

PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

STATEMENTS OF FINANCIAL PO	OSITION				QUALITY OF PRODUCTIVE ASSETS AND	D OTHER I	NFORMATION							
AS AT 31 MARCH 2022 AND 31 DECEMBER 20 (In million Rupiah)		IDUAL	CONSOL	IDATED	AS AT 31 MARCH 2022 AND 2021 (In million Rupiah)				INDIVIDUAL			FINANCIAL INFORMATION ON SHARIA BUSIN This publication report is presented to comply with the Ci		
NO. ACCOUNTS		31 Dec 2021 2,635,688		31 Dec 2021 2,789,555	NO. ACCOUNTS	Current S	31 Mar special Mention Substandard	2022 Doubtfu	31 Mar 2021	Loss	Total	Otoritas Jasa Keuangan No. 10/SEOJK.03/2020 dated 1 July Transparency and Publication Report of Sharia Bank and Shari	2020 regardi	ng
Cash Cash Placements with Bank Indonesia Placements with other banks	8,656,776 1,525,695	12,919,403 2,131,578	8,656,776 3,404,116	12,919,403 3,008,341	I. RELATED PARTIES 1. Placements at other banks a. Rugiah b. Foreign currencies	251,437	: :			-	88,560	STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2022 AND 31 DECEMBER 2021 (In million Rupiah)		
Spot and derivative / forward receivables Marketable securities Securities sold under repurchase agreements (repo)	110,214 27,962,455 100,271	182,737 35,949,370 -	115,946 27,864,501 100,271	187,297 35,871,469 -	Spot and derivative receivables a. Rupiah b. Foreign currencies Marketable securities	-	: :			:	346	NO. ACCOUNTS 31 ASSETS 1 Cash 1	Mar 2022 31 Dec 20	
Securities purchased under resale agreements (reverse repo) Acceptance receivables	16,487,329 2,042,090	3,308,308 2,061,194	16,487,329 2,042,090	3,308,308 2,061,194	a. Rupiah b. Foreign currencies Securities sold under repurchase agreements (repo) a. Rupiah	97,953			- 97,953 34,063	-	34,063 - -		22,058 46,6 ,017,188 966,7	
9. Loans 10. Sharia financing	99,541,665 9,350,828	98,937,722 7,833,869	98,928,123 9,350,828	98,258,555 7,833,869	b. Foreign currencies 5. Securities purchased under resale agreements (reverse repo) a. Rupiah b. Foreign currencies	-				-	-	5. Financing receivables *) 4, 6. Profit sharing financing 4,	502,159 4,047,9 393,854 3,298,1 454,815 487,7	63
 Consumer financing receivables Allowance for impairment losses on consumer financing receivables -/- 			21,127,915 (1,428,719)	21,322,765	Acceptance receivables Loans and financing a. Micro, small and medium debtor i. Rupiah	-				-	12,880	10. Fixed assets and equipment	58,110 53,2 (287,450) (261,1 7,489 7,6	67) 510
 Investments Other financial assets 	10,300,571 1,600,935	10,576,983 1,707,652	1,017,250 1,638,845	1,031,087 1,707,652	ii. Foreign currencies b. Non micro, small and medium debtor i. Rupiah ii. Foreign currencies	775,248				-	37,976	12. Other assets	22,951 25,9 91 1 191,265 8,673,0	20
 Allowance for impairment losses on financial assets -/- a. Marketable securities b. Loans and Sharia financing 	(14,860) (5,711,527)	(19,689) (6,126,463)	(14,860) (5,711,527)	(19,689) (6,126,463)	c. Restructured Loans i. Ruplah ii. Foreign currencies 8. Investments	10,217,795				-	9,839,396	 Non profit sharing investment funds 3, 	270,842 416,4 435,386 4,011,9	
c. Others 15. Intangible assets Accumulated amortisation on intangible assets -/-	(7,106) 2,083,433 (1,603,281)	(4,819) 2,015,553 (1,559,954)	(30,868) 4,493,166 (2,777,404)	(16,526) 4,417,508 (2,718,078)	9. Other receivables 10. Commitments and contingencies a. Rupiah b. Foreign currencies	- 1,283,781 359,672	129 -			-	- 1,548,004 100,688	Liabilifies to Bank Indonesia Liabilifies to other banks Marketable securities issued Other liabilities	567,921 619,5 16,392 17,2	-
16. Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -/- 17. Non earning asset	3,995,699 (2,611,255)	4,020,584 (2,614,645)	5,217,407 (3,386,074)	5,302,978 (3,407,504)	II. NON RELATED PARTIES 1. Placements at other banks a. Rupian	124,194			124,194 100,844	-	100,644	7. Profit sharing investment funds 8. Working funds 5,	.836,288 3,448,9 64,436 158,9	-
