Danamon

NO.

ASSETS

Placements with Bank Indonesia

Spot and derivative / forward receivables

Securities purchased under resale agreements

ent losses on consumer finar

Placements with other banks

Marketable securities

Acceptance receivables

Consumer financing receivables

b. Loans and Sharia financing

Fixed assets and equipment

Non earning asset

a. Idle properties b. Foreclosed assets

c. Suspense accounts

d. Interbranch assets

Leased receivables Other assets

TOTAL ASSETS

LIABILITIES

Savings

Current accounts

Time deposits

LIABILITIES AND EQUITY

E-money Loans from Bank Indonesia

Borrowings from other banks

Marketable securities issued

Acceptance payables

Borrowings Security deposits Interbranch liabilities

Other liabilities

EQUITY

a. Agio

b. Disagio -/-

Others

a. Gain

b. Loss -/-

serve

a. General reserves

b. Specific reserves

Retained earnings a. Previous years

b. Current year Dividend paid -/-

TOTAL EQUITY

TOTAL LIABILITIES AND EQUITY

Interest Income and Expense

Interest Expense -/-

Net Interest Income

of financial assets

Other income

Other expenses -/

Minority interest

TOTAL LIABILITIES

a. Authorized capita

b. Unpaid capital -/-

Treasury stock -

Additional paid-up capita

c. Capital paid in advance

Gain (loss) from other comprehensive income

TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY

ACCOUNTS

INCOME AND EXPENSES FROM OPERATIONS

Gain (loss) from increase (decrease) in fair value

of financial assets Gain (loss) from decrease (increase) in fair value of financial liabilities

Gain (loss) from investment under equity method Gain (loss) on foreign currencies translation Dividend income

Fees/commissions and administrative income

NON OPERATING INCOME AND EXPENSES

Gain (loss) from sale of premisses and equipment

Impairment losses on financial assets -/-

osses related to operational risk -/-

Salaries and employee benefits -/-Promotion expenses -/-

OPERATING PROFIT (LOSS)

Gain (loss) from sale of financial assets

ssued and fully paid capital

Spot and derivative / forward liabilities

Intangible assets Accumulated amortisation on intangible assets -/-

(reverse repo)

