Danamon

PT Bank Danamon Indonesia Tbk and Subsidiaries

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Consolidated Financial Statements

STATEMENTS OF FINANCIAL P AS AT 31 DECEMBER 2022 AND 2021	OSITION					Y OF PRODUCTIVE AS	SETS AND OT	THER INFOR	RMATION								FINANCIAL INFORMATIO	N ON SHARIA BU		NIT
(In million Rupiah)		IDUAL	CONSOL		(In million R	Rupiah)					INDIVI	DUAL					This publication report is present	ed to comply with the	Circular Let	tter of
ASSETS	2022	2,635,688	2022	2021*) 2,789,555	NO.	ACCOUNTS	Cu	rrent Special Ment	2022 tion Substandard	Doubtful Loss	Total	Current Special	202 Mention Substandard	21*) Doubtful	Loss	Total	Otoritas Jasa Keuangan No. 10/SE Transparency and Publication Report	rt of Sharia Bank and Sh		
Cash Cash Placements with Bank Indonesia Placements with other banks	2,648,745 14,650,674 1,564,719	2,035,088 12,919,403 2,131,578	2,759,777 14,650,674 2,250,886	2,789,555 12,919,403 3,008,341	I. RELATED PA 1. Placements a a. Rupiah b. Foreign cu	at other banks		210,038		-		176,593		-	-	176,593	STATEMENT OF FINANCIAL AS AT 31 DECEMBER 2022 AND 2021 (In million Rupiah)	POSITION		
Spot and derivative / forward receivables Marketable securities Securities sold under repurchase agreements (repo)	388,898 21,807,834	182,737 35,949,370	429,782 21,749,483	187,297 35,871,469	 Spot and derivative a. Rupiah b. Foreign cur Marketable set 			4,143 2,719	: :	-	- 4,143 - 2,719	ī	: :	-	-	1	NO. ACCOUNTS ASSETS 1 Cash		2022 2 39.837	2021**)
 Securities purchased under resale agreements (reverse repo) 	5,864,755	3,308,308	5,864,755	3,308,308	a. Rupiah b. Foreign cur 4. Securities so a. Rupiah	rrencies old under repurchase agreements (repo)		158,278		-	- 158,278	77,900	: :	:	-	77,900	Placements at Bank Indonesia Placements at other banks Marketable securities Financing receivables *)		-	966,780
Acceptance receivables Loans Sharia financing	1,236,386 112,695,089 9,206,473	2,061,194 98,937,722 7,833,869	1,236,386 112,049,672 9,206,473	2,061,194 98,258,555 7,833,869	b. Foreign cur	urchased under resale agreements (rever	se repo)	-		-		-		-	-	-	6. Profit sharing financing 7. Leased financing 8. Other earning asset 9. Allowance for impairment losses on earning ass	et (-/-)	3,569,721 3,3 382,034 4 53,082 (313,488) (2	,298,163 487,719 53,235 (261,167)
11. Consumer financing receivables Allowance for impairment losses on consumer financing	-	-	22,678,396	21,322,765	6. Acceptance r 7. Loans and fir a. Micro, sma	receivables inancing all and medium debtor		10,830		-	- 10,830	-		-	-	-	 Fixed assets and equipment Non earning asset Other assets 	A(7)	7,386 12,951 4,933	7,610 25,951 120
receivables -/- 12. Investments 13. Other financial assets	- 11,641,736 1,440,901	- 10,631,642 1,707,652	(1,440,318) 1,041,317 1,518,862	(1,364,566) 1,031,087 1,707,652	i. Rupiah ii. Foreign b. Non micro, i. Rupiah	n currencies b, small and medium debtor	1,	- - 102,790		-		- - 709,724		-	-	- - 709,724	TOTAL ASSETS LIABILITIES 1. Wadiah saving 2. Non profit sharing investment funds		587,573	416,432 ,011,984
 Allowance for impairment losses on financial assets -/- a. Marketable securities b. Loans and Sharia financing **) 	(36,846) (6,657,002)	(19,689) (6,126,463)	(36,846) (6,704,450)	(19,689) (6,138,170)	ii. Foreign c. Restructur i. Rupiah ii. Foreign	red Loans		-	· ·				· ·		-	-	Liabilities to Bank Indonesia Liabilities to other banks Marketable securities issued Other liabilities		-	619,583 17,202
c. Others 15. Intangible assets	(0,037,002) (7,794) 2,268,218	(0,120,403) (4,819) 2,015,553	(7,794) 4,691,420	(4,819) 4,417,508	8. Investments 9. Other receiva			559,658 - 168,291	: :	-	- 11,559,658 - 168,291	10,549,564 - 951,517		-	-	10,549,564 - 951,517	 Profit sharing investment funds Working funds Retained earnings 		4,059,444 3,4 240,267	,448,974 158,911
Accumulated amortisation on intangible assets -/- 16. Fixed assets and equipment Accumulated depreciation of fixed assets and	(1,739,477) 4,087,450	(1,559,954) 4,020,584	(2,959,421) 5,312,995	(2,718,078) 5,302,978	b. Foreign cu			338,090		-	- 338,090	177,511		-	-	177,511	TOTAL LIABILITIES	SS AND OTHER COMPR		,673,086 COME
equipment -/- 17. Non earning asset	(2,583,393)	(2,614,645)	(3,387,470)	(3,407,504)	a. Rupiah b. Foreign cu 2. Spot and der			65,983 288,698	: :		- 65,983 - 1,288,698	92,301 1,862,684		:	-	92,301 1,862,684	FOR THE YEAR ENDED 31 DECEMBER (In million Rupiah) NO. ACCOUNTS	2022 AND 2021	2022	2021
