

PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

STATEMENTS OF FINANCIAL P AS AT 30 SEPTEMBER 2019 AND 31 DECEMB (In million Ruplah)					ASSET QUALITY PRODUCTIVE AND (AS AT 30 SEPTEMBER 2019 AND 2018 (In million Rupiah)	OTHER INFO	RMATIO	DN							FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
NO. ACCOUNTS		/IDUAL 31 Dec 2018		LIDATED 31 Dec 2018	NO. ACCOUNTS			30 Sep 2019		INDIVIDUAL		30 Sep 2018		1	This published report are presented to comply with the Copy Circular Letter of Otoritas Jasa Keuangan No. 10/SEOJK.03/2017 dated 24 February 2017 recarding Transparency and Publication of Sharia Bank and Sharia Business Unit
ASSETS 1. Cash 2. Placements with Bank Indonesia 3. Placements with other banks	1,886,617 12,481,063 2,681,648	2,574,176 14,877,308 1,372,785 195,535	2,125,746 12,481,063 2,768,911	2,823,776 14,877,308 1,552,882	I. RELATED PARTIES 1. Placements with other banks a. Ruplah		Special Mention	Substandard Dou	- Loss		2.832 3.697	n Substandard Doubtful	Loss	Total	STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019 AND 31 DECEMBER 2018
Spot and derivative receivables Marketable securities a. Designated at fair value through profit/loss b. Available for sale	93,602 649,582 19,611,395	59,530 15,036,857	98,667 637,388 19,542,953	449,091 59,530 14,974,899	b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies Marketable securities	9,745	-	-	-	: :	282	-	-	282	AS AT 30 SEP 12MBER 2019 AND 31 DECEMBER 2018 (In million Rupiah) NO. <u>ACCOUNTS</u> 30 Sep 2019 31 Dec 2018
c. Held to maturity d. Loans and receivables Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo)	397,603 2,594,579	10,366 4,871,799 246,623	397,604 2,594,579 1,642,739	10,366 4,871,799 246,623	a. Rupiah b. Foreign currencies Securities sold under repurchase agreements (repo) a. Rupiah b. Foreign currencies	80,636 450	-	-	:	- 80,636 70 - 450 	0,402 - 516 -	-	1	70,402 516	ASSETS 1. Cash 3,851 3,571
 Acceptance receivables Loans Designated at fair value through profit/loss 	939,232	1,679,216	939,232	1,679,216	 Securities purchased under resale agreements (reverse repo) a. Rupiah b. Foreign currencies Acceptance receivables 	- 10,198	-	-	:		:	-	-		2. Placements with Bank Indonesia 495,136 1,203,643 3. Placements with other banks - - 4. Marketable securities - -
b. Available for sale c. Held to maturity d. Loans and receivables 10. Sharia financing	105,766,653 4,363,987	100,536,129 4,035,621	105,266,653 4,363,987	100,536,129 4,035,621	 Loans Debtor micro, small and medium Rupiah Foreign currencies Non debtor micro, small and medium I uniah 	- - 574,004	-	:	:		- - \$,053 507	-	-	794,560	5. Financing receivables *) 1,113,009 759,198 6. Profit sharing financing 2,467,377 2,512,009
 Consumer financing receivables Allowance for impairment losses on consumer financing receivables -/- Investments 	8,303,087	7,956,622	30,985,036 (1,537,562) 98,835	29,698,865 (1,436,234) 126.763	i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies d. Properties Ioan	17 367	-		-		3,935 496			14,431	7. Leased financing 783,601 764,413 8. Other earning asset - 798 9. Allowance for impairment losses on earning asset (-/-) - -
 Allowance for impairment losses on financial assets -/- a. Marketable securities b. Loans c. Others 	(27,169) (2,931,538)	(41,823) (2,921,197)	(27,169) (2,931,538) (13,643)	(41,823) (2,921,197) (8,510)	0. Properuss Nam 1. Prostments 1. Temporary equity investment 10. Others receivables 11. Productive asset of disposal group classified as held-for-sale 12. Commitments and confingencies	8,204,253 2,080,611	-		-	- 8,204,253 7,29		-	-	7,297,117	a. Individual (5,864) (2,864) b. Collective (89,335) (64,311)
Intangible assets Accumulated amortisation on intangible assets -/- Fixed assets and equipment	(2,037) 1,664,470 (1,254,501) 4,048,590	(1,009) 1,512,608 (1,119,049) 4,089,537	3,933,306 (2,313,779) 4,860,081	3,739,611 (2,151,690) 4,883,765	a. Rupian 13. Foreign currencies 13. Idle properties 14. Foreclosed assets	415,943	14 - - -		-	- 415,957 252 	2,479 10	-	-	252,489	10. Fixed assets and equipment 6,104 6,376 11. Non earning asset - - 12. Allowance for impairment losses on other assets -/- - -
Accumulated depreciation of fixed assets and equipment -/- 16. Non earning asset a. Idle properties b. Foreclosed assets	(2,490,507) 43,444 632,157	(2,422,960) 73,417 586,778	(3,072,496) 43,444 632,157	(2,981,157) 73,417 586,778	I. Suspense accounts II. NON RELATED PARTIES Placements with other banks A Bunjah	- 1,290,800 1,381,103	-		-		 4.014 - 5.741 -			234,014	13. Other assets 59,181 43,884 TOTAL ASSETS 4,833,060 5,226,717
 c. Suspense accounts d. Interbranch assets i. Conducting operational activities in Indonesia ii. Conducting operational activities outside Indonesia 	90	40	90	40	b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies Marketable securities a. Rupiah	92,011 1,591	:	:	:	- 92,011 124 - 1,591 124	4,848 5,619	23,9	23 28,623	124,848 5,619	LIABILITIES 1. Wadiah saving 270,202 250,704
