PT Bank Danamon Indonesia Tbk and Subsidiary

Consolidated Financial Statements

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STATEMENTS OF FINANCIAL F	POSITION			QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION		FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
AS OF 31 DECEMBER 2023 AND 2022 (In million Rupiah)	INDIVIDUAL	CONSOLIE		AS 0F 31 DECEMBER 2023 AND 2022 (In million Rupiah)	INDIVIDUAL	This publication report is presented to comply with the Circular Letter of
ASSETS	2023 2022	2023	2022 N	NO. ACCOUNTS 2023 Current Special Mention Substandard Dou	ful Loss Total Current Special Mention Substandard Doubtful Loss Total	Otoritas Jasa Keuangan No. 10/SEOJK.03/2020 dated 1 July 2020 regarding Transparency and Publication Report of Sharia Bank and Sharia Business Unit.
Cash Placements with Bank Indonesia Placements with other banks	2,233,846 2,648,74 14,066,295 14,650,67 1,538,845 1,564,71	4 14,066,295	2,759,777 14,650,674 2,250,886	1. RELATED PARTIES	- 178,882 210,038 210,038	STATEMENT OF FINANCIAL POSITION AS OF 31 DECEMBER 2023 AND 2022 (In million Rupiah)
Spot and derivative/forward receivables Marketable securities	270,960 388,89 19,982,660 21,807,83		429,782 21,749,483	2. Spot and derivative receivables	4,143 4,143 - 7,937 2,719 2,719	NO. ACCOUNTS 2023 2022 ASSETS 1 Cash 17.680 30.837
Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo)	2,384,446 5,864,75	5 2,384,446	5,864,755	a. Ruplah 148,758 b. Foreign currencies 30,794 4. Securities sold under repurchase agreements (repo)	148,758 158,278 158,278 158,278 1 158,278 - 1 158,278 1 158,278 1 158,278 1 158,278 1 158,278 1 158,278 1 158,278 1 158,278 1 158,278 1 158,278 1 158,278 1 158,278 1 158,278 1 158,278	Placements at Bank Indonesia 1,316,008 972,273 3. Placements at other banks - 4. Marketable securities
Acceptance receivables Loans	1,540,622 1,236,38 133,460,223 112,695,08	6 1,540,622	1,236,386	a. Rupiah b. Foreign currencies 5. Securities purchased under resale agreements (reverse repo) a. Rupiah		5. Financing receivables *) 6.539.728 5.254.717 6. Profit sharing financing 4,055.954 3,669.721 7. Leased financing 587.060 382.034 8. Other earning asset 38,575 53.082
Sharia financing Consumer financing receivables	11,182,741 9,206,47		9,206,473 22,678,396	b. Foreign currencies	- 176,259 10,830 10,830	8. Other earning asset 83,575 53,082 9. Allowance for impairment losses on earning asset (-/-) (427,824) (313,488) 10. Fixed assets and equipment 7,319 7,389 11. Non earning asset - 12,951 12. Other assets 344,697 4,933
Allowance for impairment losses on consumer financin receivables -/- 12. Investments	12,489,563 11,641,73	- (1,562,698) 6 1.424.571	(1,440,318) 1.041,317	a. Micro, small and medium debtor I. Rupiah II. Foreign currencies D. Nom micro, small and medium debtor	1,216	12. Outer assets
Other financial assets Allowance for impairment losses on financial assets -/-	1,598,651 1,440,90		1,518,862	i. Rupiah 1,791,346 750 - ii. Foreign currencies	- 1,792,096 1,102,790 1,102,790	2. Non profit sharing investment funds
a. Marketable securities b. Loans and Sharia financing *)	(354,649) (36,84 (7,337,274) (6,657,00	, , , , , , ,	(36,846) (6,704,450)	Rupiah	12,408,509 11,559,658 - 11,559,658	5. Marketable securities issued 43,439 27,876 6. Other liabilities 43,439 27,876 7. Profit sharing investment funds 3,475,344 4,059,444 8. Working funds 3,475,344 4,059,444
c. Others Intangible assets	(3,865) (7,79 2,555,396 2,268,21	8 5,021,020	(7,794) 1 4,691,420	10. Commitments and contingencies 2	515,610 168,291 168,291 - 306,810 338,090 338,090	9. Retained earnings 163,788 240,267 TOTAL LIABILITIES 12,524,197 9,983,446
Accumulated amortisation on intangible assets -/- 16. Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -	(1,936,102) (1,739,47 4,371,579 4,087,45 - (2,693,728) (2,583,39	0 5,702,510	(2,959,421) 5,312,995 (3,387,470)	II. NON RELATED PARTIES	218,606 65,983 65,983	STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2023 AND 2022 (In million Rupiah)
17. Non earning asset a. Idle properties	66,100 67,03	, , , , , ,	67,039	b. Foreign currencies 1,141,357 2. Spot and derivative receivables 226,219 b. Foreign currencies 36,804	- 1,141,357 1,288,698 1288,698 - 226,219 371,137 371,137 - 38,804 10,899 10,0899	NO. ACCOUNTS 2023 2022 OPERATING INCOME AND EXPENSE
b. Foreclosed assets c. Suspense accounts	477,276 499,32	3 477,276 8 -	499,323	b. Foreign currencies 2,043,140	2,960 - 17,759,968 18,800,284 18,800,284 - 2,043,140 2,849,272 2,849,272	Operating Income and Expense from distribution of fund Income from Distribution of Fund a. Income from receivables 706.132 557.292
d. Interbranch assets 18. Leased receivables 19. Other assets	6,677,341 4,663,95	- 1,505,070 0 7,368,561	965,453 5,293,286	4. Securities sold under repurchase agreements (repo) a. Rupiah b. Foreign currencies 5. Securities purchased under resale agreements (reverse repo)		b Income from profit sharing 319,885 243,688 c. Lessed income d. 319,885 243,688 d. C. Lessed income 35,5171 36,370 d. Others 2, Margin distribution to owners of investment funds -/-
