PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

Danamon

STATEMENTS OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2021 AND 31 DECEMBER 2020
(In million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL 30 Sep 2021	INDIVIDUAL 31 Dec 2020	CONSOLIDATED 30 Sep 2021	CONSOLIDATED 31 Dec 2020
	ASSETS				
1.	Cash	1,735,329	2,761,954	1,876,332	2,838,127
2.	Placements with Bank Indonesia	10,164,673	9,356,726	10,164,673	9,356,726
3.	Placements with other banks	2,100,992	1,533,070	2,834,984	4,551,923
4.	Spot and derivative / forward receivables	163,946	360,633	170,255	362,482
5.	Marketable securities	35,974,884	30,322,230	35,902,401	30,235,746
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Securities purchased under resale agreements (reverse repo)	1,026,309	12,126,419	1,026,309	12,126,419
8.	Acceptance receivables	2,051,793	1,597,504	2,051,793	1,597,504
9.	Loans	98,515,482	102,598,980	97,732,149	102,411,480
10.	Sharia financing	7,366,599	6,980,515	7,366,599	6,980,515
11.	Consumer financing receivables	-	-	21,925,812	24,516,578
	Allowance for impairment losses on consumer financing receivables -/-	-	-	(1,431,016)	(1,911,216)
12.	Investments	10,027,364	9,691,507	1,027,259	1,031,731
13.	Other financial assets	1,957,763	1,508,399	1,957,763	1,508,399
14.	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(17,536)	(11,840)	(17,536)	(11,840)
	b. Loans and Sharia financing	(5,020,772)	(5,454,977)	(5,020,772)	(5,454,977)
	c. Others	(6,405)	(8,416)	(15,913)	(14,162)
15.	Intangible assets	1,972,982	1,726,154	4,366,924	4,109,777
	Accumulated amortisation on intangible assets -/-	(1,518,212)	(1,400,559)	(2,660,225)	(2,523,107)
16.	Fixed assets and equipment	4,111,329	4,105,268	5,432,268	5,379,059
	Accumulated depreciation of fixed assets and equipment -/-	(2,659,210)	(2,558,890)	(3,473,764)	(3,273,368)
17.	Non earning asset				
	a. Idle properties	40,250	41,444	40,250	41,444
	b. Foreclosed assets	566,882	681,465	566,882	681,465
	c. Suspense accounts	1	38	1	38
	d. Interbranch assets	-	-	-	-
18.	Leased receivables	-	-	258,496	252,392
19.	Other assets	5,348,858	5,230,185	6,198,495	6,096,933
	TOTAL ASSETS	**173,903,301**	**181,187,809**	**188,280,419**	**200,890,068**
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Current accounts	24,584,525	24,305,608	23,665,814	22,899,720
2.	Savings	42,010,404	40,967,442	42,010,404	40,967,442
3.	Time deposits	49,410,901	59,866,042	49,410,901	59,866,042
4.	E-money	-	-	-	-
5.	Loans from Bank Indonesia	-	-	-	-
6.	Borrowings from other banks	1,973,499	2,477,725	1,973,499	2,477,725
7.	Spot and derivative / forward liabilities	102,480	108,458	301,140	674,240
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance payables	2,051,793	1,597,504	2,051,793	1,597,504
10.	Marketable securities issued	850,905	849,673	6,752,857	8,391,559
11.	Borrowings	25,000	25,000	5,131,638	8,977,442
12.	Security deposits	10,929	9,475	10,929	9,475
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	8,623,256	7,873,069	12,214,892	11,453,420
15.	Minority interest	-	-	496,943	467,686
	TOTAL LIABILITIES	**129,643,692**	**138,079,996**	**144,020,810**	**157,782,255**
	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	8,453	-	8,453	-
18.	Gain (loss) from other comprehensive income				
	a. Gain	292,512	205,500	292,512	205,500
	b. Loss -/-	-	-	-	-
19.	Reserves				
	a. General reserves	480,283	470,207	480,283	470,207
	b. Specific reserves	-	-	-	-
20.	Retained earnings				
	a. Previous years	28,440,482	29,275,974	28,440,482	29,275,974
	b. Current year	1,408,961	1,007,614	1,408,961	1,007,614
	c. Dividend paid -/-	(352,630)	(1,833,030)	(352,630)	(1,833,030)
	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	**44,259,609**	**43,107,813**	**44,259,609**	**43,107,813**
	TOTAL EQUITY	**44,259,609**	**43,107,813**	**44,259,609**	**43,107,813**
	TOTAL LIABILITIES AND EQUITY	**173,903,301**	**181,187,809**	**188,280,419**	**200,890,068**

STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2021 AND 2020
(In million Rupiah, except earning per share)

