PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

Danamon

STATEMENTS OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2020 AND 31 DECEMBER 2019
(In million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL 30 Sep 2020	INDIVIDUAL 31 Dec 2019*)	CONSOLIDATED 30 Sep 2020	CONSOLIDATED 31 Dec 2019*)
	ASSETS				
1.	Cash	1,800,536	2,779,681	1,922,576	2,950,563
2.	Placements with Bank Indonesia	4,708,449	8,766,536	4,708,449	8,766,536
3.	Placements with other banks	1,383,569	3,699,572	3,900,463	4,846,288
4.	Spot and derivative / forward receivables	158,601	159,123	255,057	159,123
5.	Marketable securities	28,069,694	23,743,857	27,986,956	23,660,007
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Securities purchased under resale agreements (reverse repo)	13,726,448	3,732,413	13,726,448	3,732,413
8.	Acceptance receivables	939,989	862,696	939,989	862,696
9.	Loans	105,225,228	106,943,582	104,850,228	105,443,582
10.	Sharia financing	5,849,142	4,527,756	5,849,142	4,527,756
11.	Consumer financing receivables	-	-	25,263,605	31,188,540
	Allowance for impairment losses on consumer financing receivables -/-	-	-	(1,671,548)	(1,564,136)
12.	Investments	9,425,127	9,824,834	1,007,836	1,024,450
13.	Other financial assets	1,534,058	952,690	1,534,058	952,690
14.	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(12,585)	(26,983)	(12,585)	(26,983)
	b. Loans and Sharia financing	(4,411,052)	(3,105,836)	(4,411,052)	(3,105,836)
	c. Others	(7,703)	(14,727)	(21,051)	(24,801)
15.	Intangible assets	1,688,045	1,632,539	4,071,757	3,936,408
	Accumulated amortisation on intangible assets -/-	(1,370,435)	(1,259,271)	(2,479,187)	(2,328,112)
16.	Fixed assets and equipment **)	4,123,528	3,940,340	5,525,308	4,771,110
	Accumulated depreciation of fixed assets and equipment -/-	(2,523,323)	(2,411,037)	(3,338,065)	(2,985,116)
17.	Non earning asset				
	a. Idle properties	41,692	41,692	41,692	41,692
	b. Foreclosed assets	703,264	750,356	703,264	750,356
	c. Suspense accounts	5	20	5	20
	d. Interbranch assets	-	-	-	-
18.	Leased receivables	-	-	282,233	300,592
19.	Other assets	4,765,438	4,441,111	5,995,215	5,654,132
	TOTAL ASSETS	**175,817,715**	**169,980,944**	**196,630,793**	**193,533,970**
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Current accounts	23,493,615	17,913,925	19,899,709	15,836,940
2.	Savings	39,766,714	38,258,254	39,766,714	38,258,254
3.	Time deposits	57,225,768	55,696,716	57,225,768	55,696,716
4.	E-money	-	-	-	-
5.	Loans from Bank Indonesia	-	-	-	-
6.	Borrowings from other banks	2,184,987	4,482,622	2,184,987	4,482,622
7.	Spot and derivative / forward liabilities	130,490	71,443	313,105	581,662
8.	Securities sold under repurchase agreements (repo)	80,610	-	80,610	-
9.	Acceptance payables	939,989	862,696	939,989	862,696
10.	Marketable securities issued	848,782	2,493,482	9,638,324	13,446,342
11.	Borrowings	25,000	25,038	11,257,389	10,375,058
12.	Security deposits	9,634	10,375	9,634	10,375
13.	Interbranch liabilities	-	-	-	762
14.	Other liabilities	7,581,548	5,229,227	11,337,173	8,565,516
15.	Minority interest	-	-	446,813	479,861
	TOTAL LIABILITIES	**132,287,137**	**125,043,778**	**153,100,215**	**148,596,804**
	EQUITY				
16.	Issued and fully paid capital				
	a. Authorized capital	12,333,044	12,333,044	12,333,044	12,333,044
	b. Unpaid capital -/-	(6,337,467)	(6,337,467)	(6,337,467)	(6,337,467)
	c. Treasury stock -/-	-	-	-	-
17.	Additional paid-up capital				
	a. Agio	7,985,971	7,985,971	7,985,971	7,985,971
	b. Disagio -/-	-	-	-	-
	c. Capital paid in advance	-	-	-	-
	d. Others	-	-	-	-
18.	Gain (loss) from other comprehensive income				
	a. Gain	211,123	-	211,123	-
	b. Loss -/-	-	(87,922)	-	(87,922)
19.	Reserves				
	a. General reserves	470,207	429,473	470,207	429,473
	b. Specific reserves	-	-	-	-
20.	Retained earnings				
	a. Previous years	29,224,036	27,913,326	29,224,036	27,913,326
	b. Current year	1,476,694	4,073,453	1,476,694	4,073,453
	c. Deviden paid -/-	(1,833,030)	(1,372,712)	(1,833,030)	(1,372,712)
	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	**43,530,578**	**44,937,166**	**43,530,578**	**44,937,166**
	TOTAL EQUITY	**43,530,578**	**44,937,166**	**43,530,578**	**44,937,166**
	TOTAL LIABILITIES AND EQUITY	**175,817,715**	**169,980,944**	**196,630,793**	**193,533,970**

*) Reclassified
**) Including with right-of-use assets

STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2020 AND 2019
(In million Rupiah, except earning per share)