TOTAL ASSETS LIABILITIES AND EQUITY	202,570,926 183,707,68		97,729,688	a. Rupiah 2,384,446 b. b. Foreign currencies - 6. Acceptance receivables 1,362,998 1,365 7. Loans and financing	- 2,384,446 5,864,755 - 5,864,755 - 1,364,363 1,223,390 2,166 - 1,225,556	2. Income after margin distribution 2. Income after margin distribution 814,993 753,962
LIABILITIES 1. Current accounts	34,390,610 32,175,83	2 33,579,946	31,426,453	a. Micro, small and medium debtor	3,158 961,448 23,112,588 17,417,209 1,899,244 471,524 179,782 926,155 20,893,914 5,527 103,544 98,384 41,370 - 8,835 146,589	B. Other Operating Income and Expenses Except Fund Distribution 1. Gain (loss) on foreign currencies translation 2. Income as mudhanbi numdarabah muqayyadah
Savings Time deposits	38,169,135 47,786,48 66,662,731 45,747,29		47,786,484 45,747,295	b. Non micro, small and medium debtor I. Rupiah II. Rupiah III. Foreign currencies III. Foreign curre	5,588 1,042,513 106,164,679 81,295,093 4,352,859 356,216 608,811 717,335 87,330,314 12,061,369 364,586 - 12,425,955	3. Commission/Provision/Fees and administrative 4,392 5,753 4. Other income 22,786 14,246 5. Wadiah bonus expense /- 9,397 8,023 6. Addition (reversal) of impairment losses on financial assets /- 473,462 308,648
E-money Loans from Bank Indonesia Borrowings from other banks	3,031,690 2,395,79	3 3,031,690	2,395,793	Ruplah 3,850,078 1,256,278 182,238 1	3,981	7. Losses on operational risk -/- 13 8 8. Addition (reversal) of impairment losses on other asset (non financial) -/- (13,000) 13,000 9. Salaries and employee benefits -/- 76,865 68,839
Spot and derivative/forward liabilities Securities sold under repurchase agreements (repo)	325,956 243,10	8 325,956	248,801	9. Other receivables 557,669 Commitments and contingencies 83,243,143 347,278 b. Foreign currencies 14,247,344 3,831 -	- 557,669 655,714 444 - 656,158 - 83,590,421 81,554,628 205,654 200 - 2,047 81,762,529 - 14,251,175 13,287,226 12,536 - 13,297,226	Other expenses J-
Acceptance payables Marketable securities issued Borrowings	1,540,622 1,236,38 - 25,000 25,00	- 6,694,456	1,236,386 5,381,107 4,452,667	III. OTHERS INFORMATION 1. Collateralised assets		NON OPERATING INCOME AND EXPENSE 1. Gain/in(sos) from sale of premisses and equipment 2. 2 5 7. 2. Other non operating income / (expenses) (17,588) (5,567) (7,588) (7,586) (
12. Security deposits 13. Interbranch liabilities	8,356 12,37		12,373	a. To Bank Indonesia b. To other parties 2. Foreclosed assets	477,276 499,323	INCOME (LOSS) FOR THE YEAR ENDED BEFORE TAX 211,278 316,855 Income tax -/- 47,490 70,588 INCOME (LOSS) FOR THE YEAR ENDED NET OF TAX 163,788 240,257
14. Other liabilities 15. Minority interest	9,180,209 7,241,71	- 722,751	11,563,847 634,779	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 31 DECEMBER 2023 AND 2022	KEY FINANCIAL RATIOS AS OF 31 DECEMBER 2023 AND 2022	OTHER COMPREHENSIVE INCOME 1. Ilems that will not be reclassified to profit or loss 2. Ilems that will be reclassified to profit or loss Other Comprehensive Income Net Of Tax
TOTAL LIABILITIES EQUITY	153,334,309 136,863,98	3 172,067,915 1	50,885,985	(In million Rupiah) NO. ACCOUNTS INDIVIDUAL CONSOLIDATED	AS OF 31 DECEMBER 2023 AND 2022 NO. RATIOS (%) 2023 2022	TOTAL CURRENT YEAR PROFIT (LOSS) AND COMPREHENSIVE INCOME 163,788 240,267
Issued and fully paid capital a. Authorized capital	10,000,000 10,000,00		10,000,000	2023 2022 2023 2022	CONSOLIDATED RATIOS: 1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non productive assets to total earnings 27.52% 26.34%	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 31 DECEMBER 2023 AND 2022 NO. ACCOUNTS 2023 2022
b. Unpaid capital -/- c. Treasury stock -/- 17. Additional paid-up capital	(4,004,423)	3) (4,004,423)	(4,004,423)	1. Unused borrowing facilities	Non-perioriting earning assets and non productive assets to total earnings and non productive assets and non productive assets to total earning assets to total productive assets 1.31% 1.42% 3. Non-performing earning assets to total productive assets 1.23% 1.32% 4.810% are for impairment losses for financial asset to productive asset 4.83% 4.60% 4.60%	I. COMMITMENT RECEIVABLES 1. Unused Financing facilities
a. Agio b. Disagio -/-	7,985,971 7,985,97	7,985,971	7,985,971	3. Others	5. NPL gross 2.21% 2.63% 6. NPL net 0.33% 0.23%	2. Öutstanding buying of spot and forward contract 3. Others II. COMMITMENT PAYABLES 1. Unused Financing facilities 4,717,927
c. Capital paid in advance d. Others	8,242 8,24	2 8,242	8,242	1. Unused loans facilities granted to debtors a. Committed b. Uncommitted C. Outstanding trayonshie J. C. 85,440,143 87,536,035 8,440,143 87,536,035 85,440,143 87,536,035 8,840,143 87,536,035 85,440,143 87,536,035	7. Return on Assets (ROA) before tax 2.28% 2.28% 8. Return on Assets (ROA) after tax 1.70% 1.71% 9. Return on Equity (ROE) 8.28% 8.32%	Outstanding selling of spot and forward contract Others
18. Other comprehensive income a. Gain b. Loss -/-	167 22 (119,361) (164,27		224 (164,270)	2. O utstanding irrevocable L/C 852,894 1,068,247 852,894 1,068,24	10. Net Interest Margin (NIM) including third party premium expenses 7.74% 7.86% BANK RATIOS: Performance Ratio	2. Margin receivables on non performing assets 12,975 8,336
