

PT Bank Danamon Indonesia Tbk and Subsidiaries Consolidated Financial Statements

STATEMENTS OF FINANCIAL POSITION					
AS OF 30 JUNE 2026 AND 31 DECEMBER 2025					
(in million Rupiah)					
NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Jun 2026	31 Dec 2025	30 Jun 2026	31 Dec 2025
ASSETS					
1.	Cash	2,201,554	2,869,077	2,297,544	2,946,955
2.	Placements with Bank Indonesia	10,951,694	9,649,470	10,951,694	9,649,470
3.	Placements with other banks	6,279,905	2,616,361	6,745,006	3,077,228
4.	Spot and derivative forward receivables	1,039,213	289,525	1,381,309	347,882
5.	Marketable securities	24,627,590	38,598,321	24,535,168	38,523,489
6.	Securities sold under repurchase agreements (repo)	14,197,686	2,291,505	14,197,686	2,291,505
7.	Securities purchased under resale agreements (reverse repo)	-	-	-	-
8.	Acceptance receivables	4,372,571	2,017,413	4,372,571	2,017,413
9.	Loans	1,168,629	1,081,153	1,168,629	1,081,153
10.	Sharia financing	171,987,693	160,073,136	170,424,654	158,874,592
11.	Consumer financing receivables	16,835,653	14,704,062	16,666,996	14,470,729
12.	Allowance for impairment losses on consumer financing receivables +/-	-	-	37,465,024	38,221,056
13.	Investments	3,764,379	3,427,465	-	(2,474,895)
14.	Other financial assets	2,538,211	1,990,241	989,074	1,052,160
15.	Allowance for impairment losses on financial assets +/-	-	-	2,624,937	2,082,113
16.	a. Marketable securities	(106,582)	(107,188)	(106,582)	(107,188)
17.	b. Loans and Sharia financing *)	(7,566,407)	(7,383,040)	(7,709,759)	(7,500,757)
18.	c. Others	(5,385)	(4,390)	(5,385)	(4,390)
19.	Intangible assets	2,591,182	2,513,419	9,007,800	7,934,349
20.	Accumulated amortisation on intangible assets +/-	(2,084,268)	(2,022,502)	(4,589,169)	(3,473,345)
21.	Fixed assets and equipment	4,664,549	4,607,703	6,675,658	6,413,545
22.	Accumulated depreciation of fixed assets and equipment +/-	(2,779,689)	(2,614,476)	(4,092,774)	(3,683,473)
23.	Non earning asset	-	-	-	-
24.	a. Idle properties	64,309	64,599	64,309	64,599
25.	b. Foreclosed assets	387,338	333,679	387,338	333,679
26.	c. Suspense accounts	18	-	18	-
27.	d. Interbranch assets	-	-	-	-
28.	Leased receivables	-	-	3,637,564	3,229,498
29.	Other assets	5,618,174	5,301,414	6,689,584	6,370,558
TOTAL ASSETS		260,748,377	240,296,941	301,303,963	281,738,999
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Current accounts	29,344,815	34,388,899	28,212,633	33,836,583
2.	Savings	40,878,916	38,813,173	40,878,916	38,813,173
3.	Time deposits	110,096,585	100,512,102	110,096,585	100,512,102
4.	E-money	-	-	-	-
5.	Loans from Bank Indonesia	5,928,909	8,121,769	5,928,909	8,121,769
6.	Borrowings from other banks	1,958,450	1,032,769	1,906,010	1,052,957
7.	Spot and derivative forward liabilities	18,229,226	2,283,430	18,229,226	2,283,430
8.	Securities sold under repurchase agreements (repo)	1,168,629	1,081,153	1,168,629	1,081,153
9.	Acceptance payables	25,000	358,500	11,449,644	10,166,825
10.	Marketable securities issued	6,990	7,583	6,990	7,583
11.	Borrowings	25,000	358,500	11,097,686	10,166,825
12.	Security deposits	6,990	7,583	6,990	7,583
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	9,056,513	8,402,549	13,459,958	12,592,534
15.	Minority interest	-	-	7,087,291	6,958,833
TOTAL LIABILITIES		216,684,033	196,001,918	246,984,489	227,524,630
EQUITY					
16.	Issued and fully paid capital	-	-	-	-
17.	a. Authorized capital	10,000,000	10,000,000	10,000,000	10,000,000
18.	b. Unpaid capital +/-	(4,004,423)	(4,004,423)	(4,004,423)	(4,004,423)
19.	c. Treasury stock +/-	-	-	-	-
20.	Additional paid-up capital	7,985,971	7,985,971	7,764,416	7,807,989
21.	a. Disagio +/-	-	-	-	-
22.	c. Capital paid in advance	8,511	7,752	116,393	115,244
23.	Other comprehensive income	44	264,806	8,560	266,418
24.	a. Gain	-	-	-	-
25.	b. Loss +/-	(675,808)	-	(632,772)	-
26.	Reserves	635,576	595,869	635,576	595,869
27.	a. General reserves	-	-	-	-
28.	b. Specific reserves	-	-	-	-
29.	Retained earnings	29,371,796	27,261,215	39,435,045	36,715,538
30.	a. Previous years	2,122,409	2,396,552	2,386,381	3,863,220
31.	b. Current year	(1,389,702)	(1,112,719)	(1,389,702)	(1,112,719)
32.	c. Dividend paid +/-	-	-	-	-
33.	Merging entity equity	-	-	-	(32,767)
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY		44,054,344	44,295,023	54,319,474	54,214,369
TOTAL EQUITY		44,054,344	44,295,023	54,319,474	54,214,369
TOTAL LIABILITIES AND EQUITY		260,748,377	240,296,941	301,303,963	281,738,999