NO.	ACCOUNTS	INDIVIDUAL 30 Sep 2020	INDIVIDUAL 30 Sep 2019*)	CONSOLIDATED 30 Sep 2020	CONSOLIDATED 30 Sep 2019*)
	INCOME AND EXPENSES FROM OPERATIONS				
A.	**Interest Income and Expenses**				
1.	Interest Income	9,294,011	9,518,756	15,766,151	16,111,127
2.	Interest Expense -/-	3,416,051	3,942,192	4,725,437	5,370,388
	Net Interest Income	**5,877,960**	**5,576,564**	**11,040,714**	**10,740,739**
B.	**Operating Income and Expense other than Interest**				
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(13,808)	91,529	(13,808)	91,529
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	(210)	(76)	(210)	(76)
3.	Gain (loss) from sale of financial assets	286,563	103,820	286,563	103,820
4.	Gain (loss) from spot and derivative transaction (realised)	418,595	129,284	418,595	129,284
5.	Gain (loss) from investment under equity method	790,602	1,309,009	40,362	-
6.	Gain (loss) on foreign currencies translation	24	30	3,572	(96)
7.	Dividend income	2,179	2,561	2,179	2,561
8.	Fees/commissions and administrative income	1,401,976	958,595	1,901,590	1,494,010
9.	Other income	344,039	404,689	737,992	999,401
10.	Impairment losses on financial assets -/-	2,716,468	1,489,381	4,112,720	2,791,502
11.	Losses related to operational risk -/-	1,627	10,457	2,990	12,414
12.	Salaries and employee benefits -/-	2,311,721	2,429,851	3,848,721	3,905,354
13.	Promotion expenses -/-	52,709	61,583	53,949	62,489
14.	Other expenses -/-	1,984,567	1,904,373	3,984,775	3,607,390
	Operating Income (Expenses) other than Interest	**(3,837,132)**	**(2,896,204)**	**(8,626,320)**	**(7,558,716)**
	OPERATING PROFIT (LOSS)	**2,040,828**	**2,680,360**	**2,414,394**	**3,182,023**
	NON OPERATING INCOME AND EXPENSES				
1.	Gain (loss) from sale of premisses and equipment	2,136	1,170	2,144	1,891
2.	Other non operating income (expenses)	(100,211)	(45,592)	(91,692)	(25,692)
	NON OPERATING PROFIT (LOSS)	**(98,075)**	**(44,422)**	**(89,548)**	**(23,801)**
	PROFIT (LOSS) DURING PERIOD BEFORE TAX	**1,942,753**	**2,635,938**	**2,324,846**	**3,158,222**
	Income tax				
	a. Current year income tax expenses -/-	410,201	470,256	716,095	1,017,561
	b. Deferred tax income (expenses)	(55,858)	119,298	(67,490)	139,764
	PROFIT (LOSS) FROM CONTINUING OPERATIONS	**1,476,694**	**2,284,980**	**1,541,261**	**2,280,425**
	PROFIT (LOSS) FROM DISPOSAL GROUP CLASSIFIED AS HELD FOR SALE	**-**	**311,400**	**-**	**463,450**
	TOTAL NET PROFIT (LOSS) DURING PERIOD	**1,476,694**	**2,596,380**	**1,541,261**	**2,743,875**
	PROFIT (LOSS) TO NON-CONTROLLING INTEREST	**-**	**-**	**64,567**	**147,495**
	OTHER COMPREHENSIVE INCOME:				
	Continuing operations:				
1.	Items that will not be reclassified to profit or loss				
	a. Gain from fixed asset revaluation	-	-	-	-
	b. Gain (loss) from remeasurement on defined benefit pension program	-	(83,073)	-	(86,619)
	c. Others	-	-	-	-
2.	Items that will be reclassified to profit or loss				
	a. Gain (loss) from adjustment on translation of financial statements	-	-	-	-
	b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	349,874	170,221	349,874	148,427
	c. Others	(50,344)	(57,442)	(54,680)	(62,390)
	Other Comprehensive Income Net Of Tax From Continued Operations	**299,530**	**29,706**	**295,194**	**(582)**
	Disposal group classified as held-for-sale:				
	Items that will be reclassified to profit or loss				
	Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	-	51,888	-	79,448
	Other Comprehensive Income Net of Tax from Disposal Group Classified as Held-For-Sale	**-**	**51,888**	**-**	**79,448**
	TOTAL OTHER COMPREHENSIVE INCOME	**299,530**	**81,594**	**295,194**	**78,866**
	TOTAL COMPREHENSIVE INCOME DURING PERIOD	**1,776,224**	**2,677,974**	**1,836,455**	**2,822,741**
	Total Profit (loss) During Period attributable to:				
	Equity holders of the parent entity				
	Net income from continuing operations	1,476,694	2,284,980	1,476,694	2,167,954
	Net income from disposal group classified as held-to-sale	-	311,400	-	428,426
	Non-controlling interests				
	Non-controlling from continuing operations	-	-	64,567	112,471
	Non-controlling from disposal group classified as held-to-sale	-	-	-	35,024
	TOTAL PROFIT (LOSS) DURING PERIOD	**1,476,694**	**2,596,380**	**1,541,261**	**2,743,875**
	Total Comprehensive Income During Period attributable to:				
	Equity holders of the parent entity				
	Net income from continuing operations	1,776,224	2,314,686	1,776,224	2,175,867
	Net income from disposal group classified as held-to-sale	-	363,288	-	502,107
	Non-controlling interests				
	Net income from continuing operations	-	-	60,231	103,976
	Net income from disposal group classified as held-to-sale	-	-	-	40,791
	TOTAL COMPREHENSIVE INCOME DURING PERIOD	**1,776,224**	**2,677,974**	**1,836,455**	**2,822,741**
	PROFIT/LOSS TRANSFER TO HEAD OFFICE	**-**	**-**	**-**	**-**
	DIVIDEND	**(1,833,030)**	**(1,372,712)**	**(1,833,030)**	**(1,372,712)**
	BASIC EARNINGS PER SHARE (in rupiah unit)				
	Net income from continuing operations	151.09	233.79	151.09	221.82
	Net income from disposal group classified as held-to-sale	-	31.86	-	43.83

*) Reclassified

QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION
AS AT 30 SEPTEMBER 2020 AND 2019
(In million Rupiah)

