

PT Bank Danamon Indonesia Tbk and Subsidiary Consolidated Financial Statements

STATEMENTS OF FINANCIAL POSITION

AS OF 31 DECEMBER 2025 AND 2024
(In million Rupiah)

NO.	ACCOUNTS	2025		2024	
		2025	2024	2025	2024
ASSETS					
1.	Cash	2,869,077	2,286,078	2,946,955	2,502,218
2.	Placements with Bank Indonesia	9,649,470	10,799,120	9,649,470	10,799,120
3.	Placements with other banks	2,616,361	1,124,832	2,822,262	1,939,700
4.	Spot and derivative/forward receivables	289,525	372,830	347,353	443,899
5.	Marketable securities	38,598,321	28,556,800	38,523,489	28,487,832
6.	Securities sold under repurchase agreements (repo)	2,291,505	3,130,177	2,291,505	3,130,177
7.	Securities purchased under resale agreements (reverse repo)	2,017,413	1,785,799	2,017,413	1,785,799
8.	Acceptance receivables	1,081,153	1,136,000	1,081,153	1,136,000
9.	Loans	180,073,136	144,796,622	159,289,592	144,531,344
10.	Sharia financing	14,704,062	11,679,651	14,470,729	11,679,651
11.	Consumer financing receivables	-	-	33,899,545	33,510,870
12.	Allowance for impairment losses on consumer financing receivables -/-	3,427,465	3,423,787	(1,867,103)	(1,919,141)
13.	Investments	1,909,241	2,155,869	1,472,877	1,445,353
14.	Other financial assets	-	-	2,082,113	2,257,646
15.	Allowance for impairment losses on financial assets -/-	(107,189)	(225,130)	(107,189)	(225,130)
16.	Loans and Sharia financing *)	(7,383,046)	(7,383,046)	(7,560,757)	(7,560,757)
17.	Others	(4,390)	(8,385)	(4,390)	(8,385)
18.	Intangible assets	2,513,419	2,745,250	2,513,419	2,745,250
19.	Accumulated amortisation on intangible assets -/-	(2,022,502)	(2,154,280)	(3,458,666)	(3,526,620)
20.	Fixed assets and equipment	4,607,703	4,371,460	6,376,843	6,004,124
21.	Accumulated depreciation of fixed assets and equipment -/-	(2,614,476)	(2,430,112)	(3,083,473)	(3,313,562)
22.	Non-earning asset	-	-	-	-
23.	Foreclosed assets	64,599	64,599	64,599	64,599
24.	Suspense accounts	-	-	37	37
25.	Interbranch assets	-	-	-	-
26.	Leased receivables	-	-	3,229,498	2,309,853
27.	Other assets	5,301,414	5,862,905	6,078,367	6,663,198
TOTAL ASSETS					
		240,296,941	212,279,729	275,714,367	247,967,392
LIABILITIES AND EQUITY					
1.	Current accounts	34,389,890	26,997,243	33,851,754	25,596,301
2.	Savings	39,813,173	36,188,408	39,813,173	36,188,408
3.	Time deposits	100,512,102	88,283,018	100,512,102	88,283,018
4.	Emoney	-	-	-	-
5.	Loans from Bank Indonesia	8,121,769	4,204,749	8,121,769	4,204,749
6.	Borrowings from other banks	1,032,769	600,953	1,047,947	676,389
7.	Spot and derivative/forward liabilities	2,283,430	4,718,889	2,283,430	4,718,889
8.	Securities sold under repurchase agreements (repo)	1,081,153	1,136,000	1,081,153	1,136,000
9.	Acceptance payables	-	-	10,666,825	7,535,500
10.	Marketable securities issued	-	-	2,277,123	12,397,944
11.	Borrowings	358,500	25,000	9,227,093	12,397,944
12.	Security deposits	7,563	7,563	7,563	7,563
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	8,402,549	8,534,270	11,589,469	12,003,321
15.	Minority interest	-	-	3,742,579	1,503,254
16.	Minority interest	-	-	-	-
17.	Minority interest	-	-	-	-
18.	Minority interest	-	-	-	-
19.	Reserves	595,869	564,076	595,869	564,076
20.	Retained earnings	27,261,215	25,740,271	36,715,538	34,801,945
21.	Current year	3,296,552	2,779,123	3,863,220	3,179,335
22.	Dividend paid -/-	(1,112,719)	(1,226,385)	(1,112,719)	(1,226,385)
23.	Merging with equity	-	-	2,247,958	-
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY					
		44,295,023	41,583,201	54,269,490	53,159,900
TOTAL EQUITY					
		240,296,941	212,279,729	275,714,367	247,967,392

*) As restated (note 2 and note 4)
**) Include Allowance for Impairment Losses on Leased Receivables

QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION

AS OF 31 DECEMBER 2025 AND 2024
(In million Rupiah)

NO.	ACCOUNTS	2025										2024																
		Current		Special Mention		Substandard		Doubtful		Loss		Total		Current		Special Mention		Substandard		Doubtful		Loss		Total				
I. RELATED PARTIES																												
1. Placements with other banks																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
b.	Foreign currencies	101,901	-	-	-	-	-	-	-	101,901	52,096	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52,096		
2. Spot and derivative/forward receivables																												
a.	Rupiah	6,628	-	-	-	-	-	-	-	6,628	3,665	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,003	
b.	Foreign currencies	2,611	-	-	-	-	-	-	-	2,611	6,605	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,605	
3. Marketable securities																												
a.	Rupiah	74,832	-	-	-	-	-	-	-	74,832	168,983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	168,983	
b.	Foreign currencies	74,334	-	-	-	-	-	-	-	74,334	48,285	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48,285	
4. Securities sold under repurchase agreements (repo)																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Securities purchased under resale agreements (reverse repo)																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Loans and financing																												
a.	Micro, small and medium debtor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non-micro, small and medium debtor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Investments																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Other receivables																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Commitments and contingencies																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. NON RELATED PARTIES																												
1. Placements with other banks																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Spot and derivative/forward receivables																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Marketable securities																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreements (repo)																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Securities purchased under resale agreements (reverse repo)																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables																												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Loans and financing																												
a.	Micro, small and medium debtor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non-micro, small and medium debtor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured Loans	-	-	-																								