PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

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STATEMENTS OF FINANCIAL F					QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMAT AS AT 30 SEPTEMBER 2023 AND 2022	ION			FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
(In million Ruplah) NO. ACCOUNTS ASSETS	30 Sep 2023		30 Sep 2023	LIDATED 31 Dec 2022		30 Sep 202	INDIVIDUAL 30 Sep 2023	Loss Total	This publication report is presented to comply with the Circular Letter of 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 Spot and derivative/forward receivables	2,100,860 10,024,018 3,560,141 446,716	2,648,745 14,650,674 1,564,719 388,898	2,231,836 10,024,018 4,309,659 446,716	2,759,777 14,650,674 2,250,886 429,782	I. RELATED PARTIES	:	- 146,848 220,442 7,554 31	220,442 31	STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2023 AND 31 DECEMBER 2022 (In million Ruplah) NO. ACCOUNTS 30 Sep 2023 31 Dec 2022
Marketable securities Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo)	18,768,673 - 2,527,518	21,807,834 - 5,864,755	18,721,339 - 2,527,518	21,749,483 - 5,864,755	b. Foreign currencies 5,020 - 3 Marketable securities 147,673 - 1 b. Foreign currencies 15,455 - 4 Securities sold under repurchase agreements (repo) - 2 a. Ruipiah	-	- 5,020	159,617	ASSETS 22.460 39.837 Cash 22.460 972.273 Placements at Other banks
Acceptance receivables Loans Sharia financing Consumer financing receivables	1,377,001 125,195,937 11,747,292	1,236,386 112,695,089 9,206,473	1,377,001 124,024,895 11,747,292 26,760,001	1,236,386 112,049,672 9,206,473 22,678,396	b. Foreign currencies 5. Securities purchased under resale agreements (reverse repo) a. Rupiah b. Foreign currencies - Acceptance receivables 214,322		214,322		4. Marketable securities 5. Financing receivables *) 6. 401,536 5,254,717 6. Profit sharing financing 4,787,492 3,569,721 7. Leased financing 558,264 320,204 8. Other earning asset 89,673 53,082
Allowance for impairment losses on consumer financin receivables /- 12. Investments 13. Other financial assets	9 - 11,996,588 1,481,785	- 11,641,736 1,440,901	(1,683,397) 1,039,078 1,577,308	(1,440,318) 1,041,317 1,518,862	7. Loans and financing a. Micro, small and medium debtor i. Rupiah ii. Foreign currencies b. Non micro, small and medium debtor i. Rupiah i. Rupiah ii. Stopiah iii. Stopiah i	-	- 1,260	1,424,269	9. Allowance for impairment losses on earning asset (-I-) (405.845) (313.488) (131.488) (15. Fixed assets and equipment 7.444 7.386 (11. Non earning asset 4.813 4.933 4.933 (17. TOTAL ASSETS 12.784.47 9.983.446
Allowance for impairment losses on financial assets -/- a. Marketable securities b. Loans and Sharia financing *) c. Others	(192,903) (7,213,822) (7,190)	(36,846) (6,657,002) (7,794)	(192,903) (7,268,601) (7,190)	(36,846) (6,704,450) (7,794)	ii. Foreign currencies -		11,909,251 11,032,840	11,032,640	TOTAL ASSETS 12,728,447 9,983,446 LIABILITIES 360,707 587,573 No profit sharing investment funds 7,748,413 4,453,753 Liabilities to Rank Indonesia -