Allowance for impairment losses on non financial assets -/- Leased receivables Deferred tax assets Other assets	2,369,173	2,288,081 2,190,520	292,715 2,829,143 3,544,958	248,124 2,691,880 2,882,800		16,759,989 6,412,084 - -	-	:	-	- 16,759,989 18,099 - 6,412,084 5,947 	,227	-	-	18,293,902 5,947,227	2. Non profit sharing investment funds 3,418,009 3,924,404 3. Liabilities to Bank Indonesia 3,418,009 3,924,404 4. Liabilities to other bank 393,766 598,397
21. Asset of disposal group classified as held-for-sale TOTAL ASSETS	2,703,059 2,080,611 168,247,629	1,901,584	5,643,267 195,826,367	5,253,517 186,762,189	a. Rupiah b. Foreign currencies Acceptance receivables Acceptance receivables Loans Loans	1,642,739 921,903	- 7,131	:	-	- 1,642,739 - 929,034 1,519	9,646 2,044		3	1,521,690	5. Marketable securities issued - - 6. Others liabilities 17,884 17,194
LIABILITIES AND EQUITY LIABILITIES 1. Current accounts	15,312,343	16,776,948 33,246,701 55,358,425	13,736,293 37,470,948	15,382,151 33,246,701	ii. Foreign currencies b. Non debtor micro, small and medium i. Bunab	23,093,427 116,359 66,627,200 6,880,441	2,824,774 23,935 5,582,031 567,112	-	3,449 988,3 - 8,352 1,351,4 7,807 138,4	- 140,294 8 33 74,337,031 58,433	2,271 4,254,277	150,177 340,1 - 338,361 306,1 44,399 49,4	- 490	63.925.089	7. Profit sharing investment funds - - 8. Working funds 664,200 346,200 9. Accumulated gain 68,999 89,818
Savings Time deposits Revenue sharing investment funds Loans from Bank Indonesia	37,470,948 56,598,565 3,688,211	4,175,108	56,598,565 3,520,812	55,066,905 4,000,039	ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies d. Properties loan 8. Investments	850,460 91,943 9,921,421 98,809	961,941 499,426 629,331		1,572 357,3 7,807 89,4 6,834 305,9		0,333 470,904 621,750	87,717 58,6 - 49,4 24,898 27,7		1,737,241 1,302,416 8,828,932 126,762	TOTAL LIABILITIES 4,833,060 5,226,717
Borrowings from other banks Spot and derivative liabilities Securities sold under repurchase agreements (repo) Acceptance pavables	4,179,132 45,512 32,064 939,232	3,152,422 228,215 248,145 1,679,215	4,179,132 382,693 32,064 939,232	3,152,422 466,185 248,145 1,679,215	9. Temporary equity investment 10. Others receivables 11. Productive asset of disposal group classified as held-for-sale 12. Commitments and contingencies	56,539	11,750	-	-	- 68,289 48	3,263		-	48,263	STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2019 AND 2018 (In million Rupiah)
Marketable securities issued Borrowings Security deposits	939,232 2,491,325 75,103 17,390	75,283 11,244	11,613,548 12,495,959 17,390	9,639,907 11,853,120 11,244	a. Ruplah b. Foreign currencies 13. Idie properties 14. Foreclosed assets 15. Suspense accounts	41,091,457 6,898,994 242,623 90	182,741 102,954 - - -	800 27,853 386,682	2,803	- 41,274,998 34,502 - 7,001,948 6,340 91 43,444 55 49 632,157 366 - 90	2,733 311,763 0,557 45,003 7,826 - 5,976 - 68 -	264,562	- 15,591 - 45	34,815,899 6,385,560 73,417 631,587 68	NO. ACCOUNTS 30 Sep 2019 30 Sep 2019 OPERATING INCOME AND EXPENSE
Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities	:	-	208	554	III. OTHERS INFORMATION Collateralised assets a. To Bank Indonesia b. To other parties		,		,	:				:	A. Operational Income dan Expense from distribution of fund Income from Distribution of Fund
 Other liabilities Profit sharing investment funds Liabilities of disposal group classified as held-for-sale 	3,957,834	3,326,782	6,434,832 4,279,399	5,367,138 4,708,642	Total Allowance for impairment losses on earning assets -/- Minimum required regulatory provision for earning assets Percentage of micro, small and medium enterprises credit to total loan Percentage of micro and small enterprises credit to total coan Percentage of micro, small and medium enterprises debtors to total dobt Percentage of micro and small enterprises credit to total loan Percentage of micro.	ans				2,960,744 3,851,461 25,08% 6,80% 7,32% 5,79%				2,947,102 3,410,608 28,66% 8,79% 9,77% 7,82%	a. Income from receivables 82,328 40,728 b. Income from profit sharing 220,551 229,351 c. Others 72,269 56,101 2.1. Margin distribution to owners of investment funds -/- 72,269 56,101
TOTAL LIABILITIES EQUITY 18. Issued and fully paid capital	124,807,659	118,278,488	151,701,075	144,822,368	 Percentage of micro and small enterprises debtor to total debt Others Chanelling loans Chanelling loans Mudharabah Muqayadah Written-off earring assats 	ors				350,561				350,620	2. Imagin distribution to owners of investment torics 4** a. Non Profit sharing (156,865) b. Profit sharing
a. Authorized čapital b. Unpaid capital -/- c. Treasury stock -/- 9. Additional paid-up capital	12,333,044 (6,337,467)	12,238,589 (6,337,467)	12,333,044 (6,337,467)	12,238,589 (6,337,467)	 D. Utarteining Gaats wind as a sets C. Written-off earning assets G. Recovery on written-off earning assets e. Charged-off earning assets 					2,077,467 687,354 2,667,584				2,113,609 793,313 815,361	B. Other Operating Income and Expense