*) As restated (note 5 and note 6)
*) Include Allowance for Impairment Losses on Leased Receivables

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					
FOR THE 6 MONTH PERIOD ENDED 30 JUNE 2026 AND 2025					
(in million Rupiah, except earning per share)					
NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Jun 2026	30 Jun 2025	30 Jun 2026	30 Jun 2025
INCOME AND EXPENSES FROM OPERATIONS					
A. Interest Income and Expenses					
1.	Interest Income	8,330,987	7,767,154	14,632,878	13,732,573
2.	Interest Expense -/-	3,143,410	3,081,252	3,812,406	3,833,619
	Net Interest Income (Expense)	5,187,577	4,685,902	10,820,472	9,898,954
B. Operating Income and Expense other than Interest					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(1,088,564)	9,938	(1,082,145)	9,938
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (loss) from sale of financial assets	207,385	248,578	207,385	248,578
4.	Gain (loss) from spot and derivative transaction (realized)	1,202,237	137,718	1,202,237	137,718
5.	Gain (loss) from investment under equity method	27,733	12,443	27,733	12,443
6.	Gain (loss) from foreign currencies translation	-	28	(2,985)	421
7.	Dividend income	580,278	648,360	237	1,108
8.	Fees/commissions and administrative income	666,076	796,349	1,631,488	1,533,216
9.	Other income	268,787	274,904	850,824	790,340
10.	Addition (reversal) of impairment losses on financial assets -/-	1,005,052	1,155,060	2,505,206	2,838,724
11.	Losses on operational risk -/-	351	1,257	351	455
12.	Salaries and employee benefits -/-	1,969,674	1,947,315	4,092,467	3,972,812
13.	Promotion expenses -/-	96,598	104,820	592,295	386,253
14.	Other expenses -/-	1,620,944	1,532,161	3,045,801	2,999,715
	Operating Income (Expense) other than Interest	(2,629,797)	(2,610,699)	(7,402,252)	(7,466,195)
	OPERATING INCOME (LOSS)	2,557,780	2,075,203	3,416,220	2,432,759
NON OPERATING INCOME AND EXPENSES					
1.	Gain (loss) from sale of fixed assets and equipment	10	4,244	41	4,441
2.	Other non operating income (expenses)	(35,167)	(45,067)	(25,265)	(22,976)
	NON OPERATING INCOME (LOSS)	(35,157)	(40,823)	(25,224)	(28,535)
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	2,522,623	2,034,380	3,392,996	2,404,224
Income tax					
a.	Current year tax expenses -/-	373,051	416	694,321	186,070
b.	Deferred tax income (expenses)	(27,163)	(307,269)	(28,552)	(341,238)
	TOTAL NET PROFIT (LOSS) DURING PERIOD	2,122,409	1,726,695	2,670,123	1,876,916
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified to profit or loss	-	-	-	-
a.	Gain (loss) from asset revaluation	-	-	-	-
b.	Gain (loss) from remeasurement on defined benefit pension program	-	-	-	199
c.	Others	(6,126)	(12,851)	(6,126)	(12,851)
2.	Items that will be reclassified to profit or loss	-	-	-	-
a.	Gain (loss) from adjustment on translation of financial statements	-	-	-	-
b.	Gain (loss) from change in fair value of financial assets measured at fair value through other comprehensive income	(933,686)	349,076	(933,686)	355,594
c.	Others	-	-	71,091	(29,628)
	Other Comprehensive Income Net Of Tax	(933,812)	336,225	(868,211)	313,314
	TOTAL CURRENT PERIOD PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME	1,182,597	2,062,920	1,801,912	2,190,230