INDIVIDUAL

NO.	ACCOUNTS	30 Sep 2020 Current	Special Mention	Substandard	Doubtful	Loss	Total	30 Sep 2019 Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	**RELATED PARTIES**												
1.	Placements at other banks												
	a. Rupiah	198,851	-	-	-	-	198,851	-	-	-	-	-	-
	b. Foreign currencies	27,210	-	-	-	-	27,210	9,745	-	-	-	-	9,745
2.	Spot and derivative receivables												
	a. Rupiah	103	-	-	-	-	103	-	-	-	-	-	-
	b. Foreign currencies	323	-	-	-	-	323	-	-	-	-	-	-
3.	Marketable securities												
	a. Rupiah	82,738	-	-	-	-	82,738	80,636	-	-	-	-	80,636
	b. Foreign currencies	-	-	-	-	-	-	450	-	-	-	-	450
4.	Securities sold under repurchase agreements (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	12,145	-	-	-	-	12,145	10,198	-	-	-	-	10,198
7.	Loans and financing												
	a. Micro, small and medium debtor												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium debtor												
	i. Rupiah	425,716	-	-	-	-	425,716	574,004	6	-	-	-	574,010
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured Loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments	9,316,518	-	-	-	-	9,316,518	10,284,864 *)	-	-	-	-	10,284,864
9.	Others receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	1,157,597	-	-	-	-	1,157,597	415,943	14	-	-	-	415,957
	b. Foreign currencies	43,640	-	-	-	-	43,640	-	-	-	-	-	-
II.	**NON RELATED PARTIES**												
1.	Placements at other banks												
	a. Rupiah	225,561	-	-	-	-	225,561	1,290,800	-	-	-	-	1,290,800
	b. Foreign currencies	931,947	-	-	-	-	931,947	1,381,103	-	-	-	-	1,381,103
2.	Spot and derivative receivables												
	a. Rupiah	155,345	-	-	-	-	155,345	92,011	-	-	-	-	92,011
	b. Foreign currencies	2,830	-	-	-	-	2,830	1,591	-	-	-	-	1,591
3.	Marketable securities												
	a. Rupiah	22,193,778	-	-	-	-	22,193,778	16,759,989	-	-	-	-	16,759,989
	b. Foreign currencies	5,793,178	-	-	-	-	5,793,178	6,412,084	-	-	-	-	6,412,084
4.	Securities sold under repurchase agreements (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)												
	a. Rupiah	13,726,448	-	-	-	-	13,726,448	1,642,739	-	-	-	-	1,642,739
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	926,632	1,212	-	-	-	927,844	921,903	7,131	-	-	-	929,034
7.	Loans and financing												
	a. Micro, small and medium debtor												
	i. Rupiah	18,593,403	2,141,931	92,262	190,133	1,189,888	22,207,617	23,093,427	2,824,774	195,447	383,449	988,388	27,485,485
	ii. Foreign currencies	136,569	-	-	-	7,409	143,978	116,359	23,935	-	-	-	140,294
	b. Non micro, small and medium debtor												
	i. Rupiah	70,839,740	4,892,182	230,241	369,805	1,578,539	77,910,507	66,627,200	5,582,031	328,015	448,352	1,351,433	74,337,031
	ii. Foreign currencies	10,064,264	298,046	-	-	24,242	10,386,552	6,880,441	567,112	-	7,807	138,460	7,593,820
	c. Restructured Loans												
	i. Rupiah	18,463,297	3,913,975	119,298	139,904	567,994	23,204,468	850,460	961,941	106,976	171,572	357,319	2,448,268
	ii. Foreign currencies	1,002,824	286,018	-	-	19,445	1,308,287	91,943	499,426	-	7,807	89,414	688,590
8.	Investments	108,584	25	-	-	-	108,609	98,809	25	-	-	-	98,834
10.	Others receivables	229,368	-	-	-	-	229,368	56,539	11,750	-	-	-	68,289
12.	Commitments and contingencies												
	a. Rupiah	46,969,276	159,087	2,998	1,911	7,338	47,140,610	41,091,457	182,741	800	-	-	41,274,998
	b. Foreign currencies	7,687,159	5,807	-	-	-	7,692,966	6,898,994	102,954	-	-	-	7,001,948
III.	**OTHERS INFORMATION**												
1.	Collateralised assets												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2	Foreclosed assets						703,264						632,157

*) Included asset of disposal group classified as held-for-sale.

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 30 SEPTEMBER 2020 AND 31 DECEMBER 2019
(In million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL 30 Sep 2020	INDIVIDUAL 31 Dec 2019	CONSOLIDATED 30 Sep 2020	CONSOLIDATED 31 Dec 2019
I	**COMMITMENT RECEIVABLES**				
1.	Unused borrowing facilities	-	-	-	-
2.	Outstanding buying of spot and derivative / forward contract	10,087,723	5,303,972	10,087,723	5,303,972
3.	Others	-	-	-	-
II	**COMMITMENT PAYABLES**				
1.	Unused loans facilities granted to debtors				
	a. Commited	148,497	144,239	148,497	144,239
	b. Uncommitted	49,828,524	42,571,272	49,828,524	42,571,272
2.	Outstanding Irrevocable L/C	1,417,169	1,537,954	1,417,169	1,537,954
3.	Outstanding selling of spot and derivative / forward contract	15,419,978	8,094,925	15,419,978	8,094,925
4.	Others	-	-	-	-
III.	**CONTINGENT RECEIVABLES**				
1.	Guarantees received	166,722	95,235	166,722	95,235
2.	Others	-	-	-	-
IV.	**CONTINGENT PAYABLES**				
1.	Guarantees issued	4,640,623	4,740,606	4,640,623	4,740,606
2.	Others	-	-	-	-

CAPITAL ADEQUACY RATIO (CAR)
AS AT 30 SEPTEMBER 2020 AND 2019
(In million Rupiah)

