

PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

STATEMENTS OF FINANCIAL P	OSITION				QUALITY OF PRODUCTIVE ASSETS AND AS AT 31 DECEMBER 2020 AND 2019	OTHER	INFORMA	TION					-	-			FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
(In million Rupiah)					(In million Rupiah)						INDIVID	UAL					This publication report is presented to comply with the Circular Letter of
ASSETS 1. Cash	2020 2,761,954	2019*) 2,779,681	2020 2,838,127	2019*) 2,950,563	NO. ACCOUNTS	Current	Special Mention S	2020 ubstandard	Doubtful	Loss	Total	Current	2015 Special Mention Substandard	9 Doubtful	Loss	Total	Otoritas Jasa Keuangan No. 10/SEOJK.03/2020 dated 1 July 2020 regarding Transparency and Publication Report of Sharia Bank and Sharia Business Unit.
2. Placements with Bank Indonesia 3. Placements with other banks 4. Spot and derivative / forward receivables	9,356,726 1,533,070 360,633	8,766,536 3,699,572 159,123	9,356,726 4,551,923 362,482	8,766,536 4,846,288 159,123	Placements at other banks a. Rupiah b. Foreign currencies 2. Spot and derivative receivables	5,208	-	-	-	-	5,208	190,106 15,946		-	-	190,106 15,946	STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2020 AND 2019 (In million Rupiah)
Marketable securities Securities sold under repurchase agreements (repo) Securities purchased under resale agreements	30,322,230	23,743,857	30,235,746	23,660,007	a. Rupiah b. Foreign currencies 3. Marketable securities	-	-	-	-	-	-	:	: :		-	-	NO. ACCOUNTS 2020 2019 ASSETS 1. Cash 29,059 5,218
(reverse repo) 8. Acceptance receivables 9. Loans	12,126,419 1,597,504 102,598,980	3,732,413 862,696 106,943,582	12,126,419 1,597,504 102,411,480	3,732,413 862,696 105,443,582	a. Rupiah b. Foreign currencies Securities sold under repurchase agreements (repo) a. Rupiah	86,484	-	-	-	-	86,484	83,850		-	-	83,850	2. Placements at Bank Indonesia 581,578 609,865 3. Placements at other banks - - 4. Marktable securitites - -
10. Sharia financing 11. Consumer financing receivables Allowance for impairment losses on consumer financing receivables	6,980,515	4,527,756	6,980,515 24,516,578	4,527,756 31,188,540	b. Foreign currencies Securities purchased under resale agreements (reverse repo) a. Ruplah b. Foreign currencies	-	-	-	-	-	-	-		-	-	-	5. Financing receivables ') 2,193,952 1,297,734 6. Profit Sharing financing 4,182,397,732 7. Leased financing 604,181 330,890 8. Other earning asset 64
financing receivables -/- 12. Investments 13. Other financial assets	9,691,507 1,508,399	9,824,834 952,690	(1,911,216) 1,031,731 1,508,399	(1,564,136) 1,024,450 952,690	6. Acceptance receivables 7. Loans and financing a. Micro, small and medium debtor	-	-	-	-	-	-	-		-	-	-	9. Allowance for impairment losses on earning asset (-/-) (238,938) (125,718) 10. Fixed assets and equipment 7,449 6,015 11. Non earning asset 24,673 24,673
 Allowance for impairment losses on financial assets -/- a. Marketable securities b. Loans and Sharia financing 	(11,840) (5,454,977)	(26,983) (3,105,836)	(11,840) (5,454,977)	(26,983) (3,105,836)	I. Ruplah ii. Foreign currencies b. Non micro, small and medium debtor i. Ruplah	- - 227,063	- - 2.036	:	-	-	- - 229.099	- - 1,570,122		-	-	- - 1.570.124	TOTAL ASSETS 7,440,931 5,101,252
c. Others Intangible assets Accumulated amortisation on intangible assets -/-	(8,416) 1,726,154 (1,400,559)	(14,727) 1,632,539 (1,259,271)	(14,162) 4,109,777 (2,523,107)	(24,801) 3,936,408 (2,328,112)	ii. Foreign currencies c. Restructured Loans i. Rupiah	-	-	-	-	-	-	-			-	-	1. Wadiah saving 590,797 504,115 2. Non profit sharing investment funds 4,894,669 3,442,238 3. Liabilities to Bank Indonesia 590,559 729,940
 Fixed assets and equipment **) Accumulated depreciation of fixed assets and equipment -/- Non earning asset 	4,105,268 (2,558,890) 41,444	3,940,340 (2,411,037)	5,379,059 (3,273,368) 41,444	4,771,110 (2,985,116) 41,692	ii. Foreign currencies 8. Investments 9. Others receivables 10. Commitments and contingencies	9,584,294 -	-	-	-	-	9,584,294	9,709,243 -		-	-	9,709,243 -	5. Marketable securities issued 80,736 17,466 6. Other labilities 80,736 17,466 7. Profit sharing investment funds 1,238,681 327,475