Current Year Profit (Loss) attributable to:					
	Equity holders of the parent entity	2,122,409	1,726,695	2,386,771	1,794,219
	Non-controlling interests	-	-	283,352	82,697
	TOTAL CURRENT PERIOD PROFIT (LOSS)	2,122,409	1,726,695	2,670,123	1,876,916
Total Current Period Profit (Loss) and Comprehensive Income attributable to:					
	Equity holders of the parent entity	1,182,597	2,062,920	1,495,144	2,107,543
	Non-controlling interests	-	-	306,768	82,687
	TOTAL CURRENT PERIOD PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME	1,182,597	2,062,920	1,801,912	2,190,230
	DIVIDEND	(1,389,702)	(1,112,719)	(1,389,702)	(1,112,719)
	BASIC EARNINGS PER SHARE (in rupiah unit)	217.16	176.67	244.21	183.58

*) As restated (note 5 and note 6)

ALLOWANCE FOR IMPAIRMENT LOSSES					
AS OF 30 JUNE 2026 AND 2025					
(in million Rupiah)					
No	ACCOUNTS	Impairment Loss			
		30 Jun 2026		30 Jun 2025	
		Stage 1	Stage 2	Stage 3	General
1.	Placements at other banks	593	-	62,799	206
2.	Spot and derivative receivables	-	-	10,362	3,621
3.	Marketable securities	-	-	38,550	4,720
4.	Securities sold under repurchase agreements (repo)	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)	-	-	43,726	5,410
6.	Acceptance receivables	-	-	11,885	1,502
7.	Loans and financing	1,759,126	736,545	5,070,739	1,615,415
8.	Investments	-	-	37,644	34,125
9.	Other receivables	2,606	-	11,302	2,786
10.	Commitment and Contingency	104,899	3,382	82,696	13,177
TOTAL		2,118,518	739,917	5,155,069	1,642,027

*) As restated (note 5 and note 6)

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY					
FOR THE 6 MONTH PERIOD ENDED 30 JUNE 2026 AND 2025					
(in million Rupiah)					
NO.	ACCOUNTS	30 Jun 2026		30 Jun 2025	
		Share capital	Additional paid-up capital	Other paid-up capital	Retained earnings
1.	Balance as of 1 January 2026	10,000,000	7,914,881	189	7,792
2.	Effect of initial implementation of PSAK 43	-	-	-	-
3.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
4.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
5.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
6.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
7.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
8.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
9.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
10.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
11.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
12.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
13.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
14.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
15.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
16.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
17.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
18.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
19.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
20.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
21.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
22.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
23.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
24.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-
25.	Effect of PSAK 43 after initial implementation of PSAK 43	-	-	-	-