19. Reserves a. General reserves	529,037 496,01		496,014	4. Umers	Capital Adequacy Ratio (CAR) Non-performing earning assets and non productive assets to total earnings Section 25.34%	2. Others FINANCIAL RATIO
b. Specific reserves Retained earnings a. Previous years	32,488,922 29,770,17	5 32,488,922	29,770,175	2. Others IV. CONTINGENT PAYABLES	and non productive assets 1.20% 1.36% 3.87%	AS OF 31 DECEMBER 2023 AND 2022 NO. ACCOUNTS 4. Total Shorts Business Link II LIST season for their Congestional Bank asset which quant LIIS 6.19% 6.40%
b. Current year c. Dividend paid -/-	3,503,882 3,302,31 (1,155,820) (550,54	4 3,503,882	3,302,314 (550,544)	1. Guarantees issued 7,448,178 6,709,537 7,448,178 6,709,537 0lthers 7,448,178 6,709,537	5. NPL gross 2.28% 2.86% 6. NPL net 0.23% 0.23% 7. Return on Assets (ROA) before tax 2.13% 2.14%	1. Total Sharie Business Unit (LUS) assets to total Conventional Bank asset which owned UUS 6.18% 5.43% 2. Non-performing earning assets to total productive assets 2.17% 2.07% 3. Allowance for impairment bases for financial asset to productive asset 3.83% 3.30% 4. RMP? gross 2.18% 2.07% 5. NPF net 1.26% 1.42%
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	49,236,617 46,843,70	3 49,236,617	46,843,703	CAPITAL ADEQUACY RATIO (CAR) AS 0F 31 DECEMBER 2023 AND 2022	8. Return on Assets (ROA) after tax 1.86% 1.83% 9. Return on Equity (ROE) 10.49% 10. Net Interest Margin (NIM) 5.14% 5.18%	5. NPF Fiet 1.26% 1.42% 6. Return On Assets (ROA) 1.84% 3.39% 7. Profit sharing financing to total financing 35.70% 38.65% 8. Financing to Deposit Ratio (FDR) 134.22% 162.25%
TOTAL EQUITY	49,236,617 46,843,70		46,843,703	(In million Rupiah) CAPITAL COMPONENT 2023 2022 2024	Net interest Margin (NIM) including third party premium expenses 4,99% 5,03%	TABLE OF MARGIN DISTRIBUTIONS
*) Include Allowance for Impairment Losses on Leased Re			97,729,688	Individual Consolitated Individual Conso	14. Loan to Deposit Ratio (LDR) 96.52% 90.97% Compliance	FOR THE MONTH OF DECEMBER 2023 (In million Ruplah) Net Revenue Sharing
STATEMENTS OF PROFIT AND LOSS FOR THE YEAR ENDED 31 DECEMBER (In million Rupiah, except earning per sh	2023 AND 2022	REHENSIVE IN	COME	1.1 Paid Up Capital (After deducted with Treasury Stock) 5995.77 (5995.77 5995.77 5995.77 5995.77 1 1.2 Disclosed reserves 43,770.09 43,773.00 44,777.00 44,777.00 44,777.00 47,770.00	1. a. Percentage violation on Legal Lending Limit 0.00% 0.00% ii. Related parties 0.00% 0.00% iii. Third parties 0.00% 0.00%	Average Revenue to be distributed State Profit Indication Indicati
NO. ACCOUNTS	INDIVIDUAL 2023 2022	CONSOLIE 2023	0ATED 2022	12.1.1.1 Surplus from foreign currency translation 12.1.1.2 Potential gain from increase in lair value of infrancial assets measured at fair value through other comprehensive income 12.1.1.3 Surplus of fined assets revaluation 12.1.1.3 Surplus of fined assets revaluation	b. Percentage lending in excess of Legal Lending Limit 0.00% i. Related parties 0.00% ii. Third parties 0.00%	A B C D E 1. Liabilities to other bank
INCOME AND EXPENSES FROM OPERATIONS	2020 2022	2023	2022	12.12 Other Disclosed Reserves 43,351,991 43,351,991 44,003,930 41,003,930 1 12.12.1 Agio 7,985,971 7,985,971 7,985,971 12.12.2 General reserve 520,071 520,971 7,985,971 4,980,141 4,980,141 4,980,141	Statutory Reserve Requirements (GWM) a. GWM primary IDR i. Daily 0,00% 0,00%	2. Mudharabah current account 1.837 1.837 1.837 1.84 1.02 b. Non Bank 1.026,517 8,742 18 1,603 1.87 Mudharabah saving account 1.026,517 8,742 18 1,603 1.87
Interest Income and Expenses Interest Income Interest Expense -/-	12,565,316 10,767,8 3,801,787 2,356,5		17,393,331 3,026,152	12.1.2.4 Current year profit 3,503,882 3,503,882 3,302,314 3,302,314 12.1.2.5 Paid up capital fund 1.1.1.5 Paid up capital fund 1.1.	ii. Average 7.10% 7.97% b. GWM foreign currency (Daily) 2.00% 2.00%	a. Bank 216,246 1.842 13 239 1.33 b. Non Bank 991,065 8,440 8 656 0.79 4. Mucharabah time deposit 991,065 8,450 656 0.79 B. Bank 18, 18, 18, 18, 18, 18, 18, 18, 18, 18,
Net Interest Income (Expense) B. Operating Income and Expense other than Interes	8,763,529 8,411,3	20 15,472,484	14,367,179	122 Deduction Factor 122 Offect comprehensive income 122 Offect comprehensive income (144,152) (144,152) (128,500) (228,900) (125,321) (3. Net Open Position 0.92% 1.36%	- 3 months - 56,992 485 25 121 2.55 - 6 months 2.584 22 2.55 5 2.34 - 12 months 46,385 395 25 99 2.56
Gain (loss) from increase (decrease) in fair value of financial assets	344,603 (592,5	27) 344,603	(592,527)	measured it fair value through other comprehensive income (9,281) (92,81) (125,321) (1	CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2023 AND 2022 (In million Ruplah)	1 month
Gain (loss) from decrease (increase) in fair value of financial liabilities Gain (loss) from cale of financial accepts.	278,368 330,4	- 08 278,368	330,408	12223 Currett year los 12224 Under prosicion between regulatory provision and impairment value on productive assets 12225 Nagariae difference on fair value adjustment of firancial instrument	2023 2022	5. Financing received