NO.	ACCOUNTS	INDIVIDUAL 30 Sep 2021	INDIVIDUAL 30 Sep 2020*)	CONSOLIDATED 30 Sep 2021	CONSOLIDATED 30 Sep 2020*)
	INCOME AND EXPENSES FROM OPERATIONS				
A.	**Interest Income and Expenses**				
1.	Interest Income	8,359,388	9,111,480	13,410,159	15,198,809
2.	Interest Expense -/-	2,154,201	3,416,051	2,970,711	4,725,437
	Net Interest Income	**6,205,187**	**5,695,429**	**10,439,448**	**10,473,372**
B.	**Operating Income and Expense other than Interest**				
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(38,611)	(13,808)	(38,611)	(13,808)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	(210)	-	(210)
3.	Gain (loss) from sale of financial assets	128,748	286,563	128,748	286,563
4.	Gain (loss) from spot and derivative transaction (realised)	289,789	418,595	289,789	418,595
5.	Gain (loss) from investment under equity method	715,668	790,602	21,475	40,362
6.	Gain (loss) on foreign currencies translation	7	24	18	3,572
7.	Dividend income	1,682	2,179	1,682	2,179
8.	Fees/commissions and administrative income	993,191	1,401,976	1,561,511	1,901,590
9.	Other income	305,542	344,039	676,606	737,992
10.	Impairment losses on financial assets -/-	2,576,558	2,716,468	3,698,255	4,112,720
11.	Losses related to operational risk -/-	3,161	1,627	5,383	2,990
12.	Salaries and employee benefits -/-	2,316,179	2,311,721	3,857,939	3,848,721
13.	Promotion expenses -/-	102,156	52,709	103,452	53,949
14.	Other expenses -/-	1,749,086	1,802,036	3,262,697	3,417,433
	Operating Income (Expenses) other than Interest	**(4,351,124)**	**(3,654,601)**	**(8,286,508)**	**(8,058,978)**
	OPERATING PROFIT (LOSS)	**1,854,063**	**2,040,828**	**2,152,940**	**2,414,394**
	NON OPERATING INCOME AND EXPENSES				
1.	Gain (loss) from sale of premisses and equipment	4,354	2,136	5,008	2,144
2.	Other non operating income(expenses)	(31,742)	(100,211)	(26,858)	(91,692)
	NON OPERATING PROFIT (LOSS)	**(27,388)**	**(98,075)**	**(21,850)**	**(89,548)**
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	**1,826,675**	**1,942,753**	**2,131,090**	**2,324,846**
	Income tax				
	a. Current period tax expenses -/-	270,932	410,201	454,283	716,095
	b. Deferred tax income (expenses)	(146,782)	(55,858)	(208,111)	(67,490)
	TOTAL NET PROFIT (LOSS) DURING 9 MONTH PERIOD	**1,408,961**	**1,476,694**	**1,468,696**	**1,541,261**
	OTHER COMPREHENSIVE INCOME				
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	-	-	-	-
	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	(31,444)	349,874	(31,444)	349,874
	c. Others	118,456	(50,344)	128,659	(54,680)
	Other Comprehensive Income Net Of Tax	**87,012**	**299,530**	**97,215**	**295,194**
	TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME	**1,495,973**	**1,776,224**	**1,565,911**	**1,836,455**
	Current period profit (loss) attributable to:				
	Equity holders of the parent entity	1,408,961	1,476,694	1,408,961	1,476,694
	Non-controlling interests	-	-	59,735	64,567
	TOTAL CURRENT PERIOD PROFIT (LOSS)	**1,408,961**	**1,476,694**	**1,468,696**	**1,541,261**
	Total Current Period Profit (Loss) and Comprehensive Income attributable to:				
	Equity holders of the parent entity	1,495,973	1,776,224	1,495,973	1,776,224
	Non-controlling interests	-	-	69,938	60,231
	TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME	**1,495,973**	**1,776,224**	**1,565,911**	**1,836,455**
	DIVIDEND	**(352,630)**	**(1,833,030)**	**(352,630)**	**(1,833,030)**
	BASIC EARNINGS PER SHARE (in rupiah unit)	**144.16**	**151.09**	**144.16**	**151.09**

*) Reclassified

QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION
AS AT 30 SEPTEMBER 2021 AND 2020
(In million Rupiah)

