

Sesuai dengan Peraturan Otoritas Jasa Keuangan ("OJK") No.37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank, dan Surat Edaran Otoritas Jasa Keuangan No.09/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, di bawah ini adalah informasi keuangan yang diambil dari Laporan Keuangan Konsolidasian Mitsubishi UFJ Financial Group, Inc., yang memiliki 100% saham MUFG Bank, Ltd. untuk tanggal dan tahun yang berakhir pada tanggal 31 Desember 2025. Pada tanggal 31 Desember 2025, MUFG Bank, Ltd. merupakan pemegang saham PT Bank Danamon Indonesia Tbk dengan kepemilikan saham sebesar 92,47%.

Laporan Keuangan Konsolidasian PT Bank Danamon Indonesia Tbk dan entitas anak pada tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut telah dipublikasikan melalui situs website Bank dan surat kabar harian Bisnis Indonesia pada tanggal 20 Februari 2026.



A member of MUFG

Jakarta, 23 Februari 2026
PT Bank Danamon Indonesia Tbk

Daisuke Ejima
Direktur Utama

Dadi Budiana
Direktur

Mitsubishi UFJ Financial Group, Inc.

Consolidated Balance Sheets As of 31 December 2025 and 31 March 2025 (In million JPY)			Consolidated Statements of Income For the nine-month ended 31 December 2025 and 2024 (In million JPY)		
	31 December 2025 (Unaudited)	31 March 2025 ¹⁾		31 December 2025 ¹⁾ (Unaudited)	31 December 2024 (Unaudited)
Assets:			Ordinary income	10,643,805	10,277,584
Cash and due from banks	89,184,343	109,095,437	Interest income	6,439,631	6,483,557
Call loans and bills bought	1,559,713	1,180,949	Interest on loans and bills discounted	3,122,284	3,282,823
Receivables under resale agreements	18,333,267	18,856,895	Interest and dividends on securities	1,341,538	1,225,699
Receivables under securities borrowing transactions	4,726,642	5,701,495	Trust fees	119,426	107,504
Monetary claims bought	7,591,647	6,620,404	Fees and commissions	1,885,256	1,725,244
Trading assets	33,875,592	26,142,919	Trading income	315,354	288,130
Money held in trust	1,224,111	1,084,487	Other operating income	675,583	470,870
Securities	85,123,357	86,125,371	Other ordinary income	1,208,552	1,202,276
Loans and bills discounted	130,338,032	121,436,133	Ordinary expenses	8,134,554	7,855,646
Foreign exchanges	2,457,074	1,913,526	Interest expenses	4,246,420	4,309,559
Other assets	25,122,151	17,824,068	Interest on deposits	1,556,692	1,679,732
Tangible fixed assets	1,380,295	1,240,104	Fees and commissions	324,837	312,429
Intangible fixed assets	1,940,044	1,875,551	Trading expenses	119,682	-
Net defined benefit assets	2,285,502	2,217,529	Other operating expenses	275,291	331,999
Deferred tax assets	134,990	148,752	General and administrative expenses	2,504,614	2,361,816
Customers' liabilities for acceptances and guarantees	14,030,653	12,864,745	Other ordinary expenses	663,709	539,842
Allowance for credit losses	(1,199,555)	(1,214,870)	Ordinary profits	2,509,250	2,421,937
Total assets	418,107,863	413,113,501	Extraordinary gains	47,102	11,692
Liabilities:			Gains on disposition of fixed assets	7,512	11,692
Deposits	232,508,734	228,512,749	Gains on step acquisitions	22,028	-
Negotiable certificates of deposit	18,207,720	17,374,010	Gains on liquidation of subsidiaries	17,555	-
Call money and bills sold	5,192,044	5,072,926	Gains on change in equity	5	-
Payables under repurchase agreements	39,058,629	43,359,076	Extraordinary losses	60,399	27,535
Payables under securities lending transactions	1,416,750	699,852	Losses on disposition of fixed assets	12,557	7,296
Commercial papers	3,976,944	3,475,042	Losses on impairment of fixed assets	16,510	16,949
Trading liabilities	26,707,033	19,362,603	Provision for reserve for contingent liabilities from financial instruments transactions	591	266
Borrowed money	10,456,781	22,101,954	Provision for reserve for contingent liabilities arising from commodities transactions	-	-
Foreign exchanges	2,512,530	2,508,462	Expenses relating to systems integration	30,739	-
Short-term bonds payable	1,124,012	1,373,236	Losses on sales of shares of subsidiaries	-	3,023
Bonds payable	15,897,083	14,018,955	Profits before income taxes	2,495,954	2,406,094
Due to trust accounts	3,396,843	4,937,999	Income taxes-current	532,424	432,990
Other liabilities	19,678,477	14,563,347	Income taxes-deferred	47,526	147,449
Reserve for bonuses	198,756	251,665	Total taxes	579,951	580,440
Reserve for bonuses to directors	3,138	2,879	Profits	1,916,003	1,825,654
Reserve for stocks payment	11,919	11,077	Profits attributable to non-controlling interests	102,494	76,714
Net defined benefit liabilities	106,214	104,612	Profits attributable to owners of parent	1,813,508	1,748,939
Reserve for retirement benefits to directors	904	813			
Reserve for loyalty award credits	9,945	7,730			
Reserve for contingent losses	124,575	150,657			
Reserves under special laws	5,886	5,295			
Deferred tax liabilities	588,253	540,770			
Deferred tax liabilities for land revaluation	84,240	84,903			
Acceptances and guarantees	14,030,653	12,864,745			
Total liabilities	395,298,076	391,385,368			
Net assets:					
Capital stock	2,141,513	2,141,513			
Capital surplus	-	-			
Retained earnings	15,533,884	14,845,617			
Treasury stock	(799,427)	(726,631)			
Total shareholders' equity	16,875,970	16,260,498			
Net unrealized gains (losses) on available-for-sale securities	1,892,643	1,327,127			
Net deferred gains (losses) on hedging instruments	(1,307,531)	(894,227)			
Land revaluation excess	121,461	122,400			
Foreign currency translation adjustments	3,367,121	3,198,279			
Remeasurements of defined benefit plans	506,888	554,502			
Debt value adjustments of foreign subsidiaries and affiliates	(97,582)	(51,663)			
Net unrealized gains (losses) on loans of foreign subsidiaries and affiliates	4,297	3,457			
Total accumulated other comprehensive income	4,487,299	4,259,875			
Subscription rights to shares	20	11			
Non-controlling interests	1,446,498	1,207,746			
Total net assets	22,809,787	21,728,132			
Total liabilities and net assets	418,107,863	413,113,501			

