

Balance as of 30 June 2025

Remeasurement of obligation for post-employment-benefits Changes in fair value on Marketable securities, Government E and Investments in shares measured at fair value through

PT Bank Danamon Indonesia Tbk and Subsidiary

Consolidated Financial Statements

A member of **MUFG** QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION AS OF 30 JUNE 2025 AND 2024 STATEMENTS OF FINANCIAL POSITION AS OF 30 JUNE 2025 AND 31 DECEMBER 2024 FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT CONSOLIDATED This publication report is presented to comply with the Circular Letter of Otoritas Jasa Keuangan No. 10/SEOJK.03/2020 dated 1 July 2020 regarding Transparency and Publication Report of Sharia Bank and Sharia Business Unit. ACCOUNTS 30 Jun 2025 31 Dec 2024 30 Jun 2025 31 Dec 2024 ACCOUNTS Loss RELATED PARTIES
Placements with other banks
a. Ruplah
b. Foreign currencies
Spot and derivative/forward r
a. Ruplah
b. Foreign currencies
Marketable securities 2,359,506 2,286,078 STATEMENT OF FINANCIAL POSITION AS OF 30 JUNE 2025 AND 31 DECEMBER 2024 (In million Rupiah) Placements with Bank Indonesia 9.972.072 0.799.120 9.972.072 10.799.120 1,670,592 435,636 2,212,118 1,124,832 143,28 Spot and derivative/forward receivables 382,059 372,830 1,633 6,513 5,361 4,077 1,633 6,513 Marketable securities 29,109,970 28,556,800 29,049,956 28,487,832 ASSETS ASSETS
Cash
Placements with Bank Indonesia
Placements with other banks
Marketable securities
Financing receivables *)
Profit sharing financing
Leased financing Securities sold under repurchase agreements (repo) 4.516.093 3.130.177 4.516.093 3.130.177 39,157 2,850,135 Acceptance receivables 1,176,766 1,136,000 1,176,766 1,136,000 150,247,213 144,796,622 49,867,769 144,581,344 Other earning asset Allowance for impairs Sharia financing 14,426,127 14.426.127 11,679,65 27,215,480 355.28 29.30 26,002,273 Consumer financing receivables Allowance for impairment losses on consumer financing 8,838 **4,233,309** (1,459,604) (1,513,432) LIABILITIES
Wadiah saving
Non profit sharing investment fur
Liabilities to Bank Indonesia
Liabilities to Other banks
Marketable securities issued
Other liabilities
Profit sharing investment funds
Working funds
Retained earnings 12.781.720 12.908.218 1,137,958 6,892,510 942,088 7,551,224 1.255 Allowance for impairment losses on financial assets -458,491 504,993 (225,130) (110,872) (225, 130) a. Marketable securities (110,872 61.570 52.010 . Loans and Sharia financing *) (7.631.042) (7.514.253) (7.710.930) (7.588.707 12,205,9 (8,385 5,434,680 7,141,578 5,047,012 135,982 Intangible assets 2,834,680 2,745,250 TOTAL LIABILITIES 15,785,942 14,233,309 