PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

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STATEMENTS OF FINANCIAL POSITIO AS AT 31 MARCH 2023 AND 31 DECEMBER 2022	DN		QUALITY OF PRODUCTIVE ASSETS AN	D OTHER INFORMATION			FINANCIAL INFORMATION	ON SHARIA BUSINESS UNIT
(In million Ruplah) IN NO. ACCOUNTS 31 Mar 2	INDIVIDUAL Co 2023 31 Dec 2022 31 Ma	ONSOLIDATED or 2023 31 Dec 2022	AS AT 31 MARCH 2023 AND 2022 (In million Rupiah) NO. ACCOUNTS	31 Mar 2023			This publication report is presented Otoritas Jasa Keuangan No. 10/SEOJ	to comply with the Circular Letter of K.03/2020 dated 1 July 2020 regarding
ASSETS 1. Cash 2,113. 2. Placements with Bank Indonesia 16,505, 3. Placements with other banks 2,161.	5,444 14,650,674 16,50	12,775 2,759,777 15,444 14,650,674 10,299 2,250,886	I. RELATED PARTIES 1. Placements at other banks a. Ruplah b. Foreign currencies	Current Special Mention Substandard Dou	Loss Total Current Special Mention Substandard Doub	251,437	STATEMENT OF FINANCIAL PO AS AT 31 MARCH 2023 AND 31 DECEMBER	f Sharia Bank and Sharia Business Unif. DSITION 2022
Spot and derivative / forward receivables 560, Marketable securities 22,686, Securities sold under repurchase agreements (repo)	0,990 388,898 56	17,845 429,782 16,883 21,749,483	D roreign currentess Spot and derivative receivables a. Rupiah b. Foreign currencies Marketable securities a. Rupiah a. Rupiah	18,695	- 219,362 251,337	251,437	(In million Rupiah) NO. ACCOUNTS ASSETS 1. Cash	31 Mar 2023 31 Dec 2022 46,145 39,837
7. Securities purchased under resale agreements (reverse repo) 2,107. 8. Acceptance receivables 2,043. 9. Loans 113,938.	3,631 1,236,386 2,04	17,870 5,864,755 13,631 1,236,386 16,760 112,049,672	b. Foreign currencies Securities sold under repurchase agreements (repo) a. Ruplah b. Foreign currencies Securities purchased under resale agreements (reverse repo)	14,995	100.220 97,903 14,995		2. Placements at Bank Indonesia 3. Placements at other banks 4. Marketable securities 5. Financing receivables *)	1,115,219 972,273 5,778,197 5,254,717
Sharia financing 10,420, Consumer financing receivables Allowance for impairment losses on consumer financing	9,206,473 10,42 - 25,54	9,206,473 17,026 22,678,396	a. Ruplah b. Foreign currencies 6. Acceptance receivables 7. Loans and financing a. Micro, small and medium debtor	137,299	137,299		Profit sharing financing Leased financing Other earning asset Allowance for impairment losses on earning asset (- 10. Fixed assets and equipment	4_279,449
receivables -/- 12. Investments 13. Other financial assets 14. Allowance for impairment losses on financial assets -/-	2,960 11,641,736 1,02	(1,440,318) (6,210 1,041,317 (8,978 1,518,862	Ruplah Freign currencies Non micro, small and medium debtor Ruplah Foreign currencies	1,412,368 67 -	- 1,412,435 775,248 10 -	775,258	11. Non earning asset 12. Other assets TOTAL ASSETS	11,329,386 9,983,446
a. Marketable securities (17, b. Loans and Sharia financing *) (7,025, c. Others (8,1	5,164) (6,657,002) (7,06 3,060) (7,794)	7,395) (36,846) (4,532) (6,704,450) (8,060) (7,794)	c. Restructured Loans i. Rupiah ii. Foreign currencies ii. Investments 9. Other receivables 10. Commitments and contingencies	11,927,718	11,927,718 10,217,795	10,217,795	LIABILITIES 1. Wadiah saving 2. Non profit sharing investment funds 3. Liabilities to Bank Indonesia	414,759 587,573 5,319,799 4,453,753
Intangible assets Accumulated amortisation on intangible assets -/- (1,781, Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -/- (2,619)	1,118) (1,739,477) (3,01 2,800 4,087,450 5,35	(2,126 4,691,420 (4,446) (2,959,421) (9,180 5,312,995 (3,427) (3,387,470)	II. Own ReLATED PARTIES I. Placements at other banks	2,380,189 303,300	2,380,222 1,283,781 129 303,300 359,672	1,283,910 - 359,672	Liabilities to other banks Marketable securities issued Other liabilities Profit sharing investment funds Working funds	559,270 614,533 27,405 27,876 4,930,966 4,059,444