a. Agio b. Disagio /- c. Donated capital d. Capital paid in advance	7,985,971	7,256,324	7,985,971	7,256,324	STATEMENTS OF COMMITMENTS AN AS AT 30 SEPTEMBER 2019 AND 31 DECEMBER (In million Rupiah)	2018			KEY FI AS AT 30	NANCIAL RATIO)S AND 2018				a. Income as mudharib in mudarabah mugayyadah b. Commision/Provision/Fees and administrative 12,922 8,600 c. Other income 31,028 36,643
d. Capital paid in advance e. Others Other comprehensive income a. Adjustment in foreign currencies translation b. Gains (losses) from chances in the value of financial					NO. ACCOUNTS 30 Se	INDIVIDUAL 2019 31 Dec 2018	-	SOLIDATED 119 31 Dec 2018	NO. CONSOI	IDATED RATIOS:	ATIOS (%)			30 Sep 2018	2. Other Operating Expenses 3. a. Wadin horus expense 6.311 3.832 b. Impairment losses on financial assets 60.778 76.400.406 c. Losses on operational risk 4.086 48
assets as available for sale c. Effective portion on fair value for cash flow hedge d. Gain on revaluation of fixed asset	155,313 (113,320)	(132,847) (55,878)	155,067 (151,182)	(133,091) (74,593)	COMMITMENT RECEIVABLES Unused borrowing facilities a. Rupiah				II. Earning	al Adequacy Ratio (CAR) assets performing earning assets ion productive assets	and non productive	assets to total earnings	22.54%	2.13%	C. Doses of operational mises Constraints on Provision/Frees and administrative Commission/Provision/Frees and administrative Commission/Provision/Frees and administrative Commission/Provision/Frees and administrative Commission/Provision/Frees Commi
 e. Part of other comprehensive income of associates f. Actuarial gain (loss) from defined benefit program g. Income tax related to components of other comprehensive income 	(216,952) 29,937	(133,879) 95,988	(207,311) 58,404	(96,546) 77,614	b. Foreign currencies 2. Outstanding buying of spot and derivative contract 3. Others 11. COMMITMENT PAYABLES	0,211 11,715,542	7,940,2	11 11,715,542	2. Non- 3. Allov 4. NPL 5. NPL	performing earning assets ance for impairment losse gross net	to total productive s for financial asset	assets to productive asset	2.64% 2.63% 3.25% 2.41%	2.52% 2.79% 3.03% 2.09%	g. Other expenses 42.237 39.6.326 3. Other Operating income (Expense) (107,198) (108,002) OPERATING INCOME (LOSS) 95,589 98,976
h. Others 21. Difference in quasi- reorganisation 22. Difference in restructuring value of transaction of entities	:	-	-	-	COMMITMENT PATABLES Unused loans facilities granted to debtors a. BUMN i. Committed				3. Retu	rn on Assets (ROA) profit b rn on Assets (ROA) profit a rn on Equity (ROE)			2.53% 1.78% 8.89% 8.17%	3.21% 2.26% 11.05%	NON OPERATING INCOME AND EXPENSE 1. Gain/(loss) from sale of premisses and equipment (21)
under common control 23 Others Equity 24. Reserves a. General reserves	429,473	390,251	429,473	390,251	- Rupiah - Foreign currencies ii. Uncommitted	1,995 250,000	101.01		IV. Liquidity 1. Net	ncluding third party premiu to income Stable Funding Ratio (NSF	R)		50.65% 128.77%	11.05% 8.96% 48.56% 121.72% 120.19%	2. Gain (loss) on foreign currencies translation 30 63 3. Income(expenses) non operating expenses (3,381) (3,768) NON OPERATING (MCOME (LOSS) (3,372) (3,772)
b. Specific reserves Retained earnings a. Previous years *) b. Current year	26,577,591 2,596,380	24,067,353 3,922,172	26,577,591 2,596,380	24,067,353 3,922,172	- Foreign currencies b. Others i. Committed	9,814 45,426	9,8	14 45,426	I. Capital				23.04%	23.08%	INCOME (LOSS) FOR THE PERIOD ENDED BEFORE TAX 92.217 95.271 Income tax 23.218 27,584 INCOME (LOSS) FOR THE PERIOD ENDED NET OF TAX 68,999 67,687
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT EQUITY	43,439,970	41,310,606	43,439,970	41,310,606	ii. Uncommitted 42,16 2. Unused loan facilities granted to other banks a. Committed i. Rupiah	5,316 35,666,872	42,165,3	16 35,666,872	II. Earning 1. Non- and	assets performing earning assets ion productive assets performing earning assets iance for impairment losse	and non productive	e assets to total earnings assets	2.15% 2.57% 1.98%	2.02% 2.45% 2.17%	OTHER COMPREHENSIVE INCOME I. Items that will not be reclassified to profit or loss . Items that will be reclassified to profit or loss
26. Non-controlling interests TOTAL EQUITY	43,439,970	41,310,606	685,322 44,125,292	629,215 41,939,821	ii. Foreign currencies b. Uncommitted	7,055 183,938	287,0	55 183,938	4. NPL 5. NPL	gross net after impairment value	s ior infancial asser	to productive asset	3.52% 2.65%	3.25% 2.24%	Interior bird will be reclassing to priving roas CURRENT PERIOD OTHER COMPREHENSIVE INCOME AFTER TAX TOTAL CURRENT PERIOD COMPREHENSIVE INCOME 68,999 67,687
TOTAL LIABILITIES AND EQUITY STATEMENTS OF PROFIT AND LOSS FOR THE 9 MONTH PERIOD ENDED 30 SE		159,589,094			3. Outstanding Irrevocable L/C a. Offshore L/C b. Local L/C 5. Cocal L/C	4,334 1,571,293 9,061 360,589 3,774 9,954,972	1,364,3 99,0 10,063,7	61 360 589	3. ROE 4. NIM 5 NIM	rn on Assets (ROA) profit b rn on Assets (ROA) profit a ncluding third party premiu	im evnenses		2.36% 2.08% 8.91% 5.27% 5.11%	3.13% 2.63% 11.00% 6.31% 6.15%	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 SEPTEMBER 2019 AND 31 DECEMBER 2018