Accumulated amortisation on intangible assets -/-(2,273,037 (2,154,280) (3,628,412) (3,474,131 STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE 6 MONTH PERIOD ENDED 30 JUNE 2025 AND 2024 (In million Rugiah) Fixed assets and equipment 4,435,424 4,371,460 5,865,975 5,796,207 NON RELATED PARTIES Placements with other b (2,430,112 Non earning asset ACCOUNTS 64,599 a. Idle properties OPERATING INCOME AND EXPENSE
Operating Income and Expense from distribution of fund
Income from profit sharing
c. Leased income
d. Others
Margin distribution to owners of investment funds -/a. Non Profit sharing
Income after margin distribution
Other Operating Income and Expenses Except Fund Distri 360,432 13,481 253,419 4.846 . Foreclosed assets 293,815 320,073 293,815 320,073 2,309,853 4,516,09 4,516,09 743,92 6,445,034 5,862,905 Other assets 7,086,960 6,538,959 TOTAL ASSETS 232,328,462 221,764,160 251,547,699 242,334,540 175,681 153,182 821.484 821.484 930.866 932.22 LIABILITIES AND EQUITY 475,350 438,369 Other Operating Income and Expenses Except Fund Distribut
Gain (loss) from foreign currencies translation
Income as mudnarb in mudharabah mugayyadah
Commision/Provision/Fees and administrative
Other income. LIABILITIES Alicro, small and Rupiah
I. Foreign currencies
Non micro, small and m
I. Rupiah
II. Foreign currencies
Restructured Loans 26,098.043 114,51 30.185.147 26.997.243 29,311,363 18,772,571 82,156 2,138,16 18,277,252 75,118 2,623,800 796,838 3,678 39,027,021 89,058,335 36,188,408 88,283,018 39,027,021 89,058,335 36,188,408 88,283,018 2,700 13,632 11,329 278,303 Savings Commission/Provision/Fees and administrative
Other income
Wadain bonus expense -/Addition (reversal) of impairment losses on financial assets -/Losses on operational risk -/Addition (reversal) of impairment losses on other asset (non financial) -/Other expenses -/Other expenses -/-1.175.67 1,193,78 Time deposits 4,375,223 229,348 66,224 977,228 740,25 3,086,59 67,572 Loans from Bank Indonesia 166,55 181,49 1,155,567 238,156 263,218 174 43,743 33,380 20,685 66,224 977,228 42,796 37,820 66,532 596,886 Other expenses -/Other Operating Income (Expense)
OPERATING INCOME (LOSS)
NON OPERATING INCOME AND EXPENSE
Gain (loss) from sale of fixed assets and equipment
Other non operating income (expenses)
INCOME (LOSS) DURING PERIOD BEFORE TAX
Income Istay-Lincome (Expenses) Spot and derivative/forward liabilities 600,953 513,472 676,369 494,875 (350,569) 124,781 Securities sold under repurchase agreements (repo) 4,649,724 4,718,889 4,649,724 4,718,889 1,176,766 1,136,000 1.176.766 1.136.000 OTHERS INFORMATION 9,642,902 Borrowings Security deposits 8,276 7,989 8,276 7,989 Income law / .