a. Idle properties b. Foreclosed assets c. Suspense accounts	681,465 38	41,692 750,356 20	41,444 681,465 38	41,692 750,356 20	a. Rupiah b. Foreign currencies	1,359,975 97,395	888	-	-	-	1,360,863 97,395	125,519 18,047	148 -		-	125,667 18,047	0. Holding Units 1,20,000 9,018 1. Retained earnings 45,489 80,018 TOTAL LIABILITIES 7,440,931 5,101,252
d. Interbranch assets 18. Leased receivables 19. Other assets	5,230,185	- - 4,441,111	252,392 6,096,933	300,592 5,654,132	1. Placements at other banks a. Rupiah b. Foreign currencies	151,937 1,375,925	-	-	-	-	151,937 1,375,925	2,108,461 1,385,059		:	-	2,108,461 1,385,059	STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020 AND 2019
TOTAL ASSETS LIABILITIES AND EQUITY	181,187,809	169,980,944	200,890,068	193,533,970	Spot and derivative receivables a. Rupiah b. Foreign currencies Marketable securities	356,298 4,335	-	-	-	-	356,298 4,335	153,575 5,548	: :	:	-	153,575 5,548	Operating income and express 2020 2019 OPERATING INCOME AND EXPENSE
LIABILITIES 1. Current accounts 2. Savings	24,305,608 40,967,441	17,913,925 38,258,254	22,899,720 40,967,442	15,837,018 38,258,176	a. Rupiah b. Foreign currencies Securities sold under repurchase agreements (repo) a. Rupiah	25,952,992 4,282,754	-	-	-	-	25,952,992 4,282,754	18,181,770 5,478,237		-	-	18,181,770 5,478,237	A. Operational Income dan Expense from distribution of fund I Income from Distribution of Fund
3. Time deposits 4. E-money 5. Loans from Bank Indonesia	59,866,043 - -	55,696,716	59,866,042	55,696,716	b. Foreign currencies Securities purchased under resale agreements (reverse repo) a. Rupiah	- 12,126,419	-	-	-	-	- 12,126,419	- 3,732,413		-	-	- 3,732,413	a. Income from receivables 198.866 117.986 b. Income from profit sharing 298.3294 271.030 c. Leased income for profit sharing 40.285 d. Others 4,018 28.510
Borrowings from other banks Spot and derivative / forward liabilities Securities sold under repurchase agreements (repo)	2,477,725 108,458	4,481,505 71,443	2,477,725 674,240	4,481,505 581,662	b. Foreign currencies Acceptance receivables Loans and financing a. Micro, small and medium debtor	1,597,504	-		-	-	1,597,504	836,263	26,433 -	-	-	862,696	Margin distribution to owners of investment funds -/- a. Non Profit sharing 196,872 b. Profit sharing 196,872
9. Acceptance payables 10. Marketable securities issued 11. Borrowings	1,597,504 849,673 25,000	862,696 2,493,482 25,038	1,597,504 8,391,559 8,977,442	862,696 13,446,342 10,375,058	I. Ruplah ii. Foreign currencies b. Non micro, small and medium debtor i. Ruplah	17,208,027 116,672 70.846.038	2,387,590	89,820 - 193,820	96,700 - 367.864	1,123,612 5,942 1,242,565	20,905,749 122,614 77,732,850	22,306,378 110,606 67,922,145	2,453,074 144,492 21,317 - 4,998.516 346.043	291,535 - 408,583	952,236 - 1.353.911	26,147,715 131,923 75.029,198	B. Other Operating Income and Expenses Except Fund Distribution 1. Gain (loss) on foreign currencies translation 24 30
 Security deposits Interbranch liabilities Other liabilities 	9,475 - 7,873,069	10,375 - 5,230,344	9,475 11,453,420	10,375 762 8,566,633	ii. Foreign currencies c. Restructured Loans i. Rupiah	10,319,903 16,811,982	262,251 4,841,505	189,733	179,278	7,029 661,574	10,589,183 22,684,072	8,162,134 845,152	376,739 - 955,935 76,725	140,090	53,505 453,469	8,592,378 2,471,371	2. Income as mudharib in mudharabah mugayadah -
15. Minority interest TOTAL LIABILITIES	138,079,996	125,043,778	467,686 157,782,255	479,861 148,596,804	ii. Foreign currencies 8. Investments 9. Others receivables 10. Commitments and contingencies	964,355 107,188 260,836	250,199 25	-	-	5,942 - -	1,220,496 107,213 260,836	82,918 115,566 38,954	290,933 - 25 -	-	53,505 11,750	427,356 115,591 50,704	6. Impairment losses on financial assets -/ 226,821 1179,401 7. Losses on operational risk -/ 24,086 27 4,086 8. Impairment losses on other asset (non financial) -/- 27 4,086 9. Salaries and employee benefits -/- 52,766 43,881
EQUITY 16. Issued and fully paid capital a. Authorized capital	12,333,044	12,333,044	12,333,044	12,333,044	a. Rupiah b. Foreign currencies III. OTHERS INFORMATION	50,922,270 6,241,879	254,148 2,870	4,730	1,629	8,406	51,191,183 6,244,749	42,242,141 6,386,405	198,464 - 22,547 -	:	800	42,441,405 6,408,952	9. Salaries and employee benefits -/- 52,786 4 3,881 10. Other expenses -/- 60,003 59,714 Other Operating Income (Expense) (302,163) (170,986) OPERATING INCOME (LOSS) (52,920 111,954