Gain (loss) from sale of financial assets Gain (loss) from spot and derivative transaction (realise Gain (loss) from investment under equity method		60 (112,009)	828,060 43,196	in trading book 1.2.2.6 Under provision between regulatory provision and impairment value or non productive assets (84.871) (84.871) (101.579) (101.579)	Cash flows from operating activities: 10,142,216 8,956,868 Receipts from consumer financing transactions 40,813,016 36,816,559	Type of financing Average balance Revenue received A B
Gain (loss) on foreign currencies translation Dividend income	33 7,720 3,4	15 (84) 75 7,720	(36) 3,475	1.3 Minority interest which can be reckned (1.5,116,881) (2.78,585) (4.585,244) (4.52,585) (5.581,244) (4.10,242,385) (5.581,244) (4.10,242,385) (5.281,244) (4.10,242,385) (5.281,244) (4.10,242,385) (5.281,244) (4.10,242,385) (4.10	Payments for new consumer financing transactions (47,114,553) (32,764,578) Payments of interest, fees and commissions (4,912,317) (31,28,421) Payments of interests on securities issued (366,783) (482,401)	1. Placements at other banks 2. Murabahah receivables a. Bank b. Non Bank 7,886,175 64,784
Fees/commissions and administrative income Other income Addition (reversal) of Impairment losses	1,747,809 1,538,1 487,845 467,7		2,324,658 992,975	1.4.2 Goodwill (174.522) 1.4.3 Intergible assets 1.4.4 Investment calculated as deduction factor (24.68.509) (957.157) (11.599.658) (959.239) 1.4.5 Short of capital on insurance subsidiary commany	Proceeds in relation to joint financing 20,392,659 15,169,087 Repayment in relation to joint financing (13,380,622) (19,988,671) Other operating income 1,908,583 1,569,937	3. Istishna receivables a. Bank b. Non Bank
on financial assets -/- 11. Losses related to operational risk -/-	2,288,449 2,221,2 3,853 9,3	27 4,295	3,151,141 13,836	1.4.6 Capital securifisation exposure 1.4.7 Offer deduction factor to over capital 2. Additional Core Capital (AT-1) 2.1 Instrument that qualified for AT-1	Gains from foreign exchange transactions - net 198,100 678,373 Other operating expenses (9,886,596) (8,352,083)	a. Bank
 12. Salaries and employee benefits -/- 13. Promotion expenses -/- 14. Other expenses -/- 	3,721,100 3,360,8 282,918 271,8 2,866,836 2,617,9	53 894,085	5,665,252 926,391 3,949,400	2.2 Ago/Disagin 2.3 Description floor of Additional Core Capital 1.500 (Additional Core Capital Core Capital 1.500 (Additional Core Capital	Non-operating expense - net (83.612) (200,109) Cash flows before changes in operating assets and liabilities (2,289,909) 6,274,561	D. Non Bank
Operating Income (Expenses) other than Interest	(4,602,888) (4,384,3	54) (10,779,956)	(9,775,811)	2 Agio Disagio solitoria militro deserga di unesca situ di spanie di nel 2 Agio Disagio 3 General riserves oi regulatory provision on productive assets (max. 1.25% of RNA Credit Risk) 1,571,760 1,572,577 1,339,665 1,415,779 4 Deduction factor of Supplementary Capital	Changes in operating assets and liabilities: Decrease/(increase) in operating assets: Placements with other banks and Bank Indonesia - maturing more than 3 months	7. Musyarakah financing a. Bamk b. Non Bank b. Non Bank c. B. Bankercing a. Bank c. B. Bankercing a. Bankercing b. Bankercing a. Bankercing
OPERATING INCOME (LOSS) NON OPERATING INCOME AND EXPENSES	4,160,641 4,026,9		4,591,368	Total Capital 35,753,045 64,755,085 33,553,887 42,831,755	from the date of acquisition - 486,693 Marketable securities and Government Bonds - trading (673,398) 1,808,280 Securities purchased under resale agreements 3,480,309 (2,556,447)	b. Non Bank 584,790 2,496 9. Other financing
Gain (loss) from sale of premisses and equipment Other non operating income(expenses)	(13,763) 2,3 (135,936) (186,1	44) 15,157	(104,000)	RSK WEIGHTED ASSETS CAR RATIO CHIEF CONTROL 129.992.08 153.399.053 110.082.814 127.486.473 (CET 1 Ratio (%) 24.21% 28.95% 24.33% 25.46%	Loans (19,881,711) (15,390,473) Prepayments and other assets (2,060,665) (524,122) Increase/(decrease) in operating liabilities (524,122)	Total 12,704,791 87,137
NON OPERATING INCOME (LOSS) CURRENT YEAR PROFIT (LOSS) BEFORE TAX Income tax	(149,699) (183,8 4,010,942 3,843,1		4,404,634	RINA MARKET RISK 1091 970 1099 149 817,322 811,708 Ter I Rado (%) 24,21% 26,50% 24,33% 25,46% NING CREPATIONAL RISK 1002.559 115,552 215,44,64 33,550,028 Ter J Rado (%) 1.13% 10,2% 10,2% 0.88% TOTAL RISK 414(16,78% 16,274,044) 213,4399 116(16,28% 10,016,Redo (%) 2,334% 25,34	Deposits from customers: 2,238,400 5,173,106 - Current accounts 2,238,400 1,877,458 - Savings (9,568,873) 1,897,458	AS OF 31 DECEMBER 2023 AND 2022 (In million Ruplah) NO. DESCRIPTION 2023 2022
a. Current year tax expenses -/- b. Deferred tax income (expenses)	150,250 318,1 (356,810) (222,6		847,395	10 10 10 10 10 10 10 10	Time deposits (4,956,008) Deposits from other banks (688,409) Accruals and other liabilities (1,611,131) 192,263	1. Beginning balances Qardh fund 2,072 1,560 2. Receipt of Qardh fund 3 134 a. Insign and Shadagah 90 314
