

PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

	Consolidated i mandial Stater	
STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2020 AND 31 DECEMBER 2019 (In million Rupiah)	ASSET QUALITY PRODUCTIVE AND OTHER INFORMATION AS AT 30 JUNE 2020 AND 2019 (In million Ruplah)	FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED 30 Jun 2020 31 Dec 2019 30 Jun 2020 31 Dec 2019 ASSETS Cash 2,052,180 2,779,681 2,116,115 2,950,563 2, Placements with Bank Indonesia 9,891,725 8,766,536 9,891,725 8,766,536 2, Placements with Bank Indonesia 9,891,725 8,766,536 9,891,725 8,766,536 9,891,725 8,766,536 9,891,725 8,766,536 9,891,725 8,766,536 9,891,725 8,766,536 9,891,725 8,766,536 9,891,725 8,766,536 9,891,725 8,766,536 9,891,725 8,766,536 9,891,725 8,766,536 9,891,725	NO. ACCOUNTS NO. ACCOUNTS	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 regarding Transparency and Publication of Sharia Bank and Sharia Business Unit.
3. Placements with other banks 1,724,737 3,699,572 2,666,348 4,846,288 4. Spot and derivative receivables 478,898 159,123 502,242 159,123 5. Marketable securities	RELATED PARTIES	STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2020 AND 31 DECEMBER 2019 (In million Rupiah)
b. Fair value through other comprehensive income c. Amortized cost 6. Securities sold under repurchase agreements (repo) 7. Securities outshased under resale agreements.	a. Ruplah 63,178 - 63,178 115,762 - 115,762	NO. ACCOUNTS 30 Jun 2020 31 Dec 2019
(reverse repo) 3,884,339 3,732,413 3,884,339 3,732,413 8,802,696 1,271,693 862,696 1	b. Fofeign currencies Securities purchased under resale agreements (reverse repo) a. Ruplah b. Fofeign currencies 6. Acceptance receivables 4,944 4,944 4,219 4,219	3. Placements at other banks - -
c. Amortized cost 106.524,938 106,943.582 105.962,438 106,443.582 105.962,438 105. Sharia financing receivables 1. Consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on consumer financing receivables 1. Allowance for impairment losses on	Constant	7. Leased financing 8. Other earning asset (-/-) 9. Allowance for impairment losses on earning asset (-/-) a. Individual (13,115) (8,864) b. Collective (171,315) (116,854)
receivables 1- 12. Investments 9,264,629 9,824,834 977,792 1,024,450 13. Allowance for impairment losses on financial assets -! a. Marketable securities (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (15,782) (26,983) (26	C. Restructure Curins	10. Fixed assets and equipment 5.952 6.015 1. Non earning asset 24,673 24,673 12. Allowance for impairment losses on other assets -I- 53,549 53,443
0. Loans	11. Commitments and contingencies 774.953 198 - 775.151 399.068 296 - 399.364 10. Foteign currencies 18.532 - - 18.532 - - - - - - - - -	TOTAL ASSETS 7,200,762 5,101,252 LIABILITIES 336,235 504,115 Li Wadish saving 336,235 504,115 Li Wadish saving 3,442,238 Li Wadish sa
Accumulated depreciation of fixed assets and equipment + 16.6 no earning asset a. Idle properties b. Foreclosed assets (2,41692 a. Idle properties b. Foreclosed assets (3,41692 a. Idle properties b. Idle properties (3,41	14. Suspense accounts - - - - - - - - -	3. Liabilities to Bank Indonesia 4. Liabilities to Other bank 5. Marketable securities issued 6. Others liabilities 20.813 17.466
c. Suspense accounts d. Interbranch assets i. Conducting operational activities in Indonesia ii. Conducting operational activities outside Indonesia 17. Allowance for impairment losses on not financial assets	2 30, 4010 terrivative Teceratures 476,247 - 476,247 160,017 - 160,017 - 160,017 - 64,772 3 476 cap currencies 2,651 - - 2,651 6,472 - - 6,472 3 4,472	7. Profit sharing investment funds - <