17. Non earning asset	67,039	66,241 67,039 60,192 499,323	a. Ruplah b. Foreign currencies 2. Spot and derivative receivables a. Ruplah b. Foreign currencies	77,756	- 77.756 124,194 1,804,372 1,150,084 528,760 108,027 13,245 2,187	- 124,194 - 1,150,064 - 108,027 - 2,187	Retained earnings TOTAL LIABILITIES	77,187 240,267 11,329,386 9,983,446 AND OTHER COMPREHENSIVE INCOME
c. Suspense accounts d. Interbranch assets 18. Leased receivables 19. Other assets 5,210;		20 8 - - 6,948 965,453 2,719 5,293,286	Marketable securities a. Rupiah b. Foreign currencies Securities sold under repurchase agreements (repo) a. Rupiah	20,470,756	- 20,470,756 23,425,868 4,438,634 100,271	- 23,425,868 - 4,438,634 - 100,271	FOR THE 3 MONTH PERIOD ENDED 31 M. (In million Rupiah) NO. ACCOUNTS	31 Mar 2023 31 Mar 2022
TOTAL ASSETS 186,845,1 LIABILITIES AND EQUITY			b. Foreign currencies S. Securities purchased under resale agreements (reverse repo) a. Rupiah b. Foreign currencies 6. Acceptance receivables 7. Loans and financing	2,107,870 1,903,934 2,398 -	- 2,107,870 16,487,329 1,906,332 2,041,296 794	- 16,487,329 - 2,042,090	OPERATING INCOME AND EXPENSE Operational Income dan Expense from distribution. Income from Distribution of Fund a. Income from receivables	on of fund 162,627 133,988
LIABILITIES 1. Current accounts 28,098, 2. Savings 44,900; 3. Time deposits 51,473.	0,376 47,786,484 44,90	18,576 31,426,453 10,376 47,786,484 13,870 45,747,295	a. Micro, small and medium debtor i. Rupiah ii. Foreign currencies b. Non micro, small and medium debtor i. Rupiah	95,083 39,321 -	- 7,652 142,056 116,442	7,694 585,285 19,013,186 - 2,953 119,395 3,452 651,650 78,190,313	b. Income from profit sharing c. Leased income d. Others 2. Margin distribution to owners of investment funds -/-	74,646 59,199 8,087 14,330 953 475
4. E-money 5. Loans from Bank Indonesia 6. Borrowings from other banks 4,432;		2,395,793	ii. Foreign currencies c. Restructured Loans i. Rupiah iii. Foreign currencies 8. Investments	8,408,321 344,767 -	30.051 1,603.681 9,617,817 9,408.053 3,141,989 329,927 1,121 - 7,652 598.738 (627,661 268,822 - 8,6524 82,751 25 - 8,6242 82,75	- 16,720 10,794,341	a. Non Profit sharing b. Profit sharing income after margin distribution	44,768 17,990 - 201,545 190,002
7. Spot and derivative / forward liabilities 471, 8. Securities sold under repurchase agreements (repo) 9. Acceptance payables 10. Marketable securities issued	3,631 1,236,386 2,04	75,870 248,801	Other receivables Commitments and contingencies a. Rupiah b. Foreign currencies	707,921 77,336,869 166,792 - 18,625,403 10,202 -	- 707,921 691,750	691,750 400 450 55,590,171 - 10,718,250	Other Operating Income and Expenses Except F Gain (loss) on foreign currencies translation Income as mudharib in mudharabah muqayyadah Companying Departure Foot parture in the property of the companying Departure Foot parture in the property of the prop	59 10
11. Borrowings 25, 12. Security deposits 12, 13. Interbranch liabilities	5,000 25,000 7,91 2,377 12,373 1	9,789 4,452,667 2,377 12,373	III. OTHERS INFORMATION 1. Collaterallised assets a. To 6 Bank Indonesia b. To other parties 2. Foreclosed assets		480,192	566,921	Commision/Provision/Fees and administrative Other income Wadiah bonus expense -/- Addition (reversal) of impairment losses on financial	1,218 1,629 4,761 8,444 2,571 2,074 assets -/- 75,173 82,952
14. Other liabilities 8,874; 15. Minority interest TOTAL LIABILITIES 140,332;	66	17,130 11,563,847 18,054 634,779 13,369 150,885,985	STATEMENTS OF COMMITMENTS AND AS AT 31 MARCH 2023 AND 31 DECEMBER 2022	CONTINGENCIES	KEY FINANCIAL RATIOS AS AT 31 MARCH 2023 AND 2022		Losses on operational risk -/- Addition (reversal) of impairment losses on other as: Salaries and employee benefits -/- Other expenses -/-	set (non financial) -/- (13,000) 3,000 17,800 16,779 12,243 11,280 (88,749) (106,010)