CURRENT YEAR NET PROFIT (LOSS) OTHER COMPREHENSIVE INCOME	3,503,882 3,302,3	14 3,658,045		CAR ALOCATION ACCORDING BUFFER 3.50% 3.50% 3.50% 3.50% 10.85K PROFILE REQUESTED IN 1	1,011,175 192,000 1,010,175 192,000 1,010,175 192,000 1,010,175	D. Productive Cardin funds refund C. Penalties 863 759 C. Penalties 863 759 C. Penalties 863 759 C. Penalties C. Pena
Items that will not be reclassified to profit or loss a. Gain from fixed asset revaluation			. F	From CET1 (%) 7.87% 7.98% 7.98% 8.12% Capital 2.50% 2.50% 2.50% 2.50%	Cash flows from investing activities: Proceeds from sales of and matured marketable securities and Government	Total Receipts 953 1,073
b. Gain (loss) from remeasurement on defined benefit pension program c. Others	(103,248) (9,3 9,738 7,0		- F	From A11 (%) 0.00%	Bonds - amortized cost and fair value through other comprehensive income 7,569,475 20,396,313 Acquisition of marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income (5,107,824) (6,512,002)	c. Other utilisation for public interest 1,882 561
Others Items that will be reclassified to profit or loss a. Gain (loss) from adjustment on translation	9,130 /,0	(90,0/6)	10	From Tier 2 (%) 1.13% 1.02% 1.02% 0.88% Capiella Sundrage 1.00% 1.00% 1.00% 1.00% 1.00% Senti (%) Senti (%) Sent	Acquisition of fixed assets and intangible assets (980,188) (399,007) Acquisition of fixed assets and intangible assets (4,491) (399,007) Receipt from investment (21,145) 19,218	5. Ending balances Oardh fund 1,143 2,072 SOURCES AND DISTRIBUTION OF ZAKAT AND WAKAF AS OF 31 DECEMBER 2023 AND 2022
of financial statements b. Gain (loss) from changes in fair value of financial	-		-	STATEMENT OF SPOT AND DERIVATIVE TRANSACTION AS OF 31 DECEMBER 2023 (in million Rugish)	Acquisition of investment in shares (386,360) - Receipt of cash dividends 7,720 3,475	(In million Rupiah) DESCRIPTION 2023 2022
assets measured at fair value through other comprehensive income c. Others	136,207 (607,7 2,155 53,2	,	(607,700) 57,858	(In million Rugilan) INDIVIDUAL NO. TRANSACTION Notional Amount Purpose Derivative Receivable and Liabilities	Proceed from liquidation of Subsidiary 2.073 - Net cash provided from investing activities 1,414,534 11,554,210	A. Sources and Distribution Zekat Fund 1. Sources of zakat fund: 2. Internal UUS 2. External UUS 482 5 1,133
Other Comprehensive Income Net Of Tax TOTAL CURRENT YEAR PROFIT (LOSS)	44,852 (556,7		(549,827)	Notional Amount Trading Hedging Receivables Liabilities	Cash flows from financing activities: (2,240,800) Payments of principal on bonds issuade and mudharabah bonds (2,240,800) Proceeds from bonds issuance mudharabah bonds 3,548,413 2,011,712	Total receipt
AND COMPREHENSIVE INCOME Current Year Profit (Loss) attributable to:	3,548,734 2,745,5		2,879,807	1. Spot 1.803,799 1.803,799 - 1.028 2.122 2. Forward 5.972,711 5.972,711 - 41,079 27,619 3. Option a. Purchased 16,462 16,462 - 1,696 13,824	Payments of cash dividends (1,219,591) (598,608) Repayment of borrowings (17,271,576) (919,0362) Proceeds from borrowings 21,193,215 9,234,167	Total distribution 490 2,407 B. Sources and Distribution Wakaf Fund 1. Sources of wakaf fund: a. Internal UUS
Equity holders of the parent entity Non-controlling interests	3,503,882 3,302,3	- 154,163	3,302,314 127,320	a. Purchased 16,462 10,462 - 1,696 13,824 b. Written 864,434 84,434 - 1,704 - 1,704 4. Future - 1,5 Swap 32,967,002 32,967,002 - 200,675 250,726	Decrease in principal of lease liabilities (132,026) (110,131) Net cash provided from/(used by) financing activities 3,877,635 (2,041,972)	b. External UUS 9,036 15,191 Total Incoming 9,036 15,191 2. Distribution wakaf runds to wakaf administrator entity 8,844 Wakaf Indonesia 733 1,045
TOTAL CURRENT YEAR PROFIT (LOSS) Total Current Year Profit (Loss) and Comprehensive	3,503,882 3,302,3	14 3,658,045	3,429,634	5. Others	(Decrease)/Increase in cash and cash equivalents (1,085,827) 1,301,500 Net effect on changes in exchange rates on cash and cash equivalent (12,708) 99,231 Cash and cash equivalents as at beginning of the year 19,681,337 18,260,060	b. Other Nadzir ¹¹ Vayasan Pesantren 3,788 5,112 C. Other Nadzir ²¹ D Republika Wakaf 2,274 d. Other Nadzir ²¹ D Republika Wakaf 600 e. Other Nadzir ²¹ Vayasan Darut Tauhid 600 e. Others ³¹ 413 -
Income attributable to: Equity holders of the parent entity Non-controlling interests	3,548,734 2,745,5	52 3,548,734 - 149,577	2,745,552 134,255	2. Option a. Purchased	Cash and cash equivalents at et beginning of the year 19,661,337 18,260,606 Cash and cash equivalents at end of the year 18,562,802 19,661,337 Cash and cash equivalents consist of: 18,662,802 19,661,337	Total distribution 7,808 14,431 Notes:
Non-controlling interests TOTAL CURRENT YEAR PROFIT (LOSS) AND COMPREHENSIVE INCOME	3,548,734 2,745,5		134,255 2,879,807	3. Future	Cash and Lashr equivarients Consists of 2,362,221 2,759,777 Current accounts with Bank Indonesia 5,034,595 6,917,873 Current accounts with other banks 2,134,286 2,250,886	 Total of Murabahah and Istishna financing exclude margin to be received of Rp 1,362,514 million and Rp 925,917 million as of 31 December 2023 and 31 December 2022.