INDIVIDUAL

NO.	ACCOUNTS	30 Sep 2021 Current	Special Mention	Substandard	Doubtful	Loss	Total	30 Sep 2020 Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	**RELATED PARTIES**												
1.	**Placements at other banks**												
	a. Rupiah	-	-	-	-	-	-	198,851	-	-	-	-	198,851
	b. Foreign currencies	134,794	-	-	-	-	134,794	27,210	-	-	-	-	27,210
2.	**Spot and derivative receivables**												
	a. Rupiah	-	-	-	-	-	-	103	-	-	-	-	103
	b. Foreign currencies	371	-	-	-	-	371	323	-	-	-	-	323
3.	**Marketable securities**												
	a. Rupiah	72,482	-	-	-	-	72,482	82,738	-	-	-	-	82,738
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
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
7.	**Loans and financing**												
	a. Micro, small and medium debtor												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium debtor												
	i. Rupiah	811,379	12	-	-	-	811,391	425,716	-	-	-	-	425,716
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured Loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	**Investments**	9,932,019	-	-	-	-	9,932,019	9,316,518	-	-	-	-	9,316,518
9.	**Other receivables**	-	-	-	-	-	-	-	-	-	-	-	-
10.	**Commitments and contingencies**												
	a. Rupiah	1,023,173	888	-	-	-	1,024,061	1,157,597	-	-	-	-	1,157,597
	b. Foreign currencies	706,828	-	-	-	-	706,828	43,640	-	-	-	-	43,640
II.	**NON RELATED PARTIES**												
1.	**Placements at other banks**												
	a. Rupiah	266,303	-	-	-	-	266,303	225,561	-	-	-	-	225,561
	b. Foreign currencies	1,699,895	-	-	-	-	1,699,895	931,947	-	-	-	-	931,947
2.	**Spot and derivative receivables**												
	a. Rupiah	158,338	-	-	-	-	158,338	155,345	-	-	-	-	155,345
	b. Foreign currencies	5,237	-	-	-	-	5,237	2,830	-	-	-	-	2,830
3.	**Marketable securities**												
	a. Rupiah	31,649,418	-	-	-	-	31,649,418	22,193,778	-	-	-	-	22,193,778
	b. Foreign currencies	4,252,984	-	-	-	-	4,252,984	5,793,178	-	-	-	-	5,793,178
4.	**Securities sold under repurchase agreements (repo)**												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	**Securities purchased under resale agreements (reverse repo)**												
	a. Rupiah	1,026,309	-	-	-	-	1,026,309	13,726,448	-	-	-	-	13,726,448
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	**Acceptance receivables**	2,049,631	2,162	-	-	-	2,051,793	926,632	1,212	-	-	-	927,844
7.	**Loans and financing**												
	a. Micro, small and medium debtor												
	i. Rupiah	15,220,559	1,915,735	287,458	399,046	619,231	18,442,029	18,593,403	2,141,931	92,262	190,133	1,189,888	22,207,617
	ii. Foreign currencies	125,748	9,697	2,924	1,196	-	139,565	136,569	-	-	-	7,409	143,978
	b. Non micro, small and medium debtor												
	i. Rupiah	68,833,073	4,332,780	438,500	404,136	929,292	74,937,781	70,839,740	4,892,182	230,241	369,805	1,578,539	77,910,507
	ii. Foreign currencies	11,215,637	326,055	-	-	9,623	11,551,315	10,064,264	298,046	-	-	24,242	10,386,552
	c. Restructured Loans												
	i. Rupiah	11,998,155	3,184,688	595,227	624,570	1,125,344	17,527,984	18,463,297	3,913,975	119,298	139,904	567,994	23,204,468
	ii. Foreign currencies	722,035	307,899	2,924	1,196	9,623	1,043,677	1,002,824	286,018	-	-	19,445	1,308,287
8.	**Investments**	95,320	25	-	-	-	95,345	108,584	25	-	-	-	108,609
9.	**Other receivables**	799,679	-	-	-	-	799,679	229,368	-	-	-	-	229,368
10.	**Commitments and contingencies**												
	a. Rupiah	53,851,635	179,612	-	-	-	54,031,247	46,969,276	159,087	2,998	1,911	7,338	47,140,610
	b. Foreign currencies	9,391,217	3,367	-	-	-	9,394,584	7,687,159	5,807	-	-	-	7,692,966
III.	**OTHERS INFORMATION**												
1.	Collateralised assets												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2	Foreclosed assets						566,882						703,264

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 30 SEPTEMBER 2021 AND 31 DECEMBER 2020
(In million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL 30 Sep 2021	INDIVIDUAL 31 Dec 2020	CONSOLIDATED 30 Sep 2021	CONSOLIDATED 31 Dec 2020
I.	**COMMITMENT RECEIVABLES**				
1.	Unused borrowing facilities	-	-	-	-
2.	Outstanding buying of spot and derivative / forward contract	17,676,973	4,573,602	17,676,973	4,573,602
3.	Others	-	-	-	-
II.	**COMMITMENT PAYABLES**				
1.	Unused loans facilities granted to debtors				
	a. Commited	258,367	260,033	258,367	260,033
	b. Uncommitted	57,724,566	52,509,264	57,724,566	52,509,264
2.	Outstanding Irrevocable L/C	1,542,597	1,067,395	1,542,597	1,067,395
3.	Outstanding selling of spot and derivative / forward contract	21,738,309	11,404,536	21,738,309	11,404,536
4.	Others	-	-	-	-
III.	**CONTINGENT RECEIVABLES**				
1.	Guarantees received	1,079,643	229,299	1,079,643	229,299
2.	Others	-	-	-	-
IV.	**CONTINGENT PAYABLES**				
1.	Guarantees issued	5,631,190	5,057,498	5,631,190	5,057,498
2.	Others	-	-	-	-

CAPITAL ADEQUACY RATIO (CAR)
AS AT 30 SEPTEMBER 2021 AND 2020
(In million Rupiah)