Sharia financing

Allowance for im

eceivables -/-

Other financial assets

Investments

c. Others

Loans

Cash

## **PT Bank Danamon Indonesia Tbk and Subsidiaries**

A member of **()** MUFG, a global financial group

ACCOUNTS

## **Consolidated Financial Statements** QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION AS AT 30 JUNE 2022 AND 2021 STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2022 AND 31 DECEMBER 2021 FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT CONSOLIDATED 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. INDIVIDUAL INDIVIDUAL 30 Jun 2022 31 Dec 2021 30 Jun 2022 31 Dec 2021\* ACCOUNTS 30 Jun 2021 30 Jun 2022 Loss Total Current Special Mention Total Current Special Menti Loss Substandard Doubtful Doubtful RELATED PARTIES Placements at other banks a. Rupiah STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2022 AND 31 DECEMBER 2021 (In million Rupiah) 2.635,688 2,072,01 17,799,007 12,919,403 17,799,007 12,919,403 Rupiah Foreign currencies Spot and derivative ra. Rupiah Foreign currencies Marketable securities Rupiah Foreign currencies Securities sold under 46,452 1,711,666 2,131,578 2,829,607 3,008,341 212,23 212,23 46,452 182.803 182,737 207.535 187.29 30 Jun 2022 31 Dec 2021\*\*) ACCOUNTS 365 24,205,008 35,949,370 24,137,902 35,871,46 365 ASSETS Securities sold under repurchase agreements (repo) 24,728 1,035,218 46,688 966,780 67.10 25.022 25,022 Cash Placements at Bank Indonesia Placements at other banks Marketable securities 67.10 currencies cold under renurchase agreements (repo 2.817.580 3.308.308 2.817.580 3.308.308 Marketable securities Financing receivables \*) Profit sharing financing Leased financing Other earning asset Allowance for impairment losses on earning asset (-/-) Fixed assets and equipment Non earning asset 1,397,510 105,852,597 4,696,528 4,540,313 433,828 50,238 (303,648) 7,387 19,951 6,088 4,047,987 3,298,163 487,719 53,235 (261,167 7,610 25,951 2,061,194 98,937,722 1,397,510 105,181,764 irrencies urchased under resale agreements (rev 2,061,194 98,258,555 a. Rupin b. Foreign currencies Acceptance receivables Leans and financing a. Micro, small and medium debtor i. Rupial ii. Foreign currencies b. Non micro, small and medium de i. Rupiah ii. Foreign currencies c. Restructured Leans i. Rupiah 9,670,670 7,833,869 9,670,670 7,833,869 23.01 3,90 23.01 3.90 21,428,919 21,322,765 Other assets TOTAL ASSETS 1,493,857 (1,376,273 6,088 10,510,631 8,673,086 10,576,983 10,656,366 1,028,256 1,031,087 LIABILITIES LIABILITIES Wadiah saving Non profit sharing investment fun Liabilities to Bank Indonesia Liabilities to other banks Marketable securities issued Other liabilities Profit sharing investment funds Working funds Retained earnings TOTAL LIABILITIES 1.215.178 1.215.204 616.638 616.63 416,432 4,011,984 1,753,993 1,707,652 1,791,738 1,707,652 511,119 4,368,221 Allowance for impairment losses on financial assets -/-a. Marketable securities tment funds i. Rupiah ii. Foreign currencies ivestments 536.715 619.583 (35,469 (19,689 (35,469) (19,689) 9,629,22 (5,739,493) (6,126,463) (5,739,493) (6,126,463) 10,572,19 10,572,1 9,629,22 21.746 Other rece eivables tents and contingencies (6,493 (4,819) (6,493) (4,819) 4,955,508 3,448,974 117,322 158,911 10,510,631 8,673,086 2.113.575 2.015.553 4.530,709 4.417.508 Rupiah Foreign currencies 970,463 532,781 970,914 532,781 1,050,593 166,105 1,050,693 166,103 (1,559,954 4,020,584 1,647,732 (2,718,078) 5,302,978 (2,837,805 NON RELATED PARTIES Placements at other banl a. Rupiah 3,903,780 5,153,030 TATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME OR THE 6 MONTH PERIOD ENDED 30 JUNE 2022 AND 2021 million Rupiah) Accumulated depreciation of fixed assets and equipment -(2,551,369) (2,614,645) (3,358,332) (3,407,504 144,81 1,354,62 144,81 1,354,62 114,02 1,413,90 Foreign currencies oot and derivative Rupiah 68,105 69 10 68.10 69 105 139,710 3,155 178,946 3,854 178,946 3,854 139,710 3,155 30 Jun 2022 30 Jun 2021 ACCOUNTS NO. 533,389 601,223 533,389 601,223 OPERATING INCOME AND EXPENSE 83 83 35,669,192 3,872,799 35,669,19 3,872,79 20,960,043 3,177,859 20,960,043 3,177,859 Foreign currencies Operational Income dan Expe ense from distribution of fund Operational Income dan Expense from distribution of fund Income from Distribution of Fund a. Income from receivables b. Income from profit sharing c. Leased income d. Others Margin distribution to owners of investment funds -/-a. Non Profit sharing b. Profit sharing D. Profit sharing D. Other Margin distribution Other Operating Income and Expenses Except Fund Distribution Gain (Inss) no freion currencies translation purchase agreements (repo 500,128 292,320 . Rupiah . Foreign currencies iecurities purchased under resale agreements (re . Rupiah 179,143 152,193 25,212 1,478 273,811 124,558 22,523 797 5,785,172 4,909,895 5,233,746 4,070,081 2.817.58 2.817.58 3.851.42 3.851.42 179,991,333 178,695,480 193,575,275 192,239,698 1.374.024 1.374.491 1.767.839 1.767.83 .coeptance receivables .oans and financing a. Micro, small and medium debtor 38,022 ficro, small and Rupiah ii. Foreign currencies Non micro, small and med i. Rupiah ii. Foreign currencies Pestructured Loans 383,667 285,727 147,808 797,73 15,640,482 1,842,158 329,90 18,758,087 14,408,310 114,548 2,663,315 14,578 157,930 291,178 743,401 4,074 18,264,134 133,20 29,708,014 30,742,553 26,252,023 25,437,405 Gain (loss) on foreign currencies translation Income as mudharib in mudharabah muqayyadah Commision/Provision/Fees and administrative 48,202,806 45,518,289 48,202,806 45,518,289 405.27 802.54 779.77 411.56 76,008,48 12,638,14 4,506,39 287,49 82,502,46 12,925,64 9,394,343 1,768,265 4,678,71 275,15 648,971 5,928 742,566 7,254 75,876,157 12,056,597 43,831,588 50,113,623 43,831,588 50,113,623 3,174 6,950 3,963 170,127 5,188 64,763 3,084 182,522 Commision/Provision/Fees and administrative Other income Wadiah bonus expense -/-Impairment losses on financial assets -/-Losses on operational risk -/-Impairment losses on other asset (non financial) -/-Salaries and employee benefits -/-Other expenses -/c. Restructured Loans i. Ruplah ii. Foreign currencies Investments Other receivables Commitments and contri 8,519,21 611,42 84,14 979,63 13,380,505 897,840 84,172 979,631 12,864,866 806,206 98,112 271,704 4,424,084 197,275 25 292 19,365,314 1,013,483 98,137 271,996 811,58 1,250,08 368,92 933,535 4,074 2,454,782 286,418 344,839 773,909 5,928 2,475,886 2,475,886 2,284,587 2,284,587 ents and contingencies 6,000 33,869 26,693 308.640 123.098 341.488 277,212 Rupiah Foreign currencies 60,924,494 11,437,903 156,41 1,17 85 61,081,759 11,439,080 ,373,88 286,126 2,564 273 54,660,288 7,715,267 curities sold under repurchase agreements (repo) Other Operating Income (Expense) 1,397,510 (230,526) (172,870) 2,061,194 1,397,510 2,061,194 OTHERS INFORMATIO OPERATING INCOME (LOSS) NON OPERATING INCOME AND EXPENSE 153,141 112,857 851,316 7,249,440 6,750,234 To Bank Indone To other parties 25.000 25.000 3.128.463 4.300.546 AGN OPERATING INCOME AND EXPENSE Gain(Joss) from sale of premisses and equipment Other non operating income / (expenses) NON OPERATING INCOME (LOSS) INCOME (LOSS) DURING 6 MONTH PERIOD BEFORE TAX Isonon Int. 21,057 9,83 9,831 21,05 (2,728) (2,728) 150,413 33,091 117,322 533,390 585,752 7,737,426 6,917,412 11,419,127 10,403,719 STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2022 AND 31 DECEMBER 2021 (In million Rupiah) KEY FINANCIAL RATIOS AS AT 30 JUNE 2022 AND 2021 INCOME (LOSS) DURING 6 MONTH PERIOD NET OF TAX OTHER COMPREHENSIVE INCOME 551,029 543,951 Unter Commencement tems that will not be reclassified to profit or loss tems that will be reclassified to profit or loss CURRENT PERIOD OTHER COMPREHENSIVE INCOME NET AFTER TAX TOTAL COMPREHENSIVE INCOME DURING PERIOD 134,742,466 34,156,373 148,326,408 147,700,591 CONSOLIDATED RATIOS (%) INDIVIDUAL 30 Jun 2022 30 Jun 2021 NO. ACCOUNTS 30 Jun 2022 31 Dec 2021 30 Jun 2022 31 Dec 2021 117,322 85,297 CONSOLIDATED RATIOS I. COMMITMENT RECEIVABLES 26.06% 26.01% CAR Non-performing earning assets and non productive assets to total ear and non productive assets Non-performing earning assets to total productive assets account of the asset of the ass STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2022 AND 31 DECEMBER 2021 (In million Ruplah) 12,333,044 12,333,044 12,333,044 12,333,044 Unused borrowing facilities Outstanding buying of spot and derivative / forward contract Others 1.73% 1.56% 3.76% 3.02% 1.64% 1.50% 4.28% (6,337,467) (6,337,467) (6,337,467) (6,337,467 22,338,530 14,799,032 22,338,530 14,799,032 30 Jun 2022 31 Dec 2021 ACCOUNTS NPL gross NPL net 2.78% II. COMMITMENT PAYABLES CONTINGENT RECEIVABLES 7,985,971 7,985,971 7,985,97 7,985,971 0.96% Outstanding buying of spot and fo Unused loans facilities granted to debtors a. Commited b. Uncommitted Return on Assets (ROA) before ta: 2.32% 1.51% 256,331 65,978,197 1,384,935 258,738 64,145,799 1,781,586 256,331 65,978,197 1,384,935 258,738 64,145,799 1,781,586 Return on Assets (ROA) after tax. Return on Assets (ROA) after tax Return on Equity (ROE) Net Interest Margin (NIM) including third party premium e Others MMITMENT PAYABLES 1.75% 8.66% 7.55% 1.02% 5.20% 7.30% Unused Financing facilities Outstanding selling of spot and forward contract 8,242 1,825,670 2,861,265 8,242 8,242 8,242 Outstanding Irrevocable L/C Outstanding selling of spot and derivative forward contract Others 23.428.382 16.906.066 23.428.382 16.906.066 BANK RATIOS : 217 408,070 217 408,070 Others ance Ratio Guarantees received Margin receivables on non performing assets Others CONTINGENT PAYABLES Constances incurd (26.842 (26,842) 8,708 III. CONTINGENT RECEIVABLES 25.45% 26.54% on-performing earning assets and non productive assets to total earnings 948,100 412,047 948,100 412,047 Guarantees received Others 496,014 480,283 496,014 480,283 and non productive assets Non-performing earning assets to total productive asse Allowance for impairment losses for financial asset to p NPL gross NPL net 1.56% 1.41% 3.67% 2.96% 1.519 1. Guarante 2. Others 1.32% 3.11% 2.94% IV. CONTINGENT PAYABLES FINANCIAL RATIO AS AT 30 JUNE 2022 AND 2021 29.645.233 28.440.481 29.645.233 28.440.48 1. Guarantees issued 2. Others 6,405,071 5,373,460 6,405,071 5,373,460 0.56% 0.89% 1.694.999 1.573.113 1.694.999 1.573.113 Return on Assets (ROA) before tax ACCOUNTS 30 Jun 2022 30 Jun 2021 2.23% 1.44% CAPITAL ADEQUACY RATIO (CAR) AS AT 30 JUNE 2022 AND 2021 (In million Runjab) (550,544 (352,630 (550,544) (352,630 Return on Assets (ROA) before fails Return on Assets (ROA) after tax Return on Equity (ROE) Net Interest Margin (NIM) Net Interest Margin (NIM) includiny Operating expenses to operating in Cost to Income Ratio (CIR) 1.11% 6.41% 5.14% 4.98% 82.47% 47.65% 85.51% 4.49% 1.96% 3.44% 1.99% 1.04% 2.95% 48.01% 135.25% 1.88% fotal Sharia Business Unit (UUS) assets to total Co al Bank asset which owned UUS 5.84% 2.15% 3.14% 2.15% 1.58% 3.23% 46.82% 197.72% Total Sharia Business Unit (UUS) assets to total Conventional Bank ass Non-performing esming assets to tatal productive assets Allowance for impairment losses for financial asset to productive asset NPF right Return On Assets (ROA) Profit sharing financing to total financing Financing ID-people Rate (FDR) 10.86% 5.10% 4.95% 70.89% 50.29% 89.88% 45,248,867 44,539,107 45,248,867 44,539,10 45,248,867 44,539,107 45,248,867 44,539,107 30 Jun 2022 30 Jun 2021 CAPITAL COMPONENT 179,991,333 178,695,480 193,575,275 192,239,698 Individual Consoli Individual Consol Loan to Deposit Ratio (LDR) 31,464,998 39,479,114 31,541,585 38,594,493 31,464,398 39,479,114 31,541,585 38,594,493 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 15,995,577 5,975,577 5,975,5 ore Capital (Tier 1) Main Core Capital (CET 1) 1.1 Paid Up Capital (After deducted with Treasury Stock) 1.2 Disclosed reserves 1.2.1 Additon Factor Compliance a. Percentage violation on Legal Lending Limit b. Related parties ii. Third parties Percentage lending in excess of Legal Lending Limit b. Related parties STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE 6 MONTH PERIOD ENDED 30 JUNE 2022 AND 2021 TABLE OF MARGIN DISTRIBUTIONS FOR THE MONTH OF JUNE 2022 0.00% 0.00% Uner comprehensive income 12.1.1.3 Surplus from foreign currency translation 12.1.1.2 Polential gait from increase in fair value of financial assets measured at fair value through other comprehensive income 12.1.1.3 Surplus of fixed assets revaluation Other Disclosed Reserves 12.1.2 Inc. ue Sharing Net Re Depositor's por INDIVIDUAL CONSOLIDATED 0.00% 0.00% 15,328 573,389 15,328 573,389 Revenue to b Average balance ii. Third parties 30 Jun 2022 30 Jun 2021 30 Jun 2022 30 Jun 2021\* 1.2.1.1. 