Income (LOSS) DURING PERIOD NET OF TAX

OTHER COMPREHENSIVE INCOME

Herns that will not be reclassified to profit or loss

terms that will be reclassified to profit or loss

terms that will be reclassified to profit or loss

other Comprehensive Income Net Of Tax

TOTAL COMPREHENSIVE INCOME DURING PERIOD Interbranch liabilities 8,363,844 8,534,279 11,153,607 757,925 STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 30 JUNE 2025 AND 31 DECEMBER 2024 (In million Rupiah) Ainority interes TOTAL LIABILITIES 180,425,81 170,696,528 99,645,047 93,835 55,686 30 Jun 2025 30 Jun 2024 RATIOS (%) EQUITY ACCOUNTS STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 30 JUNE 2025 AND 31 DECEMBER 2024 (In million Rupiah) 30 Jun 2025 31 Dec 2024 30 Jun 2025 31 Dec 2024 Issued and fully paid capita CONSOLIDATED RATIOS I. COMMITMENT RECEIVABLES 25.879 10.000.000 10.000.000 10.000.000 . Treasury stock -42,552,563 45,121,270 42,552,563 45,121,270 Unused Financing facility
 Outstanding purchase po
 Others
 COMMITMENT PAYABLES Additional paid-up capital Allowance for implairment losses for internals and a part of the NPL gross NPL net Return on Assets (ROA) before tax Return on Assets (ROA) after tax Return on Assets (ROA) including third party premium expenses Net Interest Margin (NIM) including third party premium expenses 7,985,971 7,985,971 7,985,971 II. COMMITMENT PAYABLES Unused loans facilities granted to debtors a. Committed . Capital paid in advano 5,307,000 95,476,232 914,241 5,307,000 95,476,232 914,241 4,898,230 04,752,032 1,082,139 8.207 d. Others 8,242 8,242 8,242 8,242 6.98% 6.62% Guarantees received
 Margin receivables on no
 Others
 CONTINGENT PAYABLES
 Guarantees issued Outstanding Irrevocable L/C
Outstanding sales position of spot and derivative/forward 3,678 3,422 73,226 73,226 44.512.436 46.596.593 44.512.436 46.596.593 (241,178) . Loss -/ Reserves III. CONTINGENT RECEIVABLES FINANCIAL RATIO AS OF 30 JUNE 2025 AND 2024 . General reserve: 595.869 564.076 595.869 564.076 679,422 766,033 679,422 766,033 Specific reserves
 Retained earnings n-performing earning assets to total productive assets IV. CONTINGENT PAYABLES 30 Jun 2025 30 Jun 2024 Total Sharia Business Unit (UUS) assets to total Conventional Bank ass Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset a. Previous years 36,723,101 34,801,945 36,723,101 34,801,945 entional Bank asset which owned UUS 6.10% 2.20% 3.59% 2.22% 1.59% 1.10% 37.40% 143.16% Guarantees issued Others 8,201,875 8,319,555 8,201,875 8,319,555 . Current year 1,633,385 3,179,335 1,633,385 3,179,335 CAPITAL ADEQUACY RATIO (CAR)
AS OF 30 JUNE 2025 AND 2024
(In million Bundah) TOTAL EQUITY ATTRIBUTABLE TO EQUITY Return on Equity (ROE) HOLDERS OF THE PARENT ENTITY 51,902,652 51,067,632 51,902,652 51,067,632 TOTAL EQUITY 51,902,652 51,067,632 51,902,652 51,067,632 TABLE OF MARGIN DISTRIBUTIONS FOR THE MONTH OF JUNE 2025 30 Jun 2025 TOTAL LIABILITIES AND EQUITY 232,328,462 221,764,160 251,547,699 242,334,540 Individual Consoli Loan to Deposit Ratio (LDR) 37,534,781 47,515,417 34,579,975 44,322,777 37,534,781 47,515,417 34,579,975 44,322,777 ore Capital (Tier 1)

Main Core Capital (CET 1)