EQUITY 16. Issued and fully paid capital a. Authorized capital 10,000,	0,000 10,000,000 10,00	10,000 10,000,000	NO. ACCOUNTS	DIVIDUAL CONSOLIDATED 23 31 Dec 2022 31 Mar 2023 31 Dec 2022	NO. RATIOS (%) CONSOLIDATED RATIOS: 1. CAR	31 Mar 2023 31 Mar 2022 28.54% 26.00%	Other Operating Income (Expense) OPERATING INCOME (LOSS) NON OPERATING INCOME AND EXPENSE	112,796 83,992
b. Unpaid capital -/- c. Treasury stock -/- 17. Additional paid-up capital	4,423) (4,004,423) (4,00	(4,004,423)	Commitment receivables Unused borrowing facilities Outstanding buying of spot and derivative / forward contract 37,172,7 Others		Non-performing earning assets and non productive assets to total earnings and non productive assets non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset	1.33% 1.55% 1.23% 1.40% 4.76% 3.96%	Gain/(loss) from sale of premisses and equipment Other non operating income / (expenses) NON OPERATING INCOME (LOSS) INCOME (LOSS) DURING PERIOD BEFORE TAX	(13,838) (1,382) (13,838) (1,382) 98,958 82,610
a. Agio 7,985; b. Disagio -/- c. Capital paid in advance d. Others 8.		7,985,971 - 8,242 8,242	II. COMMITMENT PAYABLES 1. Unused loans facilities granted to debtors a. Committed 3.997.5	03 254,853 3,997,503 254,853	NPL gross NPL net NPL net Return on Assets (ROA) before tax Return on Assets (ROA) after tax	2.44% 2.79% 0.15% 0.62% 2.19% 2.35% 1.64% 1.77%	Income tax -/- INCOME (LOSS) DURING PERIOD NET OF TAX OTHER COMPREHENSIVE INCOME 1. Uses that will not be reclassified to profit or loss.	21,771 18,174 77,187 64,436
18. Other comprehensive income	435 224	435 224 (164,270)	b. Uncommitted 87,556,9 965,4 2. Outstanding Irrevocable L/C 965,4 3. Outstanding selling of spot and derivative / forward contract 38,392,6 4. Others	18 1,068,247 965,418 1,068,247	Return on Equity (ROE) Net Interest Margin (NIM) including third party premium expenses BANK RATIOS:	7.91% 8.80% 7.78% 7.53%	Items that will not be reclassified to profit or loss Items that will be reclassified to profit or loss Current Period Other Comprehensive Income Ne TOTAL COMPREHENSIVE INCOME DURING PER	
Reserves a. General reserves b. Specific reserves Retained earnings		496,014	III. CONTINGENT RECEIVABLES 1. Guarantees received 575,7 2. Others	30 602,216 575,730 602,216	Performance Ratio 1. CAR 2. Non-performing earning assets and non productive assets to total earnings and non productive assets and non productive assets 3. Non-performing earning assets to total productive assets.	26.17% 25.69% 1.28% 1.47%	STATEMENTS OF COMMITMENT AS AT 31 MARCH 2023 AND 31 DECEMBER (In million Rupiah)	
a. Previous years 32,488, b. Current year 818, c. Dividend paid -/- (1,155,	3,125 3,302,314 81	18,922 29,770,175 8,125 3,302,314 (5,810) (550,544)	IV. CONTINGENT PAYABLES 1. Guarantees issued 6,303,1 2. Others	41 6,709,537 6,303,141 6,709,537	Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset NPL gross NPL net	1.18% 1.31% 4.23% 3.41% 2.69% 2.96% 0.12% 0.61%	NO. ACCOUNTS I. CONTINGENT RECEIVABLES 1. Unused Financing facilities 2. Outstanding buying of spot and forward contract	31 Mar 2023 31 Dec 2022
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY 46,512, TOTAL EQUITY 46,512,		2,852 46,843,703 2,852 46,843,703	CAPITAL ADEQUACY RATIO (CAR) AS AT 31 MARCH 2023 AND 2022 (In million Rupiah)		7. Return on Assets (ROA) before tax 8. Return on Assets (ROA) after tax 9. Return on Equity (ROE) 10. Net Interest Margin (NIM) 11. Net Interest Margin (NIM) including third party premium expenses	2.05% 2.27% 1.77% 1.90% 10.18% 11.04% 5.18% 5.06% 5.03% 4.91%	Others COMMITMENT PAYABLES Unused Financing facilities Outstanding selling of spot and forward contract Others Others COMMITMENT RECEIVABLES	4,746,885 4,717,927