1.2.1.2 Other Dis 0.00% 0.00% lisbah (%) Total bonus & profit sharing Rate of ret indicatio (%) 39.271.673 39.271.673 37.551.916 37.551.916 7.985.971 7.985.971 7.985.971 7.985.971 7.985.971 37.985.971 400.283 20.946.89 20.946.89 28.087.852 28.087.852 28.087.852 10.987.852 28.07.852 28.087.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078.852 28.078552 2 Type of funding distributed Other Disclosed Reserves 12.1.2.1 Agio 12.1.2.2 General reserve 12.1.2.3 Prior years profit 12.1.2.4 Current year profit 12.1.2.4 Current year profit 12.1.2.5 Paid up capital fund 12.1.2.6 Others n Factor Statutory Reserve Re a. GWM Primary IDR nts (GWM Α i. Daily ii. Average b. GWM Foreign Currency ( Daily ) 0.00% 5.82% 2.00% 0.63% 0.00% 3.01% 2.00% 1.86% Liabilities to other bank Mudharabah current account a. Bank b. Non Bank a. Bank a. Bank b. Non Bank Mudharabah time deposit a. Bank Mudharabah time deposit a. Bank Mudharabah time deposit a. Bank b. Non Bank 12 months - 3 months - 3 months - 3 months - 12 m 5,256,490 5,684,050 8,552,240 9,062,828 1,107,759 D. GWM Foreign C Net Open Position 1,521,093 1,462,696 2,105,276 152,344 1,030,511 1,256 8,493 126 528 (112,337) (112,337) (110,93 (110,933) Deductio 1.2.2.1 ion Factor Other comprehensive income 122.1.1 Deficit from foreign currency translation 122.1.2 Potential loss from decrease in fair value of financial assets measured at fair value through other comprehensive income 4,148,731 4,162,957 7,089,544 6,957,552 228,146 1,000,693 1,880 8,247 13 244 36 Operating Income and Expense other than Interest ONSOLIDATED STATEMENTS OF CASH FLOWS The measured affair value through other comprehensive income 1222 Deep Objective Reserves 1222 To Beago 1222 FOR the solution 1 (112,337) (112,337 (110,933 (110,93 97,647 18,792 5,383 11,900 805 155 44 98 201 39 11 25 25 25 25 (175,662 (42,366 (175,662 (42,366 30 Jun 2022 30 Jun 202 1,200,829 556,712 98,402 29,102 2,379 1,147 203 60 9,527 4,588 811 240 170,875 170,875 101,877 101,877 Cash flows from operating activities: Interest income, fees and commissions Gain (loss) from spot and derivative transaction (realised 249,829 223,753 249,829 223,753 3,039,40 Interest income, fees and commissions Receipts from consumer financing transactions Payments of interest, fees and commissions Payments of interests on securities issued Proceeds in relation to joint financing Repayment in relation to joint financing Other operating income Loss from foreign exchange transactions - net Other operating expenses Non-operating expenses 634,945 450,176 26,167 14,142 (112,337) (112,337) (110.93) (110.933) value ón non produt 1.2.2.2.7 Ohreis 1.4 Deduction factor to core capital 1.4.1 Defere fax xalaulation 1.4.2 Goodwil 1.4.3 Other intragible assets 1.4.4 Investment calculated as deduction factor 1.6.5 Elot de caraction program. 18,233,375 14,487,063 0,075,39 4,430,461 Total 36,144 1,396 1,047,712 455,157 (13,705,243) (5,691,127) (12,468,364) (5,415,456) (2,667,206) (3,054,140) (2,414,780) (2,806,492) (465,843) (618,372) (424,363) (613,486) (10,772,194) (944,083) (9,829,22) (920,946) 3.41 1.39 3.416 (2,151,549 (326,139 4,983,45 (5,735,91) (1,498, nce Revenue received Average bala 698,832 662,174 1,074,950 Type of financing (269,797) 6,716,334 (5,831,415) 901,508 Α в 215,575 205,541 467,845 Placements at other banks Murabahah receivables a. Bank b. Non Bank b. Non Bank b. Non Bank Multipurpose receivables a. Bank b. Non Bank Pawn financing a. Bank Mudharabah financing a. Bank 902,616 1,740,990 1,438,324 2,565,744 1.4.4 Investment calculated as deduction factor 1.4.5 Short of capital on insurance subsidiary company 1.4.6 Capital securifisation exposure 1.4.7 Other deduction factor to core capital 890,214 185,884 1.814 2,593 3,651 3.343 Additional Core Capital (AT-1) 2.1 Instrument that qualified for AT-1 2.2 AgioDisagio 2.3 Deduction factor 151,679 46,479 5,490,568 1,679,206 1,536,759 2,890,222 2.554.356 (4,619,742) (4,507,204 56,508 1,151,674 218,525 1,957,046 86.33 413,71 Non-operating (expense)/income - net 16,036 (36,024 1,223,242 1,877,967 22 AgolUsago 23 Deduction factor of Additional Core Capital polementary Capital (Tier 2) Capital Instrument in form of shares and others which is qualified for Tier 2 AgolUsario Cash flows before changes in operating assets and liabilities 3,689,410 3,846,639 1,286,387 7,083 7,083 1,205,392 1,281,626 12,083 12,083 Operating Income (Expenses) other than Interest (2,095,391 (2,885,968 (4,806,438 (5,497,320) Changes in operating assets and liabilities: AgioDisagio General reserves of regulatory provision on productive assets (max. 1.25% of RWA Credit Risk) Deduction factor of Supplementary Capital Decrease/(increase) in operating assets: Placements with other banks and Bank Indonesia - maturing more than 3 months 1,279,304 1,347,972 1,193,309 1,269,543 2,053,340 1,276,989 2,283,106 1,460,232 Total Capital 32,751,385 40,834,169 32,746,977 39,876,119 from the date of acqu 426,986 (1,741,225) (3,110,366) 1,666,990 657 3,393 3,779 Marketable securities and Government Bonds - trading 798 30 Jun 2022 30 Jun 2021 Description 30 Jun 2022 30 Jun 202 ecurities purchased under resale agre 8.274,995