	CAPITAL COMPONENT	30 Sep 2021 Individual	30 Sep 2021 Consolidated	30 Sep 2020 Individual	30 Sep 2020 Consolidated
I	**Core Capital (Tier 1)**	**31,721,384**	**39,103,781**	**31,782,832**	**38,423,616**
	1 Main Core Capital (CET 1)	**31,721,384**	**39,103,781**	**31,782,832**	**38,423,616**
	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	**38,460,312**	**38,460,312**	**37,846,831**	**37,846,831**
	1.2.1 Addition Factor	38,573,740	38,573,740	37,943,794	37,943,794
	1.2.1.1 Other comprehensive income	610,673	610,673	619,707	619,707
	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	610,673	610,673	619,707	619,707
	1.2.1.1.3 Surplus of fixed assets revaluation	-	-	-	-
	1.2.1.2 Other Disclosed Reserves	37,963,067	37,963,067	37,324,087	37,324,087
	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	480,283	480,283	470,207	470,207
	1.2.1.2.3 Prior years profit	28,087,852	28,087,852	27,391,005	27,391,005
	1.2.1.2.4 Current year profit	1,408,961	1,408,961	1,476,904	1,476,904
	1.2.1.2.5 Paid up capital fund	-	-	-	-
	1.2.1.2.6 Others	-	-	-	-
	1.2.2 Deduction Factor	(113,428)	(113,428)	(96,963)	(96,963)
	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	(113,428)	(113,428)	(96,963)	(96,963)
	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	-	-	-	-
	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	(113,428)	(113,428)	(96,963)	(96,963)
	1.2.2.2.7 Others	-	-	-	-
	1.3 Minority interest which can be reckoned	-	-	-	-
	1.4 Deduction factor to core capital	**(12,734,505)**	**(5,352,108)**	**(12,059,576)**	**(5,418,792)**
	1.4.1 Deffered tax calculation	(2,347,716)	(2,713,495)	(2,425,448)	(2,926,995)
	1.4.2 Goodwill	-	(1,074,532)	-	(1,074,532)
	1.4.3 Other intangible assets	(454,770)	(632,167)	(317,610)	(518,038)
	1.4.4 Investment calculated as deduction factor	(9,932,019)	(931,914)	(9,316,518)	(899,227)
	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)**	**1,218,670**	**1,281,378**	**1,202,519**	**1,308,136**
	1 Capital instrument in form of shares and others which is qualified for Tier 2	10,833	10,833	15,833	15,833
	2 Agio/Disagio	-	-	-	-
	3 General reserves of regulatory provision on productive assets (max. 1.25% of RWA Credit Risk)	1,207,837	1,270,545	1,186,686	1,292,303
	4 Deduction factor of Supplementary Capital	-	-	-	-
	Total Capital	**32,940,054**	**40,385,159**	**32,985,351**	**39,731,752**

DESCRIPTION	30 Sep 2021 Individual	30 Sep 2021 Consolidated	30 Sep 2020 Individual	30 Sep 2020 Consolidated	Description	30 Sep 2021 Individual	30 Sep 2021 Consolidated	30 Sep 2020 Individual	30 Sep 2020 Consolidated
RISK WEIGHTED ASSETS					**CAR RATIO**				
RWA CREDIT RISK	101,206,521	117,639,425	104,171,523	124,638,889	CET 1 Ratio (%)	25.58%	25.59%	24.98%	24.06%
RWA MARKET RISK	973,309	1,017,286	510,488	518,469	Tier 1 Ratio (%)	25.58%	25.59%	24.98%	24.06%
RWA OPERATIONAL RISK	21,822,776	34,181,709	22,529,710	34,513,889	Tier 2 Ratio (%)	0.98%	0.84%	0.95%	0.82%
TOTAL RWA	**124,002,606**	**152,838,420**	**127,211,721**	**159,671,247**	**Total Ratio (%)**	**26.56%**	**26.42%**	**25.93%**	**24.88%**
CAR RATIO ACCORDING TO RISK PROFILE (%)	**9.00%**	**9.00%**	**9.00%**	**9.00%**	**CET 1 FOR BUFFER (%)**	**17.56%**	**17.42%**	**16.93%**	**15.88%**
CAR ALOCATION ACCORDING TO RISK PROFILE					**BUFFER PERCENTAGE REQUIREMENT (%)**	**3.500%**	**3.500%**	**1.000%**	**1.000%**
From CET1 (%)	8.02%	8.16%	8.05%	8.18%	Capital Conservation Buffer (%)	2.500%	2.500%	0.000%	0.000%
From AT1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	0.98%	0.84%	0.95%	0.82%	Capital Surcharge for Systemic Bank (%)	1.000%	1.000%	1.000%	1.000%

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
AS AT 30 SEPTEMBER 2021
(In million Rupiah)

