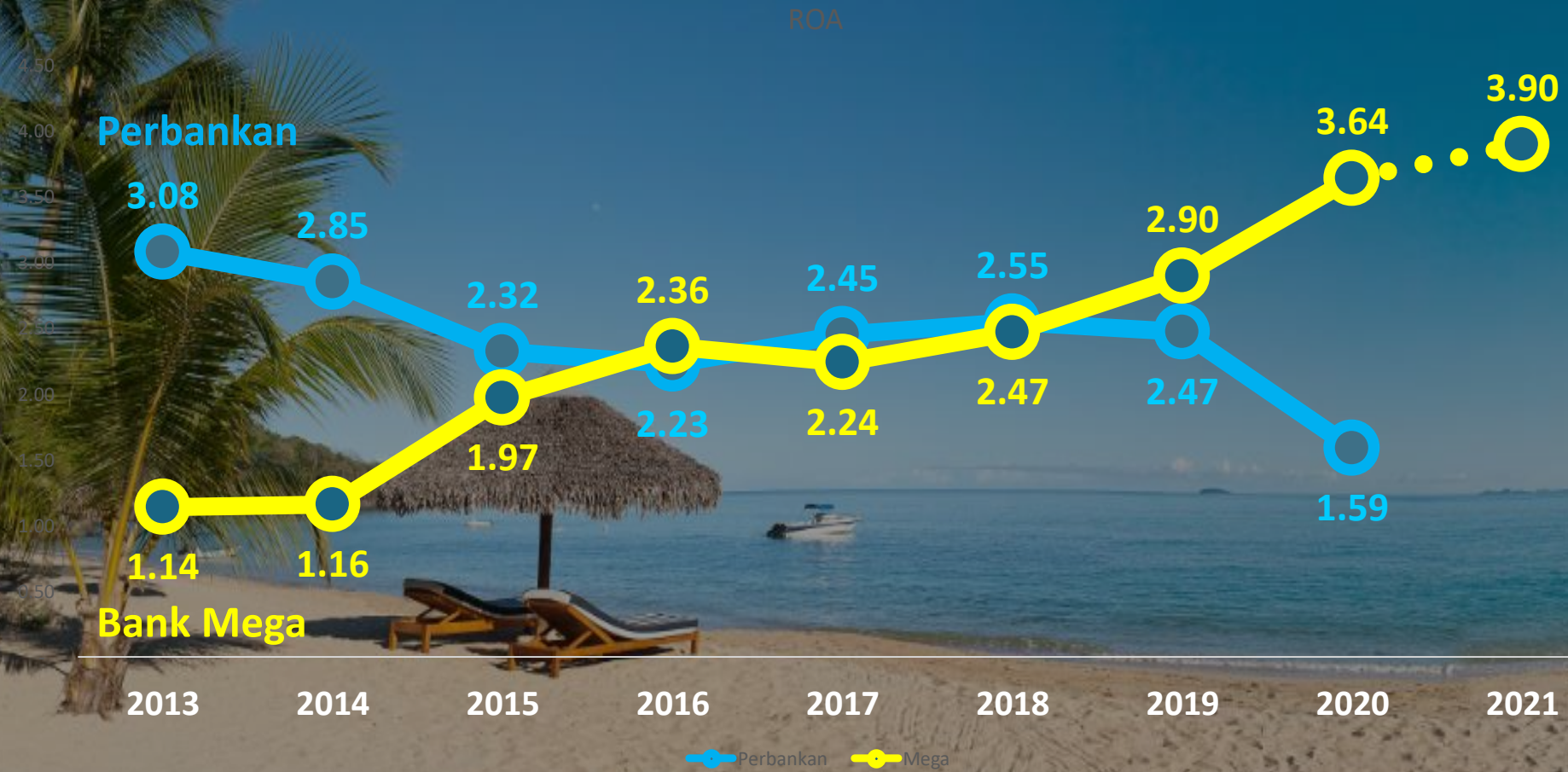
100%

CAR









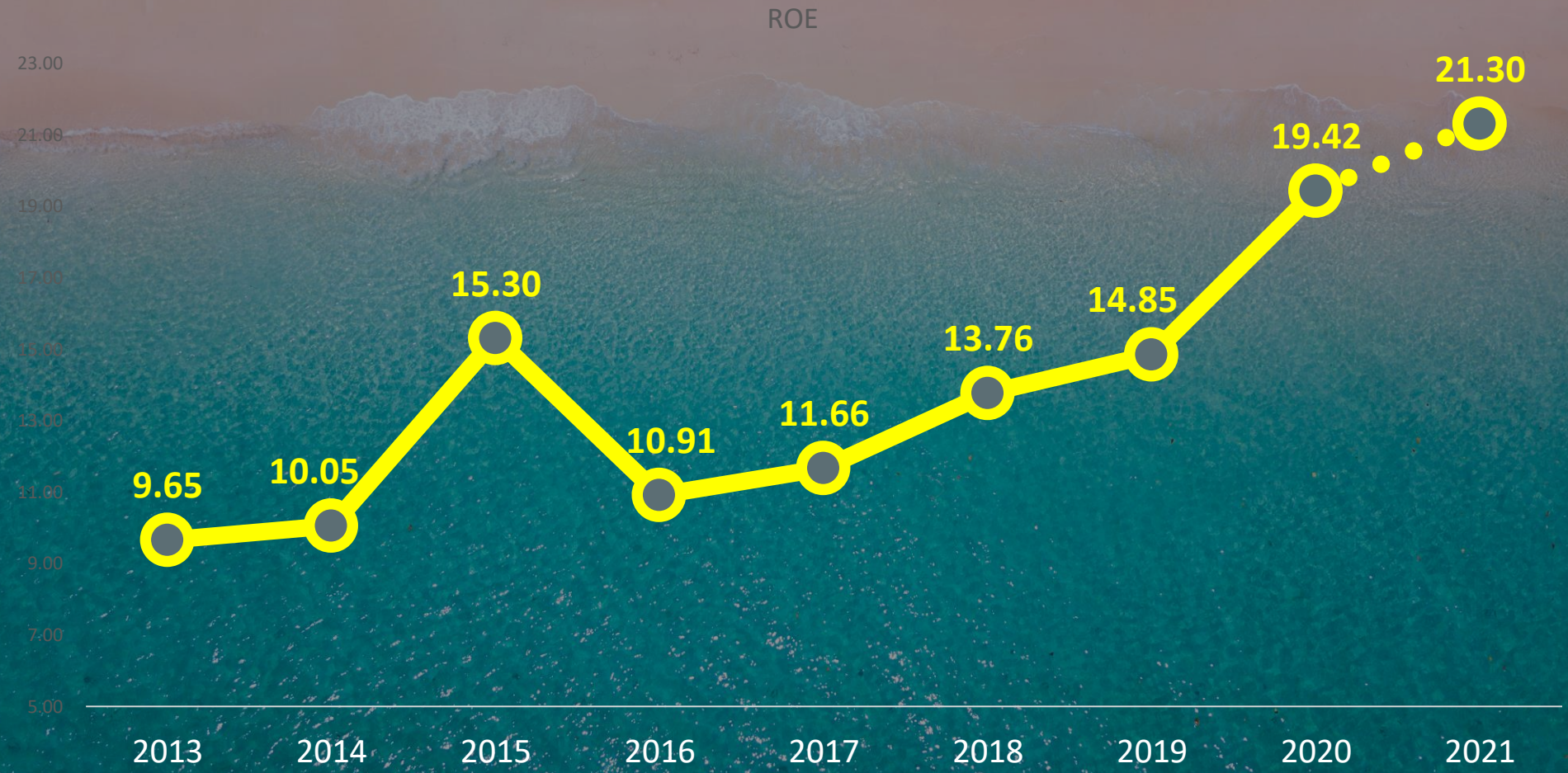


Chart Title



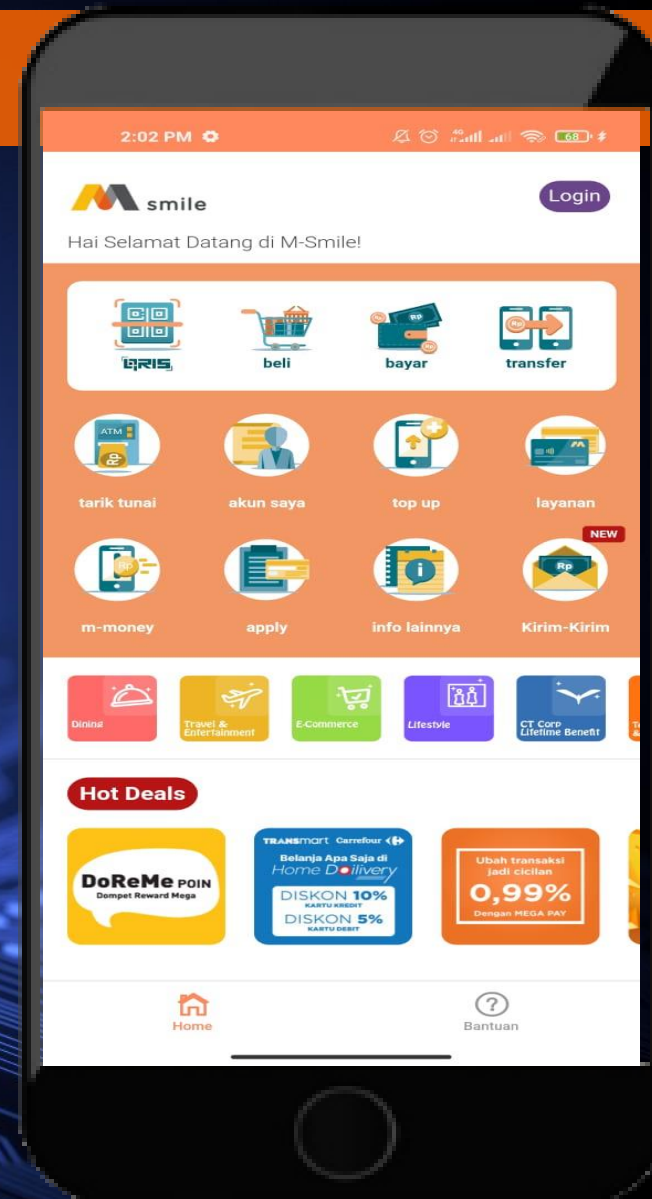


TRANSFORMASI DIGITAL BANK MEGA

M-SMILE

Mobile Apps untuk kebutuhan finansial nasabah yang dilengkapi dengan akses login biometric dan Fitur Voice Command serta menyediakan berbagai layanan perbankan termasuk juga :

Transaksi QRIS, Tarik Tunai Tanpa Kartu, Fitur Kirim Uang & Split Bill, Digital Onboarding, Combined Statement, Billing Statement, Reward Point, Pengaturan Limit, Info Promo dll.