Intangible assets Accumulated amortisation on intangible assets -/- Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -/-	2,421,747 (1,881,547) 4,152,075 (2,671,813)	2,268,218 (1,739,477) 4,087,450 (2,583,393)	4,877,695 (3,139,986) 5,438,759 (3,511,387)	4,691,420 (2,959,421) 5,312,995 (3,387,470)	10. Commitments and contingencies 285,581 83 b. Foreign currencies 307,996 -	:	295,664 2,367,561 307,966 307,503	2,357,561 307,503	4. Liabilities to other banks 526,659 614,533 5. Marketable securities issued 6. Other liabilities 38,305 27,876 7. Profit sharing investment funds
17. Non earning asset a. Idle properties b. Foreclosed assets	66,100 504,096	67,039 499,323	66,100 504,096	67,039 499,323	a. Rupiah 2,122.890 -	:	- 2,122,980 248,355 1,203,313 1,420,944 420,779 417,007 13,363 23,982	- 248,355 - 1,420,944 417,007 - 23,982	9. Retained earnings 220,339 240,267 TOTAL LIABILITIES 12,728,447 9,983,446 STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
c. Suspense accounts d. Interbranch assets 18. Leased receivables 19. Other assets	6,422,887	4,663,950	1,234,628 7,172,598	965,453 5,293,286	a. Rupiah	:	82,960 - 16,547,559 20,304,875	- 20,304,875 - 2,963,382 	FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2023 AND 2022 (In million Rupiah) NO. ACCOUNTS 30 Sep 2023 30 Sep 2022 OPERATING INCOME AND EXPENSE
TOTAL ASSETS LIABILITIES AND EQUITY LIABILITIES	190,826,159	183,707,686			a. Rupiah 2,527,518	-	- 2,527,518 4,273,155	- 4,273,155 1,146,616	A. Operational income dan Expense from distribution of fund 1. Income from Distribution of Fund a. Income from receivables 515,390 412,670 b. Income from profit sharing 239,080 185,403
1. Current accounts 2. Savings 3. Time deposits 4. E-money	25,765,305 41,019,732 62,628,464	32,175,832 47,786,484 45,747,295	24,707,568 41,019,732 62,628,464	31,426,453 47,786,484 45,747,295	ii. Foreign currencies	297,078	15,479 1,003,042 23,004,006 15,765,665 1,873,639 128,313 153,471 154,674 1,267 1,004 1,260 1,004 1,260 1,004 1,260 1,004 1,260 1,004 1,260 1,004 1,260 1,004 1,260 1,004 1,260 1,004 1,260 1,004 1,260 1,004	9,510 125,470 1,035,394 85,270,590 11,463,352	0. Leased income 24,590 28,652 0. Others 3,745 1,394 2. Margin distribution to owners of investment funds -/- a. Non Profit sharing 161,750 59,685
Loans from Bank Indonesia Borrowings from other banks Spot and derivative/forward liabilities Securities sold under repurchase agreements (repo)	1,905,805 391,013	2,395,793 243,108	1,905,805 391,013	2,395,793 248,801	I. Rupiah	193,023	151,466 1,666,684 77,787.284 7,285,881 2,282,315 375,750 487,599 6,59 6,59 6,59 6,59 6,59 6,59 6,59	9 1,506,663 11,938,208 9,510 868,682 9,510 868,682 9,4,871 774,082 - 67,309,298	b. Profit sharing 3. Income after margin distribution 621,055 568,434 B. Other Operating Income and Expenses Except Fund Distribution 1. Gain (loss) on foreign currencies translation (34) 2