 b. Unpaid capital -/- c. Treasury stock -/- 17. Additional paid-up capital 	(6,337,467)	(6,337,467)	(6,337,467)	(6,337,467)	Collateralised assets a. To Bank Indonesia b. To other parties						:					-	OPERATING INCOME (LOSS) 62,920 111,954 NON OPERATING INCOME AND EXPENSE 1 1 Gam/(Joss) from sale of premisses and equipment (23) (21) 2. Other non operating income / (expenses) (4,597) (4,597)
a. Agio b. Disagio -/- c. Capital paid in advance	7,985,971 - -	7,985,971 - -	7,985,971 - -	7,985,971 - -	2. Foreclosed assets	0.1					681,465					750,356	NON OPERATING INCOME (LOSS) (4,566) (4,418) INCOME (LOSS) FOR THE YEAR ENDED BEFORE TAX 58,354 107,536 Income tax -/- 12,865 27,518
d. Others Gain (loss) from other comprehensive income a. Gain	- 205,500		- 205,500		STATEMENTS OF COMMITMENTS AND C AS AT 31 DECEMBER 2020 AND 2019 (In million Rupiah)				۲ م	KEY FINAN AS AT 31 DEC	CIAL RA	ATIOS 20 AND 20	019				INCOME (LOSS) FOR THE YEAR ENDED NET OF TAX 45,489 80,018 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss
19. Loss -/- Reserves a. General reserves	- 470,207	(87,922) 429,473	- 470,207	(87,922) 429,473	NO. ACCOUNTS INDIV 2020	2019	2020	LIDATED 2019	NO.	CONSOLIDATE	D RATIOS:	RATIOS	i (%)		2020	2019*)	2. Items that will be reclassified to profit or loss CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX TOTAL CURRENT YEAR COMPREHENSIVE INCOME 45,489 80,018
20. Specific reserves Retained earnings a. Previous years		- 27,913,326	- 29,275,974	- 27,913,326	COMMITMENT RECEIVABLES Unused borrowing facilities Outstanding buying of spot and derivative /			-	1.	CAR Non-performing and non produc		ts and non pr	oductive assets to total earning	ngs	24.98% 1.71%	24.18% 2.03%	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 31 DECEMBER 2020 AND 2019
 b. Current year c. Deviden paid -/- TOTAL EQUITY ATTRIBUTABLE TO EQUITY 	1,007,614 (1,833,030)	4,073,453 (1,372,712)	1,007,614 (1,833,030)	4,073,453 (1,372,712)	3. Others 4,573,602	5,303,97	4,573,602	5,303,972	4.	Non-performing Allowance for in NPL gross			ductive assets ial asset to productive asset		1.52% 4.01% 2.84%	1.87%**) 2.69% 2.97%	(In million Ruplah) NO. ACCOUNTS 2020 2019 I. CONTINGENT RECEIVABLES
HOLDERS OF THE PARENT ENTITY TOTAL EQUITY	43,107,813 43,107,813	44,937,166 44,937,166	43,107,813 43,107,813	44,937,166 44,937,166	II. COMMITMENT PAYABLES 1. Unused loans facilities granted to debtors a. Commited 260,033	144,23	9 260,033	144,239	7. 8.	NPL net Return on Asset Return on Asset					0.94% 1.04% 0.51%	2.00% 3.01% 2.10%	1. Unused Financing facilities 2. Outstanding buying of spot and forward contract 3. Others 1. COMMITMENT PAYABLES
*) Reclassified *) Including with right-of-use assets	181,187,809	169,980,944	200,890,068	193,533,970	b. Uncommitted 52,509,264 2. Outstanding Irrevocable L/C 1,067,395 3. Outstanding selling of spot and derivative /	42,571,27	4 1,067,395	1,537,954	10.		rgin (NIM) incl	uding third p	arty premium expenses		2.65% 7.40%	11.11%**) 8.32%	1. Unused Financing facilities 1,417,518 314,775 2. Outstanding selling of spot and forward contract - - - 3. Others - - -
STATEMENTS OF PROFIT AND LOSS FOR THE YEAR ENDED 31 DECEMBER 20			HENSIVE	INCOME	forward contract 11,404,536 Others - III. CONTINGENT RECEIVABLES	8,094,92	5 11,404,536	8,094,925	1.	BANK RATIOS Performance R CAR	tatio				25.59%	24.59%	III. CONTINGENT RECEIVABLES 1. Guarantees received 2. Margin receivables on non performing assets 3. Others 14,263 8,132
(In million Rupiah, except earning per sha	ire) INDIVID			LIDATED	1. Guarantees received 229,299 2. Others -	95,23	5 229,299	95,235	2. 3.	and non produc Non-performing	tive assets earning asse	ts to total pro		ngs	1.61% 1.40%	1.94% 1.76%**)	IV. CONTINGENT PayABLES . 1. Guarantees issued - - 2. Others - -
INCOME AND EXPENSES FROM OPERATIONS	2020	2019*)	2020	2019*)	IV. CONTINGENT PAYABLES 1. Guarantees issued 5,057,498 2. Others -	4,740,60	6 5,057,498	4,740,606	4. 5. 6.	NPL gross NPL net			ial asset to productive asset		3.31% 2.98% 0.91%	2.05% 3.21% 2.15%	FINANCIAL RATIO AS AT 31 DECEMBER 2020 AND 2019 NO. ACCOUNTS 2020 2019