Notes:

- ¹⁾ The financial year of Mitsubishi UFJ Financial Group, Inc. (the "Group") ends on 31 March, therefore the comparative period for the consolidated balance sheets is 31 March 2025 and the period of consolidated statements of income and comprehensive income is three month in accordance with accounting principles generally accepted in Japan. The consolidated financial statements of the Group and subsidiaries as of 31 March 2025 and for the year then ended, prepared by the Group's management in accordance with accounting principles generally accepted in Japan, have been audited by Deloitte Touche Tohmatsu LLC, independent auditors, in accordance with auditing standards generally accepted in Japan. The above financial information is extracted from the consolidated financial statements set forth above.
- ²⁾ Our principal domestic consolidated banking subsidiaries have established a credit rating system that is consistent with the borrower classification as a uniform standard for evaluating credit risk. The allowance for credit losses is calculated using internal credit ratings determined based on such credit rating system. Following the adoption of a new credit rating system designed to further enhance their credit risk management framework, the subsidiaries calculated their allowance for credit losses using internal credit ratings determined under the new credit rating system as of the end of the nine month ended December 31, 2025. The impact of the resulting changes in accounting estimates on our consolidated financial statements as of and for the nine month ended December 31, 2025, is immaterial.

Tokyo, 23 February 2026
Mitsubishi UFJ Financial Group, Inc.