a. Idle properties b. Foreclosed assets	68,105 566,921	69,105 601,223	68,105 566,921	69,105 601,223	b. Foreign currencies 2. Spot and derivative receivables a. Ruplah b. Foreign currencies	1,150,064 108,027 2,187			- 1,150,064 1,018,429	-	1,018,429 192,967 2,862	TOTAL LIABILITIES 10,	191,265 8,673,0	
c. Suspense accounts d. Interbranch assets 18. Leased receivables	-		- - 368,383	- - 292,320	Marketable securities a. Ruplah b. Foreign currencies Securities sold under repurchase agreements (repo)	23,425,868 4,438,634	: :		23,425,868 31,019,774	:	31,019,774 4,028,783	STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHI FOR THE 3 MONTH PERIOD ENDED 31 MARCH 2022 AND 2021 (In million Rupiah) NO. ACCOUNTS 31	Mar 2022 31 Mar 2	
19. Other assets TOTAL ASSETS	5,551,761 181,957,679	4,070,081 178,695,480	5,827,489 195,991,731	4,909,895 192,239,698	a. Rupiah b. Foreign currencies Securities purchased under resale agreements (reverse repo) a. Rupiah	100,271 - 16,487,329			- 100,271	-	- - 8,530,354	OPERATING INCOME AND EXPENSE A Operational Income dan Expense from distribution of fund		
LIABILITIES AND EQUITY	07 500 775	00.050.000	00.007.000	05 (07 (05	b. Foreign currencies 6. Acceptance receivables 7. Loans and financing a. Micro, small and medium deblor	2,041,296	794 -		2,042,090 1,730,250 -		1,730,250		133,988 81,4 59,199 83,8	
Current accounts Savings Time deposits	27,523,775 46,938,913 48,610,035	26,252,023 45,518,289 50,113,623	26,087,030 46,938,913 48,610,035	25,437,405 45,518,289 50,113,623	i. Rupiah ii. Foreign currencies b. Non micro, small and medium debtor i. Rupiah ii. Excelore currencies	15,616,870 116,442 71,766,308	2,128,834 214,503 	467, 893,	- 2,953 119,395 127,385 432 - ,452 651,650 78,190,313 68,717,332 4,422,253 428,574 740,806	788,875 5,068 909,196 7,267	19,285,396 132,885 75,218,161	 c. Leased income d. Others 2. Margin distribution to owners of investment funds -/- 	14,330 15,5	
E-money Loans from Bank Indonesia Borrowings from other banks	2,990,035	2,284,587	- - 2,990,035	- - 2,284,587	ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies	10,498,562 9,408,053 627,661	279,059 - 3,141,989 329,927 268,282 -	1,125,	- 9,937 905,880 786,928 258,672	7,267 551,360 5,068	12,421,747 20,908,527 1,050,668	a. Non Profit sharing b. Profit sharing	17,990 40,9 - 190,002 140,7	-
 Spot and derivative / forward liabilities Securities sold under repurchase agreements (repo) 	140,426 90,267	123,098	242,704 90,267	277,212	8. Investments 9. Other receivables 10. Commitments and contingencies a. Rupiah b. Commitments and contingencies	82,751 691,750 55,415,531	25 - 173,790 -	,		- - 273	103,024 321,717 52,765,754	B. Other Operating Income and Expenses Except Fund Distribution Gain (loss) on foreign currencies translation	10	1
Acceptance payables Marketable securities issued Borrowings	2,042,090 851,726 25,000	2,061,194 851,316 25,000	2,042,090 8,365,072 3,572,188	2,061,194 6,750,234 4,300,546	b. Foreign currencies III. OTHERS INFORMATION 1. Collateralised assets a. To Back Indexeeia	10,717,200	1,050 -		- <u>10,718,250</u> 8,460,694 2,423		8,463,117	Income as mudharib in mudharabah muqayyadah Commision/Provision/Fees and administrative Other income	1,629 2,7 8,444 26,9	42
12. Security deposits 13. Interbranch liabilities 14. Other liabilities	9,649 8,112,697	9,831 6,917,412	9,649 - 11,899,349	9,831 - 10,403,719	a. To Bank Indonesia b. To other parties 2 Foreclosed assets				566,921		- - 644,098	 Wadiah bonus expense -/- Impairment losses on financial assets -/- Losses on operational risk -/- 	2,074 2,1 82,952 84,6 8	29