a. Idle properties b. Foreclosed assets c. Suspense accounts	67,039 499,323 8	69,105 601,223	67,039 499,323 8	69,105 601,223	a. Rupiah b. Foreign cu 3. Marketable se a. Rupiah	securities	18,	371,137 10,899 800,284		-	- 371,137 - 10,899 - 18,800,284	181,250 1,486 31,286,498		-	-	181,250 1,486 31,286,498	OPERATING INCOME AND EXPENSE A. Operating Income and Expense from distribution of Fund 1. Income from Distribution of Fund	ition of fund		
d. Interbranch assets18. Leased receivables	-	-	965,453	292,320	 b. Foreign cu 4. Securities so a. Rupiah b. Foreign cur 	old under repurchase agreements (repo)	2,	-		-	- 2,849,272	4,584,972		-	-	4,584,972	a. Income from receivables b. Income from profit sharing c. Leased income		243,686 36,370	411,419 286,167 46,762
19. Other assets TOTAL ASSETS	4,663,950 183,707,686	4,054,588 178,734,646	5,293,286 197,729,688	4,877,658 192,207,461	5. Securities pu a. Rupiah b. Foreign cur 6. Acceptance r		5,	864,755		-	- 5,864,755	3,308,308	1.297	-	-	3,308,308	d. Others Margin distribution to owners of investment func a. Non Profit sharing b. Profit sharing	s -/-		2,539 127,825
LIABILITIES AND EQUITY LIABILITIES 1. Current accounts	32,175,832	26,252,023	31,426,453	25,437,405	 Loans and fir a. Micro, sma i. Rupiah 	inancing all and medium debtor	17,	417,209 1,899,24	44 471,524	179,782 926,15	5 20,893,914	15,949,761 2,1	72,237 165,278	247,516	840,091	19,374,883	Income after margin distribution B. Other Operating Income and Expenses Exce Gain (loss) on foreign currencies translation Income as mudharib in mudharabah mugayada		753,962 0	-
 Savings Time deposits 	47,786,484 45,747,295	45,518,289 50,113,623	47,786,484 45,747,295	45,518,289 50,113,623	 b. Non micro, i. Rupiah ii. Foreign 	o, small and medium debtor n n currencies	81,	98,384 41,33 295,093 4,352,83 061,369 364,51	59 356,216	608,811 717,33			39,617 355,256 32,034 -	467,603 16,055	4,125 799,799 28,562	137,865 75,480,175 11,068,944	 Commision/Provision/Fees and administrative Other income Wadiah bonus expense -/- 	n	5,753 14,246 8,023	8,633 113,503 5,215
4. E-money 5. Loans from Bank Indonesia 6. Borrowings from other banks	2,395,793	- - 2,284,587	- 2,395,793	- - 2,284.587	 c. Restructure i. Rupiah ii. Foreign 8. Investments 	n currencies		076,402 1,990,3 393,703 393,9 82,053 393,9		477,390 1,299,78			30,719 402,959 71,345 - 25 -	497,610 6,399	1,287,123 25,418	15,535,171 957,069 82,078	E. Impairment losses on financial assets -/- Losses on operational risk -/- Impairment losses on other asset (non financial Salaries and employee benefits -/-	-/-	308,648 8 13,000 68,839 59,036	394,865 1 63,383
 Spot and derivative / forward liabilities Securities sold under repurchase agreements (repo) 	243,108	123,098	248,801	277,212	9. Other receiva	ables ts and contingencies	81,	655,714 44 554,628 205,69 287,226 12,53	54 200	- 2,04	- 656,158	734,357	 33,518 -	931	-	734,357 61,421,352 9,009,203	10. Other expenses -/- Other Operating Income (Expense) OPERATING INCOME (LOSS) NON-OPERATING INCOME (LOSS)		(437,540) (4	66,778 (408,106) 210,956
9. Acceptance payables 10. Marketable securities issued 11. Borrowings	1,236,386 - 25,000	2,061,194 851,316 25,000	1,236,386 5,381,107 4,452,667	2,061,194 6,750,234 4,300,546	III. OTHERS INF	FORMATION ad assets	13,	12,5	•	1	.3,209,102	0,000,200		· · · · · ·		3,509,203	NON OPERATING INCOME AND EXPENSE Gain/(loss) from sale of premisses and equipme Other non operating income / (expenses) NON OPERATING INCOME (LOSS)		(5,567) (5,567)	13 (6,947) (6,934)
 Security deposits Interbranch liabilities 	12,373	9,831	12,373	9,831	a. To Bank In b. To other pa 2 Foreclosed a	ndonesia varties					499,323					601,223	INCOME (LOSS) FOR THE YEAR ENDED BE Income tax -/- INCOME (LOSS) FOR THE YEAR ENDED NE		70.588	(6,934) 204,022 45,111 158,911
14. Other liabilities 15. Minority interest TOTAL LIABILITIES	7,241,712 - 136,863,983	6,846,990 - 134,085,951	11,563,847 634,779 150,885,985	10,257,186 548,659 147,558,766	*) As restated STATEN AS AT 31 I	MENTS OF COMMITMEI	NTS AND COM	NTINGENCIE	ES								OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss UIRENT VEAR OTHER COMPREHENSIVE			-
