

PT Bank Danamon Indonesia Tbk and Subsidiary

Consolidated Financial Statements

STATEMENTS OF FINANCIAL POSITION

AS OF 31 MARCH 2026 AND 31 DECEMBER 2025
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2026	31 Dec 2025	31 Mar 2026	31 Dec 2025
1.	ASSETS	2,374,498	2,869,077	2,832,892	2,946,955
2.	Placements with Bank Indonesia	6,501,744	9,649,470	6,501,744	9,649,470
3.	Placements with other banks	3,181,605	2,616,361	3,345,449	2,822,262
4.	Spot and derivative/forward receivables	308,730	289,525	428,927	347,353
5.	Marketable securities	37,649,730	38,598,321	37,570,988	38,523,489
6.	Securities sold under repurchase agreements (repo)	6,306,503	2,291,505	6,306,503	2,291,505
7.	Securities purchased under resale agreements (reverse repo)	1,384,719	2,017,413	1,384,719	2,017,413
8.	Acceptance receivables	926,708	1,081,153	926,708	1,081,153
9.	Loans	181,900,221	160,073,136	160,779,360	159,289,592
10.	Sharia financing	16,166,874	14,704,062	15,996,041	14,470,720
11.	Consumer financing receivables	-	-	34,648,384	33,899,545
12.	Allowance for impairment losses on consumer financing receivables -/-	-	-	(1,875,073)	(1,867,103)
13.	Investments	3,372,836	3,427,465	1,419,880	1,472,877
14.	Other financial assets	2,212,723	1,990,241	2,297,464	2,082,113
15.	Allowance for impairment losses on financial assets -/-	(106,200)	(107,188)	(106,200)	(107,188)
16.	Loans and Sharia financing*	(7,409,794)	(7,554,509)	(7,554,509)	(7,554,509)
17.	Others	(53,498)	(4,390)	(53,498)	(4,390)
18.	Intangible assets	2,534,282	2,513,419	5,422,463	5,358,502
19.	Accumulated amortisation on intangible assets -/-	(2,080,881)	(2,022,502)	(3,542,384)	(3,458,666)
20.	Fixed assets and equipment	4,595,124	4,607,703	6,299,020	6,376,843
21.	Accumulated depreciation of fixed assets and equipment -/-	(2,677,817)	(2,614,476)	(3,707,290)	(3,683,473)
22.	Non-earning asset	-	-	-	-
23.	Foreclosed assets	64,599	64,599	64,599	64,599
24.	Suspense accounts	361,022	333,679	361,022	333,679
25.	Interbranch assets	61	-	61	-
26.	Leased receivables	-	-	3,421,983	3,229,498
27.	Other assets	5,939,133	5,301,414	6,796,233	6,078,367
28.	TOTAL ASSETS	243,816,012	240,296,941	279,935,296	275,714,367

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2026	31 Dec 2025	31 Mar 2026	31 Dec 2025
1.	LIABILITIES AND EQUITY	243,816,012	240,296,941	279,935,296	275,714,367
2.	LIABILITIES	243,816,012	240,296,941	279,935,296	275,714,367
3.	Current accounts	33,641,976	34,388,890	32,856,709	33,851,754
4.	Savings	42,679,341	39,813,173	42,679,341	39,813,173
5.	Time deposits	98,084,189	100,512,102	98,084,189	100,512,102
6.	E-money	-	-	-	-
7.	Loans from Bank Indonesia	5,876,123	8,121,769	5,876,123	8,121,769
8.	Borrowings from other banks	5,876,123	8,121,769	5,876,123	8,121,769
9.	Spot and derivative/forward liabilities	912,119	1,032,769	912,637	1,047,947
10.	Securities sold under repurchase agreements (repo)	7,601,419	2,283,430	7,601,419	2,283,430
11.	Acceptance payables	926,708	1,081,153	926,708	1,081,153
12.	Marketable securities issued	-	-	11,662,264	10,166,825
13.	Borrowings	25,000	358,500	7,622,907	9,227,993
14.	Security deposits	7,101	7,583	7,101	7,583
15.	Interbranch liabilities	-	-	-	-
16.	Other liabilities	11,043,291	8,402,549	14,418,355	11,589,469
17.	Minority interest	-	-	3,879,990	3,742,579
18.	TOTAL LIABILITIES	200,797,287	198,081,818	226,827,743	221,444,877
19.	EQUITY	43,018,745	42,295,023	53,407,653	54,269,490
20.	Issued and fully paid capital	10,000,000	10,000,000	10,000,000	10,000,000
21.	Authorized capital	4,004,423	(4,004,423)	(4,004,423)	(4,004,423)
22.	Unpaid capital -/-	-	-	-	-
23.	Treasury stock -/-	-	-	-	-
24.	Additional paid-up capital	7,985,971	7,985,971	7,987,989	7,987,989
25.	a. Disagio -/-	-	-	-	-
26.	b. Capital paid in advance	-	-	-	-
27.	c. Others	8,222	7,752	115,714	115,244
28.	Other comprehensive income	37	264,806	37	288,772
29.	a. Gain	(355,107)	-	(312,354)	-
30.	b. Reserves	635,576	595,869	635,576	595,869
31.	Retained earnings	20,371,766	27,261,215	39,424,828	36,715,538
32.	a. Previous years	766,452	3,296,552	1,130,035	3,863,220
33.	b. Current year	(1,389,749)	(1,112,719)	(1,389,749)	(1,112,719)
34.	c. Dividend paid -/-	-	-	-	-
35.	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	43,018,745	42,295,023	53,407,653	54,269,490
36.	TOTAL EQUITY	43,018,745	42,295,023	53,407,653	54,269,490
37.	TOTAL LIABILITIES AND EQUITY	243,816,012	240,296,941	279,935,296	275,714,367