TOTAL LIABILITIES AND EQUITY 186,845, *) Include Allowance for Impairment Losses on Leased Receivables			CAPITAL COMPONENT I Core Capital (Tier 1) 1 Main Core Capital (CET 1)	31 Mar 2022 Individual Consolidated Individual Consolidated 31,580,812 40,979,327 31,256,383 38,330,693 31,580,812 40,979,327 31,256,383 38,330,693	11. Net interest warpin (twin) including this party premium expenses 12. Operating expenses to operating income (BOPO) 13. Cost to Income Ratio (CIR) 14. Loan to Deposit Ratio (LDR) Compilance	75.40% 70.13% 51.74% 48.92% 93.69% 84.68%	Guarantees received Margin receivables on non performing assets Others IV. CONTINGENT PAYABLES Guarantees issued	8,756 8,336
STATEMENTS OF PROFIT AND LOSS AND OT FOR THE 3 MONTH PERIOD ENDED 31 MARCH 20 (In million Rupiah, except earning per share)	THER COMPREHEN 023 AND 2022	SIVE INCOME	Paid Up Capital (After deducted with Treasury Stock) Bischosed resembles 1.2.1 Addition Factor 12.1.1 Other comprehensive income 12.1.1.1 Surplus from foreign currency translation	5,995,577 5,995,577 5,995,577 5,995,577 40,455,860 40,455,860 35,567,023 38,567,023 40,740,868 40,740,868 36,677,650 36,677,650 74,623 240,968 240,968	a. Percentage violation on Legal Lending Limit i. Related parties ii. Third parties b. Percentage lending in excess of Legal Lending Limit	0.00% 0.00% 0.00% 0.00%	2. Others FINANCIAL RATIO AS AT 31 MARCH 2023 AND 2022	
INO.I ACCOUNTS	INDIVIDUAL Co 2023 31 Mar 2022 31 Mar 	DNSOLIDATED r 2023 31 Mar 2022	12.1.12 Polientia gan from irorease in fair value of financial a measured all fair value through other comprehensive 12.1.3 Surpline of fixed assets revaluation 12.1.2 Other Disclosed Reserves 12.1.2.1 Agio 2.1.2.1 General reserve	seets 74,623 74,623 240,968 240,968 40,666,245 40,666,245 40,666,245 38,436,682 38,436,682 7,985,971 7,985,971 7,985,971 529,037 529,037 486,014 496,014	Related parties Third parties Statutory Reserve Requirements (GWM) GWM primary IDR	0.00% 0.00% 0.00%	NO. ACCOUNTS 1 Total Sharia Business Unit (UUS) assets to total Convention 2 Non-performing earning assets to total productive assets 3 Allowance for impairment tosses for financial asset to pri	1.85% 1.30% ductive asset 3.15% 3.07%
A. Interest Income and Expenses 1. Interest Income 2,926 2. Interest Expense √- 772,	2,128 549,111 9	34,173 4,259,429 56,489 729,246	12.12.3 Prior years profit 12.12.4 Current year profit 12.12.5 Pad up capital fund 12.12.6 Others 12.2 Deduction Factor	33.33.112 33.333.112 29.994.643 29.994.643 818.125 8818.125 860.054 860.054 (285.008) (110.627) (110.627) (110.627)	i. Daily ii. Average b. GWM foreign currency (daily) 3. Net Open Position	0.00% 0.00% 8.24% 4.81% 2.00% 2.00% 0.98% 0.84%	4 NPF gross 5 NPF net 6 Return On Assets (ROA) 7 Profit sharing financing to total financing 8 Financing to Deposit Ratio (FDR)	1.85% 1.31% 1.19% 0.90% 3.70% 3.78% 40.77% 46.78% 180.79% 251.29%
B. Operating Income (Expense) 2,153, B. Operating Income and Expense other than Interest 1. Gain (loss) from increase (decrease) in fair value		77,684 3,530,183	1221 Other comprehensive income 12211 Defact from freeign currency translation 12212 Potential loss from decrease in fair value of financial a measured at fair value through other comprehensive 1222 Other Disclosed Reserves 1222 Other Disclosed Reserves	ssets	CONSOLIDATED STATEMENTS OF CASH FLOV FOR THE 3 MONTH PERIOD ENDED 31 MARCH 2023 AND 2022	vs	TABLE OF MARGIN DISTRIBUTION FOR THE MONTH OF MARCH 2023	s
Gain (loss) from decrease (increase) in fair value of financial liabilities		30,560 (57,867) 61,038 127,502	12221 Deapin 1222 Pforty least loss 12223 Current year loss 12223 Current year loss 12224 United provisor between regulatory provision and im value on productive assets 12225 Negative difference or lar value adjustment of finance		(In million Ruplah) Cash flows from operating activities:	31 Mar 2023 31 Mar 2022	(In million Rupiah) Net Reven	ue Sharing Depositor's portion