EQUITY 16. Issued and fully paid capital	,000,000		. 20,000,000	,000,100	(In million NO.	n Rupiah) ACCOUNTS	INDIVIDU 2022	IAL C	ONSOLIDATED	NO.		RATIOS (%)			2022	2021*)	TOTAL CURRENT YEAR COMPREHENSIVE I STATEMENTS OF COMMITTEE AS AT 31 DECEMBER 2022 AND 2021	NCOME		158,911
 Authorized capital Unpaid capital -/- 	10,000,000 (4,004,423)	10,000,000 (4,004,423)	10,000,000 (4,004,423)	10,000,000 (4,004,423)	1. Unused bor	IENT RECEIVABLES		- 20	- 2021	1. CAR 2. Non-perfo		ets and non productiv	ve assets to total earr	nings	26.34%	26.82%	AS AT 31 DECEMBER 2022 AND 2021 (In million Rupiah) NO. ACCOUNTS			2021
c. Treasury stock -/- 17. Additional paid-up capital a. Agio	7,985,971	- 7,985,971	- 7.985.971	- 7,985,971		ig buying of spot and derivative /	28,624,571 1	4,799,032 28,62	14,799,032	3. Non-perfo		ets to total productive sses for financial ass		t	1.42% 1.32% 4.60%	1.54% 1.38% 4.33%	I. CONTINGENT RECEIVABLES 1. Unused Financing facilities 2. Outstanding buying of spot and forward con	tract	:	:
b. Disagio -/-c. Capital paid in advance	-	-	-	-		ans facilities granted to debtors		050 700	4.050		Assets (ROA) befo				2.63% 0.23% 2.28%	2.74% 0.44% 1.18%	3. Others COMMITMENT PAYABLES 1. Unused Financing facilities 2. Outstanding selling of spot and forward con 3. Others		4,717,927 2,8	,861,265
d. Others 18. Gain (loss) from other comprehensive income a. Gain	8,242	8,242 392,717	8,242	8,242 392,717	a. Commite b. Uncomm 2. Outstanding			4,145,799 87,53	54,853 258,738 56,035 64,145,799 58,247 1,781,586	9. Return on	Assets (ROA) afte Equity (ROE) at Margin (NIM) inc	r tax cluding third party pre	mium expenses		1.71% 8.32% 7.66%	0.82% 4.06% 7.50%	3. Others 10. CONTINGENT RECEIVABLES 1. Guarantees received 2. Margin receivables on non performing asset 3. Others	s	8,336	- 6,011
b. Loss -/- 19. Reserves	(164,270)		(164,270)	-	4. Others		27,853,971 1	6,906,066 27,85	i3,971 16,906,066 	BANK RA Performa							IV. CONTINGENT PAYABLES 1. Guarantees issued 2. Others			-
a. General reserves b. Specific reserves 20. Retained earnings	496,014	480,283	496,014	480,283	1. Guarantees 2. Others		602,216	412,047 60	2,216 412,047	and non p	oductive assets		ve assets to total earn	nings	1.36%	26.45% 1.42%	FINANCIAL RATIO AS AT 31 DECEMBER 2022 AND 2021			
a. Previous years b. Current year	29,770,175 3,302,314	28,567,064	29,770,175 3,302,314	28,567,064 1,571,471	IV. CONTINGE		6,709,537	5,373,460 6,70	9,537 5,373,460	4. Allowance 5. NPL gross	for impairment los	ets to total productive sses for financial ass	assets et to productive asset	t	1.25% 4.06% 2.86%	1.25% 3.80% 2.84%	NO. ACCOUNTS 1 Total Sharia Business Unit (UUS) assets to total Conve 2 Non-performing earning assets to total productive asset	ntional Bank asset which owned UUS	5.43%	2021 4.85% 1.58% 3.33%
c. Dividend paid -/- TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	(550,544) 46,843,703	(352,630) 44,648,695	(550,544) 46,843,703	(352,630) 44,648,695	2. Others		(CAR)	-		Return on	Assets (ROA) before Assets (ROA) after a set a s				0.23% 2.14% 1.83%	0.37% 1.02% 0.89%	Allowance for impairment losses for financial asset to p NPF gross NPF net Return On Assets (ROA)	uductive asset	2.07% 1.42% 3.39%	1.59% 1.06% 2.64%
TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	46,843,703	44,648,695	46,843,703	44,648,695 192,207,461	AS AT 31 E (In million			2022	2021*)	10. Net Intere 11. Net Intere		cluding third party pre ating income (BOPO)			10.49% 5.18% 5.03% 72.91%	5.01% 5.19% 5.04% 86.64%	7 Profit sharing financing to total financing 8 Financing to Deposit Ratio (FDR)	010	38.65% 182.25% 1	41.81% 176.00%
*) As restated **) Include Allowance for Impairment Losses on Leased R		170,734,040	197,729,000	192,207,401	I Core Capital (Ti 1 Main Core C	CAPITAL COMPONENT		Individual Consolida 32,209,649 41,211,3	ated Individual Consolidate 93 31,099,890 39,131,607 93 31,099,890 39,131,607	13. Cost to In	ome Ratio (CIR) posit Ratio (LDR)	aung income (BOPO)			50.05% 90.97%	47.67% 84.56%	TABLE OF MARGIN DISTRIBUTI FOR THE MONTH OF DECEMBER 2022 (In million Rupiah)	ONS		