DIVIDEND BASIC EARNINGS PER SHARE (in rupiah unit)	(1,155,820) (550,5 358.51 337.	44) (1,155,820)	(550,544)	C. Others 2,865,742 2,865,742 - 26,482 29,961 TOTAL 44,490,150 44,490,150 - 270,960 325,956 Market value represents total notional amount buy and sell position at gross basis.	Placements with other banks and Bank Indonesia - maturing within 3 months from the date of acquisition 9,031,700 7,732,801	Jakarta, 20 February 2024 Sharia Business Unit
		550.01		Market value represents total notional amount buy and sell position at gross basis. A notional amount is a number of currency units specified in the contraint is a number of currency units specified in the contraint. Derivative receivables/fiabilities represent the settlement value of a derivative instrument on balances sheet date.	Total cash and cash equivalents 18,562,802 19,661,337	/
ALLOWANCE FOR IMPAIRMENT LOS AS OF 31 DECEMBER 2023 AND 2022 (In million Rupiah)	SSES				BANK MANAGEMENT AS OF 31 DECEMBER 2023	Prof. Dr. H. M. Din Syamsuddin Sharia Supervisory Board Director
No ACCOUNT	s		Impairment Loss Al		BOARD OF COMMISSIONERS President Commissioner : 'Yasuah' Itagak'* Vice President Commissioner (Independent) : Halim Alamsyah** Commissioner : Nobuya Kawasaki	Notes: 1. The financial information as of and for the year ended December 31, 2023, was derived from the consolidated financial statement
Placements at other banks Spot and derivative receivables			155	15,388 - 233 15,647 3,889 -	Commissioner : Dan Harsono Independent Commissioner : Peter Benyamin Stok Independent Commissioner : Hedy Maria Helena Lapian	of PT Bank Danamon Indonesia Tbk and subsidiary which have been audited by Public Accounting Firm Imelda & Reke (a member of the Deloitte Asia Pacific Network and of the Deloitte Network), with engagement partner Elisabeth Imelda, expressir
	repo)		333	- 351,316 29,658 41,480 36,846 30,223	 The appointment of Mr. Yasushi Itagaki based on resolutions of AGMS dated 31 March 2023 and effective as of 1 January 2024 based on the result of passing the O.M. fit and proper test. The appointment of Mr. Hallin Alamsyah based on resolution of AGMS dated 31 March 2023 and effective as of 7 June 2023 based on the result of passing the O.M. fit and proper test. 	an unmodified opinion as stated in their report dated 16 February 2024. The above financial information does not contain note to the consolidated financial statements. The above published report are presented in order to comply with Regulation of Financial Service Authority ("POJK") No.3
Marketable securities Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse		1,837	808 140 1,039,25	51 - 15,339 88 2,044 1 2,088 12,349 108 54 4,460,880 1,307,986 1,820,812 1,685,571 693,569 4,304,882 1,085,914 1,639,544 1,639	BOARD OF DIRECTORS President Director : Dalsuke Ejima* Vice President Director : Honggo Widjojo Kangmasto	POJK.03/2019 dated 19 December 2019 regarding "Transparency and Publication of Bank", and the Copy of Circular Lette of Financial Service Authority ("SEOJK") No.09/SEOJK.03/2020 dated 30 June 2020 regarding "Transparency and Publication of Conventional Bank", POJK No.14/POJK.04/2022 dated 22 August 2022 regarding "Financial Statements Presentation and August 2012 regarding and Programment of Conventional Programment (Programment Programment Programment Programment (Programment Programment P
Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse Acceptance receivables Loans and financing Investments			851 061 2,90		Vice President Director : Halfd Hadeli Director : Herry Hykmanto Director : Rita Mirasari Director : Oadi Budiana	or Comercior Land, "Pour Not, min." processor and service and program of minimal statements resembled in Disclosure of Issuer or Public Companies", and Regulation of Capital Market and Financial Institution Supervisory Agent ("Bapepam-Lir Which function has been transferred to Financial Service Authority ("OLIK") starting 1 January 2013) No. VIII. G. Appendix to the Decree of the Chairman of Bapepam-Lir No. Key 3-478/ID/2012 reaganting- Financial Statements Presentation
Securities soft under repurchase agreements (repo) Securities purchase durier resale agreements (reverse Acceptance receivables Lears and financing Investments Other neceivables Commitment and Confingency				ibutable to equity holders of the parent entity	Director : Muljono Tjandra Director : Naci Mizoguchi Director : Thomas Sudarma	and Disclosure of Issuer or Public Companies". 2. The consolidated financial statements as of 31 December 2023 and for the year then ended included financial statements
Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse 6. Acceptance receivables 7. Loans and financing 8. Investments 9. Other receivables	S OF CHANGES 3 AND 2022		Attril	or equity components Retained earnings	* The appointment of Mr. Daisuke Elima based on resolutions of AGMS dated 31 March 2023 and effective as of 1 April 2023 based on the result of passing the ÖJK fit and proper test.	subsidiary, i.e. PT Adira Dinamika Multi Finance Tbk.
Securities odd under repurchase agreements (repo) Securities purchased under resale agreements (reverse Acceptance receivables Loars and financing Investments Committee and Confinency CONSOLIDATED STATEMENT FOR THE YEAR ENDED 31 DECEMBER 202	Share Additional paid-up	Other pald-up Change	Other Changes	is in fair value on Total before Non-Total	SHARIA SUPERVISORY BOARD AS OF 31 DECEMBER 2023	3. As of 4 April 2023, the liquidation of PT Adira Quantum Multifinance has been completed.
Securities odd under repurchase agreements (repo) Securities purchased under reade agreements (revorse Acceptance receivables Loars and financing Investments Other receivables Commitment and Confingency CONSOLIDATED STATEMENT FOR THE YEAR ENDED 31 DEGEMBER 202 (In million Ruplan) Balance as of 1. January 2023	Additional	Other paid-up capital Change assoc equi	Other Changes	is highrigular on curves Government Changes in fair value of cashflow hedge-net herishinke liccons-rate (125.321) (2.844) 495.825 32.485.064 46.843.703 634.779 47.478.482	SHARIA SUPERVISORY BOARD AS 0F 31 DECEMBER 2023 1. Chairman : Prof. Dr. H. M. Din Syamsuddin 2. Member : Dr. Hasanudin, M. Ag 3. Member : Dr. Asep Supyadillain, M.Ag	 As of 4 Ápril 2023, the liquidation of PT Adira Quantum Multifinance has been completed. MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan. Exchange rate as of 31 December 2023: USD 1 = Rp15,397.00; Exchange rate as of 31 December 2022: USD 1 = Rp15,567.5
Securities and under repurchase agreements (repo) Securities purchased under resale agreements (repo) Securities purchased under resale agreements (reverse Acceptance receivables Lours and financing Investments Other receivables Other receivables Commitment and Confingency CONSOLIDATED STATEMENT FOR THE YEAR ENDED 31 DEGEMBER 202 (In million Rupiah) Balanca as of Listuary (202) Total income for the year Net income f	Share Additional paid-up capital	Other paid-up capital Change assoc equi	Other Changes s of ate Bonds, and Inv measured at other compreh	is in figrique. In figrique course, openiment course, openiment controlling c	SHARIA SUPERVISORY BOARD AS OF 31 DECEMBER 2023 1. Chairman 2. Member : Dr. Hasmudiin, M. Ag 3. Member : Dr. Hasmudiin, M. Ag SHARE OWNERSHIP OF BANK AS OF 31 DECEMBER 2023	As of 4 Ápril 2023, the liquidation of PT Adira Quantum Multifinance has been completed. MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan.