	0,372) 92,849 (4,477 290,817 60 10	70,372) 92,849 513 10,377 41 15	in fading book 12226 Under privision between regulatory provision and im 12226 Under privision between regulatory provision and im 12227 Others 13. Minority interest which can be reckoned 14. Deduction factor to core capital	(14,870,625) (5,472,110) (13,306,217) (5,631,907)	Interest income, fees and commissions Receipts from consumer financing transactions Payments for new consumer financing transactions Payments of interest, fees and commissions	2,288,590 876,260 9,533,142 9,348,655 (13,838,556) (7,167,720) (1,013,428) (735,152)	Type of funding Average balance	Nisbah (%) Total bonus Rate of return indication sharing B C D E
Fees/commissions and administrative income Other income Addition (reversal) of impairment losses on financial assets -/- 567.	8,717 110,045 2 7,422 465,776 8	95,709 537,785 84,486 237,615 86,302 754,179	1.4.1 Deffered fax calculation 1.4.2 Goodwil 1.4.3 Other inlangible assets 1.4.4 Investment calculated as deduction factor 1.4.5 Short of capital on insurance subsidiary company 1.6.6 Capital souristation eurosure	(2,428,284) (2,823,462) (2,608,270) (2,881,671) (1,074,532) (514,623) (633,148) (480,152) (641,230) (11,927,718) (940,968) (10,217,795) (934,474)	Payments of interests on securities issued Proceeds in relation to joint financing Repayment in relation to joint financing Other operating income	(92,752) (133,058) 4,216,376 3,581,944 (3,130,130) (2,885,472) 372,181 523,257	Liabilities to other bank Mudharabah current account a. Bank b. Non Bank 990,941	1,573 10 157 1.02 8,439 18 1,546 1.87
12. Salaries and employee benefits -/- 13. Promotion expenses -/- 70,	0,652 25,491 2	340 2,064 32,615 1,414,951 27,358 204,509 12,120 941,806	1.4.7 Offer deduction factor to core capital 2. Additional Core Capital (AT-1) 2.1 Instrument that qualified for AT-1 2.2 Ago/Oisago 2.3 Deduction factor of Additional Core Capital		Loss from foreign exchange transactions - net Other operating expenses Non-operating expense - net	(128,129) 76,290 (2,653,991) (2,361,102) (21,238) (19,713)	Mudharabah saving account a. Bank 238,864 b. Non Bank 972,869 4. Mudharabah time deposit	2,034 13 264 1.33 8,286 9 721 0.89
Operating Income (Expenses) other than Interest (1,176, OPERATING PROFIT (LOSS) 977,	6,696) (1,008,832) (2,6	56,760) (2,369,233) 20,924 1,160,950	Supplementary Capital (Ter 2) Capital instrument in form of shares and others which is qualified for Tier 2 Agio Disagio General reserves of regulatory provision on productive assets (max. 1.25% of RWA CA Deduction factor of Supplementary Capital		Cash flows before changes in operating assets and liabilities Changes in operating assets and liabilities: Decrease/(increase) in operating assets: Placements with other banks and Bank Indonesia - maturing more than 3 months	(4,467,935) 1,104,189	a. Bank - 1 month - 3 months - 6 months 2,531	671 25 168 2.56 75 25 19 2.59 22 25 5 2.37
2. Other non operating income(expenses) (28,	8,852) (24,199) ((2,650) 578 22,007) (19,714)	Total Capital	32,962,177 42,448,069 32,476,169 40,226,207	from the date of acquisition Marketable securities and Government Bonds - trading Securities purchased under resale agreements Loans	- 427,282 (2,109,752) 136,631 3,756,885 (13,179,021) (137,325) (2,143,767)	- 12 months 44,726 b. Non Bank - 1 month 2,500,867 - 3 months 143,092	381 25 95 2.55 21,299 25 5.325 2.56 1,219 25 305 2.56