STATEMENTS OF PROFIT AND LOSS FOR THE YEAR ENDED 31 DECEMBER 2 (In million Rupiah, except earning per sh	022 AND 202		EHENSIVE	INCOME	1.1 Paid Up 1.2 Disclos	Capital (CE11) Jp Capital (After deducted with Treasury Stock) ised reserves Addition Factor 1.2.1.1 Other comprehensive income		5,995,577 5,995,5 40,777,030 40,777,0	93 31,099,890 39,131,607 77 5,995,577 5,995,577 30 38,627,354 38,627,354 30 38,734,538 38,734,538 - 482,379 482,379	1. a. Perce i. R		Legal Lending Limit			0.00% 0.00%	0.00% 0.00%	Type of funding balance	Revenue to be distributed Nisbah	opositor's portion Total bonus Rate & profit in	n te of return ndication
NO. ACCOUNTS		1DUAL 2021*)	CONSOL 2022	_IDATED 2021*)		1.2.1.1 Other comprehensive motione 1.2.1.1.1 Surplus from foreign currency tra 1.2.1.1.2 Potential gain from increase in fa measured at fair value through o 1.2.1.1.3 Surplus of fixed assets revaluatio	ther comprehensive income		- 462,379 462,379 - 482,379 482,379	i. R	ntage lending in ex elated parties hird parties	xcess of Legal Lendir	ng Limit		0.00% 0.00%	0.00% 0.00%	Liabilities to other bank	(%) B C	sharing	(%) E
A. Interest Income and Expenses						1.2.1.1.3 Surplus on toed assets revailable 1.2.1.2 Other Disclosed Reserves 1.2.1.2.1 Agio 1.2.1.2.2 General reserve 1.2.1.2.3 Prior years profit	0	41,003,930 7,985,971 496,014 496,014 496,014 496,014	71 7,985,971 7,985,971 14 480,283 480,283	a. GWM		ents (GWM)			0.00%	0.50%	Mudharabah current account a. Bank b. Non Bank 816,94 Mudharabah saving account		162 1,184	1.02 1.74
1. Interest Income 2. Interest Expense -/-	10,767,872 2,356,552	11,038,060 2,741,816	17,393,331 3,026,152	17,749,004 3,756,698	122	1.2.1.2.4 Current year profit 1.2.1.2.5 Paid up capital fund 1.2.1.2.6 Others		29,219,631 3,302,314 (226,000) (226,000) (226,000)		3. Net Open	oreign Currency (Daily)			7.97% 2.00% 1.36%	3.03% 2.00% 0.80%	a. Bank 285,91 b. Non Bank 965,54 4. Mudharabah time deposit a. Bank - 1 month 83,56		317 678	1.33 0.84 2.56
Net Interest Income B. Operating Income and Expense other than Interest	8,411,320	8,296,244	14,367,179	13,992,306	1.2.2	Deduction Factor 1.2.2.1 Other comprehensive income 1.2.2.1.1 Deficit from foreign currency tran 1.2.2.1.2 Potential loss from decrease in fa measured at fair value through o	iir value of financial assets	(226,900) (125,321) (125,321) (125,321) (125,321) (125,321)	· · ·	*) As restated			S OF CASH	FLOWS			- 3 months 17,40 - 6 months 2,50 - 12 months 18,87 b. Non Bank	5 148 25 4 21 25 3 161 25	178 37 5 40	2.55 2.40 2.54
 Gain (loss) from increase (decrease) in fair value of financial assets 	(592,527)	(24,281)	(592,527)	(24,281)		1.2.2.2 Other Disclosed Reserves 1.2.2.2.1 Disagio 1.2.2.2.2 Prior years loss		(101,579) (101,5		FOR THE Y (In million I	EAR ENDED 3 Rupiah)	1 DECEMBER 2	S OF CASH				- 1 month 1,219,68 - 3 months 207,24 - 6 months 153,46 - 12 months 186,329	4 1,765 25 4 1,307 25	2,597 441 327 397	2.56 2.55 2.56 2.56
 Gain (loss) from decrease (increase) in fair value of financial liabilities Gain (loss) from sale of financial assets 	- 330,408	- 282,788	330,408	- 282,788		12223 Currént year loss 12224 Under provision between regulat value on productive assets 12225 Negative difference on fair value in trading book		ent -			n operating activ				2022	2021*)	5. Financing received 4,147,986	Average balance	Revenue recei	eived
Gain (loss) from spot and derivative transaction (realised Gain (loss) from investment under equity method Gain (loss) on foreign currencies translation) 828,060 1,521,403 15	354,171 1,156,185	828,060 43,196 (36)	354,171 38,431 (6)	13 Minorih	1.2.2.2.6 Under provision between regulat value on non productive assets 1.2.2.2.7 Others ity interest which can be reckoned	ory provision and impairment	(101,579) (101,5	79) (107,184) (107,184	Receipts from c Payments for ne	fees and commiss onsumer financing w consumer financing	transactions cing transactions		36 (32	6,816,559 2,764,578) (9,261,170 40,954,163 (26,815,000)	Type of financing Placements at other banks	A	В	-
 Dividend income Fees/commissions and administrative income 	3,475 1,538,196	2,099 1,453,669	3,475 2,324,658	2,099 2,408,541	1.4 Deduct 1.4.1 1.4.2	Coodwill Other intancible assets		(14,562,958) (2,474,559) (2,869,9) (1,074,55 (528,741) (557,44)	32) - (1.074.532	Payments of int	erest, fees and con erests on securities tion to joint financi	s issued		15	(482,401) 5,169,087	(3,883,326) (601,294) 12,593,034	Murabahah receivables a. Bank b. Non Bank ististina receivables a. Bank Bank	6,024,173	4	49,525