A. Interest Income and Expenses 1. Interest Income 2. Interest Expense -/-	12,270,996 4,439,266	12,717,503 5,197,471	20,087,555 6,126,305	21,970,144 7,154,407	CAPITAL ADEQUACY RATIO (CAR) AS AT 31 DECEMBER 2020 AND 2019				7. 8. 9.	Return on Asset Return on Asset Return on Equit	ts (ROA) after				0.87% 0.57% 3.21%	2.95% 2.44% 13.73%**)	Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which owned UUS A.11% 3.00% Non-performing earning assets to total productive assets 243% 2.08%
Net Interest Income B. Operating Income and Expense other than Interest	7,831,730	7,520,032	13,961,250	14,815,737	(In million Rupiah)		2020	2019	10. 11. 12.	Net Interest Mar Net Interest Mar Operating exper	rgin (NIM) incl		arty premium expenses BOPO)		5.02% 4.86% 88.87%	5.31% 5.14% 84.48%**)	3 Allowance for impairment losses for financial asset to productive asset 3.42% 2.72% 4 NPF gross 2.49% 2.24% 5 NPF net 2.49% 1.12% 6 Return On Assets (ROA) 0.97% 2.28%
Gain (loss) from increase (decrease) in fair value of financial assets Gain (loss) from decrease (increase) in fair value	128,549	109,118	128,549	109,118	CAPITAL COMPONENT Core Capital (Tier 1) 1 Main Core Capital (CET 1)	Individu 31.034.5	al Consolidated Indi	vidual Consolidate		Cost to Income Loan to Deposit					46.47% 83.96%	51.46% 98.85%	6 Return On-Assets (ROA) 0.97% 2.28% 7 Profit sharing financing to blaf financing 58.95% 50.51% 8 Financing to Deposit Ratio (FDR) 124.29% 108.10%
of financial liabilities 3. Gain (loss) from sale of financial assets 4. Gain (loss) from spot and derivative transaction (realised)	457,753 391,277	- 134,873 182,856	- 457,753 391,277	- 134,873 182,856	1.1 Paid Up Capital (After deducted with Treasury Stock) 1.2 Disclosed reserves 1.2.1 Additon Factor	31,034, 5,995, 37,440, 37,548,	577 5,995,577 5,9 105 37,440,105 38,5 352 37,548,852 39,2	95,577 5,995,577 92,704 39,214,591 91,483 39,291,483	7 1. 0 3	Compliance a. Percentage i. Related	parties	egal Lending	Limit		0.00%	0.00%	TABLE OF MARGIN DISTRIBUTIONS FOR THE MONTH OF DECEMBER 2020 (In million Rupiah)
 Gain (loss) from investment under equity method Gain (loss) on foreign currencies translation 	1,000,763 24	1,950,492 30	55,780 3,219	5,781 (106)	1.2.1.1 Other comprehensive income 1.2.1.1.1 Surplus from foreign currency translation 1.2.1.1.2 Potential gain from increase in fair value of financial asset measured at fair value through other comprehensive inco	642, me 642,	116 642,116 2	51,972 261,972 51,972 261,972	·	 Related 	lending in ex parties	cess of Lega	Lending Limit		0.00% 0.00%	0.00%	Net Revenue Sharing Depositor's portion
Dividend income Fees/commissions and administrative income Other income	2,480 1,401,961 451,916	3,336 1,279,305 532,856	2,480 2,213,616 942,919	3,336 2,013,248 1,337,676	12.1.1.3 Surplus of fixed assets revaluation 1.2.1.2 Other Disclosed Reserves 1.2.1.2.1 Adio	36,906,7	736 36,906,736 39,0 971 7,985,971 7,9	29,511 39,029,51 35,971 7,985,97	2.	ii. Third pa Statutory Reser a. GWM Prima	ve Requireme	nts (GWM)			0.00%	0.00%	Average Revenue to set balance Nisbah distributed Total bonus (%) Rate for trum sharing A B C D E
10. Impairment losses on financial assets -/- 11. Losses related to operational risk -/- 12. Salaries and employee benefits -/-	4,451,987 3,589 3,011,566	2,868,649 19,491 3,296,803	6,464,620 5,772 5,037,796	4,638,824 21,801 5,435,781	12122 General reserve 12123 Prior years profit 12124 Current year profit 12125 Prair up capital fund 12126 Others	470,2 27,442,9 1,007,6	207 470,207 43 344 27,442,944 26,5 514 1,007,614 4,0	40,614 73,453 -	3	 Daily Average GWM Forei 		Daily)			0.00% 3.05% 2.00%	3.00% 3.03% 6.00%	1. Liabilities to other bank
 Promotion expenses -/- Other expenses -/- Operating Income (Expenses) other than Interest 	105,454 2,300,867 (6,038,740)	111,432 2,791,487 (4,894,996)	106,937 4,270,578 (11,690,110)	112,501 5,120,198 (11,542,323)	1.2.2 Deduction Factor 1.2.2.1 Other comprehensive income 1.2.2.1 Deficit from foreion currency translation	(108,3	(108,747) (61	98,779) (76,89: -		Net Open Positi ncial Ratios above an ed on OJK Circular le		of disposal grou C.03/2020 dated	o classified as held-for-sale 30 June 2020 and adjusted for the pri	revious period	1.44%	1.44%	a Bank 230,935 1,961 10 196 1.02 b. Non Bank 406,953 3,456 10 346 1.02 3. MuCharabh saving account a. Bank 68,337 560 13 75 1.32 b. Non Bank 869,387 7,562 13 983 1.32