Acceptance payables Marketable securities issued Borrowings Security deposits	1,377,001 - 25,000 8,381	1,236,386 - 25,000 12,373	1,377,001 5,147,876 9,107,140 8,381	1,236,386 5,381,107 4,452,667 12,373	b. Foreign currencies 15,206,424 3,839 III. OTHERS INFORMATION 1. Colliteralised assets a. To Bank Indonesia b. To Glothe parties	-	- 15,210,283 11,215,859 3,974	- 11,219,633	2. Income as mudharib in mudharabah muqayyadah -
Interbranch liabilities Other liabilities Minority interest	9,416,850	7,241,712	13,015,564 679,921	11,563,847 634,779	2 Foreclosed assets STATEMENTS OF COMMITMENTS AND CONTINGENCIES	-	KEY FINANCIAL RATIOS	528,576	6. Addition (reversal) of impairment losses on financial assets √- 1. Losses on operational risk √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on financial assets √- 1. Addition (reversal) of impairment losses on financial assets √- 1. Addition (reversal) of impairment losses on financial assets √- 1. Addition (reversal) of impairment losses on financial assets √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment losses on other asset (non financial) √- 1. Addition (reversal) of impairment lo
TOTAL LIABILITIES EQUITY 16. Issued and fully paid capital a. Authorized capital	142,537,551	136,863,983	159,988,465	150,885,985	AS AT 30 SEPTEMBER 2023 AND 31 DECEMBER 2022 (In million Rupiah) NO. ACCOUNTS INDIVIDUAL 30 Sep 2023 31 Dec 2022 30 Sep 2023 L. COMMITMENT RECEIVABLES		AS AT 30 SEPTEMBER 2023 AND 2022 NO.	30 Sep 2023 30 Sep 2022 28.43% 26.23%	Other Operating Income (Expense) (394,764) (314,593) OPERATING INCOME (LOSS) 226,291 253,841 NON OPERATING INCOME AND EXPENSE
b. Unpaid capital -/- c. Treasury stock -/- 17. Additional paid-up capital	(4,004,423)	(4,004,423)	(4,004,423)	(4,004,423)		28,624,571	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	1.45% 1.55% 1.35% 1.41% 4.75% 4.42%	1. Gain/(loss) from sale of premisses and equipment 2 0.
a. Agio b. Disagio -/- c. Capital paid in advance d. Others	7,985,971 - - 8,242	7,985,971 - - 8,242	7,985,971 - - 8,242	7,985,971 - - - 8,242	II. COMMITMENT PAYABLES	254,853 87,536,035	5. NPL gross 6. NPL net 7. Return on Assets (ROA) before tax 8. Return on Assets (ROA) after tax 9. Return on Equity (ROE)	2.37% 2.71% 0.26% 0.30% 2.24% 2.32% 1.68% 1.74% 8.15% 8.55%	Income tax -/- (10,718) 54,924 INCOME (LOSS) DURING PERIOD NET OF TAX 220,339 194,732 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss -
18. Other comprehensive income a. Gain b. Loss -/- 19. Reserves	201 (124,445)	224 (164,270)	201 (124,445)	224 (164,270)	2. Outstanding Irrevocable L/C 1,360,582 1,068,247 1,360,582 1,068,247 1,360,582 1,068,247 1,360,582 1,068,247 1,360,582 1,068,247 1,360,582 1,068,247 1,360,582 1,068,247 1,360,582 1,068,247 1,360,582 1,068,247 1,360,582 1,360	1,068,247 27,853,971	Net Interest Margin (NIM) including third party premium expenses BANK RATIOS: Performance Ratio CAR	7.74% 7.60% 26.27% 25.33%	Items that will be reclassified to profit or loss Current Period Other Comprehensive Income Net After Tax TOTAL COMPREHENSIVE INCOME DURING PERIOD 220,339 194,732