9. Other income 10. Impairment losses on financial assets -/- 11. Losses related to operational risk -/-	467,794 2,221,254 9,327	415,382 4,284,359 7,603	992,975 3,151,141 13,836	929,817 5,695,477 10,097	1.4.4 1.4.5 1.4.6	Investment calculated as deduction factor Short of capital on insurance subsidiary company Capital securifisation exposure Other deduction factor to core capital			39) (10,549,564) (949,009	Other operating	lation to joint finar income n exchange transa			1	,988,671) ,569,937 678,373	(11,554,610) 1,791,973 279,384	 b. Non Bank Multipurpose receivables a. Bank b. Non Bank 	-		-
12. Salaries and employee benefits -/- 13. Promotion expenses -/- 14. Other expenses -/-	3,360,830 271,853 2,617,914	3,160,308 178,510 2,343,911	5,665,252 926,391 3,949,400	5,258,496 564,654 4,040,464	2. Additional C 2.1 Instrum 2.2 Agio/Di	Core Capital (AT-1) ment that gualified for AT-1				Other operating Non-operating	xpense - net	novating access and	liabilities		(200,109)	(8,376,062) (138,968) 13,510,464	 Pawn financing Bank Non Bank Mudharabah financing 	-		- - 135
Operating Income (Expenses) other than Interest	(4,384,354)	(6,334,678)	(9,775,811)	(11,577,628)	I Supplementary 1 Capital instru 2 Agio/Disagio	y Capital (Tier 2) rument in form of shares and others which is qualified I		1,344,248 4,583 1,339,665 1,415,7	83 9,583 9,583	Changes in ope	rating assets and li ase) in operating a		nabilities		5,274,501	13,510,404	 a. Bain b. Non Bank 7. Musyarakah financing a. Bank b. Non Bank 	2,214,186		8,384
OPERATING PROFIT (LOSS)	4,026,966	1,961,566	4,591,368	2,414,678	4 Deduction fa Total Capital	factor of Supplementary Capital		33,553,897 42,631,7	55 32,338,057 40,433,085	Placements with 3 months fro	other banks and I n the date of acqui	Bank Indonesia - ma	-	1	456,693	(408,209) 822,442	Eease financing a. Bank b. Non Bank 9. Other financing	388,611		743
Gain (loss) from sale of premisses and equipment Other non operating income(expenses) NON OPERATING PROFIT (LOSS)	2,323 (186,144) (183,821)	4,471 (170,052) (165,581)	7,602 (194,336) (186,734)	5,068 (138,967) (133,899)	DESCRIPTIO	ON Individual Consolidated Individua	2021*) Description	n 2022 Individual Consolidar	2021*) ted Individual Consolidated		ased under resale			(2 (15	2,556,447)	822,442 8,818,111 (4,150,597) (91,346)	a. Bank b. Non Bank Total	796 10,010,922		- 66,529
CURRENT YEAR PROFIT (LOSS) BEFORE TAX	3,843,145	1,795,985	4,404,634	2,280,779	RWA CREDIT RISK RWA MARKET RISK RWA OPERATIONAL RISK	110,062,814 127,486,473 99,626,4 812,322 811,708 806,6 K 21,514,454 33,540,029 21,822,7	78 807,252 Tier 1 Ratio (9	6) 24.33% 25.46	3% 25.44% 25.96%	Increase/(decre Deposits from c	ase) in operating li- ustomers:	abilities					SOURCES AND DISTRIBUTIO AS AT 31 DECEMBER 2022 AND 2021 (In million Ruplah)			
 a. Current year tax expenses -/- b. Deferred tax income (expenses) 	318,148 (222,683)	265,162 40,648	847,395 (127,605)	606,001 (7,091)	TOTAL RWA CAR RATIO ACCORDING	132,389,590 161,838,210 122,255,9	43 150,731,797 Total Ratio (% % 9.00% CET 1 FOR		4% 26.45% 26.82%	- Current acco - Savings - Time deposi	5			1	5,173,106 1,897,458 4,956,606)	2,450,804 4,519,937 (9,820,154)	NO. DESCRIPTION 1. Beginning balances Qardh fund 2. Receipt of Qardh fund a. Infaq and Shadaqah		2022 1,560 314	2021 1,551 113
CURRENT YEAR NET PROFIT (LOSS) OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss	3,302,314	1,571,471	3,429,634	1,667,687	TO RISK PROFILE (%) CAR ALOCATION ACCOR TO RISK PROFILE	RDING	BUFFER (%) BUFFER PERCENTAG		3.500% 3.500%	Deposits from o Accruals and ot Income tax paid	ner liabilities				106,435 192,363 (691,986)	(193,282) 383,775 (668,788)	a. Infaq and Shadaqah b. Productive Qardh funds refund c. Penalties d. Non-halal income e. Others		314 759	3,622
a. Gain from fixed asset revaluationb. Gain (loss) from remeasurement on defined benefit			-		From CET1 (%)	7.98% 8.12% 7.99	Conservation	(%) 2.500% 2.500	0% 2.500% 2.500%	Cash flows fro	n investing activi				8,210,738)	15,173,157	e. Uners Total Receipts Utilisation of Qardh funds a. Productive Qardh fund b. Donation		1,073	3,735