(In million Rupiah, except earning per sha	ire)	2019 AND 20		LIDATED	A. Outstanding selling of spot and derivative contract 10,00 Deters III. CONTINGENT RECEIVABLES Guarantees received		10,063,7		IV. Liquidity 1. LDR 2. Net S	ating expenses to operatin	g income		76.78% 96.48% 132.77% 151.60%	70.98% 98.45% 126.20% 122.97%	AS AT 30 SEP TEMBER 2019 AND 31 DECEMBER 2016 (In million Rupiah) NO. ACCOUNTS 30 Sep 2019 31 Dec 2018
NO. ACCOUNTS		30 Sep 2018			a. Rupiah b. Foreign currencies 2. Interest receivables on non performing assets	5,500 14,900 7,291 50,848	57,2	91 50,848	V. Complia	dity Coverage Ratio (`LCR nce Percentage violation on Leg I.1. Related parties I.2. Third parties			151.60% 0.00% 0.00%	122.97% 0.00% 0.00%	CONTINGENT RECEIVABLES 1. Unused Financing facilities 2. Outstanding buying of spot and forward contract
A. Interest Income and Expenses 1. Interest Income a. Rupiah	8,990,371	8,669,520		14,631,294	a. Loan interest income 62 b. Other interest 3. Others 700 V. CONTINGENT PAYABLES	9,749 531,058	629,74	49 531,058 	b. 1	Percentage lending in exce 0.1. Related parties 0.2. Third parties		J Limit	0.00% 0.00%	0.00% 0.00%	3. Others
b. Foreign currencies 2. Interest Expense a. Rupiah b. Foreign currencies	528,385 3,675,982 266,210	405,477 2,782,065 159,575	528,386 4,603,436 766,952	405,478 3,748,009 451,739	1. Guarantees issued a. Rupiah 4,37 b. Foreign currencies 20	4,447 4,191,995 0,881 254,534	4,374,44	81 254,534	3. Net 0	tory Reserve Requirement SWM Primary IDR SWM Foreign Currency Open Position			6.01% 8.26% 1.66%	6.52% 12.07% 1.46%	1. Urused Financing facilities 259,773 345,943 2. Others 71,003 20,496
Net Interest Income B. Operating Income and Expense other than Interest	5,576,564	6,133,357	10,740,739	10,837,024			·			e are included asset of disposal			2		III. CONTINGENT RECEIVABLES 1. Guarantees received 2. Margin receivables on non performing assets 7,548 3,995
Operating Income other than Interest a. Increase in fair value of financial assets i. Marketable securities ii. Loans	3,051,564 141	3,031,531	2,875,422	2,884,419	CAPITAL ADEQUACY RATIO (CAR) AS AT 30 SEPTEMBER 2019 AND 2018 (In million Rupiah)				FOR THE S	LIDATED STAT MONTH PERIOD EN Rupiah)	IDED 30 SEPTI	EMBER 2019 AND 20			3. Others V. CONTINGENT PAYABLES 1. Guarantees issued
 iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities 	94,691	203,705	94,691	203,705	DESCRIPTION	Individua	Sep 2019 Consolidation 4 36,882,033	30 Sep 2018 Individual Consolidation 28.550.940 34.641.093	Cash flows fr	om operating activities:			30 Sep 2019	30 Sep 2018	2. Others
 c. Gain from sale of financial assets i. Marketable securities ii. Loans 	103,820	70,743	103,820	70,743	Core Capital (Tier 1) Main Core Capital Common Equity Tier 1 (CET 1) T. Paid Up Capital (After deducted with Treasury Stock) I.2 Disclosed reserves I.2.1 Addition Factor	29,674,9 5,995,5	04 36,882,033 7 77 5,995,577 33 37,415,737	28,550,940 34,641,033 5,901,122 5,901,122 34,138,541 34,546,723 34,751,860 34,751,860	Receipts from Payments for r	e, fees and commissions consumer financing transa lew consumer financing tra terest, fees and commission	insactions		7,653,823 33,597,566 (28,468,248 (4,998,799	31,119,179 (28,775,171)	FINANCIAL RATIO AS AT 30 SEPTEMBER 2019 AND 2018 NO. ACCOUNTS 30 Sep 2019 30 Sep 2018
 iii. Other financial assets d. Gain from spot and derivative transaction (realised) e. Dividend 	- 171,883 2,561 1,309,009	- 91,786 3,786 1,246,496	- 171,883 2,561	91,786 3,786	1.2.1.1 Other comprehensive income 1.2.1.1.1 Surplus from foreign currency translation 1.2.1.1.2 Potential profit from increase of fair value of finar	cial asset 123.70	81 123,781		Payments of in Proceeds in re Repayment in	terests on securities issue lation to joint financing relation to joint financing			(775,195 11,488,327 (9,936,865	(655,783) 12,862,297 (9,160,408)	Total Sharia Business Unit (UUS) assets to total crowentional Bank asset which owned UUS 287% 2 Non-performing earning assets to total productive assets 261% 228%
 Gain from investment under equity method Gees/commissions and administrative Recovery of impairment loss reserves Other income 	958,595 6,175 404,689	1,013,911 2,458 398,646	1,494,010 8,915 999,401	1,522,937 3,352 988,110	in available for sale category 12.1.13 Surplus of fixed assets revaluation 12.12 Other Disclosed Reserves 12.12 Agio	37,589,41 7,985,91 429,41	91 37,589,491 71 7,985,971	34,751,860 7,256,324 7,256,324 7,256,324	Other operatin	reign exchange transaction	ns - net		888,491 (11,838) (6,622,613) (25,797)	(77,628) (6,759,004)	Information in grades is total productive assets Allowance for impairment losses for financial asset to productive asset 2.04% 1.70% NPF gross 2.94% 2.60%