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX Income tax	5,653 1,026,880 1,0	24,657) (19,136) 96,267 1,141,814	RWA CREDIT RISK 113,730,910 134,721,594 103,719,381 119,979,237 O RWA MARKET RISK 2,201,729 2,202,029 1,184,800 1,209,514 Ti RWA OPERATIONAL RISK 10,025,988 11,815,822 2,15,14,454 33,540,029 Ti	ET 1 Ratio (%) 25.07% 27.55% 24.72% 25.16% sr 1 Ratio (%) 25.07% 27.55% 24.72% 25.16% sr 2 Ratio (%) 1.10% 0.99% 0.96% 0.84%	Prepayments and other assets Increase/decrease) in operating liabilities Deposits from customers: - Current accounts	(973,303) (45,788) (4,014,755) 585,143	- 6 months 199,063 - 12 months 237,170 5. Financing received -	1,695 25 424 2.56 2,020 25 505 2.56
b. Deferred tax income (expenses) (46, TOTAL NET PROFIT (LOSS) DURING PERIOD 818,	6,233) 6,767 (99,324 300,880 45,747) 43,272 51,196 884,206			- Savings - Time deposits Deposits from other banks Accruals and other liabilities	(2,687,487) 1,381,165 6,010,848 (1,550,466) 2,036,309 701,947 325,735 162,081	Total 5,602,323	Average balance Revenue received A B
OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain from fixed asset revaluation b. Gain (loss) from remeasurement on defined			TO RISK PROFILE	ERCENTAGE QUIREMENT (%)	Income tax paid during the period Net cash used by operating activities Cash flows from investing activities:	(231,085) (226,645) (2,491,865) (12,647,249)	Placements at other banks Murabahah receivables a. Bank	
benefit pension program c. Others 2. Items that will be reclassified to profit or loss	- 55	- 55	From Tier 2 (%) 0.00% 0.	filer (%) unitercyclical 0.00% 0.00% 0.00% filer (%) pital Surcharge 1.00% 1.00% 1.00% 1.00%	Proceeds from sales of and matured marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income Acquisition of marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income	1,671,646 9,743,592 (539,434) (2,141,371)	b. Non Bank 3. Istishna receivables a. Bank b. Non Bank 4. Multiourose receivables	6,743,802 55,930
Gain (loss) from adjustment on translation of financial statements Gain (loss) from changes in fair value of financial assets measured at fair value through other	-			Systemic rik (%)	Acquisition of fixed assets and intangible assets Proceeds from sale of fixed assets Receipt from investment Met cash provided from investing activities	(90,077) (91,733) 1,352 28,982 22,170 19,216 1,065,657 7,558,686	a. Bank b. Non Bank 5. Pawn financing a. Bank b. Non Bank	
comprehensive income		4,468 (241,411) 2,570 17,216 7,038 (224,140)	(In million Rupiah) NO. TRANSACTION Notional Amount	INDIVIDUAL Purpose Derivative Receivable and Liabilities 1g Hedging Receivables Liabilities	Net cash provided from investing activities Cash flows from financing activities: Increase in securities sold under repurchase agreements Payments of principal on bonds issued and mudharabah bonds	- 90,267 (191,000) (361,000)	Mudharabah financing a. Bank b. Non Bank 7. Musyarakah financing	34,117 104 1,151,951 7,268
Current Period Profit (Loss) attributable to:		58,234 660,066	A. Related to exchange rate 1. Spot 5,495,618 5,495 2. Forward 16,175,031 16,175 3. Option	618 - 4,852 11,985	Proceeds from bonds issuance mudharabah bonds Payments of cash dividends Repayment of borrowings Proceeds from borrowings	10,300 1,973,790 (228) - (5,141,165) (1,559,217) 8,650,000 800,000	a. Bank b. Non Bank 8. Lease financing a. Bank b. Non Bank	3,223,767 10,278
Equity holders of the parent entity 818, Non-controlling interests TOTAL CURRENT PERIOD PROFIT (LOSS) 818,		18,125 860,054 33,071 24,152 51,196 884,206	a. Purchased 14,439 14 b. Written 864,439 864 4. Future 45,044,179 45,044		Decrease in principal of lease liabilities Net cash provided from financing activities Net increase/(decrease) in cash and cash equivalent	(26,014) (17,532) 3,301,893 926,308 1,875,685 (4,162,255)	9. Other financing a. Bank b. Non Bank	719 - 11,522,973 75,463