a. General reserves b. Specific reserves 20. Retained earnings a. Previous years	529,037 - 32,488,922	496,014	529,037 - 32,488,922	496,014 - 29,770,175	1. Guarantees received 784,830 602,216 784,830 .	602,216	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 NPL gross	1.34% 1.47% 1.23% 1.33% 4.21% 3.85% 2.44% 2.89%	STATEMENTS OF COMMITMENTS AND CONTINGENCIES
b. Current year c. Dividend paid -/- TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLD DEBOT THE PARENT ENTITY	2,560,923 (1,155,820)	3,302,314 (550,544)	2,560,923 (1,155,820)	3,302,314 (550,544)	1. Guarantees issued 7,149,581 6,709,537 7,149,581 2 Others CAPITAL ADEQUACY RATIO (CAR) AS AT 30 SEPTEMBER 2023 AND 2022	6,709,537	NPL net Return on Assets (ROA) before tax Return on Assets (ROA) after tax Return on Equity (ROE)	0.19% 0.30% 2.11% 2.19% 1.83% 1.87% 10.41% 10.75%	CONTINGENT RECEIVABLES
HOLDERS OF THE PARENT ENTITY TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	48,288,608 48,288,608 190,826,159	46,843,703 46,843,703 183,707,686	48,288,608 48,288,608 208,277,073	46,843,703 46,843,703 197,729,688	(In million Ruplah) CAPITAL COMPONENT 30 Sep 2023 50 50 50 50 50 50 50 50 50 50 50 50 50	0 Sep 2022	Net Interest Margin (NIM) Net Netrest Margin (NIM) including third party premium expenses Operating expenses to operating income (BOPO) Cost to Income Ratio (CIR) Loan to Deposit Ratio (LDR)	5.13% 5.15% 4.98% 4.99% 75.40% 72.00% 51.95% 50.35% 100.04% 93.97%	Outstanding selling of spot and forward contract Others TRECEIVABLES Grant Selling of spot and forward contract Others TRECEIVABLES Grant Selling of spot and forward contract Margin receivables on non performing assets Others Others Selling of spot and forward contract Selling of sp
") Include Allowance for Impairment Losses on Leased Re STATEMENTS OF PROFIT AND LOSS FOR THE 9 MONTH PERIOD ENDED 30 S (In million Ruptah, except earning per st	S AND OTHE	R COMPRI 2023 AND 20	EHENSIVE	INCOME	1.2 Disclosed reserves 42,225,581 42,225,581 93,781 1.2.1 Addition Factor 42,485,516 42,	,874 40,011,627 ,577 5,995,577 ,307 39,780,307	Compliance 1. a. Percentage violation on Legal Lending Limit i. Related parties ii. Third parties	0.00% 0.00% 0.00% 0.00%	IV. CONTINGENT PAYABLES
NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS	INDIV	30 Sep 2022		LIDATED 30 Sep 2022	1 1.2.1.2 Other Disclosed Reserves 12.42.409.032 42.409		b. Percentage lending in excess of Legal Lending Limit i. Related parties ii. Third parties Statutory Reserve Requirements (GWM) a. GWM primary IDR	0.00% 0.00% 0.00% 0.00%	No. ACCOUNTS 30 Sep 2023 30 Sep 2022 1 Total Sharia Business Unit (JUS) assets to total Conventional Bank asset which owned UUS 6,67% 6,67% 2,52% Non-performion searing assets to total profusional search 2,10% 2,52%
A. Interest Income and Expenses Interest Income Interest Expense -/-	9,193,868 2,700,329	7,921,607 1,674,465	3,376,045	2,191,043	12.12.9 Prior years profit 31,333,101 91,333	014 496,014 689 29,094,689 418 2,525,418 	i. Daily ii. Average b. GWM foreign currency (Daily) 3. Net Open Position	0.00% 0.00% 8.29% 8.02% 2.00% 2.00% 0.95% 1.15%	Allowance for impairment losses for financial asset to productive asset 3.45% 3.48% 3.