2.	Other non operating income(expenses)	(47,093)	14,409	(36,023)	16,037		DEGOTA HON	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated	Securities
	NON OPERATING PROFIT (LOSS)	(46,436)	17,802	(35,225)	19,816	RISK	WEIGHTED ASSETS					CAR RATIO					Loans Prepayme
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX Income tax	2,006,904	1,294,791	2,247,881	1,480,048	RWA	CREDIT RISK MARKET RISK OPERATIONAL RISK	106,746,575 440,839 21,514,454	123,030,517 441,432 33,540,029	100,230,828 1,336,049 21,822,776	1,393,279	CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%)	24.45% 24.45% 1.00%	25.14% 25.14% 0.86%	25.56% 25.56% 0.98%	25.22% 25.22% 0.84%	Increase/ Deposits
	<ul> <li>a. Current year tax expenses -/-</li> <li>b. Deferred tax income (expenses)</li> </ul>	313,687 1,782	203,666 (93,315)	557,311 56,860	305,663 (139,027)	TOTA	L RWA	128,701,868	157,011,978	123,389,653		Total Ratio (%)	25.45%	26.01%	26.54%	26.06%	- Saving
	TOTAL NET PROFIT (LOSS) DURING PERIOD	1,694,999	997,810	1,747,430	1,035,358	TO R	RATIO ACCORDING ISK PROFILE (%)	9.00%	9.00%	9.00%		CET 1 FOR BUFFER (%)	16.45%	17.01%	17.54%	17.06%	- Time d Deposits f Accruals a
1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss						ALOCATION ACCORDING ISK PROFILE					BUFFER PERCENTAGE REQUIREMENT (%)	3.500%	3.500%	3.500%	3.500%	Income ta
	<ul> <li>a. Gain from fixed asset revaluation</li> <li>b. Gain (loss) from remeasurement on defined benefit pension program</li> </ul>					From	CET1 (%)	8.00%	8.14%	8.02%		Capital Conservation Buffer (%)	2.500%	2.500%	2.500%	2.500%	Cash flow Proceeds Bonds
	c. Others	55	-	55	-	From	AT1 (%)	0.00%	0.00%	0.00%		Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%	Acquisition
2.	Items that will be reclassified to profit or loss a. Gain (loss) from adjustment on translation of financial statements					From	Tier 2 (%)	1.00%	0.86%	0.98%	0.84%	Capital Surcharge for Systemic Bank (%)	1.000%	1.000%	1.000%	1.000%	and fair Acquisition Proceeds Receipt fro
	<li>b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income</li>	(467.051)	(68.728)	(467.051)	(68,728)		STATEMENT O	F SPC	DT AND	DER	IVATIV	'E TRA	NSAC	TION			Receipt of Net cash
	c. Others	32.301	(00,720) 84,786	35.083	92.088		In million Rupiah)					INDIV	IDUAL				Cash flov
	Other Comprehensive Income Net Of Tax	(434,695)	16.058	(431,913)	23,360	NO.	TRANSACTIO	N	Notio	nal Amount		Purpose	IDUAL	Derivative I	Receivable ar	nd Liabilities	Increase i
	TOTAL CURRENT PERIOD PROFIT (LOSS)	(,,	,	(,,					Notio		Tra	ding	Hedging	Receivat	oles Li	abilities	Payments Proceeds
	AND COMPREHENSIVE INCOME	1,260,304	1,013,868	1,315,517	1,058,718	A. 1. 2.	Related to exchange Spot Forward	e rate		2,831,133 8.804.783		1,133 4.783	:	3,5 65,7		2,401 41.098	Payments Repayment
	Current period profit (loss) attributable to: Equity holders of the parent entity Non-controlling interests	1,694,999	997,810	1,694,999 52,431	997,810 37,548	3.	Option a. Purchased b. Written Future			880,565 85,565	88	0,565 5,565	-			65,108 120	Proceeds Decrease Net cash
	TOTAL CURRENT PERIOD PROFIT (LOSS)	1,694,999	997,810	1,747,430	1,035,358	5. 6.	Swap Others		2	6,951,714	26,95	1,714	-	96,9	06 1	88,865	Net incre
	Total Current Period Profit (Loss) and Comprehensive Income attributable to:	4 000 004	1 010 000	4 000 004	4 0 4 0 0 0 0	B. 1. 2.	Related to interest ra Forward Option	ate		-		-	:			-	Net effect Cash and
	Equity holders of the parent entity Non-controlling interests	1,260,304	1,013,868 -	1,260,304 55,213	1,013,868 44,850	3.	a. Purchased b. Written Future			-	:	-	-		:	-	Cash and Cash and
	TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME	1,260,304	1,013,868	1,315,517	1,058,718	4. 5. <b>C</b> .	Swap Others Others			-		-	-	10.5	-	-	Cash Current ac
	DIVIDEND	(550,544)	(352,630)	(550,544)	(352,630)	U.	TOTAL		_	1,361,220 0.914.980	,	1,220		16,5		11,048 08.640	Current a Placemen
							IUME		4	0,014,000	1 40,31	-,	-	102,0		00,040	from th
	BASIC EARNINGS PER SHARE ( in rupiah unit )	173.43	102.09	173.43	102.09	Ma	arket value represents tota	al notional	amount bu	y and sell	position at	gross basis	3.				
) rec	BASIC EARNINGS PER SHARE ( in rupiah unit )	173.43	102.09	173.43	102.09	Ar	arket value represents tota notional amount is a numb rivative receivables/liabili	ber of curre	ency units :	specified in	n the contr	act.		balances	sheet date	э.	Total cas