c. Others 2. Items that will be reclassified to profit or loss	(9,384) 7,052	204,417	- 15	210,760	From AT1 (%) From Tier 2 (%)	0.00% 0.00% 0.00	Buffer (%)			Proceeds from a Bonds - amo	ales of and mature tized cost and fair	ed marketable securi value through other	ties and Government comprehensive incor onds - amortized cos	me 20	0,396,313	14,484,264	c. Other utilisation for public interest Total Utilisation 4. Increase / Decrease source of Qardh fund		- 561 512	3,726 9
a. Gain (loss) from adjustment on translation of financial statements b. Gain (loss) from changes in fair value of financial			-		*) As restated		for Systemic Bank (%)	*		and fair value Acquisition of fiz		mprehensive income angible assets		(8	3,512,002) (389,007) 36,213	(20,641,778) (425,914) 9,732	5. Ending balances Qardh fund SOURCES AND DISTRIBUTIO AS AT 31 DECEMBER 2022 AND 2021	N OF ZAKAT AND WA	2,072	1,560
assets measured at fair value through other comprehensive income	(607,700)		(607,700)		STATEM AS AT 31 DE (In million R	IENT OF SPOT AND DE ECEMBER 2022 Rupiah)	RIVATIVE TR/	ANSACTION	٩	Receipt from inv Receipt of cash	estment dividends				19,218 3,475	27,889 2,099	(In million Rupiah) NO. DESCRIPTION			2021
c. Others Other Comprehensive Income Net Of Tax	53,270 (556,762)	143,295 187,974	57,858 (549,827)	155,637 206,659		NSACTION Notional Amo	unt Purpo:		tive Receivable and Liabilities	Cash flows fro	n financing activi	y) investing activitie ities: sued and mudharaba				(6,543,708) (3,155,950)	A. Sources and Distribution Zakat Fund Sources of zakat fund: a. Internal UUS b. External UUS Totat accept		1,133	1,830
TOTAL CURRENT YEAR PROFIT (LOSS) AND COMPREHENSIVE INCOME	2,745,552	1,759,445	2,879,807	1,874,346	1. Spot	exchange rate	Trading	-	2,122 6,430	Proceeds from I Payments of ca	onds issuance mu h dividends			2	2,011,712 (598,608)	1,506,544 (393,668)	Total receipt Distribution zakat funds to zakat administrator er a. Armil Zakat Institution b. Armil Zakat Board Total the the stream of the stream o	.tity	1,133 2,406 1	1,830
Current year profit (loss) attributable to: Equity holders of the parent entity Non-controlling interests	3,302,314	1,571,471	3,302,314 127,320	1,571,471 96,216	2. Forward 3. Option a. Purchase b. Written	ed 30,4 30,4	18 30,418		3,351 32,312 1,493 26,285 - 1,505	Repayment of b Proceeds from I Decrease in prin		lities		g	9,190,362) (9,234,167 (110,131)	(10,591,676) 5,700,000 (116,570)	Total distribution B. Sources and Distribution Wakaf Fund 1. Sources of wakaf fund: a. Internal UUS		2,407	1,134
TOTAL CURRENT YEAR PROFIT (LOSS) Total Current Year Profit (Loss) and Comprehensiv	3,302,314	1,571,471	3,429,634	1,667,687	4. Future 5. Swap 6. Others	38,151,6		- 30	6,469 164,351	Increase in cas	by financing activ h and cash equiv	valents			,301,500	(7,051,320) 1,578,129	a. Internal UUS b. External UUS Total incoming Distribution wakaf funds to wakaf administrator e a. Badan Wakaf Indonesia	ntity	15,191 15,191 1,045	4,250 4,250 303
Income attributable to: Equity holders of the parent entity	2,745,552	1,759,445	2,745,552	1,759,445	B. Related to 1. Forward 2. Option	o interest rate		-		Net effect on ch Cash and cash	anges in exchange	e rates on cash and c beginning of the year		18	99,231 3,260,606	(15,814) 16,698,291 18,260,606	 Other Nadzir ¹⁾ Yayasan Pesantren Other Nadzir²⁾ DD Republika Wakaf Others ³⁾ Total distribution 		5,112 8,274 14,431	800 586 1,689
Non-controlling interests TOTAL CURRENT YEAR PROFIT (LOSS) AND COMPREHENSIVE INCOME	- 2,745,552	- 1,759,445	134,255 2,879,807	114,901 1,874,346	a. Purchase b. Written 3. Future 4. Swap	eu				Cash and cash Cash	equivalents cons	sist of:		2	2,759,777	2,789,555	Notes: *) Total of Murabahah and Istishna financing exclude as at 31 December 2022 and 31 December 2021.		million and Rp 754,	,708 million
DIVIDEND BASIC EARNINGS PER SHARE (in rupiah unit)	(550,544)	(352,630) 160.79	2,879,807 (550,544) 337.88	1,874,346 (352,630) 160.79	5. Others C. Others	1,538,2	77		5,463 12,225 8 898 243 108	Current account Placements with		1	aturing within 3 month	2	8,917,873 2,250,886	3,060,014 2,979,223	 **) Reclassified to conform to the presentation of state Jakarta, 			
*) As reclassified and restated	537.88	100./9	551.00	100./3	A notional amour	54,787,0 presents total notional amount buy and s int is a number of currency units specifie vables/liabilities represent the settlemen	sell position at gross ba	sis.	8,898 243,108 es sheet date.	from the date				7	7,732,801 9,661,337	9,431,814 18,260,606	Sharia		\mathcal{O}_{p}	