INDIVIDUAL

NO.	TRANSACTION	Notional Amount	Purpose: Trading	Purpose: Hedging	Derivative Receivable and Liabilities: Receivables	Derivative Receivable and Liabilities: Liabilities
A.	**Related to exchange rate**					
1.	Spot	5,020,128	5,020,128	-	6,374	5,314
2.	Forward	6,431,132	6,431,132	-	17,639	19,169
3.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	20,852,106	20,852,106	-	103,673	61,995
6.	Others	-	-	-	-	-
B.	**Related to interest rate**					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	**Others**	1,622,788	1,622,788	-	36,260	16,002
	TOTAL	**33,926,154**	**33,926,154**	**-**	**163,946**	**102,480**

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 2021 AND 2020

NO.	RATIOS (%)	30 Sep 2021	30 Sep 2020
	CONSOLIDATED RATIOS:		
1.	CAR	26.42%	24.88%
2.	Non-performing earning assets and non productive assets to total earnings and non productive assets	1.78%	1.94%
3.	Non-performing earning assets to total productive assets	1.61%	1.78%
4.	Allowance for impairment losses for financial asset to productive asset	3.79%	3.32%
5.	NPL gross	3.08%	3.24%
6.	NPL net	1.04%	1.38%
7.	Return on Assets (ROA) before tax	1.47%	1.57%
8.	Return on Assets (ROA) after tax	0.97%	1.00%
9.	Return on Equity (ROE)	4.87%	5.18%
10.	Net Interest Margin (NIM) including third party premium expenses	7.42%	7.48% *)
	BANK RATIOS :		
	Performance Ratio		
1.	CAR	26.56%	25.93%
2.	Non-performing earning assets and non productive assets to total earnings and non productive assets	1.57%	1.85%
3.	Non-performing earning assets to total productive assets	1.39%	1.67%
4.	Allowance for impairment losses for financial asset to productive asset	3.19%	2.69%
5.	NPL gross	3.03%	3.45%
6.	NPL net	1.04%	1.51%
7.	Return on Assets (ROA) before tax	1.37%	1.48%
8.	Return on Assets (ROA) after tax	1.06%	1.13%
9.	Return on Equity (ROE)	5.99%	6.28%
10.	Net Interest Margin (NIM)	5.17%	4.93% *)
11.	Net Interest Margin (NIM) including third party premium expenses	5.01%	4.78% *)
12.	Operating expenses to operating income (BOPO)	82.76%	83.46% *)
13.	Cost to Income Ratio (CIR)	48.49%	46.70% *)
14.	Loan to Deposit Ratio (LDR)	87.82%	88.70%
	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	0.50%	0.00%
	ii. Average	3.02%	3.01%
	b. GWM Foreign Currency (Daily)	2.00%	2.00%
3.	Net Open Position	0.88%	0.49%

*) Reclassified

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2021 AND 2020
(In million Rupiah)

	30 Sep 2021	30 Sep 2020
Cash flows from operating activities:		
Interest income, fees and commissions	6,885,865	9,672,610
Receipts from consumer financing transactions	30,845,059	28,774,030
Payments for new consumer financing transactions	(18,885,359)	(13,454,494)
Payments of interest, fees and commissions	(3,060,469)	(4,489,237)
Payments of interests on securities issued	(467,714)	(701,403)
Proceeds in relation to joint financing	8,222,475	6,975,271
Repayment in relation to joint financing	(8,622,281)	(8,805,469)
Other operating income	1,202,243	1,915,391
Losses/(Gains) from foreign exchange transactions - net	212,597	(200,164)
Other operating expenses	(6,198,115)	(7,050,678)
Non-operating income/(expense) - net	(26,857)	(91,692)
Cash flows before changes in operating assets and liabilities	**10,107,444**	**12,544,165**
Changes in operating assets and liabilities:		
Decrease/(increase) in operating assets:		
Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition	(1,268,459)	3,420,733
Marketable securities and Government Bonds - trading	1,324,338	865,510
Securities purchased under resale agreement	11,100,110	(9,994,035)
Loans	(1,671,622)	(2,786,858)
Prepayments and other assets	61,695	(332,389)
Increase/(decrease) in operating liabilities		
Deposits from customers:		
- Current accounts	663,664	3,844,628
- Savings	983,516	1,171,756
- Time deposits	(10,545,826)	1,231,320
Deposits from other banks	(504,408)	(2,298,034)
Accruals and other liabilities	22,997	(223,017)
Income tax paid during the period	(556,660)	(871,822)
Net cash provided from operating activities	**9,716,789**	**6,571,957**
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	7,520,534	11,419,938
Acquisition of marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income	(13,920,975)	(15,550,250)
Acquisition of fixed assets and software	(339,911)	(218,268)
Proceeds from sale of fixed assets	7,037	6,724
Receipt from investment	25,776	44,996
Receipt of cash dividends	1,682	2,179
Net cash used by investing activities	**(6,705,857)**	**(4,294,681)**
Cash flows from financing activities:		
Increase in securities sold under repurchase agreements	-	80,610
Payments of principal on bonds issued and mudharabah bonds	(3,155,950)	(5,313,000)
Proceeds from bonds issuance mudharabah bonds	1,511,224	1,496,736
Payments of cash dividends	(393,650)	(1,916,205)
Proceeds from borrowings	4,125,000	9,713,675
Repayment of borrowings	(8,177,333)	(9,318,111)
(Decrease)/increase in principal of lease liabilities	(69,250)	279,458
Net cash used by financing activities	**(6,159,959)**	**(4,976,837)**
Net decrease in cash and cash equivalents	(3,149,027)	(2,699,561)
Net effect on changes in exchange rates on cash and cash equivalent	9,782	88,400
Cash and cash equivalents as at the beginning of period	16,698,291	13,074,963
Cash and cash equivalents at end of the period	**13,559,046**	**10,463,802**
Cash and cash equivalents consist of:		
Cash	1,876,332	1,922,576
Current accounts with Bank Indonesia	3,308,741	3,578,353
Current accounts with other banks	2,626,166	3,360,917
Placements with other banks and Bank Indonesia - mature within 3 months from the date of acquisition	5,747,807	1,601,956
Total cash and cash equivalents	**13,559,046**	**10,463,802**