15. Minority interest TOTAL LIABILITIES	- 137,334,613	134,156,373	521,333 151,368,665	543,951 147,700,591	STATEMENTS OF COMMITMENTS AND (AS AT 31 MARCH 2022 AND 31 DECEMBER 2021 (In million Runich)	CONTING			KEY FINANCIAL RATIOS AS AT 31 MARCH 2022 AND 2021			8. Impairment losses on other asset (non financial) -/- 9. Salaries and employee benefits -/- 10. Other expenses -/-	3,000 16,779 14,6 11,280 13,1	86
16. Issued and fully paid capital				, ,	NO. ACCOUNTS	IVIDUAL 22 31 Dec 2021	CONSOLIDATED 31 Mar 2022 31 Dec 20			31 Mar 2022	31 Mar 2021		(106,010) (84,9 83,992 55,8	
 a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 	12,333,044 (6,337,467)	12,333,044 (6,337,467)	12,333,044 (6,337,467) -	12,333,044 (6,337,467) -	COMMITMENT RECEIVABLES Unused borrowing facilities Coutstanding buying of spot and derivative /		-	-	CAR Non-performing earning assets and non productive assets to total earnings and non productive assets	26.00% 1.55%	25.69% 1.92%	Gain/(loss) from sale of premisses and equipment Other non operating income / (expenses)	(1,382) (4	18 (83)
17. Additional paid-up capital a. Agio	7,985,971	7,985,971	7,985,971	7,985,971	Constanting buying or spot and derivative / 20,676,303 Others COMMITMENT PAYABLES	3 14,799,032	20,676,303 14,799,03	32	Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset NPL gross NPL gross	1.40% 3.96% 2.79%	1.73% 4.01% 3.32%	NON OPERATING INCOME (LOSS) INCOME (LOSS) DURING PERIOD BEFORE TAX Income tax -<br INCOME (LOSS) DURING PERIOD NET OF TAX	(1,382) (4 82,610 55,3 18,174 12,1 64,436 43,1	85
 b. Disagio -/- c. Capital paid in advance d. Others 	8,242	8,242	- - 8,242	- - 8,242	Outmit Mitter Process I. Unused loans facilities granted to debtors a. Committed 255,681 b. Uncommitted 59,754,183				NPL net NPL net Return on Assets (ROA) before tax Return on Assets (ROA) after tax Return on Assets (ROA) after tax S Return on Equity (ROE)	0.62% 2.35% 1.77% 8.80%	0.95% 1.55% 1.05% 5.45%	OTHER COMPREHENSIVE INCOME I. Items that will not be reclassified to profit or loss	-	-
 Gain (loss) from other comprehensive income a. Gain b. loss (182,565	408,070	182,565	408,070	2. Outstanding Irrevocable L/C 3. Outstanding selling of spot and derivative / forward contract 19,261,074	1 1,781,586	2,101,621 1,781,5	86 1	10. Net Interest Margin (NIM) including third party premium expenses BANK RATIOS :	7.53%	7.03%	2. Items that will be reclassified to profit or loss CURRENT PERIOD OTHER COMPREHENSIVE INCOME NET AFTER TAX	- - 64,436 43,1	
 b. Loss -/- 19. Reserves a. General reserves 	496,014	480,283	496,014	480,283	4. Others - III. CONTINGENT RECEIVABLES - 1. Guarantees received 692,227	7 412,047	692,227 412,04	47	Performance Ratio CAR Non-performing earning assets and non productive assets to total earnings and non productive assets to total earnings	25.69%	26.23%	STATEMENTS OF COMMITMENTS AND CONTINGENC AS AT 31 MARCH 2022 AND 31 DECEMBER 2021		~
b. Specific reserves 20. Retained earnings a. Previous years	- 29,645,233	- 28,440,481	- 29,645,233	- 28,440,481	2. Others			-	and non productive assets Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset NPL gross	1.47% 1.31% 3.41% 2.96%	1.68% 1.47% 3.25% 3.26%	(In million Rupiah) NO. ACCOUNTS 31	Mar 2022 31 Dec 2	.021
b. Current year c. Dividend paid -/-	860,054 (550,590)	1,573,113 (352,630)	860,054 (550,590)	1,573,113 (352,630)	1. Guarantees issued 2. Others	8 5,373,460	5,840,518 5,373,44	60 -	6. NPL net 7. Return on Assets (ROA) before tax 8. Return on Assets (ROA) after tax	0.61% 2.27% 1.90%	0.85% 1.52% 1.16%	CONTINGENT RECEIVABLES . Unused Financing facilities . Outstanding buying of spot and forward contract . Others	-	2