18. Leased receivables - 292,625 300,592 19. Deferred tax assets 2,441,541 2,324,500 2,915,478 2,799,727 20. Other assets 3,882,498 3,069,301 4,700,604 3,807,095 TOTAL ASSETS 172,795,629 169,800,944 194,440,995 193,533,970	B. Rugsian currencies	STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE 6 MONTHS PERIOD ENDED 30 JUNE 2020 AND 2019 (In million Ruplah)
LIABILITIES AND EQUITY LIABILITIES 1. Current accounts 22 900.478 16 989.082 20.375.594 15.016.501	7. Loans a Debtor micro, small and medium 19,704.370 2,276.375 189.672 312.331 1,186.842 23,695.590 23,903.549 3,076.829 201,526 330,128 969,832 28,481.864 119,398 11	NO. ACCOUNTS 30 Jun 2020 30 Jun 2019 OPERATING INCOME AND EXPENSE A. Operational Income dan Expense from distribution of fund
4. Revenue sharing investment funds 4,725,748 3,946,353 4,654,926 3,841,949 5. Loans from Bank Indonesia 2,469,815 4,482,622 2,469,815 4,482,622 2,469,815 4,482,622	C. Restructured Loans 17,257,910 2,287,809 100,817 217,262 638,367 20,020,05 1,087,941 823,852 129,204 67,465 244,783 2,462,245 1,087,941 1,087,	1. Income from Distribution of Fund a. Income from profits hairing 96.881 50.395 b. Income from profit sharing 145.600 137.719 c. Others 34.582 48,167
7. Spot and ferviative liabilities 149/724 71,443 546,630 581,662 8. Securities sold under repurchase agreements (repo) 66,448 - 66,448 - 66,448 - 7,271,693 862,696 1,271,693 862,696 9. Acceptance payables 1,271,693 862,696 1,271,693 3,445,342 3,445,34	10	2. Margin distribution to owners of investment funds -/- a. Non Profit sharing b. Profit sharing in Income after margin distribution B. Other Operating Income and Expense
12. Security deposits 9,493 10,375 9,493 10,375 10,3	14 Suspense accounts	Other Operating Income a. Income as muthanth in mudharabah muqayyadah D. Commision/Provision/Fees and administrative 7,899 8,691 C. Other Income 19,603 20,801
14. Deterretor ax identities 15. Other leibilities 7,881,736 5,179,227 11,325,867 8,515,516 16. Profit sharing investment funds 130,084,317 125,043,778 151,294,069 148,116,943 160,04	2. Iolal allowance for Impairment losses on earning assets 5.094 625 2.7(4), 494 3. Mainturn required regulatory provision for earning assets 4.021,001 3. Mainturn required regulatory provision for earning assets 4.021,001 5. Percentage of micro and small enterprises credit to total loans 6.17% 6. Percentage of micro, small and medium enterprises debtons to total debtor 7.77% 7.79% 7.79%	2. Other Operating Expenses 6,176 3,975 a. Waddah bornus expense 6,176 3,975 b. Impairment losses on financial assets 120,008 31,486 c. Losses on operational risk 27 4,086 d. Commision/Provision/Fees and administrative 262 207
17. Issued and fully paid capital 1.2.33.044 12.333.044	7. Percentage of micro and small enterprises debtor to total debtors Cheese Seeding Loans Mudharabah Muqayadah Cheese Seeding Loans Mudharabah Muqayadah Cheese Seeding Loans See	e. Impairment losses on other asset (no financial) f. Salaries and employee benefits 2,5 553 2,6 890 3. Other Operating Income (Expense) 0,16 478) 0,17 14 66,662 41,714 66,662
18. Additional platid-up capital 7,985,971 7,885,971 7,9	College Coll	NON OPERATING INCOME AND EXPENSE
U. cighile paid in duvanice 19. Compared to the compa	(In million Ruplah) NO. ACCOUNTS INDIVIDUAL CONSOLIDATED 30 Jun 2020 31 Dec 2019 30 Jun 2020 31 Dec 2019 30 Jun 2020 31 Dec 2019 30 Jun 2020 30 Jun 2020 30 Jun 2019 30 Jun 2020 30 Jun	NON OPERATING INCOME (LÖSS) 12.8011 12.4171 NOCOME (LOSS) FOR THE PERIOD ENDED BEFORE TAX 39.113 64.245 INCOME (LOSS) FOR THE PERIOD ENDED NET OF TAX 8.656 15.718 NOCOME (LOSS) FOR THE PERIOD ENDED NET OF TAX 30.457 48.527 OTHER COMPREHENSIVE INCOME