1.1 Paid-up Capital (After deducted with Treasury Stock)

1.2 Disclosed reserves

1.2.1 Addition Factor ion on Legal Lending Limit Type of funding 1.2.1.1 Uther comprehensive income
 12.1.1 Sprins from foreign currency translation
 12.1.1 Sprins from foreign currency translation
 12.1.1 Sprins from increase in fair value of financial assets
 measured at fair value through other comprehensive inco
 12.1.3 Surplus of fleed assets revaluation
 12.1.2 Other Disclosed Reserves INDIVIDUAL CONSOLIDATED 55,526 **ACCOUNTS** 30 Jun 2025 30 Jun 2024 30 Jun 2025 30 Jun 2024 Third parties 0.00% 45.825.607 45.825.607 43.890.473 43.580.473 7.985.971 7.985.971 7.985.971 7.985.971 595.869 595.869 564.076 564.076 35.610.382 35.610.382 33.575.559 33.575.59 1.633.385 1.633.385 1.454.867 1.454.867 1,124 8,373 0.99 Interest Income and Expenses 113,792 953,928 938 7,862 13.00 7.00 122 559 1.29 0.70 7.123.040 11.577.829 11.180.841 GWM foreign currency (daily) 3,081,252 **4,685,902** 2,602,181 **4,520,859** 3,210,453 **7,970,388** Net Open Position 2.47 2.47 65,125 56,433 537 465 25.00 25.00 134 116 260,026) (162,130) (260,026) (162,130) Net Interest Income (Expense) on Factor Other comprehensive income 122.1.1 Deficit from foreign currency translation 1.2.1.2 Potential loss from decrease in fair value of financial assets measured at fair value through other comprehensive income 2.43 25.00 11,860 Operating Income and Expense other than Intere ONSOLIDATED STATEMENTS OF CASH FLOWS OR THE 6 MONTH PERIOD ENDED 30 JUNE 2025 AND 2024 25.00 25.00 25.00 25.00 2.47 2.47 2.47 2.47 9,699 12,180 10,880 3,294 2,425 3,045 2,720 823 Gain (loss) from increase (decrease) in fair value (64,41 9,938 (265,521 9.938 (265.521 of financial assets
Gain (loss) from decrease (increase) in fair value
of financial liabilities 6,728,029 55,450 Gain (loss) from sale of financial assets 248,578 115,050 248,578 Average balance Gain (loss) from spot and derivative transaction (realised 137,718 434,317 434,317 (64,416) (64,416) (97,896) (97,896) 566,385 717.005 18,906 12,487 148 Non-controlling interest
 Deduction factor to core capital
 1.4.1 Deffered tax calculation
 1.4.2 Goodwill Bank Non Bank hna receivables Dividend income 7,227,542 66,010 Fees/commissions and administrative income 796,949 840,870 1,135,823 1,188,642 Other income 274,994 247,407 694,781 710,855 7,395,835 Addition (reversal) of Impairment losses on financia assets -/-566,426 556,657 2,459,496 25,925 1,155,06 1,319,720 2,036,276 Gains from foreign exchange transactions - ne 188,737 osses on operational risk -/ 3,208,810 2.2 Agio/Disagio
2.3 Deduction factor of Additional Core Capital Salaries and employee benefits -/-1,947,315 1,930,174 3,086,935 (31,664 Promotion expenses -/-104,820 139,264 388,253 418,071 160,597 2,418,191 1,138 9,464 pplementary Capital (Tier 2)
Capital instrument in form of shares and others which is qualified for Tier 2 1.532.16 1.477.174 2.215.652 5.149.723 AgiorUsago
General reserves of regulatory provision on productive assets (max. 1.25% of RWA Credit Risk)
Deduction factor of Supplementary Capital 1,774,232 1,881,907 1,638,645 1,777,524 OPERATING INCOME (LOSS) Securities purchased under resale agreement NON OPERATING INCOME AND EXPENSES 39,326,096 49,414,407 36,240,703 46,122,384 907,943 Total Capital (11,034,620) 4,244 1,800 362,321 (45.067 (31.665 repayments and other assets
Increase/(decrease) in operating liabilities:
Deposits from customers:
- Current accounts
- Savings
- Time deposits
Deposits from other Banks NON OPERATING INCOME (LOSS) (23,630) RISK WEIGHTED ASSETS CAR RATIO SOURCES AND DISTRIBUTION QARDH FUND AS OF 30 JUNE 2025 AND 31 DECEMBER 2024 (In million Rupiah) 22.92% 22.92% 1.09% **24.01**% CURRENT PERIOD PROFIT (LOSS) BEFORE TAX 1,941,070 1,674,968 1,934,285 30 Jun 2025 31 Dec 2024 . Current year tax expenses -/-43,009 123,366 142,218 Beginning balances Qardh fund
Receipt of Qardh fund
a. Infaq and Shadaqah
b. Productive Qardh funds refund
c. Penalties
d. Non-halal income
e. Others (307,269 (177,092) (341,238) (276,520) CAR RATIO ACCORDING TO RISK PROFILE (%) 9.00% 9.00% 9.00% CET 1 FOR BUFFER (%) 16.87% 15.38% 16.91% 15.01% TOTAL NET PROFIT (LOSS) DURING PERIOD ncome tax paid during the period (274,216 4,468,066 (2,493,258) OTHER COMPREHENSIVE INCOME Net cash provided from/(used by) operating activities 516 780 Cash flows from investing activities:

Proceeds from sales of and matured marketable securilies and Government
Bonds - amortized cost and fair value through other comprehensive inco
Acquisition of marketable securities and Government Bonds - amortized of
and fair value through other comprehensive income
Acquisition of fixed assets and intaligible assets

Proceeds from sale of fixed assets

Proceeds from investment Others

otal Receipts

Italiaation of Qardh funds
Productive Qardh fund
Donation
Other utilisation for public inte 850 a. Gain from fixed asset revaluation From CET1 (%) o. Gain (loss) from remeasurement on defined 734 982 (1.172 0.00% Countercyclical Buffer (%) (10,247 0.00% 0.00% 0.00% rom AT1 (%) 0.00% 0.00% 0.00% Increase / Decrease source of Qardh fund
 Ending balances Qardh fund (132) 1,011 From Tier 2 (%) 0.99% 1.12% 1.00% 1.00% 1.00% 1.00% a. Gain (loss) from adjustment on translation SOURCES AND DISTRIBUTION OF ZAKAT AND WAKAF AS OF 30 JUNE 2025 AND 31 DECEMBER 2024 (In million Rupiah) Acquisition of investment in associate of financial statements (877,212 Gain (loss) from changes in fair value of financial assets measured at fair value through Adjustment to value /(acquisition) of investment in shares (4,013) 3,863 STATEMENT OF SPOT AND DERIVATIVE TRANSACTION AS OF 30 JUNE 2025 Receipt of cash dividends (117,489) (2,062,132) (8,180,999) other comprehensive income c. Others (23,303) (6,066) (25,310 (6,589) Other Comprehensive Income Net Of Tax 314,354 (123,521) 312,470 (124,044 External UUS otal receipt istribution zakat funds to zakat administrator entity .Amil Zakat Institution .Amil Zakat Board otal distribution . Trading Hedging Receivables Liabilities (981,750 1,988,330 TOTAL CURRENT PERIOD PROFIT (LOSS) 7,050,437 29,794,824 Payments of cash dividends (1,303,286 Current Period Profit (Loss) attributable to: Repayment of borrowings Equity holders of the parent entity 1,633,385 1.454.867 1,633,385 1.454.867 315 188,346 845 Proceeds from borrow 3,791,850 209,726 203,415 crease in principal of lease liabilities 7,357 **7,357** Net cash (used by)/provided from financing activities (2,495,144) 5,303,796 TOTAL CURRENT PERIOD PROFIT (LOSS) 1,633,385 1,454,867 1,681,096 1,515,54 38,424,562 1,340,547 257,984 820 5,599 1,043 33 5,457 2,823 1,973 Decrease in cash and cash equivalents - net (89,210) (5,370,461) Total Current Period Profit (Loss) and Compreh Related to interest rate Net effect on changes in exchange rates on cash and cash equivalents Cash and cash equivalents at end of the period 14,894,336 13,202,061 Non-controlling interests 45,827 60,157 Total of Murabahah and Multijasa financing exclude margin to be received of Rp 1,275,992 million and Rp 1,383,811 million as of 30 June 2025 and 31 December 2024. TOTAL CURRENT PERIOD PROFIT (LOSS) rent accounts with Bank Indonesia Current accounts with other banks
Placements with other banks and Bank Indonesia - maturing within 3 months 2,355,263 3,551,752 (1,112,719) (1,226,385) (1,112,719) (1,226,385) BASIC EARNINGS PER SHARE (in rupiah unit) 167.12 148.86 167.12 148.86 from the date of acquisition Market value represents total notional amount buy and sell position at gross bas A notional amount is a number of currency units specified in the contract. Derivative receivables/liabilities represent the settlement value of a derivative in Total cash and cash equivalent 14,894,336 13,202,061 ALLOWANCE FOR IMPAIRMENT LOSSES AS OF 30 JUNE 2025 AND 2024 (In million Rupiab) BANK MANAGEMENT AS OF 