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	44,623,066	44,539,107	44,623,066	44,539,107	CAPITAL ADEQUACY RATIO (CAR) AS AT 31 MARCH 2022 AND 2021 (In million Rupiah)			1	9. Return on Equity (ROE) 10. Net Interest Margin (NIM) 11. Net Interest Margin (NIM) including third party premium expenses	11.04% 5.06% 4.91%	6.70% 5.00% 4.84%	II. COMMITMENT PAYABLES 1. Unused Financing facilities 1. 2. Outstanding selling of spot and forward contract 3. Others II. CONTINGENT RECEIVABLES	.646,344 2,861,2	35 - -
TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	44,623,066 181,957,679	44,539,107 178,695,480	44,623,066 195,991,731	44,539,107 192,239,698	CAPITAL COMPONENT Core Capital (Tier 1) Main Core Capital (CET 1)	Individual 31.256.38	Itar 2022 31 Mar 2021 Consolidated Individual Consoli 3 38,930,693 31,052,432 38,228.	idated 1 .398	Operating expenses to operating income (BOPO) Cost to Income Ratio (CIR) Loan to Deposit Ratio (LDR)	70.13% 48.92% 84.68%	80.81% 47.81% 85.33%	Guarantees received Margin receivables on non performing assets Orthers ContringENT ParkaBLES	7,103 6,0	11
STATEMENTS OF PROFIT AND LOSS FOR THE 3 MONTH PERIOD ENDED 31 M/ (In million Rupiah, except earning per sha	AND OTHE ARCH 2022 A	R COMPRE	HENSIVE I	NCOME	Main Core Capital (CET 1) 1.1 Paid Up Capital (After deducted with Treasury Stock) 1.2 Disclosed reserves 1.2.1 Addition Factor 12.11.0 The comprehensive income	31,256,38 5,995,57 38,567,02 38,677,65 240,96	7 5,995,577 5,995,577 5,995, 3 38,567,023 37,746,481 37,746, 0 38,677,650 37,865,524 37,865,	577 481 524	Compliance 1. a. Percentage violation on Legal Lending Limit i. Related parties ii. Third parties	0.00% 0.00%	0.00% 0.00%	1. Guarantees issued 2. Others FINANCIAL RATIO		<u> </u>
NO. ACCOUNTS	INDIV	IDUAL 31 Mar 2021	CONSOL 31 Mar 2022		12.1.1 Other conjunctions from foreign currency translation 12.1.12 Publish from foreign currency translation 12.1.12 Publish from foreign currency translation measured at fair value through other comprehensive ino 12.1.13 Surgito of fixed assets revaluation	sets icome 240,96	8 240,968 436,960 436,	,960	i. Find parties Percentage lending in excess of Legal Lending Limit i. Related parties ii. Third parties	0.00%	0.00%	AS AT 31 MARCH 2022 AND 2021 NO. ACCOUNTS 31 1 Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which owned UUS	Mar 2022 31 Mar 2 5.60% 4.10	
A. Interest Income and Expenses					12.1.2 Other Disclosed Reserves 12.1.2.1 Agio 12.1.2.2 General reserve 12.1.2.2 Prior years profit	38,436,68 7,985,97 496,01 29,094,64	4 496,014 470,207 470, 3 29,094,643 28,450,558 28,450,	207	2. Statutory Reserve Requirements (GWM) a. GWM Primary IDR i. Daily	0.00%	0.00%	Non-performing earning assets to total productive assets Non-performing earning assets to total productive assets Alowance for impairment losses for financial asset to productive asset NPF gross NPF pet	1.30% 2.19 3.07% 3.55 1.31% 2.22 0.90% 0.90	3% 7%
Interest Income Interest Expense -/- Net Interest Income	2,608,522 549,111 2,059,411	2,855,286 815,083 2,040,203	4,259,429 729,246 3,530,183	4,523,424 1,133,739 3,389,685	12:124 Current year profit 12:125 Paid up capital fund 12:126 Others 122 Deduction Factor 12:21 Other comprehensive income	860,05	: : :		ii. Average b. GWM Foreign Currency (Daily) 3. Net Open Position	4.81% 2.00% 0.84%	3.02% 2.00% 0.94%	6 Return On Assets (ROA) 7 Profit sharing financing to total financing	3.78% 3.09 46.78% 53.90 251.29% 153.29	5%)%
B. Operating Income and Expense other than Interest Gain (loss) from increase (decrease) in fair value	2,000,411	2,040,203	3,330,103	3,303,000	22.1 Other United with the region currency translation 122.1 2 Protein to the region currency translation 122.1 2 Protein to the region currency translation 122.2 Other Disclosed Reserves	sets come (110.62	7) (110,627) (119,043) (119,		CONSOLIDATED STATEMENTS OF CASH FLOWS			TABLE OF MARGIN DISTRIBUTIONS		