Securities and under repurchase agreements (repo) Sequrities purchased under resale agreements (reporting to the properties of th	Share Additional paid-up capital	Other paid-up capital Change assoc equi	Other Changes s of ate Bonds, and Inv measured at other compreh	sin figir-quise measures, Government of a shallow of cashflow hedge-net hereafter (125.321) (125.321) (125.321) (2.944) (125.321) (2.944) (125.321) (2.945) (2.945) (2.946) (2.945) (2.946) (2.946) (2.946) (2.947) (2.947) (2.948) (SHARIA SUPERVISORY BOARD	3. As of 4 Ápril 2023, the liquidation of PT Adira Quantum Multifinance has been completed. 4. MUFG Bank, Ltd. is wholly-owned subsidiary of Missubishi UFJ Financial Group, Inc. which is based in Japan. 5. Exchange rate as of 31 December 2023: USD 1 = Rp15,597.00; Exchange rate as of 31 December 2022: USD 1 = Rp15,567.5 Thank You for Your Vote of Confidence The 2023 Infobank Top 100 CEO by Infobank, category: Infobank Top 100 CEO 2023 For The 2023 Infobank Top 100 CEO 2023 For
4. Securities od under repurchase agreements (repo) 5. Securities purchased under resale agreements (reverse 6. Acceptance receivables 7. Loras and financing 8. Investments 9. Other receivables 10. Commitment and Contingency CONSOLIDATED STATEMENT FOR THE YEAR ENDED 31 DECEMBER 202 (In million Ruplah) Balance as of 1 January 2023 Total income for the year Net scome for the year Net scome for the year Changes in fair value of cashflow hedge-net Remeasurement of obligation prot- amployment-benefits Changes in fair value of cashflow hedge-net Total comprehensive income relief effective for the year Total comprehensive income relief effective for the year Unjudiction of Subsidiary Unjudiction of Subsidiary Unjudiction of Subsidiary Deligation of Cash device for the year Unjudiction of Subsidiary Deligation of cash devices of the year Unjudiction of Subsidiary Deligation of cash devices of the year	Share capital paid-up capital 5.995.577 7.985.971	Other paid-up Change assoc capital	Other s of Markable Sec Bonds, and in present of dear compreh	Langes in fair value of cashflow hedge-net of 18 years	SHARIA SUPERVISORY BOARD	3. As of 4 Ápril 2023, the liquidation of PT Adira Quantum Multifinance has been completed. 4. MUFG Bank, Ltd. is wholly-owned subsidiary of Missubishi UFJ. Financial Group, Inc. which is based in Japan. 5. Exchange rate as of 31 December 2023: USD 1 = Rp15,397.00; Exchange rate as of 31 December 2022: USD 1 = Rp15,567.5 Thank You for Your Vote of Confidence The 2023 Infobank Top 100 CEO by Infobank, category: Infobank Top 100 CEO 2023 For Daisuke Ejima – President Director Excellent Predicate
4. Securilies od under repurchase agreements (repo) 5. Securilies purchase under resale agreements (reverse 6. Acceptance receivables 7. Loars and financing 8. Investments 9. Other receivables 10. Commitment and Confingency CONSOLIDATED STATEMENT FOR THE YEAR ENDED 31 DECEMBER 202 (In million Ruplat) Balance as of 1 January 2020 Total income for the year Net noome for the year Total other comprehensive income Total comprehensive income for the year Lapidation of Subudainy	Share Additional paid-up capital	Other paid-up Change assoc capital	Other Changes s of ate Bonds, and Inv measured at other compreh	Langes in fair value of cashflow hedge-net with value of cashflow	SHARIA SUPERVISORY BOARD	3. As of 4 Ápril 2023, the liquidation of PT Adira Quantum Multifinance has been completed. 4. MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan. 5. Exchange rate as of 31 December 2023: USD 1 = Rp15,397.00; Exchange rate as of 31 December 2022: USD 1 = Rp15,567.59 Thank You for Your Vote of Confidence The 2023 Infobank Top 100 CEO by Infobank, category: Infobank Top 100 CEO 2023 For Daisuke Ejima – President Director The 2023 Infobank Bankers of the Year by Infobank, category: Digital Banking Awards by Investortrust, category:
4. Securities sold under repurchase agreements (repo) 5. Securities purchased under resale agreements (reverse 6. Acceptance receivables 7. Loans and financing 8. Investments 9. Other receivables 10. Commitment and Contingency CONSOLIDATED STATEMENT FOR THE YEAR ENDED 31 DECEMBER 202 (In million Ruplan) Balance as of 1.lanuary 2023 Total income for the year Other comprehensive income, net of tax Changes in flar value of Landershele securities. Government Bonds, and Investments in alars an existence of the comprehensive income, net of tax Changes in fair value of Marketshe securities. Government Bonds, and Investments in shares measured at fair value through other comprehensive income for the year Lucidation of Subadiany Appropriation for general and legal reserve Ostatis comprehensive income for the year Lucidation of orable dividents State of 1 shares of	Share capital paid-up capital paid-up capital 7,985,971	Other paid-up Change assoc capital	Other s of Markable Sec Bonds, and in present of dear compreh	Langes in fair value of cashifow hedge-net of size of the value of cashifow hedge-net of	SHARIA SUPERVISORY BOARD	As of 4 Ápril 2023, the liquidation of PT Adira Quantum Multifinance has been completed. MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan. Exchange rate as of 31 December 2023: USD 1 = Rp15,397.00; Exchange rate as of 31 December 2022: USD 1 = Rp15,567.50 Thank You for Your Vote of Confidence The 2023 Infobank Top 100 CEO by Infobank, category: Infobank Top 100 CEO 2023 For Daisuke Ejima – President Director The 2023 Infobank Bankers of the Year Digital Banking Awards