ALLOWANCE FOR IMPAIRMENT LOSSES
AS AT 30 SEPTEMBER 2021 AND 2020
(In million Rupiah)

No	ACCOUNTS	30 Sep 2021 Impairment Loss Allowance Stage 1	Stage 2	Stage 3	Minimum Required Regulatory General	Specific	30 Sep 2020 Impairment Loss Allowance Stage 1	Stage 2	Stage 3	Minimum Required Regulatory General	Specific
1	Placements at other banks	2,277	-	-	21,010	-	3,287	-	-	13,836	-
2	Spot and derivative receivables	-	-	-	1,639	-	-	-	-	1,586	-
3	Marketable securities	17,536	-	-	48,964	-	12,585	-	-	49,398	-
4	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-
5	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-
6	Acceptance receivables	2,970	-	-	20,030	108	3,065	23	-	9,096	61
7	Loans and financing	1,340,096	495,709	3,184,967	937,632	1,647,526	1,774,787	409,635	2,226,629	956,870	2,478,376
8	Investments	-	-	-	100,273	1	-	-	-	94,251	1
9	Other receivables	1,158	-	-	7,997	-	1,329	-	-	2,294	-
10	Commitment and Contingency	97,527	4,460	138	70,292	9,193	101,244	2,536	5	59,356	16,988

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2021 AND 2020
(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 of associate equity	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 2021	5,995,577	7,985,971	189	-	642,117	(199,409)	470,018	28,213,350	43,107,813	467,686	43,575,499
Total Income for the period											
Net income for the period	-	-	-	-	-	-	-	1,408,961	1,408,961	59,735	1,468,696
Other comprehensive income, net of tax											
Changes in fair value of cashflow hedge-net	-	-	-	-	-	118,456	-	-	118,456	10,203	128,659
Changes in fair value on Marketable securities, Government Bonds, and Investments in shares measured at fair value through other comprehensive income - net	-	-	-	-	(31,444)	-	-	-	(31,444)	-	(31,444)
Total other comprehensive income	-	-	-	-	**(31,444)**	**118,456**	-	-	**87,012**	**10,203**	**97,215**
Total Comprehensive Income for the period	-	-	-	-	**(31,444)**	**118,456**	-	**1,408,961**	**1,495,973**	**69,938**	**1,565,911**
Changes of associate equity	-	-	-	8,453	-	-	-	-	8,453	-	8,453
Appropriation for general and legal reserve	-	-	-	-	-	-	10,076	(10,076)	-	-	-
Distribution of cash dividends	-	-	-	-	-	-	-	(352,630)	(352,630)	(40,681)	(393,311)
Balance as of 30 September 2021	**5,995,577**	**7,985,971**	**189**	**8,453**	**610,673**	**(80,953)**	**480,094**	**29,259,605**	**44,259,609**	**496,943**	**44,756,552**
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	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	-	-	-	-	-	-	-	-	-	-	-
Total Other Comprehensive Income	-	-	-	-	**349,866**	-	-	-	**349,866**	-	**349,866**
Total Comprehensive Income for the period	-	-	-	-	**349,866**	**(50,336)**	-	-	**299,530**	**(4,336)**	**295,194**
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**

*) Unappropriated retained earnings include remeasurement on defined benefit plans

BANK MANAGEMENT
AS OF 30 SEPTEMBER 2021

BOARD OF COMMISSIONERS

1. President Commissioner : Takayoshi Futae
2. Vice President Commissioner (Independent) : Johanes Berchmans Kristiadi Pudjosukanto
3. Commissioner : Takanori Sazaki
4. Commissioner : Dan Harsono *)
5. Commissioner : Nobuya Kawasaki
6. Commissioner (Independent) : Peter Benyamin Stok
7. Commissioner (Independent) : Hedy Maria Helena Lapian
8. Commissioner (Independent) : Halim Alamsyah*)