A	LLOWANCE FOR IMPAIRMENT LOSSES S AT 30 JUNE 2022 AND 2021 n million Rupiah)										
				0 Jun 202					30 Jun 202		
No	ACCOUNTS	Impa	irment Loss Allow	ance	Minimum Requi	red Regulatory	Impai	rment Loss Allov	vance	Minimum Requi	red Regulatory
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1	Placements at other banks Soot and derivative receivables	492	:	:	17,117 1.828		1,352	:	:	15,744 1,432	:
3 4	Marketable securities Securities sold under repurchase agreements (repo)	35,469	:	:	45,770	-	16,782	57	:	46,902	:
5 6	Securities purchased under resale agreements (reverse repo) Acceptance receivables	1,575	- 3	-	- 13,971	- 23	3,740	-	:	17,089	1
7	Loans and financing Investments	1,682,918	709,630	3,346,945	1,031,148 106,563	1,678,423 1	1,444,361	658,694	2,964,305	938,604 97,273	1,772,866 1
9 10	Other receivables Commitment and Contingency	4,423 89,281	3,704	683	9,796 53,110	8,592	696 106,641	3,369	120	2,717 73,547	15 14,713

## CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

(In million Rupiah)					Attributable to e	quity holders of the	parent enti	ity			
					Other equity compo	nents	Retaine	d earnings			
	Share capital	Additional paid-up capital	Other 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 before non-controlling interest	Non- controlling interest	Total Equity
Balance as of 1 January 2022	5,995,577	7,985,971	189	8,242	482,379	(56,114)	480,094	29,642,769	44,539,107	543,951	45,083,0
Total Income for the period Net income for the period Other Comprehensive Income, net of tax	-		-	-				1,694,999	1,694,999	52,431	1,747,4
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	:	-	-	-	:	32,301	:	55	32,301 55	2,782	35,0
other comprehensive income - net	-	-	-	-	(467,051)		-	-	(467,051)		(467,0
Total other comprehensive income		-		-	(467,051)	32,301		55	(434,695)	2,782	(431,9
Total Comprehensive Income for the period		-	-	-	(467,051)	32,301	-	1,695,054	1,260,304	55,213	1,315,5
Appropriation for general and legal reserve Distribution of cash dividends	1					1	15,731	(15,731) (550,544)	(550,544)	(48,135)	(598,6
Balance as of 30 June 2022	5,995,577	7,985,971	189	8,242	15,328	(23,813)	495,825	30,771,548	45,248,867	551,029	45,799,8
Balance as of 1 January 2021 Total Income for the period Net Income for the period	5,995,577	7,985,971	189	-	642,117	(199,409)	470,018	28,213,350 997,810	43,107,813 997,810	467,686 37,548	43,575,4
Other comprehensive income, net of tax Changes in fair value on Markable securities, Government Bonds, and Investments in shares measured at fair value through other omprehensive income - net	-	-	-	-	(68.728)	84,786		-	84,786	7,302	92,0
Total other comprehensive income	-	-	-	-	(68,728)	84,786		-	16,058	7,302	23,3
Total Comprehensive Income for the period					(68,728)	84,786		997,810	1,013,868	44,850	1,058,
Changes of associate equity Appropriation for general and legal reserve Distribution of cash dividends	-		-	10,566	-	-	10,076	(10,076) (352,630)	10,566	(40,681)	10, (393,
Balance as of 30 June 2021	5.995.577	7.985.971	189	10.566	573.389	(114,623)	480.094	28.848.454	43,779,617	471.855	44,251,

Securities purchased under resale agreements	490,720	0,274,995	
Loans	(9,879,348)	1,226,929	
Prepayments and other assets	(32,823)	701,908	
Increase/(decrease) in operating liabilities			
Deposits from customers:			
- Current accounts	3,909,385	1,345,765	
- Savings	2,521,632	731,448	
- Time deposits	(6,481,055)	(7,423,629)	
Deposits from other banks	157,733	1,536,533	
Accruals and other liabilities	202,419	27,248	
Income tax paid during the period	(549,072)	(425,765)	
Net cash (used by)/provided from operating activities	(3,877,015)	4,990,480	
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	13,689,978	6,253,150	
Acquisition of marketable securities and Government Bonds - amortized cost			
and fair value through other comprehensive income	(3,855,347)	( ),,	
Acquisition of fixed assets and intangible assets	(140,002)	(242,318)	
Proceeds from sale of fixed assets	28,311	5,111	
Receipt from investment	19,216	27,890	
Receipt of cash dividends	3,416	1,396	4
Net cash provided from/(used by) investing activities	9,745,572	(5,567,921)	
Cash flows from financing activities:			
Increase in securities sold under repurchase agreements	-	-	
Payments of principal on bonds issued and mudharabah bonds	(1,510,250)	(1,311,500)	
Proceeds from bonds issuance mudharabah bonds	2,005,039	62,643	
Payments of cash dividends	(598,608)	(318,602)	
Repayment of borrowings	(3,068,364)	(5,003,407)	[
Proceeds from borrowings	1,800,000	2,200,000	
Decrease in principal of lease liabilities	(41,830)	(30,738)	
Net cash used by financing activities	(1,414,013)	(4,401,604)	
Net increase/(decrease) in cash and cash equivalents	4,454,544	(4,979,045)	
Net effect on changes in exchange rates on cash and cash equivalent	69,377	35,153	
Cash and cash equivalents as at beginning of the period	18,260,606	16,698,291	
Cash and cash equivalents at end of the period	22,784,527	11,754,399	
Cash and cash equivalents consist of:			
Cash	2,185,620	1,981,555	
Current accounts with Bank Indonesia	6,999,257	4,379,069	
Current accounts with other banks	2,799,900	2,421,775	
Placements with other banks and Bank Indonesia - maturing within 3 months	10 800 8		
from the date of acquisition	10,799,750	2,972,000	
Total cash and cash equivalents	22,784,527	11,754,399	'
			۰.