assest measured at fair value through other comprehensive income 439,809 313,888 439,809 314,097 c. Effective portion on fair value for cash flow hedge (121,414) (140,997) (155,736) (186,086) d. Gain on revaluation of fixed asset e. Part of other comprehensive income of associates (2,139) 3,274 (2,139) 3,274	1. COMMITMENT RECEIVABLES 1. Capital Adequacy Ratio (CAR) 23.43% 21.66% 1. Unused borrowing facilities 2. Leverage ratio (LP) 2. Lev	Il liems that will not be reclassified to profit or loss I liems that will be reclassified to profit or loss CURRENT PERIOD OTHER COMPREHENSIVE INCOME AFTER TAX TOTAL CURRENT PERIOD COMPREHENSIVE INCOME 30.457 48.527
1. Actuaria gain (loss) from defined benefit program (258,372) (258,372) (281,990)	2. Outstanding buying of spot and derivative contract 9,005,199 5,303,972 9,005,199 5,303,972 2. Non-performing earning assets to total productive assets 3,27% 2,63% 3,001 2,001 2,000 2,	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2020 AND 31 DECEMBER 2019 (In million Rupiah)
Difference in quasi-reorganisation Difference in restring value of transaction of entities under common control Difference in restruity value of transaction of entities under common control	a. BUMN	NO. ACCOUNTS 30 Jun 2020 31 Dec 2019
a. General reserves b. Specific reserves 24. Retained earnings a. Previous years 27,391,005 26,540,614 27,391,005 26,540,614 27,391,005 26,540,614	1.490,000	3. Others - -
b. Current/year 845,128 4,073,453 845,128 4,073,	2. Unused loan facilities granted to other banks a. Committed a committed as a season of the season	1. Guarantees received 2. Margin receivables on non performing assets 13,091 8,132 3. Others 1. CONTINGENT PAYABLES
TOTAL EQUITY	b. Uncommitted b. Uncommitted i. Ruplah ii. Foreign currencies 128.295 124.943 126.295 124.943 126.295 124.943 126.295 124.943 126.295 124.943 126.295 124.943 126.295 124.943 126.295 124.943 184 185 185 1867 187 18867 1887 1887 1887 1887 1887	1. Guarantees issued 2. Others FINANCIAL RATIO
STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE 6 MONTHS PERIOD ENDED 30 JUNE 2020 AND 2019 (In million Ruplah, except earning per share)	b. Local L/C 90.819 306.238 90.819 306.238 90.825 306.238 306.238 4.751,445 8.094,925 4.751,445 8.094,925 4.751,445 8.094,925 4.751,445 8.094,925 4.751,445 8.094,925 4.751,445 8.094,925 4.751,445 8.094,925 4.751,445 8.094,925 4.751,445 4.751,445 8.094,925 4.751,445 4.751,445 8.094,925 4.751,445 4.751,	NO. ACCOUNTS 30 Jun 2020 30 Jun 2019
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED 30 Jun 2020 30 Jun 2019 30 Jun 2020 30 Jun 2019	1. Guarantees received	2 Non-performing earning assets to total productive assets 2.58% 1.97% 3 Allowance for impairment losses for financial asset to productive asset 2.72% 1.71% 4 NPF gross 2.66% 2.28% NPF net 1.59% 1.59% 1.51% 6 Return On Assets (ROA) 1.36% 2.78%
A. Interest Income and Expenses 1. Interest Income a. Rupiah b. Foreign currencies 277,439 350,409 277,439 350,409	b. Other interest	7 Profit sharing financing to total financing 65.34% 55.58% 8 Financing to Deposit Ratio (FDR) 139.16% 108.27% SOURCES AND DISTRIBUTION ZAKAT FUND AS AT 30 JUNE 2020 AND 31 DECEMBER 2019
2. Interest Expense a. Rupiáh 2,242,872 2,356,854 2,789,697 2,981,153 b. Foreign currencies 87,054 199,889 426,291 501,812 Net Interest Income 3,860,094 3,695,879 7,478,165 7,101,562	1. Guarantees issued 292,368 4,498,150 4,292,368 4,498,150 206,365 242,456 2 206,365 2 242,456 2 2 2 2 2 2 2 2 2	(In million Rupiah) NO. ACCOUNTS 30 Jun 2020 31 Dec 2019
B. Operating Income and Expense other than Interest	CAPITAL ADEQUACY RATIO (CAR) AS AT 30 JUNE 2020 AND 2019 (In million Ruplah) CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE 6 MONTH PERIOD ENDED 30 JUNE 2020 AND 2019 (In million Ruplah)	1. Beginning belance of zakat funds 2,748 3,877 2. Sources of zakat fund: a. Internal UUS a. Internal UUS 1,319 3,605 3. Distribution zakat funds to zakat administrator entity 1,319 3,605