2. Operating Expenses other than Interest a. Decrease in fair value of financial assets i. Marketable securities	5,947,798	5,836,059	10,434,042	9,878,182	12.12.14.00 12.12.2 General resave 12.12.3 Prior years profit 12.12.4 Current year profit 12.12.5 Padi up capital fund	429,4 26,577,51 2,596,41	13 429,473 91 26,577,591 1 56 2,596,456	390,251 24,067,400 3,037,885 3,037,885	Cash flows be Changes in op	fore changes in operatin erating assets and liabilitie ease) in operating assets:		lities	2,788,852		5 NPF net 225% 1.99% 6 Return On Assets (ROA) 2.61% 2.81%
ii. Loans iii. Spot and derivatives iv. Other financial assets	3,303	70,939	3,303	70,939	12.12.6 Others 12.2 Deduction Factor 12.2.1 Other comprehensive income 12.2.1.1 Definit from foreign currency translation 12.2.1.2 Potential toss from decrease of fair value of finan	1	39) (297,535)	(613,319) (149,813) (149,813) (149,813)	Placements wi from the da Receipt of cas	th other banks and Bank In e of acquisition n and cash equivalent from	merger	more than 3 months	(4,610,707 2,250,529	1,105,301	7 Profit sharing financing to total financing 54.25% 62.55% 8 Financing to Deposit Ratio (FDR) 112.40% 106.46%
 b. Increase in fair value of financial liabilities c. Losses from sale of financial assets i. Marketable securities ii. Loans 	- 76	- 8,170	- 76	8,170	1.2.2.1.2 Horeman loss trom decrease or tair value of than in available for sale category 1.2.2.2 Other Disclosed Reserves 1.2.2.2 Prior years loss 1.2.2.2 Prior years loss	(969,9)	39) (297,535)	(149,813) (463,506) (149,813) (55,324)	Securities pure Loans	curities and Government B hased under resale agree and other assets	onds - trading nents		(576,273 (1,642,739 (166,100 (181,133	296,028 1,985,054	
iii. Other financial assets d. Losses from spot and derivative transaction (realised) e. Impairment losses on financial assets	42,599	78,561	42,599	78,561	1.2.2.2.3 Current year loss 1.2.2.2.4 Under provision between regulatory provision ar value on productive assets	(090,7	17) (218,313)	(408,182) -	Deposits from - Current acc		8.		(2,302,850	(513,874)	FOR THE MONTH OF SEPTEMBER 2019 (In million Rupiah) Depositor's portion
i. Marketable securities ii. Loans iii. Sharia financing	- 1,425,318 60,660	48,819 1,212,782 76,288	- 2,721,082 60,660	48,819 2,355,240 76,288	1.2.2.2.5 Negative difference on fair value adjustment of fi instrument in trading book 1.2.2.2.6 Under provision between regulatory provision ar value on non productive assets		22) (79,222)	(55,324) (55,324)	- Savings - Time depose Deposits from Accruals and c	other banks			2,402,076 (3,685,604 944,111 227,081	(1,072,845) (3,502,121) 1,836,205 (294,932)	NO. Type of funding Average balance To be distributed Nisbah (%) Total bonus & profil (%) Rate of return indication (%) A B C D E
 v. Other financial assets f. Losses related to operational risk g. Losses from investment under equity method 	10,457	11,637	9,097 12,414	9,773 15,608	1.2.2.2.7 Others 1.2.2.2.7 Others 1.2.2.2.7 Others 1.3. Minority interest which can be reckoned 1.4. Deduction factor to core capital 1.4.1 Defered tax calculation	(13,064,0	06) (6,529,281) (11,488,723) (5,806,752) (2,075,419) (2,495,400)	Net cash (use	d during the period d by)/provided From ope om investing activities:	rating activities		(980,477 (5,533,234	(1,220,010)	A. FINANCING 219.983 2.261 -
 Commissions/provision/fees and administrative Losses from decrease in value of non financial assets Salaries and employee benefits Promotion expenses 	230,601 22,887 2,385,345 61,583	219,013 34,842 2,278,988 101,614		225,228 34,961 3,624,643 102,810	1.4.2 Goodwil 1.4.3 Other intrangible assets 1.4.4 Investment calculated as deduction factor 1.4.5 Short of capital on insurance subsidiary company	(409.9	- (1,074,532) 69) (544,995)	(2,013,410) (1,074,532) (335,490) (456,123) (9,077,814) (1,780,697)	Proceeds from Bonds - hel	sales of and matured mar d-to-maturity and available narketable securities and 0	-for-sale		11,046,691	17,756,805	1. Danik 219360 2,201
I. Other expenses Net Operating Expenses other than Interest OPERATING PROFIT	1,704,969 (2,896,234) 2,680,330	1,694,251	3,420,474 (7,558,620)	3,226,987 (6,993,763) 3,843,261	14.6 Capital securitisation exposure 14.7 Other deduction factor to core capital 2. Additional Core Capital (AT-1) 2.1 Instrument frait qualified for AT-1				Acquisition of	ixed assets and intangible sale of fixed assets	assets		(308,549 29,778 2,561	(256,715)	1. Wadian current accounts 2.880 24 -
NON OPERATING INCOME AND EXPENSES 1. Gain/(loss) from sale of premisses and equipment 2. Gain (loss) on foreign currencies translation	1,170	27,032	1,891	27,291	2.2 Agio/Disagio 2.3 Deduction factor of Additional Core Capital Supplementary Capital (Tier 2)	1,224,5 20.8	38 1,363,642 33 20.833	1,146,620 1,281,085	Cash flows fr (Decrease)/inc	I by investing activities on financing activities: rease in securities sold un	der repurchase agr	eements	(1,848,556	(10,434)	2. multi-instalauri content accounts 28,772 237 10 24 1.00 b. Non Bank 279,532 2,304 10 230 0.99 3. Watchi savings 2 2 10 230 0.99