Total Current Period Profit (Loss) and Comprehensive Income attributable to: Equity holders of the parent entity 824, Non-controlling interests		24,959 634,549 33,275 25,517	6. Others - B. Related to interest rate 1. Forward - 2. Option a. Purchased		Net effect on changes in exchange rates on cash and cash equivalents Cash and cash equivalents at beginning of the period Cash and cash equivalents at end of the period	(108,505) (1,148) 19,661,337 18,260,606 21,428,517 14,097,203	Notes:	orgin to be received of Rp 1,080,298 million and Rp 925,917
TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME 824,	4,959 634,549 8	58,234 660,066	b. Written	053 - 43.299 6.311	Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other Banks	2,202,775 2,065,722 6,933,662 6,004,636 1,947,365 3,374,705	Jakarta, 28 Sharla Bus	
DIVIDEND (1,155, BASIC EARNINGS PER SHARE (in ruplah unit) 8:	5,810) (550,590) (1,1 83.71 87.99	55,810) (550,590) 83.71 87.99	C. Others 989,053 989 TOTAL 68,582,759 68,582 Market value represents total notional amount buy and sell position at a Anotional amount is a number of currency units specified in the contrat Derivative receivables/illabilities represent the settlement value of a der	759 - 560,990 471,557	Current accounts with other Banks Placements with other Banks and Bank Indonesia - maturing within 3 months from the date of acquisition Total cash and cash equivalents	1,947,365 3,374,705 10,344,715 2,652,140 21,428,517 14,097,203	Prof. Dr. H. M. Din Syamsuddin	Herry Hykmanto
ALLOWANCE FOR IMPAIRMENT LOSSES AS AT 31 MARCH 2023 AND 2022 (In million Ruplah)			represent une settletinent Value of a def	on odianos streat tale.	BANK MANAGEMENT AS OF 31 MARCH 2023			Director consolidated financial statements of PT Bank Danamon
No ACCOUNTS		Impairment Los Stage 1 Stage	31 Mar 2023 s Allowance Minimum Required Regulatory Impairment Los 2 Stage 3 General Specific Stage 1 Stage 1		BOARD OF COMMISSIONERS President Commissioner : Yasuahi Itagaki* Independent Vice President Commissioner : Halim Alamsyah* Commissioner : Nobuya Kawastar Commissioner : Dan Harsono Independent Commissioner : Peter Benyamin 6:	Stok	Indonesia Tbk (the "Bank") and subsidiaries as of 31 prepared by the Bank's management in accordar The above financial information does not contain no	March 2023 and for the three-month period then ended, nee with Indonesian Financial Accounting Standards.
Placements at other banks Spot and derivative receivables Marketable securities Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo)		203 17,395	- 21,617 - 863 - 5,610 - 14,860	15,257 1,102 54,904	Independent Commissioner : Peter Bernyahmi : Peter Bernyahmi : Independent Commissioner : Peter Bernyahmi : Peter Bernyahmi : Peter Bernyahmi : The appointment of Mr. Yasushi Itagaki, Mr. Halim Alamsyah based on resolutions of AC effective after approval from regulator. BOAD OF DIRECTORS	na Lapian	("POJK") No.37/POJK.03/2019 dated 19 December and the Copy of Circular Letter of Financial Serv 30 June 2020 regarding "Transparency and Publicat	2019 regarding "Transparency and Publication of Bank", ice Authority ("SEOJK") No.09/SEOJK.03/2020 dated ion of Conventional Bank", Regulation of Capital Market
6 Acceptance receivables 7 Loans and financing 8 Investments 9 Other receivables		3,032	120,130 3,597	20,413 40 3,009 3,515,793 963,663 1,632,581 103,005 1 - 6,918 6,918 3,111 208 46,291 9,208	President Director : Daisuke Ejima* Vice President Director : Honggo Widjojo Ka Vice President Director : Hafot Hadeli Director : Herry Hykmanto Director : Rita Minisarari Rita Minisarari	ingmasto	and Financial Institution Supervisory Agency ("Baper Service Authority ("OJK") starting 1 January 2013)	am-LK" which function has been transferred to Financial No. VIII.G.7. Appendix to the Decree of the Chairman Financial Statements Presentation and Disclosure of