4. Securities od under repurchase agreements (repo) 5. Securities purchased under resale agreements (reverse 6. Acceptance receivables 7. Loans and financing 8. Investments 9. Other receivables 10. Commitment and Contingency CONSOLIDATED STATEMENT FOR THE YEAR ENDED 31 DEGEMBER 200 (In million Ruplah) Behave as of 1 January 2003 Total Income for the year Net income for the year Total Comprehensive income - net of tax Net income for Shuddary Destriction of call dividends Balance as of 1 January 3020 Shaton as of 3 December 2023 Balance as of 3 December 2023 Balance as of 3 December 2023 Comprehensive income - net of tax Remeasurement of coligination for post-emptyment-benefits Changes in fair value on Marketable securities, Covernment Bonds, other comprehensive income - net of site rives brough Total Other comprehensive income - net of site rives brough Total other comprehensive income - net of site rives brough Total comprehensive income - net of site rives brough Total comprehensive income - net of the year Total comprehensive income - net of site rives brough Total comprehensive income - net of the year Total comprehensive income - net of the year Total comprehensive income to the year	Share capital paid-up capital paid-up capital 7,985,971	Other paid-up Change assoc capital	Other s of Markable Sec Bonds, and in present of dear compreh	Langes in fair value of cashflow hedge-net with value of cashflow	SHARIA SUPERVISORY BOARD AS O'R 31 DECEMBER 2023 1. Chairman : Prof. Dr. H. M. Din Syamsuddin 2. Member : Dr. Hasanuldin, M. Ag 3. Member : Dr. Asep Surpy Addillah, M. Ag SHARE OWNERSHIP OF BANK AS O'R 31 DECEMBER 2023 1. MUFG Bank, Ltd. (direct and indirect) 92.47% 7.53% Total 100.00% Jakarta, 20 February 2024 Board of Directors Daisuke Ejima Muljono Tjandra	3. As of 4 April 2023, the liquidation of PT Adira Quantum Multifinance has been completed. 4. MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan. 5. Exchange rate as of 31 December 2023: USD 1 = Rp15,567.50 Thank You for Your Vote of Confidence The 2023 Infobank Top 100 CEO by Infobank, category: Infobank Top 100 CEO 2023 For Daisuke Ejima – President Director The 2023 Infobank Bankers of the Year by Infobank, Category: Infobank Bankers of the Year by Infobank, Category: Infobank Bankers of the Year 2023 For Honggo Widjojo Kangmasto – Vice President Director The 2023 Infobank Bankers of the Year 2023 For Honggo Widjojo Kangmasto – Vice President Director The 2023 Indonesia Customer Service Champion by SWA Magazine, category: Financial Transaction Analyst Associations (AATKI) 2023 Indonesia Customer Service Champion by SWA Magazine, category: Financial Transaction Analyst Associations (AATKI) 2023 Indonesia Customer Service Champion by SWA Magazine, category: Financial Transaction Analyst Associations (AATKI) 2023 Indonesia Customer Service Champion by SWA Magazine, category: Financial Transaction Analyst Associations (AATKI) 2023 Indonesia Customer Service Champion by SWA Magazine, category: Financial Transaction Analyst Associations (AATKI) 2023
4. Securities sold under repurchase agreements (repo) 5. Securities purchased under resale agreements (reverse 6. Acceptance receivables 7. Loans and financing 8. Investments 9. Other receivables 10. Commitment and Contingency CONSOLIDATED STATEMENT FOR THE YEAR ENDED at DECEMBER 202 (In million Ruplan) Balance as of 1. January 2023 Total income for the year Other comprehensive income, net of tax Changes in fair value of cashflow hedge-ret Comprehensive income, and of the value financing and investments in shares measured aft ar value through other comprehensive income. The comprehensive income and investments in shares measured aft ar value through other comprehensive income. The comprehensive income and the year Usualization of Subadiany Appropriation for general and legal reserve Data State of cash dividents Balance as of 31 December 202 Total income for the year Value income income	Share capital paid-up capital 5.995.577 7.985.971 7.985.971 7.985.971 7.985.971 7.985.971 7.985.971 7.985.971 7.985.971	Other paid-up capital 189 189 189 189 189 1	Other s of Markable Sec Bonds, and in present of dear compreh	Langes in fair value of cashflow hedge-net of size of	SHARIA SUPERVISORY BOARD AS 0*31 DECEMBER 2023 1. Chairman 2. Member 3. Member 3. Member 3. Member 3. Dr. Assendin, M. Ag 3. Member 4. Dr. Assendin, M. Ag 3. Member 5. Dr. Assen Supyadillah, M.Ag SHARE OWINERSHIP OF BANK AS 0*6 31 DECEMBER 2023 1. MUFG Bank, Ltd. (direct and indirect) 2. Public Total Jakarta, 20 February 2024 Board of Directors	3. As of 4 Ápril 2023, the liquidation of PT Adira Quantum Multifinance has been completed. 4. MUFG Bank, Ltd. is wholly-owned subsidiary of Missubsin UFJ Financial Group, Inc. which is based in Japan. 5. Exchange rate as of 31 December 2023: USD 1 = Rp15,397.00; Exchange rate as of 31 December 2023: USD 1 = Rp15,597.50; Thank You for Your Vote of Confidence The 2023 Infobank Top 100 CEO 2023 For Daisuke Ejima – President Director The 2023 Infobank Bankers of the Year by Infobank, category: Infobank Bankers of the Year by Infobank, category: Infobank Bankers of the Year Digital Banking Awards by Investortrust, category: Infobank Bankers of the Year Digital Banking Awards by Investortrust, Category: Winner of Category KBMI 3 For Risk Management Dimension The 2023 Indonesia Best Companies in Creating Leaders From Witthin Award by SWA Media Group and NBO, category: Excellent Predicate Digital Banking Awards by Investortrust, category: Winner of Category KBMI 3 For Risk Management Dimension The 2023 Indonesia Customer Service Champion The First National Conference of the Indonesian