	a. Bank	22,120 1,307,421		181 4.441
7.	b. Non Bank Musvarakah financing	1,307,421		4,441
	a. Bank	0.400.400		40.400
8.	b. Non Bank Lease financing	3,196,188		12,489
0.	a. Bank			-
9.	b. Non Bank	437,810		2,989
9.	Other financing a. Bank			
	b. Non Bank	843		-
	Total	10,454,950		66,579
	SOURCES AND DISTRIBUTION			
	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2	021		
	(In million Rupiah)			
NO.	DESCRIPTION		30 Jun 2022	31 Dec 2021
1.	Beginning balances Qardh fund Receipt of Qardh fund		1,560	1,551
۷.	a. Infag and Shadagah		291	113
	<ul> <li>Productive Qardh funds refund</li> </ul>		-	-
	c. Penalties d. Non-halal income		347	3.622
	e. Others			3,622
	Total Receipts		638	3,735
3.	Utilisation of Qardh funds			0,
0.	a. Productive Qardh fund			-
	b. Donation		257	3,726
	<ul> <li>Other utilisation for public interest</li> <li>Total Utilisation</li> </ul>		257	3,726
4.	Increase / Decrease source of Qardh fund		381	3,720
5.	Ending balances Qardh fund		1,941	1,560
	Ending balances Qardh fund SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Ruplah)	OF ZAKAT AND WA	<i>, , , , , , , , , ,</i>	1,560
	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2	OF ZAKAT AND WA	<i>, , , , , , , , , ,</i>	1,560 31 Dec 2021
NO. A.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Rupiah) DESCRIPTION Sources and Distribution Zakat Fund	OF ZAKAT AND WA	AKAF	
NO.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Rupiah) DESCRIPTION Sources and Distribution Zakat Fund Sources of Zakat fund:	OF ZAKAT AND WA	AKAF	
NO. A.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Rupiah) DESCRIPTION Sources and Distribution Zakat Fund	OF ZAKAT AND WA	AKAF	
NO. A.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Ruplah) DESCRIPTION Sources and Distribution Zakat Fund Sources of zakat fund: a. Internal UUS	OF ZAKAT AND W/ 021	30 Jun 2022	31 Dec 2021
NO. A.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Ruplah) DESCRIPTION Sources and Distribution Zakat Fund Sources of a dust fund: a. Internal UUS b. External UUS Total receipt Distribution zakat funds to zakat administrator entit		<b>30 Jun 2022</b> 899 <b>899</b>	<b>31 Dec 2021</b> 1,830
NO. A. 1.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Ruplah) Sources and Distribution Zakat Fund Sources of Zakat fund: a. Internal UUS Total receipt Distribution zakat funds to zakat administrator entit a. Ami Zakat institution		<b>30 Jun 2022</b> 899	31 Dec 2021 1,830 1,830
NO. A. 1.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Ruplah) DESCRIPTION Sources and Distribution Zakat Fund Sources of aukat fund: a. Internal UUS Total receipt Distribution zakat funds to zakat administrator entit a. Amil Zakat Institution b. Amil Zakat Board		<b>30 Jun 2022</b> 899 899 1,379	31 Dec 2021 1,830 1,830 1,134
NO. A. 1.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Ruplah) Sources and Distribution Zakat Fund Sources of Zakat fund: a. Internal UUS Total receipt Distribution zakat funds to zakat administrator entit a. Ami Zakat institution		<b>30 Jun 2022</b> 899 <b>899</b>	31 Dec 2021 1,830 1,830
NO. A. 1. 2.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Rupiah) DESCRIPTION Sources and Distribution Zakat Fund Sources of Zakat fund: a. Internal UUS Total receipt Distribution zakat funds to zakat administrator entit b. Amil Zakat Board Total distribution Sources and Distribution Wakaf Fund Sources and Mark fund:		<b>30 Jun 2022</b> 899 899 1,379	31 Dec 2021 1,830 1,830 1,134
NO. A. 1. 2. B.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Ruplah) DESCRIPTION Sources and Distribution Zakat Fund Sources of zakat fund: b. External UUS Total receipt Distribution zakat funds to zakat administrator entit a. Amil Zakat Institution Your aldistribution Sources and Distribution Wakat Fund Sources of Wakaf fund: a. Internal BUS		30 Jun 2022 899 899 1,379 1,379	31 Dec 2021 1,830 1,830 1,134 1,134
NO. A. 1. 2. B.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Rupiah) DESCRIPTION Sources and Distribution Zakat Fund Sources of Zakat fund: a. Internal UUS Total receipt Distribution zakat funds to zakat administrator entit a. Ami Zakat Institution b. Ami Zakat Board Total distribution Sources and Distribution Wakaf Fund Sources and Distribution Wakaf Fund a. Internal BUS		30 Jun 2022 899 899 1,379 1,379 2,177	31 Dec 2021 1,830 1,830 1,134 1,134 4,250
NO. A. 1. 2. B.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Ruplah) DESCRIPTION Sources and Distribution Zakat Fund Sources of Zakat fund: a. Internal UUS Total receipt Distribution zakat funds to zakat administrator entit a. Ami Zakat Institution Sources and Distribution Wakaf Fund Sources of Distribution Wakaf Fund Sources of Joshibution Wakaf Fund Sources of USIS Total Incoming Distribution wakaf fund: a. Internal BUS Total Incoming Distribution wakaf fund:	у	30 Jun 2022 899 899 1,379 1,379 2,177 2,177	31 Dec 2021 1,830 1,830 1,134 1,134 4,250 4,250
NO. A. 1. 2. B. 1.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Rupiah) DESCRIPTION Sources and Distribution Zakat Fund Sources of zakat funds a. Internal UUS Total receipt Distribution zakat funds to zakat administrator entit a. Ami Zakat Institution Total distribution Sources of valat funds to zakat administrator entit a. Internal BUS Total Incoming Total Incoming	у	30 Jun 2022 899 899 1,379 1,379 2,177 2,177 444	31 Dec 2021 1,830 1,830 1,134 1,134 4,250 4,250 303
NO. A. 1. 2. B. 1.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Rupiah) DESCRIPTION Sources and Distribution Zakat Fund Sources of zakat funds a. Internal UUS Total receipt Distribution zakat funds to zakat administrator entit a. Ami Zakat Institution Total distribution Sources of valat funds to zakat administrator entit a. Internal BUS Total Incoming Total Incoming	у	30 Jun 2022 899 899 1,379 1,379 2,177 2,177	31 Dec 2021 1,830 1,830 1,134 1,134 1,134 4,250 4,250
NO. A. 1. 2. B. 1.	SOURCES AND DISTRIBUTION AS AT 30 JUNE 2022 AND 31 DECEMBER 2 (In million Ruplah) DESCRIPTION Sources and Distribution Zakat Fund Sources of Zakat fund: a. Internal UUS Total receipt Distribution zakat funds to zakat administrator entit a. Ami Zakat Institution Sources and Distribution Wakaf Fund Sources of Distribution Wakaf Fund Sources of Joshibution Wakaf Fund Sources of USIS Total Incoming Distribution wakaf fund: a. Internal BUS Total Incoming Distribution wakaf fund:	у	<b>30 Jun 2022</b> <b>899</b> <b>899</b> 1,379 1,379 2,177 2,177 2,177 444 500	31 Dec 2021 1,830 1,830 1,134 1,134 4,250 4,250 303 800