ALLOWANCE FOR IMPAIRMENT LOS AS AT 31 DECEMBER 2022 AND 2021	ALLOWANCE FOR IMPAIRMENT LOSSES AS AT 31 DECEMBER 2022 AND 2021 (In million Rupiah)										*) As restated BANK MANAGEMENT						Prof. Dr. H. M. Din Syamsuddin	Herry Hykma Director		
(In million Rupiah) Image: Colspan="2">2022 2021 No ACCOUNTS Impairment Loss Allowance Minimum Required Regulatory										BOARD OF President Co	AS OF 31 DECEMBER 2022 BOARD OF COMMISSIONERS President Commissioner : Kenichi Yamato'') Independent Vice President Commissioner : Johanes Berchmans Kristiadi Pudjosukanto						Sharia Supervisory Board Notes: 1. The above financial information was derived from the o	consolidated financial statements of F	PT Bank Danamon Ir	
1 Placements at other banks	5		Sta	Impairment Lo age 1 Stay 233		General Specific Stag		Stage 3 Ge - 21	aneral Specific	Commission Commission Commission Independent	9F 9F		: Nobuya : Dan Har : Shuichi ' : Peter Be	Kawasaki			("Bank") and subsidiaries as of 31 December 2022 and Firm Imelda & Rekan (a member of the Deloitte Asia Elisabeth Imelda, expressing an unmodified opinion a	for the year then ended, which have to Pacific Network and of the Deloitte s stated in their report dated 14 Fet	been audited by Publi Network), with partr	lic Accounting tner in charge
Spot and derivative receivables Marketable securities Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse	repo)			36,846		3,889 - 30,223 - 1 	9,689 -	- 1 - 56 -	,827 - 6,116 - 	Independent DIRECTORS President Di	Commissioner		: Halim Al	lamsyah Itagaki			information does not contain notes to the consolidated f The above published report are presented in order to o POJK.03/2019 dated 19 December 2019 regarding Tirs Engenetic Service Automatic (PECD M 2019)	comply with Regulation of Financial S ansparency and Publication of Bank",	, and the Copy of Circ	rcular Letter of
6 Acceptance receivables 7 Loans and financing 8 Investments	·r ~1		1,6	-	1 2,068 3,569 4,304,862	1,095,914 1,639,544 1,57 116,417 1	2,620	3,858,431 945 - 105	725 592 770 1,686,776	Vice Preside Vice Preside Director Director	nt Director		: Honggo : Hafid Ha : Herry Hy : Muljono	Widjojo Kangmast adeli*) ykmanto Tjandra	o		Financial Service Authority ("SEOJK") No.09/SEOJK.03 Conventional Bank", Regulation of Capital Market and I has been transferred to Financial Service Authority ("O	/2020 dated 30 June 2020 regarding Financial Institution Supervisory Agen JK") starting 1 January 2013) No. VI	"Transparency and F ncy ("Bapepam-LK" w III.G.7. Appendix to the	Publication of which function the Decree of
9 Other receivables 10 Commitment and Contingency		NCES			- 341 3,226 9,029	6,557 22 58,675 12,889 8	587 - 4,779 3,885		,344 - 1,347 8,641	Director Director Director Director Director			: Heriyant : Dadi Buo : Rita Mira : Naoki M	to Agung Putra diana asari			the Chairman of Bapepam-LK No. Kep-347/BL/2012 re Public Companies". 2. The consolidated financial statements as of 31 December foundations in DC added Dispersite Additional Company.	er 2022 and for and for the year then er	nded included financia	
CONSOLIDATED STATEMENT FOR THE YEAR ENDED 31 DECEMBER 202 (In million Rupiah)	2 AND 2021	ANGES IN		A	ttributable to equite the equity components	uity holders of the parent entir	ty d earnings			*) Referring Yokoyama	Hafid Hadeli and The		: Thomas cial Service Authority (O. ased OJK fit and proper t	JK) dated 8 July 20	122, Kenichi Ya	amato, Shuichi	of subsidiaries, i.e. PT Adira Dinamika Multi Finance Tb 3. Certain accounts in the Bank and Consolidated statem statement of profit or loss and other comprehensive in	ent of financial position as of 31 Dec	cember 2021 have be	

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

(In million Rupiah)	Attributable to equity holders of the parent entity										
			Other paid-up capital		Other equity compo	nents	Retaine	d earnings	Total before non-controlling interest	Non- controlling interest	
	Share capital	Additional paid-up capital		Changes of associate equity	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 Equity
Balance as of 1 January 2022**)	5,995,577	7,985,971	189	8,242	482,379	(56,114)	480,094	29,752,357	44,648,695	548,659	45,197,354