of financial assets 2. Gain (loss) from decrease (increase) in fair value of financial liabilities	(57,867)	(114,279)	(57,867)	(114,279)	12221 Disagio 12222 Prior years loss 12223 Current year loss 12224 Under provision between reculatory provision and impai	aiment		-	FOR THE 3 MONTH PERIOD ENDED 31 MARCH 2022 AND 2021 (In million Rupiah)	31 Mar 2022	31 Mar 2021	FOR THE MONTH OF MARCH 2022 (In million Rupiah) Net Revenue Sharing		
Gain (loss) from sale of financial assets Gain (loss) from spot and derivative transaction (realised) Gain (loss) from investment under equily method	127,502 92,849 290,817	58,292 197,450 204,292	127,502 92,849 10,377	58,292 197,450 9,847	1.22.25 Negative difference on fair value adjustment of financial in trading book 1.22.26 Under provision between regulatory provision and impair	il instrument airment	7) (110,627) (110,042) (110	-	Cash flows from operating activities: Interest income, fees and commissions	876,260	227,434	Average Revenue to be Nicket Tota	itor's portion	
Gain (loss) from investment under equity method Gain (loss) on foreign currencies translation Dividend income Dividend income	290,817	204,292	15 -	18	value ón non productive assets 1.2.2.2.7 Others 1.3 Minority interest which can be reckoned 1.4 Deduction factor to core capital 1.4 1. Defleret fact acluation	(110,62 (13,306,21 (2,608,27	7) (5,631,907) (12,689,626) (5,513,	,660) 751)	Receipts from consumer financing transactions Payments for new consumer financing transactions Payments of interest, fees and commissions	9,348,655 (7,167,720) (735,152)	10,378,150 (5,486,018) (1,174,253)	A B C	profit indicati aring (%) D E	
Fees/commissions and administrative income Other income Impairment losses on financial assets -/-	345,857 110,045 465,776	324,693 103,273 772,073	537,785 237,615 754,179	522,432 225,119 1,200,026	1.4.2 Goodwil 1.4.3 Other intangible assets 1.4.4 Investment calculated as deduction factor 1.4.5 Shot of capital on insurance subsidiary company	(480,15 (10,217,79	- (1,074,532) 2) (641,230) (423,121) (622	,532) ,694) ,683)	Payments of interests on securities issued Proceeds in relation to joint financing Repayment in relation to joint financing	(133,058) 3,581,944 (2,885,472)	(173,093) 2,119,561 (2,904,980)	1. Liabilities to other bank - - 2. Mudharabah current account a. Bank 182,859 1,557 10 b. Non Bank 580,137 4,941 16		.02
11. Losses related to operational risk -/- 12. Salaries and employee benefits -/- 13. Promotion expenses -/-	1,477 823,961 25,491	4,609 759,916 28,961	2,064 1,414,951 204,509	5,258 1,251,149 100,898	14.6 Capital securitsation excosure 14.7 Other deduction factor to core capital 2. Additional Core Capital (AT-1) 2.1 Instrument that qualified for AT-1			: 0	Other operating income Loss from foreign exchange transactions - net Other operating expenses	523,257 76,290 (2,361,102)	504,119 66,565 (2,287,284)	D. Non Bank 580,137 4,941 16 3. Mudharabah saving account a. Bank 178,438 1,520 13 b. Non Bank 984,233 8,382 9	198 1	.68 .33 .92
14. Other expenses -/- Operating Income (Expenses) other than Interest	601,340 (1,008,832)	551,935 (1,343,772)	941,806 (2,369,233)	951,327 (2,609,779)	22 AgrOBsagio 23 Deductor factor of Additional Core Capital Supplementary Capital (Tier 2) Capital instrument in form of shares and others which is qualified for Tier 2 AgrOBsagio	1,219,78 8,33	3 8,333 13,333 13,	,213 (333	Non-operating expense - net Cash flows before changes in operating assets and liabilities Changes in operating assets and liabilities:	(19,713) 1,104,189	(12,983) 1,257,218	4. Mudharabah time deposit a. Bank - 1 month 77,116 657 25	164 2	.55