OPERATING PROFIT (LOSS) NON OPERATING INCOME AND EXPENSES	1,792,990	2,625,036		3,273,414	122.12 Protential toss from decrease in fair value of financial asse measure at fair value through other comprehensive inco 1222 Other Disclosed Reserves 12222 Prior years loss	s ne (108,3	(108,747) (6	38,779) (76,89	- FO	OR THE YEAR	ENDED 3		ENTS OF CASH FI	LOWS			4. Mudharabah time deposit a. Bank - 1 month 92,440 785 36 283 3.67 - 3 months 82,739 702 40 281 4.08
 Gain (loss) from sale of premisses and equipment Other non operating income (expenses) 	221 (258,325)	9,685 1,915,405	,	10,207 2,204,169	12223 Current year loss 12224 Under provision between regulatory provision and impair value on productive assets		(6	- 21,886)	- (In 	million Rupi	ah)				2020	2019*)	- 12 months 26,460 225 40 90 4.08 b. Non Bank - 1 month 2,288,003 19,433 36 6,996 3,67
NON OPERATING PROFIT (LOSS) CURRENT YEAR PROFIT (LOSS) BEFORE TAX Income tax	(258,104) 1,534,886	1,925,090 4,550,126	(204,064) 2,067,076	2,214,376 5,487,790	1.22.25 Negative difference on fair value adjustment of financial in in trading book 1.22.26 Under provision between regulatory provision and impair value on non productive assets		747) (108,747) (1	- 76,893) (76,893	Intere	n flows from ope est income, fees eipts from consum	and commiss	ons			1,839,506 5.096,273	11,601,706 45,405,216	- 3 months 964.911 8.195 40 3.278 4.08 - 6 months 142.973 1.214 4.98 4.18 - 12 months 142.973 1.214 4.98 4.18 - 7 1.016 4.3 4.37 4.39 5. Financing received - - - -
 a. Current year income tax expenses -/- b. Deferred tax income (expenses) 	382,604 (144,668)	933,076 84,075	792,456 (185,678)	1,724,918 105,471	1.2.2.2.7 Others 1.3 Minority interest which can be reckoned 1.4 Deduction factor to core capital 1.4.1 Defined fax calculation	(12,401 , (2,491,	136) (5,465,831) (12,4 247) (2,954,643) (2,3	07,011) (5,316,88 24,500) (2,799,72)	Payn Payn	nents for new con nents of interest, nents of interests	nsumer finance fees, and cor	ing transaction nmissions	ons	(5	3,652,655) 5,856,326) (895,896)	(38,217,208) (6,627,601) (1,089,168)	Total 5,333,504 45,297 Average balance Revenue received
PROFIT (LOSS) FROM CONTINUING OPERATIONS PROFIT (LOSS) FROM DISPOSAL GROUP CLASSIFIED AS HELD FOR SALE	1,007,614	3,701,125 372,328	1,088,942	3,868,343 372,328	1.4.2 Goodwill 1.4.3 Other intangible assets 1.4.4 Investment calculated as deduction factor 1.4.5 Shot of capital on insurance subsidiary company	(325, (9,584,	- (1,074,532) 595) (512,138) (3)	- (1 074 53	2) Proce 4) Repa	eeds in relation to ayment in relation r operating incon	o joint financir n to joint finan	ıg		(11	3,878,703 1,797,994) 2,149,790	15,764,758 (13,457,038) 1,089,027	Type of financing A B 1. Placements at other banks
CLASSIFIED AS HELD FOR SALE CURRENT YEAR NET PROFIT (LOSS) PROFIT (LOSS) TO NON-CONTROLLING INTEREST	1,007,614	4,073,453 -	- 1,088,942 81,328	4,240,671 167,218	 A S soft or capital on instraintic subsolary company 1.4.6 Capital sectorisation exposure 1.4.7 Other deduction factor to core capital 2. Additional Core Capital (AT-1) 2.1 Instrument that dualified for AT-1 				- Gain Othe	s from foreign ex r operating expension operating expension	change trans nses	actions - net		(8	(330,037) 3,232,323) (201,737)	(208,028) (8,477,670) (1,756,533)	2. Murabahar necivables a. Bank b. Non Bank l. Islishmy necevables 2.477,982 13,738
OTHER COMPREHENSIVE INCOME: Continuing operations:					2.1 instrument that quarted tor AI-1 22 Aprol Disago 23 Deduction factor of Additional Core Capital Supplementary Capital (Ter 2) Capital instrument in from of shares and others which is qualified for Tier 2	1,201,	347 1,307,749 1,21 583 14,583	54,034 1,405,410 19,583 19,583	Cast 6 Char	n flows before c	hanges in op assets and lia	abilities:	ts and liabilities		1,997,304	4,027,461	a. Bank b. Kon Bear receivables b. Non Bank