ii. Loans iii. Soot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities c. Gain from sale of financial assets	DESCRIPTION 30 Jun 2020 30 Jun 2019 30 Jun 2019	a. Amil Zakat Institution 645 4,734 b. Amil Zakat Board
I. Marketable securities 149,458 67,010 149,458 67,010 1	1. Mair Coré Capitalizormeno Equity Tier 1 (CET 1) 30,998(18) 137,826,732 (2.93,847.78) (3.6(6),930 Receipte from consumer financing transactions 22,686,627 (2.18,86,074) 1.1 Paid Up-Capital / Information Sequence of Control	SOURCES AND DISTRIBUTION QARDH FUND AS AT 30 JUNE 2020 AND 31 DECEMBER 2019 (In million Rupiah)
e. Dividend 1.817 2.447 1.817 2.447 1.617 2.447 1.617 2.447 1.617 2.447 1.617 2.447 1.617 2.447 1.617 2.447 1.617 2.447 1.617 2.475 1.618 2.618	12.1.1 Surplis from breign carriery translation 12.1.1 Pointain profit from trees of fair value of financial asset 12.1.2 Privated profit from translation asset 12.1.2 Private profit from translation asset 12.1.3 Surplis from trees of fair value of financial asset 12.1.3 Surp	NO. ACCOUNTS 30 Jun 2020 30 Dec 2019
2. Operating Expenses other than Interest 226,990 209,917 342,003 000,042 a. Decrease in fair value of financial assets i. Marketable securities 245 - 245 - 245 iii. Loans	12121 Ago 7,585,971 7,590,971 7,790,041 7,970,	b. Shadaqah
iii. Spotl and derivatives	12.125 Others 12.2 Deduzion Factor 12.2 Deduzion Factor 12.2 Deduzion Factor 12.2 Deduzion Factor 12.1 Deduzion Fa	Total Receipts
I. Marketable securities	In available for sale category 1	c. Other utilisation for public interest - - Total Utilisation 1.076 432 4. Increase (Decrease) source of Qardh fund 363 (20) 5. Source of Cardh fund at the end of the year 1,442 1,079
e. Impairment losses on financial assets	12224 Under provisor between regulatory provision and impairment 4,972,209 176,882 1,276,284	TABLE OF MARGIN DISTRIBUTIONS FOR THE MONTH OF JUNE 2020 (In million Ruplah)
f. Losses related to operational risk 888 8,707 1,474 9,677 g. Losses from Investment under equity method 1,474 1,474 1,475	22.27 Others (87.497) (87.497) (80.094 (80.094) (80.09	NO. Type Average to be balance distributed (%) Sproft of column (%)
J. Salaires and employee benefits 1,545,131 1,563,373 2,593,212 2,523,834 K. Promotion expenses 25,362 36,007 25,891 36,496 L. Other expenses 1,186,553 1,112,887 2,514,615 2,263,679 Net Operating Expenses other than Interest (2,722,134) (1,778,081) (6,064,139) (4,846,969)	14.1 Cookies at Account 1.4 Cookies at A	A B C D E A. FINANCING 1. Bank 202,949 1,591
OPERATING PROFIT 1,137,960 1,917,798 1,414,026 2,264,593 NON OPERATING INCOME AND EXPENSES 1. Gain/loss) from sale of premisses and equipment 2,031 1,349 1,993 1,812 2. Gain (loss) on foreign currencies translation 26 (7) (257) (136)	1.47 Offer deduction factor to one capital	B. FUNDING 1. Waddin current accounts a. Bank b. Non Bank 312,505 2,569
3. Income(expenses) non operating expenses (74.870) (37.225) (72.992) (23.586) NON OPERATING PROFIT (LOSS) (72,813) (35.883) (71.256) (21.910) CURREN PERIOD PROFIT BEFORE INCOME TAX 1,085,147 1,88,1915 1,342,770 2,232,683	1 Supplementary Capital (Tiler 2)	26,489 218 10 22 1.00 b. Non Bank 411,587 3,383 10 338 0.99 3. Wadiah savings a. Bank b. Non Bank 7,701 63
Income tax	4 Deduction Factor of Supplementary Capital	a. Bank
PROFIT FROM DISPOSAL GROUP CLASSIFIED 199,322 - 300,522	RSK MIGRETITE ASSETS	- 3 months 114,773 943 42 396 4,14 - 6 months 21,167 174 45 78 4,44 - 1,167 174 45 78 4,44 - 1,167 174 45 78 4,41 - 1,167 174 45 78 4,41 - 1,167 174 174 174 174 174 174 174 174 174 17
Continuing operations: 1. Items that will not be reclassified to profit or loss a. Gain from fixed asset evaluation b. Remeasurement on defined benefit program - (97,039) - (115,493)	NRIFFCHATINGH RISK 22.526.71 3-93.53.689 2.218.01.00 91.7489 197.489 197.489 197.489 197.489 197.499 197	TOTAL 4,671,541 38,397