3. Income(expenses) non operating expenses NON OPERATING PROFIT (LOSS)	(45,592) (44,392)	28,021	(23,897)	11,988 39,402	Capital instrument in form of subordinated loan which is qualified for Tier 2 AgriDBaagio General allowance for possible losses on earning assets (max. 1.25% of RWA C Deduction Factor of Supplementary Capital	20,01		1,146,620 1,281,085	Payments of p Proceeds from Payments of c	incipal on bonds issued ar bonds issuance mudharat ash dividends	nd mudharabah bor	nds	(3,187,750 5,176,168 (1,461,355	4,098,122 (1,532,856)	C. Hours survige A. Bank A. Bank C. C.
CURRENT PERIOD PROFIT BEFORE INCOME TAX Income tax a. Income tax expenses b. Deferred tax expenses (income)	2,635,938 470,256 (119,298)	640,025	1,017,561	3,882,663 1,199,895 (113,370)	Total Capital DESCRIPTION 30 Sep 2019 30 Sep 2018 Individual Consolidation Individual Consolidation		42 38,245,675 2 Sep 2019 al Consolidation	29,697,560 35,922,178 30 Sep 2018 Individual Consolidation		f borrowings ided form/(used by) finar		m oppolited k -1-10	1,211,069	(16,381,278) (4,719,055)	•. modification is avery a serving ser
PROFIT FROM CONTINUING OPERATIONS PROFIT FROM DISPOSAL GROUP CLASSIFIED	2,284,980	2,778,767	2,280,425	2,796,138	RISK WEIGHTED ASSETS Image: Comparison of the comparison of th	CAR RATIO	3% 21.73%	22.19% 21.45%	Net increase/ Net effect on	cash and cash equivalents decrease) in cash and c changes in exchange rate	ash equivalents es on cash and ca	sh equivalent	(6,446,816 (35,677	(3,131,056) 407,658	a. Bank - 1 month 230,372 1,899 42 798 4.16 - 3 months 77,097 635 42 267 4.16
AS HELD FOR SALE NET PROFIT OTHER COMPREHENSIVE INCOME	311,400 2,596,380		463,450 2,743,875	378,068 3,174,206	RWA MARKET RISK 937, 195 936, 579 637, 926 638, 52	5 Tier 1 Ratio 22.13 8 Tier 2 Ratio 0.91	3% 21.73% 1% 0.80%	22.19% 21.45% 0.89% 0.79% 23.08% 22.25%	Cash and cas	h equivalents as at begin h equivalents at end of th h equivalents consist of:		I	19,028,980		- 6 months 1,267 10 45 5 4,74 - 12 months 11,845 98 42 41 4,15 b. Non Bank
Continuing operations: 1 Items that will not be reclassified to profit or loss a. Gain from fixed asset revaluation b. Remeasurement on defined benefit program	107	-		-	CAR RATIO ACCORDING 9.00% 9.00% 9.00% 9.00%	CET 1 FOR 14.04 BUFFER	13.54%	14.08% 13.25%	Cash Current accour Current accourt	nts with Bank Indonesia nts with other banks			2,125,746 7,832,513 1,496,478	1,854,814 6,193,450 1,625,114	- 1 month 1.857.186 15.307 4.2 6.429 4.15 - 3 months 223.946 1.846 42 775 4.15 - 6 months 57.209 472 42 198 4.15
 Remeasurement on defined benefit program Other comprehensive income of associates entity Others Income tax relating to items that will not be 	(97,038)	-	(115,492)	-	CAR ALOCATION ACCORDING TO RISK PROFILE	BUFFER 3.500 PERCENTAGE REQUIREMENT		2.625% 2.625%	Placements wi from the da Cash and cash	th other banks and Bank line of acquisition equivalent attributed to a		,	1,091,750	4,676,692 (1,239,226)	- 12 months 18,794 155 42 65 4.15 TOTAL 3,805,430 31,363
2 Items that will be reclassified to profit or loss a. Adjustment from translation of financial statements	13,965	-	28,873	-	From CET1 8.09% 8.20% 8.11% 8.211	Capital 2.500 Conservation Buffer	2.500%	1.875% 1.875%		a cash equivalents			12,546,487	13,110,844	Notes:) Total of Murabahah and Istishna financing exclude margin to be received of Rp 192,741 million and Rp 136,305 million as at 30 September 2019 and 31 December 2018.
 b. Gain (loss) from change value of financial assets available for sale c. Effective portion of cash flow hedges 	236,270 (57,442)	(263,569) 53,157				Countercyclical 0.000 Buffer Capital Surcharge 1.000		0.000% 0.000%	ALLOV AS AT 30 S (In million	VANCE FOR IMI EPTEMBER 2019 AND 2 Rupiah)	2018				Jakarta, 24 October 2019 Sharia Business Unit
 Others Income tax relating to items that will be reclassified to profit or loss Other Comprehensive Income Net of Tax from 	(66,049)		- (45,251)	47,669		for D-SIB			No A			rum Required Regulatory Impairment L		um Required Regulatory	2 que ZO
Continued Operations Disposal group classified as held-for-sale: Items that will be reclassified to profit or loss	29,706	(143,498)) (582)	(129,231)	STATEMENT OF SPOT AND DERIVAT AS OF 30 SEPTEMBER 2019 (In million Rupiah)		CHON		2 Spot and de	at other banks rivative receivables	- 2,037 2	neral Specific Individual 6,816 936	1,174 16	eral Specific 6,623 1,308 	Prof. Dr. KH. Muhammad Sirajuddin Syamsuddin, MA Herry Hykmanto
Gain (loss) from change value of financial assets available for sale Other Comprehensive Income Net of Tax from	51,888	(112,469)		(134,655)	NO. TRANSACTION Notional Amount	INDIVIDUAL Purpose Trading Hedging		Receivable and Liabilities	 Marketable Securities s agreements Securities p 	securities old under repurchase (repo) urchased under resale	- 27,169 6	0,888 - 7,395	84,555 103	54,791	Sharia Supervisory Board Director