Items that will not be reclassified to profit or loss a. Gain from fixed asset revaluation b. Gain (loss) from remeasurement on defined benefit					Agl/oDisagio General reserves of regulatory provision on productive assets (max. 1.25% of RWA Credit Deduction factor of Supplementary Capital	Risk) 1,187,2	1,293,166 1,24	44,451 1,385,83	3 Place	ease/(increase) i ements with othe om the date of ac	n operating as r banks and E equisition	ank Indones	a - maturing more than 3 mont		3,439,935	(3,269,894)	5. Pawn financing a. Bank b. Non Bank 1,145 - 6. Mudharabh financing
pension program c. Others 2. Items that will be reclassified to profit or loss	(20,101)	(124,944) -	(15,655)	(129,514)	10tai Capitai	ription	393 39,277,600 33,44 2020 ual Consolidated Indi	45,305 41,298,702 2019 vidual Consolidate	Mark Secu	eipts of cash and tetable securities irities purchased	and Governm	ent Bonds -		(8	- 1,386,873) 3,394,006)	2,250,529 (1,300,846) (3,732,413)	a. Bank 166,526 563 b. Non Bank 1,966,286 15,958 7. Musyarakah financing a. Bank -
 a. Gain (loss) from adjustment on translation of financial statements b. Gain (loss) from changes in fair value of financial 			-	.	RSK WEIGHTED ASSETS Consistence RWA CREDIT RISK 102.321.338 121.608.730 111.813.263 135.568.924 CET 11	ATIO		3.66% 23.36%	Loan Prep Incre	ayments and oth ase/(decrease) in	er assets n operating lia			(9	9,044,074) (246,325)	(1,281,053) (758,194)	b. Non Bank 2,075,342 15,201 8. Lease financing b. Non Bank 615,578 2,656
 can (uss) non charges in an value of mancar assets measured at fair value through other comprehensive income c. Others 	372,420 (58,412)	295,040 (85,119)	372,420 (63,444)	295,040 (92,450)	RWA MARKET RISK 1,123,307 1,127,996 1,077,338 1,077,341 Tier 1 F RWA OPERATIONAL RISK 22,529,710 34,513,889 23,106,050 34,152,959 Tier 2 F	Ratio (%) 24.6 Ratio (%) 0.9	4% 24.15% 2 15% 0.83%	3.66% 23.36% 0.93% 0.82%	Depo - C - S	osits from custom urrent accounts avings				2	7,014,234 2,617,551	(724,234) 2,536,127	9. Other financing a. Bank b. Non Bank
c. Others Other Comprehensive Income Net Of Tax From Continued Operations	(58,412) 293,907	(85,119) 84,977	(63,444) 293,321	(92,450) 73,076	TOTAL RWA 125,574,355 157,250,615 135,997,251 170,758,224 Total R CAR RATIO ACCORDING 9.00% 9.00% 9.00% 9.00% CET 1 DUFF TO RISK PROFILE (%) 0	FOR 16.5	_	4.59% 24.18% 5.59% 15.18%	- Ti Depo	ime deposits osits from other b uals and other lia				4 (2	4,106,159 2,004,958) 164,140	(6,621,842) 1,246,603 (27,411)	Total 7,302,859 48,116 SOURCES AND DISTRIBUTION QARDH FUND AS AT 31 DECEMBER 2020 AND 2019
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					CAR ALOCATION ACCORDING BUFFE TO RISK PROFILE PERCI	R 1.00	1.000% 3	.500% 3.500%	'	me tax paid durin cash provided fr) operating a	activities		(957,194) 7,305,893	(1,349,987) (9,005,154)	(In million Rupiah) NO. DESCRIPTION 2020 2019
assets measured at fair value through other comprehensive income		16,740	-	16,740	From CET1 (%) 8.05% 8.17% 8.07% 8.18% Capital	0.00	0% 0.000% 2	.500% 2.500%	Proc		of and mature	d marketable	securities and Government		1 264 000	14 330 0/0	1. Beginning balances Cardh fund 1,079 1,099 2. Receipt of Cardh Fund 115 185 b. Productive Cardh funds refund - -
Other Comprehensive Income Net of Tax from Disposal Group Classified as Held-For-Sale TOTAL OTHER COMPREHENSIVE INCOME	- 293,907	16,740 101,717	- 293,321	16,740 89,816	Even Tir 2 /KL 0.95% 0.95% 0.95% 0.95% 0.95%	%)		000% 0.000%	Acquiar	isition of marketand fair value throu	able securities ugh other corr	and Govern prehensive i		(19	4,261,980 9,309,969) (287,408)	14,230,918 (15,560,156)	c. Penalties d. Non-hala income 1,440 227 e. Others 1,555 412
TOTAL CURRENT YEAR PROFIT (LOSS) AND COMPREHENSIVE INCOME	1,301,521	4,175,170		4,330,487	From Tier 2 (%) 0.95% 0.83% 0.93% 0.82% Capital for Sys	temic %)		.000% 1.000%	Proce	isition of fixed as eeds from sale of pot from investme	f fixed assets ent	പ്രധഭ assets			(287,408) 6,023 44,996	(432,532) 47,717	3. Utilisation of Qardh funds a. Productive Qardh fund b. Donation 1.083 432