c. Other comprehensive income of associates entity d. Others e. Income tax relating to items that will not be reclassified to profit or loss - 13,965 - 28,873	TO RISK PROPILE SUFFER 1.00% 1.00% 3.50% 3.50% Current accounts with Bank Indonesia 2.116,115 2.236,385 Current accounts with Bank Indonesia 3.132,107 5.407,945 982,938 Current accounts with other banks Placements wi	CHANGES OF BOUND INVESTMENT FUND AS AT 30 JUNE 2020 AND 31 DECEMBER 2019 (In million Ruplah) Portfolio A Portfolio B TOTAL DESCRIPTION
Items that will be reclassified to profit or loss a. Adjustment from translation of financial statements b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	From CET1 8.0% 8.19% 8.19% 8.19% Capital 0.000% 0.000% 2.500% 2.500% Total cash and cash equivalents 14,206,494 18,955,755 ALLOWANCE FOR IMPAIRMENT LOSSES	1. INFORMATION IN BEGINNING OF PERIOD Beginning Balance 2. INFORMATION DURING THE PERIOD
c. Effective portion of cash flow hedges 19,583 (37,579) 35,137 (54,421) 4. Others e. Income tax relating to items that will be reclassified to profit or loss (33,039) (46,174) (46,907) (32,569)	Buffer Buffer	a. Receipt of funds b. Withdrawal of funds C. Ganifloss) from investment Cost FeelBank Acceptance
Other Comprehensive Income Net Of Tax From Continued Operations 111,830 12,286 113,516 (7,102) Disposal group classified as held-for-sale: Items that will be reclassified to profit or loss	STATEMENT OF SPOT AND DERIVATIVE TRANSACTION As AT 30 JUNE 2020 (In million Rupiah) 1 Placements at other banks 3,742 -17,247 -2,484 26,888 -1,666	e. r-eersank Acceptance 3. INFORMATION AT END OF PERIOD Ending Balance Notes: 1. Total of Murabahah and Istishna financing exclude margin to be received of Rp 311,624 million and Rp 241,917 million
Gain (oss) from changes in fair value of financial assets measured at fair value through other comprehensive income - 49,955 - 68,111 Other Comprehensive income Net of Tax from	NO. TRANSACTION Notional Amount Purpose Derivative Receivables and Liabilities Trading Hedging Receivables Liabilities Liabilities Securities purpose Sec	total of Murabanan and istismna mancing exclude margin to be received of kp 311,624 million and kp 241,917 million as at 30 June 2020 and 31 December 2019, respectively. Jakarta, 1 August 2020 Sharia Business Unit
Disposal Group Classified as Held-For-Sale	A. Related to exchange rate 1. Spot	20mm 70
Net income from confinuing operations	a. Purchased - - - - - - - - -	Prof. Dr. KH. Muhammad Sirajuddin Syamsuddin, MA. Sharia Supervisory Board Herry Hykmanto Director
Non-controlling from disposal group classified as held-to-sale -	B. Related to interest rate AS OF 30 JUNE 2020	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 June 2020 and for the six-month period then ended, prepared by the Bank's management
Net income from confirming operations	a. Purchased	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")
Non-controlling from disposal group dassified as held-to-sale TOTAL CURRENT PERIOD COMPREHENSIVE INCOME DIVIDEND BASIC EARNINGS PER SHARE 1,874,939 1,005,990 1,372,712 1,833,030) 1,372,712 1,833,030) 1,372,712	C. Others 2,429,408 2,429,408 - 117,754 10,595 70. Commissioner Noriaki Goto SARA 100,500 10,	No. 6/POUK.03/2015 dated 31 March 2015 regarding "Transparency and Publication of Bank" and its amendment of POUK No. 32/POUK.03/2016 dated 8 August 2016, and the Copy of Circular Letter of Financial Service Authority ("SEOUK") No. 43/ SEOUK.03/2016 dated 28 September 2016 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