Net Interest Income (Expense) Poperating Income and Expense other than Interest Gain (loss) from increase (decrease) in fair value of financial assets	6,493,539 it	6,247,142 (186,099		10,675,182 (186,099)	122.1.1 Delot from foreign currency translation 122.12 Potential lass for discrease in fair value of financial assets means a financial service of the control of the comprehensive income (165.117) (165.117) 122.2 Other Discipcioned Reserves (94.818) (94.818) (105.117) (105.117)	(130) (212,130) (655) (109,655)	CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2023 AND 2022 (In million Ruplah)	2	TABLE OF MARGIN DISTRIBUTIONS FOR THE MONTH OF SEPTEMBER 2023 (In million Rupiah)
Gain (loss) from decrease (increase) in fair value of financial liabilities Gain (loss) from sale of financial assets Gain (loss) from spot and derivative transaction (realise	179,253 d) (65,817)	214,643 333,220	179,253 (65,817)	214,643 333,220	1222 Current year loss 1222 Under provision hetween regulatory provision and impairment value or productive assets 12225 Seguitive difference in air value adjustment of financial instrument in 1240 Seguitive difference in air value adjustment of financial instrument in 1240 Seguitive difference between regulatory provision and impairment 1228 Under provision between regulatory provision and impairment			30 Sep 2023 30 Sep 2022 7,924,129 6,449,435	Net Revenue Sharing Depositor's portion Average Revenue to be Total hopus. Date of seture.
Gain (loss) from investment under equity method Gain (loss) on foreign currencies translation bividend income Fees/commissions and administrative income	1,249,318 (33) 7,683 1,225,499	1,089,199 2 3,455 1,062,471	13,051 (128) 7,683 1,743,819	3,455	value of non productive assets	,803) (3,135,030) (1,074,532)	Receipts from consumer financing transactions Payments for new consumer financing transactions Payments of interest, fees and commissions Payments of interests on securities issued	29,865,538 27,384,962 (34,952,471) (22,006,157) (3,499,304) (2,251,523) (267,324) (386,080) 14,680,742 10,569,847	Type of funding balance distributed (%) & profit sharing (%) A B C D E
Other income Addition (reversal) of Impairment losses on financial assets -/- Losses related to operational risk -/-	365,150 1,609,874 997	338,661 1,502,368 4,598	821,146 2,686,198 1,385	716,126 2,201,214 7,138	1.4.3 Indrapibe assets (\$40,200) (\$63,377) (46) 1.4.4 Investment calculated as deduction factor (11999,251) (\$61,741) (110,000 1.4.5 Short of capital on insurance subsidiary company (1.4.6 Capital secrification exposure 1.4.7 Other deduction factor to core capital 2. Additional Core Capital (1741)	,567) (612,967) ,640) (941,728) 	Proceeds in relation to joint financing Repayment in relation to joint financing Other operating income Loss from foreign exchange transactions - net Other operating expenses	(9,774,592) (8,832,749) 1,144,814 1,134,996 217,577 267,389 (7,560,796) (6,163,580)	2. Mudharabah current account 195.027 1,607 10 161 0.99 b. Non Bank 1,131,614 9,326 16 1,461 1.55 3. Mudharabah saving account a. Bank 201,227 1,658 13 216 1.29
12. Salaries and employee benefits -/- 13. Promotion expenses -/- 14. Other expenses -/- Operating Income (Expenses) other than Interest	2,732,406 193,602 2,109,969 (3,444,130)	2,528,948 159,204 1,890,506 (3,230,072	639,175 3,166,396	637,640 2,882,035	2 Agio/Disagio	,833 5,833	Non-operating expense - net Cash flows before changes in operating assets and liabilities Changes in operating assets and liabilities: Decrease/(increase) in operating assets:	(59,946) (56,602) (2,281,633) 6,109,938	b. Non Bank 990,024 8,159 8 661 0.80 Mucharabah time deposit a. Bank - 1 month 40,518 334 25 83 2.46