Current year profit (loss) attributable to: Equity holders of the parent entity Net income from continuing operations	1,007,614	3,701,125	1,007,614	3,701,125	STATEMENT OF SPOT AND DERIVATIVE T AS AT 31 DECEMBER 2020 (In million Rupiah)	RANSA	CTION		Cash	eipt of cash divide receipt from sell cash (used by)/p	l of subsidiary		ctivities		2,480 - 5,281,898)	3,336 3,742,055 2,031,338	c. Other utilisation for public interest 1,083 4.32 Total Utilisation 1,083 4.32 4. 1,0783 5. 2.010 5. Ending balances Gardh fund 1,055 1,079
Net income from disposal group classified as held-to-sale Non-controlling interests Non-controlling from continuing operations		372,328		372,328	NO. TRANSACTION Notional Amount	INDIVIDUAL		vable and Liabilitie	s Cash	n flows from fina ase/(decrease) in	ancing activit n securities so	ies: Id under rep	urchase agreements		-	(248,145)	5. Ending balances Gardh fund 1,551 1,079 SOURCES AND DISTRIBUTION OF ZAKAT AND WAKAF AS AT 31 DECEMBER 2020 AND 2019
Non-controlling from disposal group classified as held-to-sale					A. Related to exchange rate Trading 1. Spot 912,237 912,237	7	- 331	Liabilities 3,293	Payn Proce Payn	nents of principal eeds from bonds nents of cash div	on bonds iss issuance mu idends	ued and mud	harabah bonds	1 (1	6,560,000) 1,494,287 1,916,205)	(3,275,750) 7,094,564 (1,444,699)	(In million Rupiah) NO. DESCRIPTION 2020 2019
TOTAL CURRENT YEAR PROFIT (LOSS) Total Current year Profit (Loss) and Comprehensive Income attributable to:	1,007,614	4,073,453	1,088,942	4,240,671	2. Forward 1,894,204 1,894,204 3. Option a. Purchased -	4	- 19,030 	14,245	Proce	eeds from borrow ayment of borrow nent of principal of	vings rings	ies		(11	9,713,675 1,131,620) (78,704)	15,510,770 (16,543,903)	A. Sources and Distribution Zakat Fund 1. Sources of acta titude 2. Internal UUS b. External UUS 3.039 3.605
Equity holders of the parent entity Net income from continuing operations	1,301,521	3,786,102	1,301,521	3,786,102	b. Written - 4. Future - 5. Swap 10,988,840	-	- 267,304	82,047	Net	cash (used by)/p ncrease/(decrea	provided from	n financing a		(8	3,478,567) 3,545,428	1,092,837 (5,880,979)	Total receipt 3,039 3,605 2. Distribution zakat funds to zakat administrator entity a. 1,673 4,734
Net income from disposal group classified as held-to-sale Non-controlling interests Net income from continuing operations		389,068 -	- 80,742	389,068 155,317	6. Others - B. Related to interest rate 1. Forward - 2. Option -	-			Net e		s in exchange	rates on cas	h and cash equivalent		77,900 3,074,963	(73,038) 19,028,980	b. Amil Zakat Board Total Starburg 1,673 4,734 5. Sources and Distribution Wakaf Fund 1. Sources of Wakaf Tude
Net income from disposal group classified as held-to-sale TOTAL CURRENT YEAR PROFIT (LOSS) AND COMPREHENSIVE INCOME	1,301,521	- 4,175,170	- 1,382,263	- 4,330,487	2. Option a. Purchased - b. Written - 3. Future -	-		:	Cash	n and cash equin n and cash equin					5,698,291	13,074,963	a. Internal UUS b. External UUS Total incoming
PROFIT/LOSS TRANSFER TO HEAD OFFICE DIVIDEND	(1,833,030)	(1,372,712)		(1,372,712)	4. Swap -			8.873	Cash		Bank Indone			2	2,838,127 2,185,998 4,418,587	2,950,563 5,403,446 2,616,360	2. Distribution wakaf funds to wakaf administrator entity B Badan Wakaf Indonesia
BASIC EARNINGS PER SHARE (in rupiah unit) Net income from continuing operations Net income from disposal group classified as held-to-sale	103.10	378.68 38.10	103.10	378.68 38.10	C. Utility 1,752,439 1,752,439 TOTAL 1,5547,740 Market value represents total notional amount buy and sell position at gros A notional amount is a number of currency units specified in the contract.	D	- 360,633	108,458	Place	ements with othe om the date of ac	r banks and E xquisition	ank Indones	ia - maturing within 3 months	7	7,255,579	2,104,594	Total distribution
*) Reclassified ALLOWANCE FOR IMPAIRMENT LOS	SES				A notional amount is a number of currency units specified in the contract. Derivative receivables/liabilities represent the settlement value of a derivat	ive instrument	on balances shee	et date.	*) As re	classified	-	-		16	5,698,291	13,074,963	Total of Murabahah and Istishna financing exclude margin to be received of Rp 439,097 million and Rp 241,917 million as at 31 Desember 2020 and 31 December 2019. Jakarta, 19 February 2021
ALLOWANCE FOR IMPAINMENT LOS AS AT 31 DECEMBER 2020 AND 2019 (In million Rupiah)										SANK MAN							2 Sharia Business Unit