Disposal Group Classified as Held-For-Sale TOTAL CURRENT PERIOD COMPREHENSIVE INCOME Profit during period attributable to:	51,888 2,677,974	(112,469) 2,781,918		(134,655) 2,910,320	A. Related to exchange rate 1. Spot 1,657,307 1,	657,307 862,483	- 1,11 - 16,31	05 667	agreements	(reverse repo) receivables 671,	748 2,259,790 94	8,972 357 2,492 2,632,692 816,554 3,837 1	2,037,344 86	5,196 102 1,096 2,135,230	Notes: 1. The above financial information is extracted from the consolidated financial statements of PT Bank Danamor Indonesia Tbk. (the "Bank") and Subsidiaries as of 30 September 2019 and for the nine-month period ther
EQUITY HOLDERS OF THE PARENT ENTITY Net income from continuing operations Net income from disposal group classified as held-to-sale NON-CONTROLLING INTERESTS	2,284,980 311,400	2,778,767 259,118	2,167,954 428,426	2,688,937 348,948	3. Option - a. Purchased - b. Written -	-	-		9 Temporary 10 Others rece	quity investment	: :	3,837 1 - 565 588 - 9,199 14,118 -	1	2,046 1 483 - 5,149 18,540	Indonesia Tbk. (the "Bank") and Subsidiaries as of 30 September 2019 and for the nine-month period then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards The above financial information does not contain notes to the consolidated financial statements.
NON-CON TROLLING INTERESTS Non-controlling from continuing operations Non-controlling from disposal group classified as held-to-sale TOTAL CURRENT PERIOD PROFIT	2,596,380	3,037,885	112,471 35,024 2,743,875	107,201 29,120 3,174,206	6. Others -	027,377 -	- 46,8 -	38 18,539	BANK	disposal group classified as held	d-for-sale.				The above published report are presented in order to comply with Regulation of Financial Service Authority ("POJK") No. 6/POJK.03/2015 dated 31 March 2015 regarding "Transparency and Publication of Bank" and its
TOTAL CURRENT PERIOD PROFIT Total Current Period Comprehensive Income attributable to: EQUITY HOLDERS OF THE PARENT ENTITY Net income from continuing operations	2,596,380			2,555,128	B. Related to interest rate 1. Forward 2. Option a. Purchased		-	: :	BOARD OF 1. Presid	SEPTEMBER 2019 COMMISSIONERS ent Commissioner resident Commissioner (Ind	ependent)	: Takayoshi Futae : J.B. Kristiadi Pudjos	ukanto		amendment of POJK No. 32/POJK 03/2016 dated 8 August 2016, and the Copy of Circular Letter of Financia Service Authority No. 43/SEOJK 03/2016 dated 28 September 2016 regarding "Transparency and Publication of Conventional Bank", Regulation of Capital Market and Financial Institution Supervisory Agency (Bapepam
Net income from disposal group classified as held-to-sale NON-CONTROLLING INTERESTS Non-controlling from continuing operations	363,288	2,635,269 146,649	502,107 103,976	226,790 111,779	b. Written - 3. Future - 4. Swap -	-	-		3. Comn 4. Comn 5. Comn	resident Commissioner (Indi issioner issioner (Independent) issioner (Independent) issioner (Independent)		: Masamichi Yasuda : Manggi Taruna Habi : Made Sukada : Peter Benyamin Sto	r		LK" which function has been transferred to Financial Service Authority starting 1 January 2013) No. VIII.G.7 Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-347/BL/2012 regarding "Financial Statements
Non-controlling from disposal group classified as held-to-sale TOTAL CURRENT PERIOD COMPREHENSIVE INCOME DIVIDEND	2,677,974 (1,372,712)	- 2,781,918 (1,288,559)	40,791 2,822,741	16,623 2,910,320	5. Others - C. Others 1,803,901 1,	B03,901 351,068	- 29,20 - 93,6		7. Comn 8. Comn BOARD OF	issioner issioner DIRECTORS ent Director		: Noriaki Goto *) : Nobuya Kawasaki *) : Yasushi Itagaki *)			Presentation and Disclosure of Issuer or Public Companies". 2. The consolidated financial statements as of 30 September 2019 and for the nine-month period then ender included financial statements of subscitations: is per Adrige Dinamika Multi Einance Thk. PT Asuransi Adrig
BASIC EARNINGS PER SHARE Net income from continuing operations Net income from disposal group classified as held-to-sale	233.79	289.92	221.82 43.83	280.55 36.41	Market value represents total notional amount buy and sell position A notional amount is a number of currency units specified in the co Derivative receivables/liabilities represent the settlement value of a	at gross basis. htract.			2. Vice F	resident Director resident Director or		: Yasushi Itagaki *) : Michellina Laksmi Ti : Honggo Widjojo Kar : Herry Hykmanto : Adnan Qayum Khan			included financial statements of Subsidiaries, i.e. PT Adria Dinamika Multi Finance Tok, PT Asuransi Adira Dinamika, and PT Adria Quantum Multifinance (in liquidation). 3. On 27. Seatember 2018, the Bank and Zurich Insurance Company Ltd have signed Conditional Sale and
				ſ	L				6. Direct 7. Direct	or		: Adnan Qayum Khan : Rita Mirasari : Heriyanto Agung Pu : Dadi Budiana			 On 27 September 2018, the Bank and Zurich Insurance Company Ltd have signed Conditional Sale and Subscription Agreement ("CSSA") related to the plan to sell the Bank's shares in PT Asuransi Adira Dinamika