Total income for the year Net income for the year				-			-	3,302,314	3,302,314	127,320	3,429,634
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	:	:	:	:	:	53,270	:	(2,332)	53,270 (2,332)	4,588 2,347	57,858 15
comprehensive income - net				-	(607,700)		-	-	(607,700)		(607,700)
Total other comprehensive income					(607,700)	53,270		(2,332)	(556,762)	6,935	(549,827)
Total comprehensive income for the year					(607,700)	53,270		3,299,982	2,745,552	134,255	2,879,807
Appropriation for general and legal reserve Distribution of cash dividends	:						15,731	(15,731) (550,544)	(550,544)	(48,135)	(598,679)
Balance as of 31 December 2022	5,995,577	7,985,971	189	8,242	(125,321)	(2,844)	495,825	32,486,064	46,843,703	634,779	47,478,482
Balance as of 1 January 2021 Adjustment due to change in benefit attribution method**)	5,995,577	7,985,971	189	:	642,117	(199,409)	470,018	28,213,350 125,825	43,107,813 125,825	467,686 6,753	43,575,499 132,578
Saldo as of 1 January 2021 after adjustment **)	5,995,577	7,985,971	189	-	642,117	(199,409)	470,018	28,339,175	43,233,638	474,439	43,708,077
Total income for the year Net income for the year **)								1,571,471	1,571,471	96,216	1,667,687
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 comprehensive income - net	:	:	:	:	(159,738)	143,295	:	204,417	143,295 204,417 (159,738)	12,342 6,343	155,637 210,760 (159,738)
Total other comprehensive income **)	-				(159,738)	143.295		204.417	187,974	18.685	206.659
Total comprehensive income for the year **)	•				(159,738)	143,295		1.775.888	1.759.445	10,605	1.874.346
Changes of associate equity	•			8.242	(159,738)	143,295		1,775,000	1,759,445	114,901	1,6/4,346
Appropriation for general and legal reserve Distribution of cash dividends	-	-		0,242	-	-	10,076	(10,076) (352,630)	(352.630)	(40.681)	(393.311)
Balance as of 31 December 2021 **)	5.995.577	7.985.971	189	8.242	482.379	(56.114)	480.094	29.752.357	44,648,695	548,659	45,197,354



Public Companies².
2. The consolidated financial statements as of 31 December 2022 and for and for the year 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 Bank and Consolidated statement of financial position as of 31 December 2021 have been restated,
statement of profit or loss and other comprehensive income for the year ended 31 December 2021 have been reclassified
and restated to conform with the presentation of the consolidated statement of financial position as of 31 December 2022 and
statement of profit or loss and other comprehensive income for the year ended 31 December 2022. and
statement of profit or loss and other comprehensive income for the year ended 31 December 2022. USD 1 = Rp14,252.50.
5. Exchange rate as of 31 December 2022: USD 1 = Rp14,252.50.
5. Exchange rate as of 31 December 2021. USD 1 = Rp14,252.50.
5. Exchange rate as of 31 December 2021.

Thank You for Your Vote of Confidence

 Member Dr. Asep Supyaulilan, M.Ag. 							
SHARE OWNERSHIP OF BANK AS OF 31 DECEMBER 2022		Thank You for Your Vote of Confidence					
MUFG Bank, Ltd. (direct and indirect) Public Total	92.47% 7.53% 100.00%	Euro Money Market Leaders 2022 by Euromoney, category: - Market Leader, Corporate Banking - Highly Regarded, Digital Solutions	Anugerah CSR IDX Channel 2022 by IDX Channel, category: Environmental Initiatives				
Board of Directors	by IDC Indonesia by IDC Indonesia, category: Best in Future of Digital Ingovation Award		Infobank TOP 100 CEO Awards 2022 by Infobank Media Group, category: Top 100 CEO - Yasushi Itagaki				
Yasushi Itagaki Yasushi Itagaki President Director	Muljono Tjandra Director	Best CFO Awards 2022 by SWA, category: Best CFO Awards 2022, Predikat Excellence for Muljono Tjandra	Human Capital & Performance Award 2022 by Business News, category: - Best Future Leader of the Year - Best Wellbeing & Best HC Team of the Year				

ropriated retained earnings include remeasurement on defined benefit plans *) Una

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, 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

ring to the Copy of Decision Result of the F rama. Hafid Hadeli and Thomas Sudarma hav SHARIA SUPERVISORY BOARD AS OF 31 DECEMBER 2022

Chairman
 Member
 Member

Prof. Dr. H. M. Din Syamsuddii
Dr. Hasanudin, M. Ag.
Dr. Asep Supyadillah, M.Ag.

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