	CAPITAL COMPONENT	30 Sep 2020 Individual	30 Sep 2020 Consolidated	30 Sep 2019 Individual	30 Sep 2019 Consolidated
I	**Core Capital (Tier 1)**	**31,782,832**	**38,423,616**	**29,674,904**	**36,882,033**
	1 Main Core Capital (CET 1)	**31,782,832**	**38,423,616**	**29,674,904**	**36,882,033**
	1.1 Paid Up Capital (After deducted with Treasury Stock)	**5,995,577**	**5,995,577**	**5,995,577**	**5,995,577**
	1.2 Disclosed reserves *)	**37,846,831**	**37,846,831**	**36,743,333**	**37,415,737**
	1.2.1 Addition Factor	37,943,794	37,943,794	37,713,272	37,713,272
	1.2.1.1 Other comprehensive income	619,707	619,707	123,781	123,781
	1.2.1.1.1 Surplus from foreign currency translation	-	-	-	-
	1.2.1.1.2 Potential gain from increase in fair value of financial assets measured at fair value through other comprehensive income	619,707	619,707	123,781	123,781
	1.2.1.1.3 Surplus of fixed assets revaluation	-	-	-	-
	1.2.1.2 Other Disclosed Reserves	37,324,087	37,324,087	37,589,491	37,589,491
	1.2.1.2.1 Agio	7,985,971	7,985,971	7,985,971	7,985,971
	1.2.1.2.2 General reserve	470,207	470,207	429,473	429,473
	1.2.1.2.3 Prior years profit	27,391,005	27,391,005	26,577,591	26,577,591
	1.2.1.2.4 Current year profit	1,476,904	1,476,904	2,596,456	2,596,456
	1.2.1.2.5 Paid up capital fund	-	-	-	-
	1.2.1.2.6 Others	-	-	-	-
	1.2.2 Deduction Factor	(96,963)	(96,963)	(969,939)	(297,535)
	1.2.2.1 Other comprehensive income	-	-	-	-
	1.2.2.1.1 Deficit from foreign currency translation	-	-	-	-
	1.2.2.1.2 Potential loss from decrease in fair value of financial assets measured at fair value through other comprehensive income	-	-	-	-
	1.2.2.2 Other Disclosed Reserves	(96,963)	(96,963)	(969,939)	(297,535)
	1.2.2.2.1 Disagio	-	-	-	-
	1.2.2.2.2 Prior years loss	-	-	-	-
	1.2.2.2.3 Current year loss	-	-	-	-
	1.2.2.2.4 Under provision between regulatory provision and impairment value on productive assets	-	-	(890,717)	(218,313)
	1.2.2.2.5 Negative difference on fair value adjustment of financial instrument in trading book	-	-	-	-
	1.2.2.2.6 Under provision between regulatory provision and impairment value on non productive assets	(96,963)	(96,963)	(79,222)	(79,222)
	1.2.2.2.7 Others	-	-	-	-
	1.3 Minority interest which can be reckoned	-	-	-	-
	1.4 Deduction factor to core capital *)	**(12,059,576)**	**(5,418,792)**	**(13,064,006)**	**(6,529,281)**
	1.4.1 Deffered tax calculation	(2,425,448)	(2,926,995)	(2,369,173)	(2,829,143)
	1.4.2 Goodwill	-	(1,074,532)	-	(1,074,532)
	1.4.3 Other intangible assets	(317,610)	(518,038)	(409,969)	(544,995)
	1.4.4 Investment calculated as deduction factor	(9,316,518)	(899,227)	(10,284,864)	(2,080,611)
	1.4.5 Short of capital on insurance subsidiary company	-	-	-	-
	1.4.6 Capital securitisation exposure	-	-	-	-
	1.4.7 Other deduction factor to core capital	-	-	-	-
	2. Additional Core Capital (AT-1) *)	-	-	-	-
	2.1 Instrument that qualified for AT-1	-	-	-	-
	2.2 Agio/Disagio	-	-	-	-
	2.3 Deduction factor of Additional Core Capital *)	-	-	-	-
II	**Supplementary Capital (Tier 2)**	**1,202,519**	**1,308,136**	**1,224,538**	**1,363,642**
	1 Capital instrument in form of shares and others which is qualified for Tier 2	15,833	15,833	20,833	20,833
	2 Agio/Disagio	-	-	-	-
	3 General reserves of regulatory provision on productive assets (max. 1.25% of RWA Credit Risk)	1,186,686	1,292,303	1,203,705	1,342,809
	4 Deduction factor of Supplementary Capital *)	-	-	-	-
	Total Capital	**32,985,351**	**39,731,752**	**30,899,442**	**38,245,675**

DESCRIPTION	30 Sep 2020 Individual	30 Sep 2020 Consolidated	30 Sep 2019 Individual	30 Sep 2019 Consolidated	Description	30 Sep 2020 Individual	30 Sep 2020 Consolidated	30 Sep 2019 Individual	30 Sep 2019 Consolidated
RISK WEIGHTED ASSETS					**CAR RATIO**				
RWA CREDIT RISK	104,171,523	124,638,889	110,061,153	134,600,724	CET 1 Ratio (%)	24.98%	24.06%	22.13%	21.73%
RWA MARKET RISK	510,488	518,469	937,195	936,579	Tier 1 Ratio (%)	24.98%	24.06%	22.13%	21.73%
RWA OPERATIONAL RISK	22,529,710	34,513,889	23,106,050	34,152,959	Tier 2 Ratio (%)	0.95%	0.82%	0.91%	0.80%
TOTAL RWA	**127,211,721**	**159,671,247**	**134,104,398**	**169,690,262**	**Total Ratio (%)**	**25.93%**	**24.88%**	**23.04%**	**22.54%**
CAR RATIO ACCORDING TO RISK PROFILE (%)	**9.00%**	**9.00%**	**9.00%**	**9.00%**	**CET 1 FOR BUFFER (%)**	**16.93%**	**15.88%**	**14.04%**	**13.54%**
CAR ALOCATION ACCORDING TO RISK PROFILE					**BUFFER PERCENTAGE REQUIREMENT (%)**	**1.000%**	**1.000%**	**3.500%**	**3.500%**
From CET1 (%)	8.05%	8.18%	8.09%	8.20%	Capital Conservation Buffer (%)	0.000%	0.000%	2.500%	2.500%
From AT1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	0.95%	0.82%	0.91%	0.80%	Capital Surcharge for Systemic Bank (%)	1.000%	1.000%	1.000%	1.000%

