

# PT Bank Danamon Indonesia Tbk and Subsidiaries

## Consolidated Financial Statements

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2023	31 Dec 2022	31 Mar 2023	31 Dec 2022
<b>ASSETS</b>					
1.	Cash	2,113,958	2,648,745	2,202,775	2,759,777
2.	Placements with Bank Indonesia	16,505,444	14,650,674	16,505,444	14,650,674
3.	Placements with other banks	2,161,710	1,564,719	2,720,209	2,250,886
4.	Spot and derivative / forward receivables	560,990	388,898	567,845	429,782
5.	Marketable securities	22,686,556	21,807,834	22,636,883	21,749,483
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Securities purchased under resale agreements (reverse repo)	2,107,870	5,864,755	2,107,870	5,864,755
8.	Acceptance receivables	2,043,631	1,236,386	2,043,631	1,236,386
9.	Loans	113,938,218	112,695,089	112,946,760	112,049,672
10.	Sharia financing	10,420,291	9,206,473	10,420,291	9,206,473
11.	Consumer financing receivables	-	-	25,547,026	22,678,396
12.	Allowance for impairment losses on consumer financing receivables -/-	-	-	(1,567,357)	(1,440,318)
13.	Investments	12,012,960	11,841,736	10,626,210	10,411,317
14.	Other financial assets	1,619,137	1,440,991	1,598,978	1,518,862
15.	Allowance for impairment losses on financial assets -/-	-	-	-	-
16.	Marketable securities	(17,395)	(36,846)	(17,395)	(36,846)
17.	a. Loans and Sharia financing *)	(7,025,164)	(6,657,002)	(7,064,532)	(6,704,450)
18.	b. Others	(8,060)	(7,794)	(8,060)	(7,794)
19.	Intangible assets	2,295,741	2,268,218	4,722,126	4,691,424
20.	Accumulated amortisation on intangible assets -/-	(1,781,181)	(1,739,477)	(3,014,446)	(2,959,421)
21.	Fixed assets and equipment	4,092,800	4,087,450	5,359,180	5,312,995
22.	Accumulated depreciation of fixed assets and equipment -/-	(2,619,096)	(2,583,393)	(3,453,427)	(3,387,470)
23.	Non-current assets	66,241	67,039	66,241	67,039
24.	a. Loans and Sharia financing *)	460,192	499,323	460,192	499,323
25.	b. Suspense accounts	20	8	20	8
26.	c. Interbranch assets	-	-	-	-
27.	Leased receivables	-	996,948	965,453	965,453
28.	Other assets	5,210,352	4,663,950	6,612,719	5,293,286
29.	Allowance for impairment losses on other assets -/-	-	-	-	-
30.	<b>TOTAL ASSETS</b>	<b>186,845,278</b>	<b>183,707,686</b>	<b>203,516,221</b>	<b>197,729,688</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Current accounts	28,098,046	32,175,832	27,088,576	31,426,453
2.	Savings	44,900,376	47,786,484	44,900,376	47,786,484
3.	Time deposits	51,473,870	45,747,295	51,473,870	45,747,295
4.	E-money	-	-	-	-
5.	Loans from Bank Indonesia	4,432,750	2,995,793	4,432,750	2,995,793
6.	Borrowings from other banks	471,557	243,108	475,870	248,801
7.	Spot and derivative / forward liabilities	-	-	-	-
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance payables	2,043,631	1,236,386	2,043,631	1,236,386
10.	Marketable securities issued	25,000	25,000	5,200,946	5,381,107
11.	Borrowings	12,377	12,373	12,377	12,373
12.	Interbranch liabilities	-	-	-	-
13.	Other liabilities	8,874,819	7,241,712	12,787,130	11,563,847
14.	Minority interest	-	-	668,054	634,779
15.	<b>TOTAL LIABILITIES</b>	<b>140,332,426</b>	<b>136,863,983</b>	<b>157,003,369</b>	<b>150,885,985</b>
<b>EQUITY</b>					
16.	Issued and fully paid capital	10,000,000	10,000,000	10,000,000	10,000,000
17.	a. Authorized capital	(4,004,423)	(4,004,423)	(4,004,423)	(4,004,423)
18.	b. Treasury stock -/-	-	-	-	-
19.	Additional paid-up capital	7,985,971	7,985,971	7,985,971	7,985,971
20.	a. Disagio -/-	-	-	-	-
21.	b. Capital paid in advance	-	-	-	-
22.	c. Others	8,242	8,242	8,242	8,242
23.	Other comprehensive income	435	224	435	224
24.	a. Loss -/-	(157,647)	(164,270)	(157,647)	(164,270)
25.	Reserves	529,037	496,014	529,037	496,014
26.	a. General reserves	32,488,922	29,770,175	32,488,922	29,770,175
27.	b. Current year	816,125	3,302,314	816,125	3,302,314
28.	c. Dividend paid -/-	(1,155,810)	(550,544)	(1,155,810)	(550,544)
29.	<b>TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY</b>	<b>46,512,852</b>	<b>46,843,703</b>	<b>46,512,852</b>	<b>46,843,703</b>
30.	<b>TOTAL EQUITY</b>	<b>186,845,278</b>	<b>183,707,686</b>	<b>203,516,221</b>	<b>197,729,688</b>