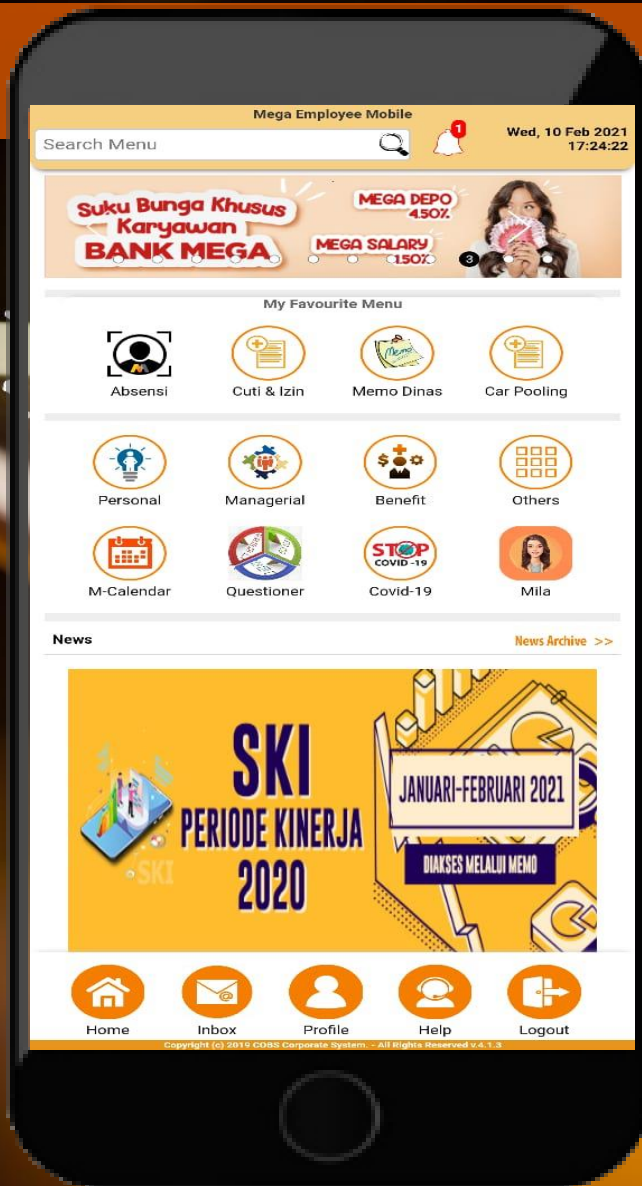


MILA *(Mega Intelligent Assistant)*

Layanan Chatbot melalui aplikasi *WhatsApp* untuk mempermudah mendapatkan informasi :

- Produk
- Promo
- Lokasi ATM & Cabang
- Layanan
- Finansial Kartu Kredit (Tagihan, Limit, Pembayaran Terakhir & Mega Poin)





MEGA EMPLOYEE MOBILE

MEMO

Mobile App. Internal untuk pegawai Bank Mega yang dilengkapi berbagai fitur seperti :

- Managerial (Memo Dinas, Disposisi & Sosialisasi)
- Personal (Slip Gaji, SPT Pajak, Absensi, Cuti/Izin, SKI, Job Desc, Car Pooling,
- E-Learning, Promosi/Rotasi/Mutasi, KYE Employee)
- Benefit (Asuransi & Santunan)



A low-angle photograph of a modern, multi-story glass skyscraper with a curved facade. The building features large glass windows and prominent vertical structural columns. The sky is blue with some white clouds. In the foreground, there's a curved glass entrance area and some greenery with palm trees on the left.

TERIMA KASIH