30 JUNE 2025 30 Jun 2025 30 Jun 2024 ACCOUNTS Minimum Required Regulatory Halim Alamsyah Nobuya Kawasaki financial statements of PT Bank Danamon Indonesia Tbk. (Bank) and subsidiary, prepared by the Bank's management in Stage 2 Stage 3 Stage 1 Stage 2 General Specific Stage 3 accordance with Indonesian Financial Accounting Standards. The above consolidated financial information was derived from the consolidated financial statements; therefore, the consolidated financial information does not represent a complete presentation Placements at other banks Spot and derivative receivables 22,121 3,821 34,139 23,593 4,720 106,152 2,501 247,652 of the consolidated financial statements. 14,014 11,768 1,502,314 127,817 9,893 48,345 The above published report are presented in order to comply with Regulation of Financial Service Authority ("POJK") No.37/ 9,602 1,372,195 122,725 5,969 81,556 POJK.03/2019 dated 20 December 2019 regarding "Transparency and Publication of Bank", and the Circular Letter of Financial Service Authority ("SEOJK") No.09/SEOJK.03/2020 dated 30 June 2020 regarding "Transparency and Publication of Conventional Bank", POJK No.14/POJK.04/2022 dated 22 August 2022 regarding "Financial Statements Presentation and Disclosure of Issuer 5,410 1,908,479 1,502 859,662 916 1,937,273 68 2,075,364 4,862,90 1,770,974 1,015,208 4,724,645 1,507 116,230 3,046 16,000 236 12,476 or Public Companies", and the Decree of Chairman of Capital Market and Financial Institution Supervisory Board ("Bapepam-LK") No. KEP 347/BL/2012 dated 25 June 2012 No. VIII.G.7. regarding "Financial Statements Presentation and Disclosure of Issuer SHARIA SUPERVISORY BOARD AS OF 30 JUNE 2025 3. Exchange rate as of 30 June 2025: USD 1 = Rp16,235.00; Exchange rate as of 31 December 2024: USD 1 = Rp16,095.00; Exchange rate as of 30 June 2024: USD 1 = Rp16,375.00. Total Equity Prof. Dr. H. M. Din Syamsuddin, MA Thank You for Your Vote of Confidence 36,636,512 1,633,38 51,067,632 1,633,385 51,825,557 1,681,096 757,925 SHARE OWNERSHIP OF BANK AS OF 30 JUNE 2025 The Best Corporate Emission Reduction Transparency Award 2025 (23,303) (25,310) (1,273) (23,303 (2,007) by Investortrust id, category:
Public Company with Trusted Green Achievement in Emission Reduction
Public Company with Trusted Diamond Achievement in Emission Transparency MUFG Bank, Ltd. (direct and indirect)
 Public

Corporate Communications - Menara Bank Danamon 11th Floor, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021) 80645030, Email: corporate.communications@danamon.co.id Investor Relation Division - Menara Bank Danamon 21st Floor, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021) 80645103, Email: investor.relations@danamon.co.id

Jakarta, 31 July 2025

22nd Infobank Banking Service Excellence Awards (BSEA) 2025

by Infobank, category:

Diamond Trophy - The Best Conventional Bank in Service Excellence for 20 consecutive years (2005 - 2024)

Golden Trophy - The Best Conventional Bank in Excellence Digital Channel for 5 consecutive years (2020 - 2024)

Platinum Trophy - The Best Sharia Business Unit in Service Excellence for 10 consecutive years (2015 - 2024)

HR Asia Best Companies to Work for in Asia by HR Asia and Business Media International, category: HR Asia Best Companies to Work for in Asia - Indonesia 2025

HR Asia Most Caring Company Awards 2025 (Special Categories)

49,236,61

(6,066 34

(6,066)

722,751 60,680

(523)

49,959,368 1,515,547

> (6,589) 34

1,391,503