17.202

72,299

30,578 26,641

(3,510) (3,494) 109,363 24,066 85,297

6,011

0.99 0.61

1.28 0.04

2.47 2.49 2.45 2.52

2.38 2.47 2.48 2.47

Total of Murabahah and Istishna financing exclude margin to be received of Rp 816,083 million and Rp 754,708 million as at 30 June 2022 and 31 December 2021.

eclassified to conform to the presentation of statement of Sharia balance sheet for period as at 30 June 2022.



otes: The above financial information is extracted from the consolidated financial statements of PT Bank Danamon Indonesia Tok (the Bank) and subsidiaries as of 30 June 2022 and for the six-month period then ended, prepared by the Bank's management in accordance with Indonesian Finacial Accounting Standards. The above financial information does not contain notes to the above published report are presented in order to comply with Regulation of Financial Service Authority (POJK) No.37/ POJK03/2019 teated 19 December 2019 regarding "Transparency and Publication of Bank", Rad the Gory Cincular Letter of Financial Service Authority (SECUK) No.038/SEOIK 03/2020 dated 30 June 2020 regarding "Transparency and Publication of Bank", Regulation of Cincular Letter of Financial Service Authority (FOJK) No.37/ Fourieritional Bank", Regulation of Capital Market and Financial Institution Supervision/ Apericy (Bappear), K-Winch function the other and the service Authority (SECUK) No.037/ Evolution of Bancy and the Service Authority (SecUK) (SecUK

or Public Companies<sup>1</sup>. The consolidate financial statements as of 30 June 2022 and for the six-month period then ended included financial statements of subsidiaries, i.e. PT Adria Dinamika Multi Finance Tbk and PT Adria Quantum Multifinance (in liquidation). Certain accounts in the consolidated statement of financial positions as of 30 December 2021 and statement of profit or loss and other comprehensive income for the six-month period then ended 30 June 2021, have been reclassified to conform with the presentation of the consolidated statement of financial positions as of 30 June 2022 and statement of profit or loss and other comprehensive income for the six-month period then ended 30 June 2022. MUFG Bank, LLK is wholly-owned subsidiary of Muscibiel IU-Financia Group, inc. which is based in Japan. Exchange rate as of 30 June 2022: USD 1 = Rp14.897.50; Exchange rate as of 31 December 2021; USD 1 = Rp14.252.50; Exchange rate as of 30 June 2022: USD 1 = Rp14.897.50; Exchange rate as of 31 December 2021; USD 1 = Rp14.252.50; the p

## Thank You for Your Vote of Confidence



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BANK MANAGEMENT AS OF 30 JUNE 2022

DIRECTORS

Chairman Member Member

2. Public

Total

Vice Presi Vice Presi Director Director Director Director Director Director Director

nt Con

SHARIA SUPERVISORY BOARD AS OF 30 JUNE 2022

SHARE OWNERSHIP OF BANK AS OF 30 JUNE 2022

MUFG Bank, Ltd. (direct and indirect

G Itagaki Yasushi Itagaki President Director

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

Jakarta, 29 July 2022 Board of Directors

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