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
AS AT 30 SEPTEMBER 2020
(In million Rupiah)

INDIVIDUAL

NO.	TRANSACTION	Notional Amount	Purpose Trading	Purpose Hedging	Derivative Receivables	Derivative Liabilities
A.	**Related to exchange rate**					
1.	Spot	3,222,382	3,222,382	-	4,690	5,400
2.	Forward	3,974,207	3,974,207	-	13,583	12,919
3.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	13,776,074	13,776,074	-	88,721	99,926
6.	Others	-	-	-	-	-
B.	**Related to interest rate**					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	**Others**	1,920,859	1,920,859	-	51,607	12,245
	TOTAL	**22,893,522**	**22,893,522**	**-**	**158,601**	**130,490**

Market value represents total notional amount buy and sell position at gross basis.
A notional amount is a number of currency units specified in the contract.
Derivative receivables/liabilities represent the settlement value of a derivative instrument on balances sheet date.

KEY FINANCIAL RATIOS
AS AT 30 SEPTEMBER 2020 AND 2019

NO.	RATIOS (%)	30 Sep 2020	30 Sep 2019*)
	CONSOLIDATED RATIOS:		
1.	CAR	24.88%	22.54%
2.	Non-performing earning assets and non productive assets to total earnings and non productive assets	1.94%	2.25%
3.	Non-performing earning assets to total productive assets	1.78%	2.06% **)
4.	Allowance for impairment losses for financial asset to productive asset	3.32%	2.63%
5.	NPL gross	3.24%	3.25%
6.	NPL net	1.38%	2.41%
7.	Return on Assets (ROA) before tax	1.57%	2.53%
8.	Return on Assets (ROA) after tax	1.00%	1.78%
9.	Return on Equity (ROE)	5.18%	9.64% **)
10.	Net Interest Margin (NIM) including third party premium expenses	7.89%	8.17%
	BANK RATIOS :		
	Performance Ratio		
1.	CAR	25.93%	23.04%
2.	Non-performing earning assets and non productive assets to total earnings and non productive assets	1.85%	2.15%
3.	Non-performing earning assets to total productive assets	1.67%	1.94% **)
4.	Allowance for impairment losses for financial asset to productive asset	2.69%	1.98%
5.	NPL gross	3.45%	3.52%
6.	NPL net	1.51%	2.65%
7.	Return on Assets (ROA) before tax	1.48%	2.36%
8.	Return on Assets (ROA) after tax	1.13%	2.08%
9.	Return on Equity (ROE)	6.28%	11.92% **)
10.	Net Interest Margin (NIM)	5.09%	5.27%
11.	Net Interest Margin (NIM) including third party premium expenses	4.94%	5.11%
12.	Operating expenses to operating income (BOPO)	83.70%	76.68% **)
13	Cost to Income Ratio (CIR)	47.77%	49.58%
14.	Loan to Deposit Ratio (LDR)	88.70%	96.48%
	Compliance		
1.	a. Percentage violation on Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Percentage lending in excess of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Statutory Reserve Requirements (GWM)		
	a. GWM Primary IDR		
	i. Daily	0.00%	3.00%
	ii. Average	3.01%	3.01%
	b. GWM Foreign Currency (Daily)	2.00%	6.00%
3.	Net Open Position	0.49%	1.66%

*) Financial Ratios above are included asset of disposal group classified as held-for-sale
**) Based on OJK Circular letter No.09/SEOJK.03/2020 dated 30 June 2020 and adjusted for the previous period

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2020 AND 2019
(In million Rupiah)

	30 Sep 2020	30 Sep 2019
Cash flows from operating activities:		
Interest income, fees and commissions	9,672,610	7,653,823
Receipts from consumer financing transactions	28,774,030	33,597,566
Payments for new consumer financing transactions	(13,454,494)	(28,468,248)
Payments of interest, fees and commissions	(4,489,237)	(4,998,799)
Payments of interests on securities issued	(701,403)	(775,195)
Proceeds in relation to joint financing	6,975,271	11,488,327
Repayment in relation to joint financing	(8,805,469)	(9,936,865)
Other operating income	1,915,391	888,491
Gains/(losses) from foreign exchange transactions - net	(200,164)	(11,838)
Other operating expenses	(7,050,678)	(6,622,613)
Non-operating expense - net	(91,692)	(25,797)
Cash flows before changes in operating assets and liabilities	**12,544,165**	**2,788,852**
Changes in operating assets and liabilities:		
Decrease/(increase) in operating assets:		
Placements with other banks and Bank Indonesia - maturing more than 3 months from the date of acquisition	3,420,733	(4,610,707)
Receipts of cash and cash equivalents from merger		2,250,529
Marketable securities and Government Bonds - trading	865,510	(576,273)
Securities purchased under resale agreements	(9,994,035)	(1,642,739)
Loans	(2,786,858)	(166,100)
Prepayments and other assets	(332,389)	(181,133)
Increase/(decrease) in operating liabilities:		
Deposits from customers:		
- Current accounts	3,844,628	(2,302,850)
- Savings	1,171,756	2,402,076
- Time deposits	1,231,320	(3,685,604)
Deposits from other banks	(2,298,034)	944,111
Accruals and other liabilities	(233,595)	227,081
Income tax paid during the period	(871,822)	(980,477)
Net cash provided from/(used by) operating activities	**6,561,379**	**(5,533,234)**
Cash flows from investing activities:		
Proceeds from sales of and matured marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income	11,419,938	11,046,691
Acquisition of marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income	(15,550,250)	(12,619,037)
Acquisition of fixed assets and intangible assets	(207,690)	(308,549)
Proceeds from sale of fixed assets	6,724	29,778
Receipt from investment	44,996	-
Withdrawal on time deposit	-	-
Receipt of cash dividends	2,179	2,561
Net cash (used by)/provided from investing activities	**(4,284,103)**	**(1,848,556)**
Cash flows from financing activities:		
Increase/(decrease) in securities sold under repurchase agreements	80,610	(216,081)
Payments of principal on bonds issued and mudharabah bonds	(5,313,000)	(3,187,750)
Proceeds from bonds issuance mudharabah bonds	1,496,736	5,176,168
Payments of cash dividends	(1,916,205)	(1,461,355)
Proceeds from borrowings	9,713,675	13,785,770
Repayment of borrowings	(9,318,111)	(12,885,683)
Increase in principal of lease liabilities	279,458	-
Net cash (used by)/provided from financing activities	**(4,976,837)**	**1,211,069**
Net decrease in cash and cash equivalents from disposal group cassified as held for sale	**-**	**(276,095)**
Net increase in cash and cash equivalents	**(2,699,561)**	**(6,446,816)**
Net effect on changes in exchange rates on cash and cash equivalent	88,400	(35,677)
Cash and cash equivalents as at beginning of the period	13,074,963	19,028,980
Cash and cash equivalents at end of the year	**10,463,802**	**12,546,487**
Cash and cash equivalents consist of:		
Cash	1,922,576	2,125,746
Current accounts with Bank Indonesia	3,578,353	7,832,513
Current accounts with other banks	3,360,917	1,496,478
Placements with other banks and Bank Indonesia - maturing within 3 months from the date of acquisition	1,601,956	1,091,750
Total cash and cash equivalents	**10,463,802**	**12,546,487**