OPERATING PROFIT (LOSS) NON OPERATING INCOME AND EXPENSES	1,050,579	696,431	1,160,950	779,906	Géneral réserves of regulatory provision on productive assets (max. 1.25% of RWA Credi Deduction factor of Supplementary Capital Total Capital	32,476,16		. 088,	Decrease/(increase) in operating assets: Placements with other banks and Bank Indonesia - maturing more than 3 months	407 000	(1,999,996)	- 3 months 48,919 417 25 - 6 months 7,718 66 25 - 12 months 23,110 197 27	104 2 16 2	.55 .49 .75
Gain (loss) from sale of premisses and equipment Other non operating income(expenses) NON OPERATING PROFIT (LOSS)	500 (24,199) (23,699)	3,403 (14,901) (11,498)	578 (19,714) (19,136)	3,726 (12,983) (9,257)	Individual Consolidated Individual Consolidated	escription	Mar 2022 31 Mar 2021 Consolidated Individual Consoli	- 1	from the date of acquisition Marketable securities and Government Bonds - trading Securities purchased under resale agreements	427,282 136,631 (13,179,021)	(1,888,860) (173,640) 3,596,065	b. Non Bank - 1 month 1,095,592 9,330 25 - 3 months 409,830 3,490 25	2,326 2 873 2	.55
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	(23,699) 1,026,880	684,933	(19,136) 1,141,814	(9,257) 770,649		1 Ratio (%) 24.72 1 Ratio (%) 24.72	% 25.16% 25.26% 24.8	86% F	Loans Prepayments and other assets Increase/(decrease) in operating liabilities	(2,143,767) (45,788)	2,647,861 470,017	- 6 months 101,879 868 25 - 12 months 32,067 273 26 5. Financing received		.56 .66
 a. Current year tax expenses -/- b. Deferred tax income (expenses) 	173,593 6,767	42,420 (120,684)	300,880 43,272	125,947 (106,132)	TOTAL RWA 126,418,725 154,728,780 122,937,738 153,773,180 Total CAR RATIO ACCORDING 9.00% 9.00% 9.00% 9.00% CET	al Ratio (%) 25.69 T 1 FOR 16.69	% 26.00% 26.23% 25.6	69%	Deposits from customers: - Current accounts - Savings	585,143 1,381,165	1,122,908 (842,595)	Total 3,721,898 31,698	Revenue received	
TOTAL NET PROFIT (LOSS) DURING PERIOD OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss	860,054	521,829	884,206	538,570	CAR ALOCATION ACCORDING BUFF TO RISK PROFILE PERC	RCENTAGE	% 3.500% 1.000% 1.00		- Time deposits Deposits from other banks Accruals and other liabilities	(1,550,466) 701,947 162,081	(5,234,932) (29,806) 43,777	Type of financing A	B	
a. Gain from fixed asset revaluation b. Gain (loss) from remeasurement on defined		-	-		From CET1 (%) 8.04% 8.16% 8.02% 8.17% Capita	IUIREMENT (%) sital 2.500 servation fer (%)	% 2.500% 0.000% 0.00	00%	Income tax paid during the period Net cash (used by)/provided from operating activities Cash flows from investing activities:	(226,645) (12,647,249)	(56,925) 911,088	1. Placements at other banks 2. Murabahah receivables a. Bank b. Non Bank 5,200,981	47,029	
c. Others 1. Items that will be reclassified to profit or loss	- 55	-	- 55		From AT1 (%) 0.00% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\%	fer (%)		00% F	Proceeds from sales of and matured marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income	9,743,592	1,594,159	Instructure of the second	.,	
 a. Gain (loss) from adjustment on translation of financial statements b. Gain (loss) from changes in fair value of financial 				-	for Sy Bank	Systemic ik (%)		,	Acquisition of marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income Acquisition of fixed assets and intangible assets Proceeder from each of fixed assets	(2,141,371) (91,733)	(5,563,977) (177,819)	a. Bank - b. Non Bank - 5. Pawn financing -	:	
assets measured at fair value through other comprehensive income c. Others	(241,411) 15,851	(205,157) 56,493	(241,411) 17,216	(205,157) 61,359	STATEMENT OF SPOT AND DERIVATIVE AS AT 31 MARCH 2022 (In million Rupiah)		TION	1	Proceeds from sale of fixed assets Receipt from investment Net cash provided from/(used by) investing activities	28,982 19,216 7,558,686	4,897 - (4,142,740)	a. Bank - b. Non Bank - 6. Mudharabah financing a. Bank 38,694	277	