NO.	ACCOUNTS	31 Mar 2023					31 Mar 2022				
		Current	Special Mention	Substandard	Doubtful	Loss	Current	Special Mention	Substandard	Doubtful	Loss
<b>I. RELATED PARTIES</b>											
<b>Placements at other banks</b>											
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	279,582	-	-	-	-	279,582	251,437	-	251,437	
<b>Spot and derivative receivables</b>											
a.	Rupiah	18,695	-	-	-	-	18,695	-	-	-	
b.	Foreign currencies	290	-	-	-	-	290	-	-	-	
<b>Marketable securities</b>											
a.	Rupiah	150,220	-	-	-	-	150,220	97,953	-	97,953	
b.	Foreign currencies	14,995	-	-	-	-	14,995	-	-	-	
<b>Securities sold under repurchase agreements (repo)</b>											
a.	Rupiah	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	
<b>Securities purchased under resale agreements (reverse repo)</b>											
a.	Rupiah	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	
<b>Acceptance receivables</b>											
a.	Rupiah	137,299	-	-	-	-	137,299	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	
<b>Loans and financing</b>											
a.	Micro, small and medium debtor	-	-	-	-	-	-	-	-	-	
b.	Non micro, small and medium debtor	1,412,388	67	-	-	-	1,412,435	775,248	10	775,258	
c.	Foreign currencies	-	-	-	-	-	-	-	-	-	
<b>Investment Loans</b>											
a.	Rupiah	11,827,718	-	-	-	-	11,827,718	10,217,796	-	10,217,796	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	
<b>Other receivables</b>											
a.	Rupiah	2,380,189	33	-	-	-	2,380,222	1,283,781	129	1,283,910	
b.	Foreign currencies	303,300	-	-	-	-	303,300	359,672	-	359,672	
<b>II. NON RELATED PARTIES</b>											
<b>Placements at other banks</b>											
a.	Rupiah	77,756	-	-	-	-	77,756	124,194	-	124,194	
b.	Foreign currencies	1,804,372	-	-	-	-	1,804,372	1,150,064	-	1,150,064	
<b>Spot and derivative receivables</b>											
a.	Rupiah	528,760	-	-	-	-	528,760	108,027	-	108,027	
b.	Foreign currencies	13,245	-	-	-	-	13,245	2,187	-	2,187	
<b>Marketable securities</b>											
a.	Rupiah	20,470,796	-	-	-	-	20,470,796	23,425,868	-	23,425,868	
b.	Foreign currencies	2,050,385	-	-	-	-	2,050,385	4,438,034	-	4,438,034	
<b>Securities sold under repurchase agreements (repo)</b>											
a.	Rupiah	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	
<b>Securities purchased under resale agreements (reverse repo)</b>											
a.	Rupiah	2,107,870	-	-	-	-	2,107,870	16,437,329	-	16,437,329	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	
<b>Acceptance receivables</b>											
a.	Rupiah	1,903,934	2,398	-	-	-	1,906,332	2,041,296	794	2,042,090	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	
<b>Loans and financing</b>											
a.	Micro, small and medium debtor	17,982,387	1,924,967	158,161	329,722	909,863	21,183,880	15,618,870	2,128,834	214,503	
b.	Non micro, small and medium debtor	96,083	39,321	-	-	7,652	142,056	116,442	-	2,963	
c.	Foreign currencies	-	-	-	-	-	-	-	-	-	
d.	Non micro, small and medium debtor	86,405,025	4,733,219	347,877	350,756	1,030,173	92,867,500	71,766,308	4,621,188	257,715	
e.	Foreign currencies	8,408,321	344,767	-	-	8,753,088	10,498,562	279,059	-	17,790	
<b>Investment Loans</b>											
a.	Rupiah	5,678,596	1,658,613	246,876	430,051	1,603,881	6,917,817	6,408,053	3,141,989	1,252,272	
b.	Foreign currencies	218,244	37,842	-	-	7,652	98,726	62,961	288,282	9,307	
c.	Other receivables	85,242	37,842	-	-	-	123,084	82,751	-	82,751	
d.	Other receivables	70,921	801,971	-	-	-	70,921	691,750	-	691,750	
e.	Foreign currencies	77,338,889	166,782	-	-	200	77,503,861	55,415,331	173,790	400	
f.	Other receivables	18,025,403	10,302	-	-	-	18,025,403	10,717,200	1,050	-	
<b>III. OTHER INFORMATION</b>											
<b>Contingent liabilities</b>											
<b>Contingent payables</b>											
<b>Contingent assets</b>											
<b>Other assets</b>											
<b>Other liabilities</b>											
<b>Minority interest</b>											
<b>TOTAL LIABILITIES</b>											
<b>TOTAL EQUITY</b>											