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

(In million Rupiah)		2019 AND 2018 Attributable to equity holders of the parent entity											
				Other equity	components	Retaine	d earnings	Total before non-controlling interest	Non- controlling interest				
	Share capital	Additional paid-up capital	Other paid-up capital	Changes in fair value on available-for-sale marketable securities, Government Bonds, and investments in shares-net	Changes in fair value of cashflow hedge-net	Appropriated	Unappropriated*)			Total Equity			
Balance as of 1 January 2019 Total Income for the period	5,901,122	7,256,324	189	(98,328)	(55,878)	390,062	27,917,115	41,310,606	629,215	41,939,821			
Net Income for the period Other comprehensive income, net of tax		-	-	-	-	-	2,596,380	2,596,380	147,495	2,743,875			
Changes in fair value of cashflow hedge-net Remeasurement of obligation for post-employment-benefits Changes in fair value on available-for-sale Marketable securities.		-	-	:	(57,442)	:	(83,073)	(57,442) (83,073)	(4,948) (3,546)	(62,390) (86,619)			
Government Bonds, and Investments in shares-net	-	-	-	222,109	-		-	222,109	5,766	227,875			
Total Other Comprehensive Income	-	-	-	222,109	(57,442)		(83,073)	81,594	(2,728)	78,866			
Total Comprehensive Income for the period	-	-	-	222,109	(57,442)	-	2,513,307	2,677,974	144,767	2,822,741			
Shares issued from merger Appropriation for general and legal reserve Distribution of cash dividends	94,455	729,647	-	-	-	39,222	(39,222) (1.372,712)	824,102 (1.372.712)	(88.660)	824,102 - (1.461.372			
Balance as of 30 September 2019	5,995,577	7,985,971	189	123,781	(113,320)	429,284	29,018,488	43,439,970	685,322	44,125,292			
Balance as of 1 January 2018 Total Income for the period	5,901,122	7,256,324	189	159,310	(38,237)	353,246	25,028,324	38,660,278	511,874	39,172,152			
Net income for the period Other Comprehensive Income, net of tax Changes in fair value of cashflow hedge-net Changes in fair value on available-for-sale Marketable securities.		-			53,152		3,037,885	3,037,885 53,152	136,321 4,578	3,174,206 57,730			
Government Bonds, and Investments in shares-net		-		(309,119)	-		-	(309,119)	(12,497)	(321,616			
Total Other Comprehensive Income	-	-	-	(309,119)	53,152	-	-	(255,967)	(7,919)	(263,886			
Total Comprehensive Income for the period	-	-	-	(309,119)	53,152	-	3,037,885	2,781,918	128,402	2,910,320			
Appropriation for general and legal reserve Distribution of cash dividends	1	1		-		36,816	(36,816) (1,288,559)	(1,288,559)	(70,305)	(1,358,864			
Balance as of 30 September 2018	5,901,122	7,256,324	189	(149,809)	14,915	390,062	26,740,834	40,153,637	569,971	40,723,608			

Rita Mirasari Heriyanto Agung Putra Dadi Budiana Muljono Tjandra *) Naoki Mizoguchi *)

94.10% 5.90%

100.00%

AUL Adnan Qayum Khan Director

SHARIA SUPERVISORY BOARD

AO	OF 30 SEFTEMBER 2013		
1.	Chairman	1	Prof. Dr. KH. Muhammad Sirajuddin Syamsuddin, MA.
2.	Member		Drs. Hasanudin, M. Ag.
3.	Member	1	Drs. Asep Supyadillah, M. Ag.

Jakarta, 24 October 2019 Board of Directors





- Subscription Agreement ("CSSA") related to the plan to sell the Bank's shares in PT Asuransi Adira Dinamika ("AI") of 70% of the shares issued by AI. This transaction is due on preliminary conditions, including regulatory approval.
- 4. Bank and PT Bank Nusantara Parahyangan Tbk ("BNP"), have completed their legal merger process, effective starting 1 May 2019, BNP has legally merged into Bank. With the completion of the legal merger, MUFG Bank, Ltd., becomes the Bank's single controlling shareholder with the percentage of ownership 94 1/0% (direct and indirect). MUFG Bank is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which based in Japan.
- 5. Exchange rate as of 30 September 2019: USD 1 = Rp14,195; Exchange rate as of 31 December 2018: USD 1 = Rp14,380; Exchange rate as of 30 September 2019: USD 1 = Rp14,902.50

via Mobile Apps

Thank You for Your Vote of Confidence









Corporate Communications - Menara Bank Danamon 21th 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 16th Floor, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021) 80645103, Email : investor.relation@danamon.co.id

PT Bank Danamon Indonesia Tbk Registered and supervised by Financial Services Authority (OJK) www.danamon.co.id



2. Public

Total

fuljono Tjandra and Naoki Miz test from QJK buya Kawasaki, Yasushi Itagaki, Honggo Widjojo Kangmasto, 1 1 October 2019 and will be effective after passing fit and proper

SHARE OWNERSHIP OF BANK AS OF 30 SEPTEMBER 2019 1. MUFG Bank, Ltd. (direct and indirect)