Other Comprehensive Income Net Of Tax	(225,505)	(148,664)	(224,140)	(143,798)	Notional Amount Trading	Purpose	Derivative Receivable and Liabil Receivables Liabilitie	lities (Cash flows from financing activities: Increase in securities sold under repurchase agreements Payments of principal on bonds issued and mudharabah bonds	90,267 (361,000)	(1,311,500)	a. batik 30,094 b. Non Bank 137,362 7. Musyarakah financing a. Bank - b. Non Bank 2,482,297	8,619 8,903	
AND COMPREHENSIVE INCOME Current period profit (loss) attributable to:	634,549	373,165	660,066	394,772	A. Related to exchange rate 1. Spot 3,206,207 3,206,207 2. Forward 9,583,781 9,583,781 3. Option 9,583,781 9,583,781	781 -	2,075 92 15,500 12,48	28 1 39 1	Proceeds from bonds issuance mudharabah bonds Repayment of borrowings	(361,000) 1,973,790 (1,559,217) 800,000	(1,311,500) 56,693 (2,134,343)	8. Lease financing a. Bank b. Non Bank 471,861	8,903 6,912	
Equity holders of the parent entity Non-controlling interests TOTAL CURRENT PERIOD PROFIT (LOSS)	860,054 - 860,054	521,829 - 521,829	860,054 24,152 884,206	521,829 16,741 538,570	a. Purchased 48,499 48,49 b. Written 48,499 48,49 4. Future -		17 40,85 - 12 67 510 77 71	59 26 - 1	Proceeds from borrowings Decrease in principal of lease liabilities Net cash provided from/(used by) financing activities	(17,532) 926,308	(12,983) (3,402,133)	9. Other financing a. Bank b. Non Bank 943		
Total Current Period Profit (Loss) Total Current Period Profit (Loss) and Comprehensive Income attributable to:	000,004	JZ1,629	504,200	530,570	5. Swap 22,310,417 22,310,417 6. Others - - B. Related to interest rate - - 1. Forward - -	-	67,510 77,71	· ;	Net decrease in cash and cash equivalents Net effect on changes in exchange rates on cash and cash equivalent Cash and cash equivalents as at beginning of the period	(4,162,255) (1,148) 18,260,606	(6,633,785) 137,857 16,698,291	Total 9,566,138 Notes: *) Total of Murabahah and Istishna financing exclude margin to be received of Rp 809,018 million	71,740	
Equity holders of the parent entity Non-controlling interests	634,549 -	373,165	634,549 25,517	373,165 21,607	2. Option a. Purchased - b. Written -	: :		- 0	Cash and cash equivalents at end of the period Cash and cash equivalents consist of:	14,097,203	10,202,363	 orotar of Murabahan and istisma mancing exclude margin to be received or RP 809,018 mill as at 31 March 2022 and 31 December 2021. **) Reclassified to conform to the presentation of statement of Sharia balance sheet for periodic previous statement statement of Sharia balance sheet for periodic previous statement of Sharia balance sheet for periodic previous statement of Sharia balance sheet for periodic peri		
TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME DIVIDEND	634,549 (550,590)	373,165	660,066 (550,590)	394,772	3. Future - 4. Swap - 5. Others - C. Others 875,570 875,57		25,112 8,31	14	Cash Current accounts with Bank Indonesia Current accounts with other banks		1,954,086 3,559,583 2,110,867	Jakarta, 27 April 2022 Sharia Business Unit		
BASIC EARNINGS PER SHARE (in rupiah unit) *) reclassified	87.99	53.39	87.99	53.39	TOTAL 36,072,973 36,072,97 Market value represents total notional amount buy and sell position at gro A notional amount is a number of currency units specified in the contract.	oss basis.	110,214 140,42	26	Placements with other banks and Bank Indonesia - maturing within 3 months from the date of acquisition Total cash and cash equivalents	2,652,140	2,577,827 10,202,363	X		
*) reclassified ALLOWANCE FOR IMPAIRMENT LOSS	859				Derivative receivables/liabilities represent the settlement value of a deriva	vative instrument of	on balances sheet date.		RANK MANAGEMENT	,001,200	000	Prof. Dr. H. M. Din Syamsuddin Herry Hykmanto Sharia Supervisory Board Director		