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2023	31 Dec 2022	31 Mar 2023	31 Dec 2022
<b>I. COMMITMENT RECEIVABLES</b>					
1.	Unused borrowing facilities	-	-	-	-
2.	Outstanding buying of spot and derivative / forward contract	37,172,744	28,624,571	37,172,744	28,624,571
3.	Others	-	-	-	-
<b>II. COMMITMENT PAYABLES</b>					
1.	Unused loans facilities granted to debtors	3,997,503	254,853	3,997,503	254,853
2.	Committed	87,556,926	87,536,035	87,556,926	87,536,035
3.	Uncommitted	955,418	1,088,247	955,418	1,088,247
4.	Outstanding selling of spot and derivative / forward contract	38,392,607	27,853,971	38,392,607	27,853,971
5.	Others	-	-	-	-
<b>III. CONTINGENT RECEIVABLES</b>					
1.	Guarantees received	575,730	602,216	575,730	602,216
2.	Others	-	-	-	-
<b>IV. CONTINGENT PAYABLES</b>					
1.	Guarantees issued	6,303,141	6,709,537	6,303,141	6,709,537
2.	Others	-	-	-	-



NO.	ACCOUNTS	31 Mar 2023		31 Dec 2022	
		31 Mar 2023	31 Dec 2022	31 Mar 2023	31 Dec 2022
<b>ASSETS</b>					
1.	Cash	46,145	39,837	46,145	39,837
2.	Placements at Bank Indonesia	4,279,449	3,959,721	4,279,449	3,959,721
3.	Placements at other banks	-	-	-	-
4.	Marketable securities	362,645	382,054	362,645	382,054
5.	Financing receivables *)	5,778,197	5,254,717	5,778,197	5,254,717
6.	Profit sharing financing	-	-	-	-
7.	Leased financing	362,645	382,054	362,645	382,054
8.	Other earning asset	65,110	53,082	65,110	53,082
9.	Allowance for impairment losses on earning asset (-/-)	(328,602)	(313,488)	(328,602)	