* Include Allowance for Impairment Losses on Leased Receivables

QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION

AS OF 31 MARCH 2026 AND 2025
(in million Rupiah)

NO.	ACCOUNTS	31 Mar 2026				31 Mar 2025								
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
1.	RELATED PARTIES	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Placements with other banks	170,389	-	-	-	170,389	85,811	-	-	-	-	85,811	-	-
3.	Spot and derivative/forward receivables	591	-	-	-	591	738	-	-	-	-	738	-	-
4.	Marketable securities	78,742	-	-	-	78,742	159,521	-	-	-	-	159,521	-	-
5.	Securities sold under repurchase agreements (repo)	75,759	-	-	-	75,759	49,680	-	-	-	-	49,680	-	-
6.	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Acceptance receivables	7,671	-	-	-	7,671	122,321	-	-	-	-	122,321	-	-
8.	Loans and financing	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	a. Micro, small and medium debtor	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	b. Non-micro, small and medium debtor	1,078,354	-	-	-	1,078,354	1,621,775	-	-	-	-	1,621,775	-	-
11.	c. Restructured Loans	967,318	-	-	-	967,318	143,266	-	-	-	-	143,266	-	-
12.	Investments	3,328,265	-	-	-	3,328,265	3,318,802	-	-	-	-	3,318,802	-	-
13.	Other receivables	585,803	-	-	-	585,803	1,846,184	-	-	-	-	1,846,184	-	-
14.	Commitments and contingencies	265,918	-	-	-	265,918	265,253	-	-	-	-	265,253	-	-
15.	NON RELATED PARTIES	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	Placements with other banks	263,095	-	-	-	263,095	128,808	-	-	-	-	128,808	-	-
17.	Spot and derivative/forward receivables	2,748,121	-	-	-	2,748,121	1,068,578	-	-	-	-	1,068,578	-	-
18.	Marketable securities	292,315	-	-	-	292,315	281,858	-	-	-	-	281,858	-	-
19.	Securities sold under repurchase agreements (repo)	31,091,894	-	-	-	31,091,894	20,458,443	-	-	-	-	20,458,443	-	-
20.	Securities purchased under resale agreements (reverse repo)	6,403,330	-	-	-	6,403,330	1,949,939	-	-	-	-	1,949,939	-	-
21.	Acceptance receivables	6,306,503	-	-	-	6,306,503	9,045,519	-	-	-	-	9,045,519	-	-
22.	Loans and financing	1,384,719	-	-	-	1,384,719	3,458,939	-	-	-	-	3,458,939	-	-
23.	a. Micro, small and medium debtor	919,037	-	-	-	919,037	961,767	-	-	-	-	962,494	-	-
24.	b. Non-micro, small and medium debtor	18,717,823	1,640,355	75,810	135,578	18,717,823	2,988,838	104,958	190,853	-	-	2,819,194	94,896	86,356
25.	c. Restructured Loans	128,814	-	-	-	128,814	88,663	-	-	-	-	88,663	-	-
26.	Investments	133,728,133	5,061,594	339,165	433,072	133,728,133	140,794,353	114,989,074	5,751,809	259,127	645,953	1,142,688	122,788,649	14,525,830
27.	Other receivables	17,801	-	-	-	17,801	191,197	-	-	-	-	191,197	-	-
28.	Commitments and contingencies	44,571	-	-	-	44,571	71,170	-	-	-	-	71,170	-	-
29.	Other receivables	100,113,347	281,019	-	-	100,113,347	97,565	787,853	-	-	-	787,853	-	-
30.	Foreclosed assets	18,870,387	-	-	-	18,870,387	18,443,142	-	-	-	-	18,443,142	-	-
31.	OTHERS INFORMATION	-	-	-	-	-	-	-	-	-	-	-	-	-
32.	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
33.	b. To other parties	-	-	-	-	-	-	-	-	-	-	-	-	-
34.	c. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-	-
35.	TOTAL	361,022	-	-	-	361,022	-	-	-	-	-	281,321	-	-

* As restated (note 2 and note 4)

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

AS OF 31 MARCH 2026 AND 31 DECEMBER 2025
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2026	31 Dec 2025	31 Mar 2026	31 Dec 2025
1.	COMMITMENT RECEIVABLES	-	-	-	-
2.	Unsecured financing facilities	-	-	-	-
3.	Outstanding purchase position of spot and derivative/forward	55,870,887	50,709,121	55,870,887	50,709,121
4.	Others	-	-	-	-
5.	COMMITMENT PAYABLES	-	-	-	-
6.	Unsecured facilities granted to debtors	-	-	-	-
7.	a. Committed	4,648,825	5,867,306	4,648,825	5,867,306
8.	b. Uncommitted	104,384,852	97,181,308	104,384,852	97,181,308
9.	c. Outstanding irrevocable L/C	1,644,570	1,122,396	1,644,570	1,122,396
10.	d. Outstanding sales position of spot and derivative/forward	56,153,804	49,777,710	56,153,804	49,777,710
11.	Others	-	-	-	-
12.	CONTINGENT RECEIVABLES	-	-	-	-
13.	Guarantees received	802,980	777,526	802,980	777,526
14.	Others	-	-	-	-
15.	CONTINGENT PAYABLES	-	-	-	-
16.	Guarantees issued	9,456,257	9,870,514	9,456,257	9,870,514
17.	Others	-	-	-	-

CAPITAL ADEQUACY RATIO (CAR)

AS OF 31 MARCH 2026 AND 2025
(in million Rupiah)

NO.	DESCRIPTION	31 Mar 2	
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