BOARD OF DIRECTORS

1. President Director : Yasushi Itagaki
2. Vice President Director : Honggo Widjojo Kangmasto
3. Director : Herry Hykmanto
4. Director : Muljono Tjandra
5. Director : Heriyanto Agung Putra
6. Director : Dadi Budiana
7. Director : Rita Mirasari
8. Director : Naoki Mizoguchi

*) Effective after passing the Fit and Proper Test from the Financial Services Authority (OJK)

SHARIA SUPERVISORY BOARD
AS OF 30 SEPTEMBER 2021

1. Chairman : Prof. Dr. H. M. Din Syamsuddin
2. Member : Dr. Hasanudin, M. Ag.
3. Member : Dr. Asep Supyadillah, M.Ag.

SHARE OWNERSHIP OF BANK
AS OF 30 SEPTEMBER 2021

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

Jakarta, 28 October 2021
Board of Directors

Yasushi Itagaki	**Muljono Tjandra**
President Director	**Director**

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 2021 AND 31 DECEMBER 2020
(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2021	31 Dec 2020
	ASSETS		
1.	Cash	26,896	29,059
2.	Placements at Bank Indonesia	853,719	581,578
3.	Placements at other banks	-	-
4.	Marketable securities	-	-
5.	Financing receivables *)	3,519,740	2,193,952
6.	Profit sharing financing	3,327,889	4,182,383
7.	Leased financing	518,970	604,181
8.	Other earning asset	-	-
9.	Allowance for impairment losses on earning asset (-/-)	(236,597)	(238,938)
10.	Fixed assets and equipment	7,722	7,449
11.	Non earning asset	25,951	24,673
13.	Other assets	53,563	56,594
	TOTAL ASSETS	**8,097,853**	**7,440,931**
	LIABILITIES		
1.	Wadiah saving	327,173	590,797
2.	Non profit sharing investment funds	4,135,685	4,894,669
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to other banks	475,590	590,559
5.	Marketable securities issued	-	-
6.	Other liabilities	19,361	80,736
7.	Profit sharing investment funds	-	-
8.	Working funds	3,010,707	1,238,681
9.	Retained earnings	129,337	45,489
	TOTAL LIABILITIES	**8,097,853**	**7,440,931**

STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2021 AND 2020
(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2021	30 Sep 2020
	OPERATING INCOME AND EXPENSE		
A.	**Operational Income dan Expense from distribution of fund**		
1.	Income from Distribution of Fund		
	a. Income from receivables	288,503	141,332
	b. Income from profit sharing	220,793	220,899
	c. Leased income	35,574	37,759
	d. Others	2,053	3,120
2.	Margin distribution to owners of investment funds -/-		
	a. Non Profit sharing	105,373	135,004
	b. Profit sharing	-	-
3.	Income after margin distribution	441,550	268,106
B.	**Other Operating Income and Expenses Except Fund Distribution**		
1.	Gain (loss) on foreign currencies translation	7	24
2.	Income as mudharib in mudharabah muqayyadah	-	-
3.	Commision/Provision/Fees and administrative	7,316	11,461
4.	Other income	106,053	26,141
5.	Wadiah bonus expense -/-	4,113	8,801
6.	Impairment losses on financial assets -/-	284,638	156,435
7.	Losses on operational risk -/-	1	27
8.	Impairment losses on other asset (non financial) -/-	-	-
9.	Salaries and employee benefits -/-	46,403	39,634
10.	Other expenses -/-	48,313	42,586
	Other Operating Income (Expense)	**(270,092)**	**(209,857)**
	OPERATING INCOME (LOSS)	**171,458**	**58,249**
	NON OPERATING INCOME AND EXPENSE		
1.	Gain/(loss) from sale of premisses and equipment	16	(23)
2.	Other non operating income / (expenses)	(5,616)	(3,470)
	NON OPERATING INCOME (LOSS)	**(5,600)**	**(3,493)**
	INCOME (LOSS) DURING 9 MONTH PERIOD BEFORE TAX	**165,858**	**54,756**
	Income tax -/-	36,521	12,129
	INCOME (LOSS) DURING 9 MONTH PERIOD NET OF TAX	**129,337**	**42,627**
	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 9 MONTH PERIOD	**129,337**	**42,627**

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 30 SEPTEMBER 2021 AND 31 DECEMBER 2020
(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2021	31 Dec 2020
I.	**CONTINGENT RECEIVABLES**		
	1. Unused Financing facilities	-	-
	2. Outstanding buying of spot and forward contract	-	-
	3. Others	-	-
II.	**COMMITMENT PAYABLES**		
	1. Unused Financing facilities	2,840,381	1,417,518
	2. Outstanding selling of spot and forward contract	-	-
	3. Others	-	-
III.	**CONTINGENT RECEIVABLES**		
	1. Guarantees received	-	-
	2. Margin receivables on non performing assets	8,073	14,263
	3. Others	-	-
IV.	**CONTINGENT PAYABLES**		
	1. Guarantees issued	-	-
	2. Others	-	-