CONSOLIDATED STATEMENTS OF C FOR THE 3 MONTH PERIOD ENDED 31 MARCH 2023 (In million Rulab)	CHANGES IN EQ	UITY		3,111 208 46,291 9,208	Director : Dad Budiana Director : Muljero Tjandra Director : Muljero Tjandra Director : Naoki Micoguchi Director : Naoki Micoguchi Thomas Gudarma * The appointment of Mr. Dalsuke Ejima based on resolutions of AGMS dated 31 March 2 Dalsuke Ejima has passed the O.M.f tl and proper test.		The consolidated financial statements as of 31 Mi included financial statements of subsidiaries, i.e. PT Multifinance (in liquidation).	arch 2023 and for the three-month period then ended dira Dinamika Multi Finance Tbk and PT Adira Quantum
(In million Rupiah) Share capital	Additional Other paid-up capital capital	Ot Changes of Marketable	tributable to equity holders of the parent entity her equity components Retained earnings aga in bir vigle or the property of the parent of the system of the parent of the parent of the parent entity Retained Appropriated of the parent of the parent entity Retained Appropriated of the parent of the parent of the parent entity Retained Appropriated of the parent of the pa	Total before Non- Total on-controlling controlling Equity	SHARIA SUPERVISORY BOARD AS OF 31 MARCH 2023 1. Chairman 2. Member 3. Dr. Hasanudin, M. Ad		5. Exchange rate as of 31 March 2023: USD 1 = Rp	abishi UFJ Financial Group, Inc. which is based in Japan. 214,994.50; Exchange rate as of 31 December 2022:
Balance as of 1 January 2023 Total income for the period Net income for the period Other comprehensive income, net of tax	<u> </u>	equity measure other com	(125,321) (2,844) 495,825 32,486,064 818,125	46,843,703 634,779 47,478,482 818,125 33,071 851,196	3. Member : Dr. Asep Supyadillah, M.Ag SHARE OWNERSHIP OF BANK AS OF 31 MARCH 2023		USD 1 = Rp15,567.50; Exchange rate as of 31 Mar Thank You for Your	·
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 Investimatis in shares measured at fair value through other comprehensive income - net Total other comprehensive income - Total other comprehensive income		-	. 2,366	2,366 204 2,570 4,468 - 4,468 6,834 204 7,038	MUFG Bank, Ltd. (direct and indirect) Public Total	92.47% 7.53% 100.00%	6th Infobank Satisfaction, Loyalty & Engagement Awards 2023 by Infobank for categories:	Linkedin Talent Awards 2022 by Linkedin, category:
Total Comprehensive Income for the period		8,242 8,242	. 181,1212 - 3,023 (3,022) (120,853) (478) 528,848 32,115,358 482,379 (56,114) 480,094 29,642,769	824,959 33,275 858,234 (1,155,810) (1,155,810) (1,155,810) 46,512,852 668,054 47,180,306 44,539,107 543,951 45,083,058	Jakarta, 28 April 2023 Board of Directors		1. 1st Rank - Satisfaction Index 2023 with details as below: 1st Rank - Satisfaction Index Customer Service 1st Rank - Satisfaction Index - Teller	Best Talent Acquisition Team
Net income for the period Other comprehensive income, net of tax Changes in fair value of cashflow hedge-net Remeasurement of obligation for post-employment-benefits Changes in fair value on Marketable securities, Government Bonds, and Investments in starse measured at fair value through other				860,054 24,152 884,206 15,851 1,365 17,216 55 55 55	Ejima		1st Rank - Satisfaction Index - Security 2st Rank - Satisfaction Index - Mobile Banking 3st Rank - Satisfaction Index - Branches	Indonesia Human Resources Awards 2023 by Wartaekonomi.co.id, category:
comprehensive income - net Total other comprehensive income Total Comprehensive Income for the period Appropriation for general and legal reserve Distribution of cash dividends		-	(241,411) 15,851 - 55 (241,411) 15,851 - 860,109 (241,411) 15,851 - 860,109 (15,731 (1	(550,590) (48,135) (598,725)	Daisuke Ejima Mul	ljono Tjandra Director	3 rd Rank - Satisfaction Index - ATM 2. 2 rd Rank - Loyalty Index 2023 3. 2 rd Rank - Engagement Index 2023	The Best HR Management for the Outstanding Initiative in Supporting the Acceleration of Forming Employee Capabilities (Conventional Bank)
	ra Bank Danam			Kelurahan Karet, Kecama	ntan Setiabudi, Jakarta 12920, Telp. (021) 800			
							. (021) 80645103, Email : inve	