A	ALLOWANCE FOR IMPAIRMENT LOSSES AS AT 31 MARCH 2022 AND 2021 (In million Ruplah)											
			3	1 Mar 202	2		31 Mar 2021					
No	ACCOUNTS		irment Loss Allow	/ance	Minimum Requi	ired Regulatory	Impairment Loss Allowance			Minimum Required 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	863	-		15,257 1,102	-	934	-	:	12,076 1.962	-	
3	Marketable securities	14,860	-	-	54,904	-	15,251	-		45,724	-	
4 5	Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo)	-	-	-		-		-		-	-	
6	Acceptance receivables Loans and financing	2,643 1,525,665	3 670,069	3,515,793	20,413 963,563	40 1,632,581	3,431 1,763,848	186 572,116	2,972,376	17,077 946,031	1,911,779	
8	Investments Other receivables	3.597	-	-	103,005 6,918	1	924	-		99,424 3,217	1	
10	Commitment and Contingency	82,288	3,111	208	46,291	9,208	112,711	3,192	122	61,353	12,521	

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

(In million Rupiah)	Attributable to equity holders of the parent entity											
		Additional paid-up capital			Other equity compo	nents	Retaine	d earnings				
	Share 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	45,083,05	
Total Income for the period Net income for the period Other Comprehensive Income, net of tax	-		-	-	-	-	-	860,054	860,054	24,152	884,20	
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	-	-	:	-	:	15,851	:	55	15,851 55	1,365	17,216 55	
comprehensive income - net	-	-	-	-	(241,411)	-	-	-	(241,411)	-	(241,41	
Total other comprehensive income	-		-	-	(241,411)	15,851	-	55	(225,505)	1,365	(224,14	
Total Comprehensive Income for the period					(241,411)	15,851		860,109	634,549	25,517	660,06	
Appropriation for general and legal reserve Distribution of cash dividends Balance as of 31 March 2022	5,995,577	- - 7,985,971	-	8,242	240,968	(40,263)	15,731 - 495,825	(15,731) (550,590) 29,936,557	(550,590) 44,623,066	(48,135) 521,333	(598,72 45,144,39	
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	28,213,350 521.829	43,107,813 521,829	467,686	43,575,49	
Other comprehensive income, net of tax Changes in fair value of cashflow hedge-net Changes in fair value on Marketable securities, Government Bonds, and Investments in shares measured at fair value through other		-	-	-	-	56,493		-	56,493	4,866	61,35	
comprehensive income - net	-	-	-	-	(205,157)	-	-	-	(205,157)	-	(205,15	
Total other comprehensive income		•	-	· ·	(205,157)	56,493		-	(148,664)	4,866	(143,79	
Total Comprehensive Income for the period			-	-	(205,157)	56,493		521,829	373,165	21,607	394,7	
Balance as of 31 March 2021	5,995,577	7,985,971	189		436,960	(142,916)	470,018	28,735,179	43,480,978	489,293	43,970,21	

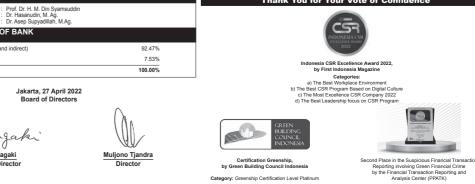


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Vetos: I. The above financial information is extracted from the consolidated financial statements of PT Bank Danamon Indonesia Tbk (the 'Bank') and subsidiaries as of 31 March 2022 and for the three-month period then ended, prepared by the Bank's management 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 consolidated financial statements. The above published report are presented in order to consolidated financial instatements. No 37/POLK/32019 diated 1D accember 2016 (pragriding '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 ('OLK') Batring J January 2013) No. VIII.G.7. Appendix to the Decree of the Chairman of Bapepam-LK. No. Kep-3471 BL/2012 regarding 'Financial Statements Presentation and Disclosure of Issuer or Public Companies'. The consolidated financial statements as of 31 March 2022 and for the three-month period the noted included financial Statements and Statements 2018 No.

BL2012 regarding "Financial Statements Presentation and Disclosure of Issuer of Public Companies".
2. The consolidated financial statements as of 31 March 2022 and for the three-month period then ended included financial statements of subsidiaries, i.e. PTAdira Dinamika Multi Finance Tok and PT Adira Quantum Multifinance (in liquidation).
3. Certain accounts in the statement of profit or loss and other comprehensive income for the three-month period then ended 31 March 2022 and then ended 31 March 2022 in the statement of profit or loss and other comprehensive income for the three-month period then ended 31 March 2022.
4. MUFG Bank, Ltd. is wholly-worked subsidiary of Misubishi UI-F Financial Group, Inc. which is based in Japan.
5. Exchange rate as of 31 March 2022: USD 1 = Rp14,369; Exchange rate as of 31 December 2021: USD 1 = Rp14,252.

Thank You for Your Vote of Confidence



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BANK MANAGEMENT AS OF 31 MARCH 2022

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SHARIA SUPERVISORY BOARD AS OF 31 MARCH 2022

SHARE OWNERSHIP OF BANK AS OF 31 MARCH 2022 1. MUFG Bank, Ltd. (direct and indirect)

G Itagaki <u>Yasushi Itagaki</u> President Director

Johanes Berchma Nobuya Kawasaki Dan Harsono Shuichi Yokoyama*) Peter Benyamin Stok Hedy Maria Helena L Halim Alamsyah

y Hykmanto ono Tjandra yanto Agung Heriyahio Dadi Budiana Rita Mirasari Naoki Mizoguchi

BOARD OF COMMISS

Commissioner Commissioner Independent Co Independent Co

Independent Co DIRECTORS President Direct Vice President I Director Director Director Director Director Director Director Director

) The a

Chairman Member Member

2. Public

Total

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