FINANCIAL RATIO
AS AT 30 SEPTEMBER 2021 AND 2020

NO.	ACCOUNTS	30 Sep 2021	30 Sep 2020
1	Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which owned UUS	4.66%	3.38%
2	Non-performing earning assets to total productive assets	2.20%	2.84%
3	Allowance for impairment losses for financial asset to productive asset	3.21%	3.29%
4	NPF gross	2.22%	2.92%
5	NPF net	1.65%	1.51%
6	Return On Assets (ROA)	2.94%	1.26%
7	Profit sharing financing to total financing	44.72%	57.95%
8	Financing to Deposit Ratio (FDR)	163.71%	110.41%

TABLE OF MARGIN DISTRIBUTIONS
FOR THE MONTH OF SEPTEMBER 2021
(In million Rupiah)

Net Revenue Sharing

	Type of funding	Average balance (A)	Revenue to be distributed (B)	Depositor's portion: Nisbah (%) (C)	Depositor's portion: Total bonus & profit sharing (D)	Depositor's portion: Rate of return indication (%) (E)
1.	Liabilities to other bank	-	-	-	-	-
2.	Mudharabah current account					
	a. Bank	257,713	2,124	10	212	0.99
	b. Non Bank	1,513,160	12,471	12	1,454	1.15
3.	Mudharabah saving account					
	a. Bank	63,977	527	13	69	1.29
	b. Non Bank	956,765	7,885	10	795	1.00
4.	Mudharabah time deposit					
	a. Bank					
	- 1 month	83,353	687	25	172	2.48
	- 3 month	57,917	477	25	119	2.47
	- 6 month	16,750	138	27	37	2.65
	- 12 month	28,277	233	32	75	3.18
	b. Non Bank					
	- 1 month	1,077,991	8,884	25	2,221	2.47
	- 3 month	342,915	2,826	25	707	2.47
	- 6 month	104,827	864	28	241	2.76
	- 12 month	68,903	568	35	197	3.43
5.	Financing received	-	-	-	-	-
	Total	**4,572,548**	**37,684**			

	Type of financing	Average balance (A)	Revenue received (B)
1.	Placements at other banks		
2.	Murabahah receivables		
	a. Bank	-	-
	b. Non Bank	4,102,340	36,684
3.	Istishna receivables		
	a. Bank	-	-
	b. Non Bank	-	-
4.	Multipurpose receivables		
	a. Bank	-	-
	b. Non Bank	-	-
5.	Pawn financing		
	a. Bank	-	-
	b. Non Bank	-	-
6.	Mudharabah financing		
	a. Bank	85,065	661
	b. Non Bank	1,708,470	10,607
7.	Musyarakah financing		
	a. Bank	-	-
	b. Non Bank	1,733,162	8,760
8.	Lease financing		
	a. Bank	-	-
	b. Non Bank	528,951	3,238
9.	Other financing		
	a. Bank	-	-
	b. Non Bank	972	-
	Total	**8,158,960**	**59,950**

Notes:
*) Total of Murabahah and Istishna financing exclude margin to be received of Rp 668,043 million and Rp 439,097 million as at 30 September 2021 and 31 December 2020.

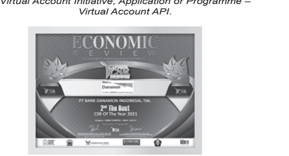
Jakarta, 28 October 2021
Sharia Business Unit

Prof. Dr. KH. Muhammad Sirajuddin Syamsuddin, MA.	**Herry Hykmanto**
Sharia Supervisory Board	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 2021 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 2021 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 statement of profit or loss and other comprehensive income for the nine-month period then ended 30 September 2020 have been reclassified to conform to the presentation of statement of profit or loss and other comprehensive income for the nine-month period then ended 30 September 2021.
4. MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan.
5. Exchange rate as of 30 September 2021: USD 1 = Rp14,312.5; Exchange rate as of 31 December 2020: USD 1 = Rp14,050; Exchange rate as of 30 September 2020: USD 1 = Rp14,880.

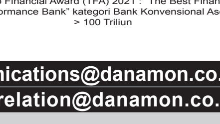
Thank You for Your Vote of Confidence



PT Bank Danamon Indonesia Tbk ('Danamon') awarded Transaction Finance Awards 2021 - The Asian Banker for *Best Cash Management Bank in Indonesia and Best Virtual Account Initiative, Application or Programme – Virtual Account API.*

PT Bank Danamon Indonesia Tbk ('Danamon') awarded The Asset Triple A Treasury, Trade, SSC (Sustainable Supply Chain) and Risk Management award for Best Hedging & Risk Solutions: FX.

Danamon awarded 2nd **The Best CSR of The Year 2021 Category : Public Company-Bank-BUKU 4 dan The Best Indonesia Director of The year for CSR 2021** by Indonesia Corporate Social Responsibility Award IV 2021 (ICSRA-IV-2021)



PT Bank Danamon Indonesia Tbk (Danamon) awarded Tempo Financial Award (TFA) 2021 : "The Best Financial Performance Bank" kategori Bank Konvensional Aset > 100 Triliun

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