AS AT 31 DECEMBER 2020 AND 2019	ALLOWANCE FOR IMPAIRMENT LOSSES	5
	AS AT 31 DECEMBER 2020 AND 2019	

		2020					2019				
No	ACCOUNTS	Impai	rment Loss Allow	/ance	Minimum Requi	ired Regulatory	Impai	rment Loss Allov	vance	Minimum Requi	red Regulatory
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1	Placements at other banks	2,026	-	-	15,331 3.606	-				36,996	-
3	Spot and derivative receivables Marketable securities	11.798	42		47.876					1,591 68.927	
4	Securities sold under repurchase agreements (repo)		-	-		-				-	-
5	Securities purchased under resale agreements (reverse repo)			-	-	-					-
6	Acceptance receivables	4,775	329		15,462					8,092	1,057
7	Loans and financing	2,144,388	767,665	2,542,924	945,358	2,148,822				968,926	2,500,318
8	Investments		-		96,915	1				98,248	1
9	Others receivable	1,286	-	-	2,608	-				390	11,750
10	Commitment and Contingency	112,699	4,616	-	60,109	22,825				61,279	11,856

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

(In million Rupiah)				Attributabl	e to equity holders	of the parer	nt entity			
				Other equity	components	Retaine	d earnings			
	Share capital	Additional paid-up capital	Other paid-up capital	Changes in fair value on Marketable socurities, Government Bonds, and Investments in shares measured at fair value through other comprehensive income - net	Changes in fair value of cashflow hedge-net	Appropriated	Unappropriated*)	Total before non-controlling interest	Non- controlling interest	Total Equity
Balance as of 1 January 2020 Effect of initial implementation PSAK 71	5,995,577	7,985,971	189	261,972 1,532	(140,997)	429,284	30,405,170 (1,297,358)	44,937,166 (1,295,826)	479,861 (9,051)	45,417,027 (1,304,877)
Balance as of 1 January 2020, after initial implementation of PSAK 71 and impact on tax rate adjustment Total income for the year	5,995,577	7,985,971	189	263,504	(140,997)	429,284	29,107,812	43,641,340	470,810	44,112,150
Net income for the year	-	-	-	-	-	-	1,007,614	1,007,614	81,328	1,088,942
Other comprehensive income, net of tax Changes in fair value of cashflow hedge-net Remeasurement of obligation for post-employment benefits Changes in fair value on Marketable securities. Government Bonds, and Investments in shares measured at fair value through other	:	:	:	:	(58,412)	:	(20,101)	(58,412) (20,101)	(5,032) 4,446	(63,444) (15,655)
comprenensive income - net		-	-	372,420	-			372,420	-	372,420
Total other comprehensive income	-	-	-	372,420	(58,412)		(20,101)	293,907	(586)	293,321
Total comprehensive income for the year Impact on tax rate adjustment	-	-		372,420 6,193	(58,412)	-	987,513 (8.211)	1,301,521 (2.018)	80,742 (244)	1,382,263 (2.262
Appropriation for general and legal reserve Distribution of cash dividends	1	1				40,734	(40,734) (1,833,030)	(1,833,030)	(83,622)	(1,916,652
Balance as of 31 December 2020	5,995,577	7,985,971	189	642,117	(199,409)	470,018	28,213,350	43,107,813	467,686	43,575,499
Balance as of 1 January 2019 Total Income for the year	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 year Other comprehensive income, net of tax	-	-	-		-	-	4,073,453	4,073,453	167,218	4,240,671
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, Government Bonds, and Investments in shares-net	:	1	÷	:	(85,119)	:	(124,944)	(85,119) (124,944)	(7,331) (4,570)	(92,450) (129,514)
Government Bonds, and Investments in shares-net	-	-	-	311,780		-	-	311,780	-	311,780
Total other comprehensive income	-	-	-	311,780	(85,119)		(124,944)	101,717	(11,901)	89,816
Total comprehensive income for the year Shares issued from merger	94,455	729.647		311,780	(85,119)	-	3,948,509	4,175,170 824,102	155,317	4,330,487 824,102
Appropriated from merger Appropriated for general and legal reserve Distribution of cash dividends Divestment of Al	24,455	/29,04/	-	48.520	-	39,222	(39,222) (1,372,712) (48,520)	(1,372,712)	(72,004)	(1,444,716)
Balance as of 31 December 2019	5.995.577	7.985.971	189	261.972	(140.997)	429.284	30,405,170	44,937,166	479.861	45.417.027

BANK MANAGEME AS OF 31 DECEMBER 2

	ARD OF COMMISSIONERS	
BUA	President Commissioner	Telescendel Fortes
1.		Takayoshi Futae
2.	Vice President Commissioner (Independent)	 J.B. Kristiadi Pudjosukanto
3.	Commissioner	Masamichi Yasuda
4.	Commissioner	Nobuya Kawasaki
5.	Commissioner	Noriaki Goto
6.	Commissioner (Independent)	Made Sukada
7.	Commissioner (Independent)	Peter Benyamin Stok
8.	Commissioner (Independent)	Hedy Maria Helena Lapian
BOA	ARD 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

SHARIA SUPERVISORY BOARD AS OF 31 DECEMBER 2020

Chairman : Prof. Dr. KH. Muhammad Sirajuddin Syamsuddin, MA. Member : Drs. Hasanudin, M.Ag. Member : Drs. Aseo Supyadillah, M.Ag.		
	Member : Drs. Hasanudin, M.Ag.	ldin, MA.

SHARE OWNERSHIP OF BANK

Total	100.00%
2. Public	7.53%
1. MUFG Bank, Ltd. (direct and indirect)	92.47%
S OF 31 DECEMBER 2020	

Muljono Tjandra Director

Jakarta, 19 February 2021 Board of Directors

G Itagaki <u>Yasushi Itagaki</u> President Director





Shafta Supprvisory Board
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Thank You for Your Vote of Confidence





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 16th Floor, JI. 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

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