Net income from continuing operations 86.47 165.08 86.47 157.03 Net income from disposal group classified as held-to-sale - 20.39 - 28.44	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. 3. Vice President Director : Hongo Widglo Kangmasto : Hongo Widglo Kangmasto : Mujono Tjandra : Mujono Tjandra : Naoki Mizoguchi : Hongo Widglo Kangmasto : Hongo Widglo Kangmast	Service Authority ("O.IK") 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 June 2020 and for and for the six-month period then ended included financial
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE 5 MONTH PERIOD ENDED 30 JUNE 2020 AND 2019 (In million Ruplah) Shape Additional Other 4.5	Attributable to equity holders of the parent entity Other equity components Retained earnings The parent entity Other equity components Other equity components Retained earnings The parent entity Other equity components Other equity comp	statements of subsidiaries, i.e. PT Adria Dinamika Multi Finance Tbk and PT Adria Quantum Multifinance (in liquidation). On 27 November 2019, the Bank has completed the sale of share ownership in PT Asuransi Adria Dinamika ("Al") of 70% to Zurich Insurance Company Ltd. Based on Al's Article of Association No. 181 dated 27 November 2019, the Bank's ownership
Sharte capital	bill-bucking, Government Changes in fair value of cashflow hedge-net of cashflow hedge-n	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. 4. MUFG Bank is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc., which based in Japan. 5. Evrhanne rate as of 30 June 2020: USD 1 = Bn14.255. Evrhanne rate as of 31 December 2019: USD 1 = Bn14.255.
Effect of inelial implementation 1958.K 71 Balance as of 1 January 2002, after initial implementation of PSAK 71 and impact on tax rate adjustment Total income for the period	269,842 (140,997) 429,284 29,047,518 43,587,384 470,204 44,057,588 SHARE OWNERSHIP OF BANK AS OF 30 JUNE 2020	 Exchange rate as of 30 June 2020: USD 1 = Rp14,285; Exchange rate as of 31 December 2019: USD 1 = Rp13,882.5; Exchange rate as of 30 June 2019: USD 1 = Rp14,127.5 Thank You for Your Vote of Confidence
Other Comprehensive Income, net of tax Changles in fair value of Markedate discurries, Government Bonds, and Investments in shares measured at fair value through other Total other comprehensive income	19,883 - 19,883 1,686 21,269 1. MUFG Bank, Ltd. (direct and indirect) 92,47% 2,247 19,883 - 111,339 1,686 113,516 Total 100,00%	That for four for confidence
Total Comprehensive Income for the period	- ' 40,734 (40,734) (40,734) (83,622) (1,916,652) Jakarta, 1 August 2020 (93,228) (15,33,039) (83,622) 43,914,914 (93,034) (93,032) (93,328) (93,32	
Net income for the period And the control of the c	1,812,698 1,812,698 97,822 1,910,520 - (37,579) - (83,074) (83,074) (3,237) (3,237) (3,646) (86,620) (1,021) (1,0	Best Digital KYC and Account Opening Banking Service Excellence 3st Satisfaction Loyalty Engagement
Total Other Comprehensive Income Total Comprehensive Income for the period Shares Issued from merger Appropriation for general and legal reserve	182,894 (37,679) - (83,674) 62,241 (1,222) 61,099 182,894 (37,679) - 1,728,624 (87,439) 96,590 1,971,629 182,894 (37,679) - 1,728,624 (87,439) 96,590 1,971,629 183,022 (38,222) (808,172 (88,660) (1,461,372) Yasushi Itagaki Muljono Tjandra	The Asian Banker. Awards 2020, Peringikat 3 Overall The Asian Banker. Awards 2020, Peringikat 2 Pembukaan The Asian Banker. Rekening via Aplikasi Mobile, Infobank Infobank Infobank
*) Unappropriated retained earnings include remeasurement on defined benefit plans	84,566 (93,457) 429,284 28,234,895 42,621,005 637,145 43,258,150 President Director Director Director Or, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021)	

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