ALLOWANCE FOR IMPAIRMENT LOSSES
AS AT 30 SEPTEMBER 2020 AND 2019
(In million Rupiah)

No	ACCOUNTS	30 Sep 2020 Impairment Loss Allowance Stage 1	Stage 2	Stage 3	Minimum Required Regulatory General	Specific	30 Sep 2019 Impairment Loss Allowance Stage 1	Stage 2	Stage 3	Minimum Required Regulatory General	Specific
1	Placements at other banks	3,287	-	-	13,836	-				26,816	-
2	Spot and derivative receivables	-	-	-	1,586	-				936	-
3	Marketable securities	12,585	-	-	49,398	-				60,888	-
4	Securities sold under repurchase agreements (repo)	-	-	-	-	-				-	-
5	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-				-	-
6	Acceptance receivables	3,065	23	-	9,096	61				8,972	357
7	Loans and financing	1,774,787	409,635	2,226,629	956,870	2,478,376				942,492	2,632,692
8	Investments	-	-	-	94,251	1				103,837 *)	1
9	Others receivable	1,329	-	-	2,294	-				565	588
10	Commitment and Contingency	101,244	2,536	5	59,356	16,988				59,199	14,118

*) Included asset of disposal group classified as held-for-sale

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2020 AND 2019
(In million Rupiah)

Attributable to equity holders of the parent entity

	Share capital	Additional paid-up capital	Other paid-up capital	Other equity components: Changes in fair value on Marketable securities, Government Bonds, and Investments in shares measured at fair value through other comprehensive income - net	Other equity components: Changes in fair value of cashflow hedge-net	Retained earnings: Appropriated	Retained earnings: Unappropriated*)	Total before non-controlling interest	Non-controlling interest	Total Equity
Balance as of 1 January 2020	5,995,577	7,985,971	189	261,972	(140,997)	429,284	30,405,170	44,937,166	479,861	45,417,027
Effect of initial implementation PSAK 71	-	-	-	1,532	-	-	(1,297,358)	(1,295,826)	(9,051)	(1,304,877)
Impact on tax rate adjustment	-	-	-	6,338	-	-	(60,294)	(53,956)	(606)	(54,562)
Balance as of 1 January 2020, after initial implementation of PSAK 71 and impact on tax rate adjustment	**5,995,577**	**7,985,971**	**189**	**269,842**	**(140,997)**	**429,284**	**29,047,518**	**43,587,384**	**470,204**	**44,057,588**
Total Income for the period										
Net Income for the period	-	-	-	-	-	-	1,476,694	1,476,694	64,567	1,541,261
Other Comprehensive Income, net of tax										
Changes in fair value of cashflow hedge-net	-	-	-	-	(50,336)	-	-	(50,336)	(4,336)	(54,672)
Changes in fair value on Marketable securities, Government Bonds, and Investments in shares measured at fair value through other comprehensive income - net	-	-	-	349,866	-	-	-	349,866	-	349,866
Total Other Comprehensive Income	**-**	**-**	**-**	**349,866**	**(50,336)**	**-**	**-**	**299,530**	**(4,336)**	**295,194**
Total Comprehensive Income for the period	**-**	**-**	**-**	**349,866**	**(50,336)**	**-**	**1,476,694**	**1,776,224**	**60,231**	**1,836,455**
Appropriation for general and legal reserve	-	-	-	-	-	40,734	(40,734)	-	-	-
Distribution of cash dividends	-	-	-	-	-	-	(1,833,030)	(1,833,030)	(83,622)	(1,916,652)
Balance as of 30 September 2020	**5,995,577**	**7,985,971**	**189**	**619,708**	**(191,333)**	**470,018**	**28,650,448**	**43,530,578**	**446,813**	**43,977,391**
Balance as of 1 January 2019	5,901,122	7,256,324	189	(98,328)	(55,878)	390,062	27,917,115	41,310,606	629,215	41,939,821
Total Income for the period										
Net Income for the period	-	-	-	-	-	-	2,596,380	2,596,380	147,495	2,743,875
Other comprehensive income, net of tax										
Changes in fair value of cashflow hedge-net	-	-	-	-	(57,442)	-	-	(57,442)	(4,948)	(62,390)
Remeasurement of obligation for post-employment-benefits	-	-	-	-	-	-	(83,073)	(83,073)	(3,546)	(86,619)
Changes in fair value on available-for-sale Marketable securities, 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	94,455	729,647	-	-	-	-	-	824,102	-	824,102
Appropriation for general and legal reserve	-	-	-	-	-	39,222	(39,222)	-	-	-
Distribution of cash dividends	-	-	-	-	-	-	(1,372,712)	(1,372,712)	(88,660)	(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**

*) Unappropriated retained earnings include remeasurement on defined benefit plans

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

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.

STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2020 AND 31 DECEMBER 2019
(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2020	31 Dec 2019
	ASSETS		
1.	Cash	2,797	5,218
2.	Placements at Bank Indonesia	200,543	609,865
3.	Placements at other banks	-	-
4.	Marketable securities	-	-
5.	Financing receivables *)	1,758,484	1,299,734
6.	Profit sharing financing	3,465,582	2,397,132
7.	Leased financing	625,076	830,890
8.	Other earning asset	-	-
9.	Allowance for impairment losses on earning asset (-/-)	(192,448)	(125,718)
10.	Fixed assets and equipment	5,900	6,015
11.	Non earning asset	24,673	24,673
13.	Other assets	46,565	53,443
	TOTAL ASSETS	**5,937,172**	**5,101,252**
	LIABILITIES		
1.	Wadiah saving	511,210	504,115
2.	Non profit sharing investment funds	4,622,506	3,442,238
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to other bank	382,578	729,940
5.	Marketable securities issued	-	-
6.	Others liabilities	20,634	17,466
7.	Profit sharing investment funds	-	-
8.	Working funds	357,617	327,475
9.	Accumulated gain/(loss)	42,627	80,018
	TOTAL LIABILITIES	**5,937,172**	**5,101,252**

STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2020 AND 2019
(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2020	30 Sep 2019
	OPERATING INCOME AND EXPENSE		
A.	**Operational Income dan Expense from distribution of fund**		
1.	Income from Distribution of Fund		
	a. Income from receivables	141,332	82,328
	b. Income from profit sharing	220,899	205,055
	c. Leased income	37,759	45,885
	d. Others	3,120	26,384
2.	Margin distribution to owners of investment funds -/-		
	a. Non Profit sharing	135,004	156,865
	b. Profit sharing	-	-
3.	Income after margin distribution	268,106	202,787
B.	**Other Operating Income and Expense**		
1.	Gain (loss) on foreign currencies translation	24	30
2.	Income as mudharib in mudharabah muqayyadah	-	-
3.	Commision/Provision/Fees and administrative	11,461	12,922
4.	Other income	26,141	31,028
5.	Wadiah bonus expense -/-	8,801	6,311
6.	Impairment losses on financial assets -/-	156,435	60,778
7.	Losses on operational risk -/-	27	4,086
8.	Impairment losses on other asset (non financial) -/-	-	-
9.	Salaries and employee benefits -/-	39,634	37,416
10.	Other expenses -/-	42,586	42,557
	Other Operating Income (Expense)	**(209,857)**	**(107,168)**
	OPERATING INCOME (LOSS)	**58,249**	**95,619**
	NON OPERATING INCOME AND EXPENSE		
1.	Gain/(loss) from sale of premisses and equipment	(23)	(21)
2.	Gain (loss) on foreign currencies translation	(3,470)	(3,381)
	NON OPERATING INCOME (LOSS)	**(3,493)**	**(3,402)**
	INCOME (LOSS) DURING PERIOD BEFORE TAX	**54,756**	**92,217**
	Income tax -/-	12,129	23,218
	INCOME (LOSS) DURING PERIOD NET OF TAX	**42,627**	**68,999**
	OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	-	-
2.	Items that will be reclassified to profit or loss	-	-
	CURRENT PERIOD OTHER COMPREHENSIVE INCOME NET AFTER TAX	-	-
	TOTAL COMPREHENSIVE INCOME DURING PERIOD	**42,627**	**68,999**

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 30 SEPTEMBER 2020 AND 31 DECEMBER 2019
(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2020	31 Dec 2019
I.	**CONTINGENT RECEIVABLES**		
	1. Unused Financing facilities	-	-
	2. Outstanding buying of spot and forward contract	-	-
	3. Others	-	-
II.	**COMMITMENT PAYABLES**		
	1. Unused Financing facilities	1,228,686	314,775
	2. Outstanding selling of spot and forward contract	-	-
	3. Others	-	-
III.	**CONTINGENT RECEIVABLES**		
	1. Guarantees received	-	-
	2. Margin receivables on non performing assets	13,536	8,132
	3. Others	-	-
IV.	**CONTINGENT PAYABLES**		
	1. Guarantees issued	-	-
	2. Others	-	-

FINANCIAL RATIO
AS AT 30 SEPTEMBER 2020 AND 2019

NO.	ACCOUNTS	30 Sep 2020	30 Sep 2019
1	Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which owned UUS	3.38%	2.87%
2	Non-performing earning assets to total productive assets*	2.84%	2.61%
3	Allowance for impairment losses for financial asset to productive asset	3.29%	2.04%
4	NPF gross	2.92%	2.94%
5	NPF net	1.51%	2.25%
6	Return On Assets (ROA)	1.26%	2.61%
7	Profit sharing financing to total financing	57.95%	54.25%
8	Financing to Deposit Ratio (FDR)	110.41%	112.40%

TABLE OF MARGIN DISTRIBUTIONS
FOR THE MONTH OF SEPTEMBER 2020
(In million Rupiah)

Net Revenue Sharing

	Type of funding	Average balance (A)	Revenue to be distributed (B)	Depositor's portion: Nisbah (%) (C)	Total bonus & profit sharing (D)	Rate of return indication (%) (E)
1.	Liabilities to other bank	-	-	-	-	-
2.	Mudharabah current account					
	a. Bank	90,544	744	10	74	0.98
	b. Non Bank	307,498	2,527	10	253	0.99
3.	Mudharabah saving account					
	a. Bank	46,384	381	13	50	1.29
	b. Non Bank	699,663	5,751	13	748	1.28
4.	Mudharabah time deposit					
	a. Bank					
	- 1 month	65,695	540	42	227	4.15
	- 3 month	105,628	868	42	365	4.15
	- 6 month	22,000	181	45	81	4.42
	- 12 month	26,480	218	42	92	4.17
	b. Non Bank					
	- 1 month	2,292,309	18,842	42	7,914	4.14
	- 3 month	993,397	8,165	42	3,429	4.14
	- 6 month	186,613	1,534	42	644	4.14
	- 12 month	82,761	680	42	286	4.15
5.	Financing received	-	-	-	-	-
	Total	**4,918,972**	**40,431**			

