

PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

STATEMENTS OF FINANCIAL POSITION
AS AT 30 JUNE 2022 AND 31 DECEMBER 2021
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Jun 2022	31 Dec 2021	30 Jun 2022	31 Dec 2021
ASSETS					
1.	Cash	2,072,011	2,635,688	2,185,620	2,789,555
2.	Placements with Bank Indonesia	17,799,007	12,919,403	17,799,007	12,919,403
3.	Placements with other banks	1,711,666	2,131,578	2,829,607	3,008,341
4.	Spot and derivative / forward receivables	182,803	182,737	207,535	187,297
5.	Marketable securities	24,205,008	35,949,370	24,137,002	35,871,469
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Securities purchased under resale agreements (reverse repo)	2,817,580	3,308,308	2,817,580	3,308,308
8.	Acceptance receivables	1,397,510	2,261,194	1,397,510	2,261,194
9.	Loans	105,852,597	96,937,722	105,181,784	96,259,555
10.	Sharia financing	9,670,670	7,833,869	9,670,670	7,833,869
11.	Consumer financing receivables	-	-	21,428,919	21,322,765
12.	Allowance for impairment losses on consumer financing receivables -/-	10,656,366	10,576,963	10,226,256	10,381,087
13.	Investments	1,753,993	1,707,652	1,791,738	1,707,652
14.	Other financial assets	-	-	-	-
15.	Allowance for impairment losses on financial assets -/-	(35,469)	(19,699)	(35,469)	(19,699)
16.	Loans and Sharia financing	(5,739,493)	(6,126,463)	(5,739,493)	(6,126,463)
17.	Others	(6,493)	(4,819)	(6,493)	(4,819)
18.	Intangible assets	2,113,575	2,015,553	4,530,709	4,417,508
19.	Accumulated amortisation on intangible assets -/-	(1,647,732)	(1,559,954)	(2,837,805)	(2,718,078)
20.	Fixed assets and equipment	3,903,780	4,020,584	5,153,030	5,302,978
21.	Accumulated depreciation of fixed assets and equipment -/-	(2,551,369)	(2,614,645)	(3,358,332)	(3,407,504)
22.	Non-earning asset	-	-	-	-
23.	Idle properties	68,105	69,105	68,105	69,105
24.	Foreclosed assets	533,389	601,223	533,389	601,223
25.	Expense accounts	83	-	83	-
26.	Interbranch assets	-	-	-	-
27.	Leased receivables	-	500,128	292,320	-
28.	Other assets	5,233,746	4,070,081	5,785,172	4,909,895
29.	Other financial assets	-	-	-	-
30.	TOTAL ASSETS	179,991,333	178,695,480	193,575,275	192,239,698
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Current accounts	30,742,553	26,252,023	29,708,014	25,437,405
2.	Savings	48,202,806	45,516,289	48,202,806	45,516,289
3.	Time deposits	43,811,588	50,113,823	43,811,588	50,113,823
4.	Emergency	-	-	-	-
5.	Loan from Bank Indonesia	-	-	-	-
6.	Borrowings from other banks	2,475,886	2,284,587	2,475,886	2,284,587
7.	Spot and derivative / forward liabilities	308,640	123,098	341,488	277,212
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance payables	1,397,510	2,061,194	1,397,510	2,061,194
10.	Marketable securities issued	-	851,316	7,249,440	6,750,234
11.	Borrowings	25,000	25,000	3,128,463	4,300,546
12.	Security deposits	21,057	9,831	21,057	9,831
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	7,737,426	6,917,412	11,419,127	10,403,719
15.	Minority interest	-	-	55,220	543,951
16.	TOTAL LIABILITIES	134,742,466	134,156,373	148,126,408	147,790,991
EQUITY					
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	7,985,971	7,985,971	7,985,971	7,985,971
Reserves					
a.	Diago	-	-	-	-
b.	Capital paid in advance	-	-	-	-
c.	Others	8,242	8,242	8,242	8,242
18.	Gain (loss) from other comprehensive income	217	408,070	217	408,070
a.	Gain	217	408,070	217	408,070
b.	Loss -/-	(6,284,2)	-	(6,284,2)	-
19.	Reserves	496,014	480,283	496,014	480,283
a.	General reserves	496,014	480,283	496,014	480,283
b.	Specific reserves	-	-	-	-
20.	Retained earnings	29,645,233	28,440,481	29,645,233	28,440,481
a.	Previous years	1,694,999	1,573,113	1,694,999	1,573,113
b.	Current year	(550,544)	(352,630)	(550,544)	(352,630)
21.	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	45,248,867	44,539,107	45,248,867	44,539,107
22.	TOTAL EQUITY	45,248,867	44,539,107	45,248,867	44,539,107
23.	TOTAL LIABILITIES AND EQUITY	179,991,333	178,695,480	193,575,275	192,239,698

QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION
AS AT 30 JUNE 2022 AND 2021
(in million Rupiah)

NO.	ACCOUNTS	30 Jun 2022				30 Jun 2021								
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
I. RELATED PARTIES														
Placements at other banks														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	212,232	-	-	-	-	-	-	-	212,232	46,452	-	-	46,452
Spot and derivative receivables														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	3	-	-	-	-	-	-	-	3	365	-	-	365
Marketable securities														
a.	Rupiah	67,106	-	-	-	-	-	-	-	67,106	25,022	-	-	25,022
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities sold under repurchase agreements (repo)														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements (reverse repo)														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Acceptance receivables														
a.	Rupiah	23,019	-	-	-	-	-	-	-	23,019	3,906	-	-	3,906
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and financing														
a.	Micro, small and medium debtor	11	-	-	-	-	-	-	-	11	-	-	-	11
b.	Non-micro, small and medium debtor	1,215,178	20	-	-	-	-	-	-	1,215,204	616,638	-	-	616,638
c.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Restructured Loans														
a.	Rupiah	10,572,194	-	-	-	-	-	-	-	10,572,194	9,629,221	-	-	9,629,221
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Commitments and contingencies														
a.	Rupiah	970,483	451	-	-	-	-	-	-	970,934	1,050,593	100	-	1,051,627
b.	Foreign currencies	532,781	-	-	-	-	-	-	-	532,781	166,105	-	-	166,105
II. NON RELATED PARTIES														
Placements at other banks														
a.	Rupiah	144,813	-	-	-	-	-	-	-	144,813	114,026	-	-	114,026
b.	Foreign currencies	1,354,621	-	-	-	-	-	-	-	1,354,621	1,413,906	-	-	1,413,906
Spot and derivative receivables														
a.	Rupiah	178,946	-	-	-	-	-	-	-	178,946	136,710	-	-	136,710
b.	Foreign currencies	3,854	-	-	-	-	-	-	-	3,854	3,156	-	-	3,156
Marketable securities														
a.	Rupiah	20,960,343	-	-	-	-	-	-	-	20,960,343	38,880,192	-	-	38,880,192
b.	Foreign currencies	3,177,859	-	-	-	-	-	-	-	3,177,859	3,872,799	-	-	3,872,799
Securities sold under repurchase agreements (repo)														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements (reverse repo)														
a.	Rupiah	2,817,580	-	-	-	-	-	-	-	2,817,580	3,851,424	-	-	3,851,424
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Acceptance receivables														
a.	Rupiah	1,374,024	467	-	-	-	-	-	-	1,374,491	1,767,839	-	-	1,767,839
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and financing														
a.	Micro, small and medium debtor	15,640,442	1,842,158	147,808	329,906	797,733	18,785,087	14,083,310	2,063,315	157,930	291,178	743,401	18,284,134	
b.	Non-micro, small and medium debtor	111,762	10,093	-	-	-	12,855	114,546	14,578	-	-	4,074	133,200	
c.	Foreign currencies	76,088,487	4,508,392	405,271	802,542	779,772	82,502,464	69,384,343	4,678,712	411,565	648,971	742,586	76,785,157	
d.	Restructured Loans	12,638,148	287,498	-	-	-	12,925,646	11,769,265	275,150	-	5,928	7,254	12,056,997	
e.	Investments	8,919,217	2,454,782	344,839	811,584	1,250,089	13,360,595	12,864,866	4,424,084	368,920	773,909	933,535	19,365,314	
f.	Other receivables	611,422	298,418	-	-	-	907,840	899,296	197,275	-	-	-	1,013,443	
g.	Intangible assets	5,842,217	25	-	-	-	64,172	96,112	25	-	-	-	96,137	
h.	Other receivables	979,631	-	-	-	-	979,631	271,704	292	-	-	-	271,996	
i.	Commitments and contingencies	60,304,920	156,415	-	-	-	61,081,739	54,373,889	286,129	273	54,660,288	-	55,211,710	
j.	Foreign currencies	11,437,603	1,177	-	-	-	11,438,780	7,712,703	2,664	-	-	-	7,715,367	
III. OTHER INFORMATION														
I. Contaminated assets														
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-	-
II. Other information														
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-	-

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

This publication report is presented to comply with the Circular Letter of Otoritas Jasa Keuangan No. 10/ST/OK/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 JUNE 2022 AND 31 DECEMBER 2021
(in million Rupiah)

NO.	ACCOUNTS	30 Jun 2022	31 Dec 2021
ASSETS			
1.	Cash	24,728	46,688
2.	Placements at Bank Indonesia	1,003	