	Type of financing	Average balance (A)	Revenue received (B)
1.	Placements at other banks		
2.	Murabahah receivables		
	a. Bank	-	-
	b. Non Bank	2,015,907	11,128
3.	Istishna receivables		
	a. Bank	-	-
	b. Non Bank	-	-
4.	Multipurpose receivables		
	a. Bank	-	-
	b. Non Bank	-	-
5.	Pawn financing		
	a. Bank	-	-
	b. Non Bank	1,205	-
6.	Mudharabah financing		
	a. Bank	184,107	848
	b. Non Bank	2,030,815	17,030
7.	Musyarakah financing		
	a. Bank	-	-
	b. Non Bank	1,312,761	5,627
8.	Lease financing		
	a. Bank	-	-
	b. Non Bank	634,939	3,477
9.	Other financing		
	a. Bank	-	-
	b. Non Bank	-	-
	Total	**6,179,734**	**38,110**

Notes:
*) Total of Murabahah and Istishna financing exclude margin to be received of Rp 330,823 million and Rp 241,917 million as at 30 September 2020 and 31 December 2019, respectively.

Jakarta, 28 October 2020
Sharia Business Unit

Prof. Dr. KH. Muhammad Sirajuddin Syamsuddin, MA. — **Sharia Supervisory Board**

Herry Hykmanto — **Director**

BANK MANAGEMENT
AS OF 30 SEPTEMBER 2020

BOARD OF COMMISSIONERS
1. President Commissioner : Takayoshi Futae
2. Vice President Commissioner (Independent) : J.B. Kristiadi Pudjosukanto
3. Commissioner : Masamichi Yasuda
4. Commissioner (Independent) : Made Sukada
5. Commissioner (Independent) : Peter Benyamin Stok
6. Commissioner : Nobuya Kawasaki
7. Commissioner : Noriaki Goto

BOARD OF DIRECTORS
1. President Director : Yasushi Itagaki
2. Vice President Director : Michellina Laksmi Triwardhany
3. Vice President Director : Honggo Widjojo Kangmasto
4. Director : Muljono Tjandra
5. Director : Naoki Mizoguchi
6. Director : Herry Hykmanto
7. Director : Adnan Qayum Khan
8. Director : Heriyanto Agung Putra
9. Director : Rita Mirasari
10. Director : Dadi Budiana

SHARIA SUPERVISORY BOARD
AS OF 30 SEPTEMBER 2020

1. Chairman : Prof. Dr. KH. Muhammad Sirajuddin Syamsuddin, MA.
2. Member : Drs. Hasanudin, M. Ag.
3. Member : Drs. Asep Supyadillah, M. Ag.

SHARE OWNERSHIP OF BANK
AS OF 30 SEPTEMBER 2020

1.	MUFG Bank, Ltd. (direct and indirect)	92.47%
2.	Public	7.53%
	Total	**100.00%**

Jakarta, 28 October 2020
Board of Directors

Yasushi Itagaki — **President Director**

Muljono Tjandra — **Director**

Notes:
1. The above financial information is extracted from the consolidated financial statements of PT Bank Danamon Indonesia Tbk (the "Bank") and subsidiaries as of 30 September 2020 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.
   The above published report are presented in order to comply with Regulation of Financial Service Authority ("POJK") No.37/POJK.03/2019 dated 19 December 2019 regarding "Transparency and Publication of Bank", and the Copy of Circular Letter of Financial Service Authority ("SEOJK") No.09/SEOJK.03/2020 dated 30 June 2020 regarding "Transparency and Publication of Conventional Bank", Regulation of Capital Market and Financial Institution Supervisory Agency ("Bapepam-LK" which function has been transferred to Financial Service Authority ("OJK") 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 Presentation and Disclosure of Issuer or Public Companies".
2. The consolidated financial statements as of 30 September 2020 and for and for the nine-month period then ended included financial statements of subsidiaries, i.e. PT Adira Dinamika Multi Finance Tbk and PT Adira Quantum Multifinance (in liquidation).
3. Certain accounts in the consolidated statement of financial position for the year ended 31 December 2019 and statement of profit or loss and other comprehensive income for the nine-month period ended 30 September 2019, have been reclassified to conform with the presentation of the consolidated statement of financial position for the year ended 30 September 2020 and other comprehensive income for the nine-month period ended 30 September 2020.
4. On 27 November 2019, the Bank has completed the sale of share ownership in PT Asuransi Adira Dinamika Tbk ("AI") of 70% to Zurich Insurance Company Ltd. Based on AI's Article of Association No. 181 dated 27 November 2019, the Bank's ownership of the AI shares to 19.81%, so that the financial statements of AI are no longer consolidated. The AI ownership is recorded by the Bank as an investment in associate entity.
5. MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which based in Japan.
6. Exchange rate as of 30 September 2020: USD 1 = Rp14,880; Exchange rate as of 31 December 2019: USD 1 = Rp13,882.5; Exchange rate as of 30 September 2019: USD 1 = Rp14,195

Thank You for Your Vote of Confidence

Best Digital KYC and Account Opening Initiative, Application, or Programme, The Asian Banker Indonesia Award 2019, The Asian Banker.

Banking Service Excellence Awards 2020, Peringkat 3 Overall Digital Banking, Peringkat 2 Pembukaan Rekening via Aplikasi Mobile, Infobank

3rd Satisfaction Loyalty Engagement Awards 2020, Peringkat I Satisfaction Index 2020 Teller, Peringkat II Satisfaction Customer Service, Marketing Research Indonesia & Infobank

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

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