OPERATING PROFIT (LOSS) NON OPERATING INCOME AND EXPENSES 1. Gain (loss) from sale of premises and equipment	3,049,409	3,017,070	3,385,958	3,415,912	4 Deduction factor of Supplementary Capital	0 Sep 2022	Placements with other banks and Bank Indonesia - maturing more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading Securities purchased under resale agreements	- 456,693 (750,541) 1,558,401 3,337,237 (964,847)	- 3 months 57,450 473 25 118 2.46 - 6 months 2.563 21 25 5 2.34 - 12 months 23,623 195 25 49 2.49 b. Non Bank - 1 month 2.243,524 18,490 25 4,622 2.47
Other non operating income(expenses) NON OPERATING PROFIT (LOSS) CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	(93,104) (95,574) 2,953,835	(69,153 (68,349) 2,948,721	33,357	(50,827) (49,810) 3,366,102	RWA MARKET RISK 1,005,724 1,005,121 743,808 743,204 Tier 1 Ratio (%) 25.13% 27.40% 24	33% 25.37% 33% 25.37% 00% 0.86%	Loans Prepayments and other assets Increase/(decrease) in operating liabilities Deposits from customers: - Current acounts	(12,865,551) (11,514,169) (102,200) (102,200) (6,664,943) 2,063,526	- 3 months 1,181.673 9,799 25 2,435 2.47 - 6 months 377,949 3,115 25 779 2.47 - 12 months 797,784 6,575 25 1,644 2.47 - 5. Financing received
Income tax a. Current year tax expenses -/- b. Deferred tax income (expenses) TOTAL NET PROFIT (LOSS) DURING PERIOD	50,428 (342,484) 2,560,923	422,369 (934 2,525,418	(350,684)	828,289 78,485 2,616,298	TOTAL RINA \$13,897,443 \$15711(1.38 \$12,855,493 \$157,716,801 Total Ratio (%) \$2.8,27% \$28,40% \$2.00% \$0.00%	33% 26.23% 33% 17.23% 50% 3.50%	- Savings - Time deposits Deposits from other banks Accruals and other liabilities Income tax paid during the period	(6,675,966) 803,571 16,949,028 (7,994,600) (489,750) (91,760) 1,720,519 3,675 (505,428) (710,400)	Total 7,242,976 59,692
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 PERCENTAGE REQUIREMENT (%)	50% 2.50%	Net cash used by operating activities Cash flows from investing activities: Proceeds from sales of and matured marketable securities and Government	(9,865,914) (10,382,172)	1. Placements at other banks 2. Murabahah receivables a. Bank b. Non Bank 7.615,134 59,187
benefit pension program c. Others 2. Items that will be reclassified to profit or loss	:	- 55	:	- 55	Buffer (%)	00% 0.00% 00% 1.00%	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 Acquisition of fixed assets and intangible assets Proceeds from sale of fixed assets	5,730,347 15,478,470 (1,737,796) (4,842,358) (389,604) (221,682) 3,201 28,570	3. Istishna receivables a. Bank b. Non Bank Multipurpose receivables a. Bank
a. Gain (loss) from adjustment on translation of financial statements b. Gain (loss) from changes in fair value of financial assets measured at fair value through	36.687	-	36.687	-	STATEMENT OF SPOT AND DERIVATIVE TRANSACTION AS AT 30 SEPTEMBER 2023 (In million Rupish)		Receipt from investment Receipt of cash dividends Liquidton of Subsidiary Net cash provided from investing activities	21,144 19,215 7,683 3,455 2,073 -	b. Non Bank
other comprehensive income c. Others Other Comprehensive Income Net Of Tax TOTAL CURRENT PERIOD PROFIT (LOSS)	3,115 39,802	(694,509 48,776 (645,678	3,382	(694,509) 52,977 (641,477)	NO. TRANSACTION Notional Amount Purpose Derivative Received A. Related to exchange rate 1. Soot 2.853.688 2.853.688 - 4.990	ble and Liabilities Liabilities 5,267	Cash flows from financing activities: Payments of principal on bonds issued and mudharabah bonds Proceeds from bonds issuance mudharabah bonds Payments of cash dividends	(2,240,800) (2,539,750) 2,003,591 2,010,813 (1,219,591) (598,608)	D. Non Bank 1,407,633 4,004 7. Musyarakah financing a. Bank . D. Non Bank 3,332,432 16,781
AND COMPREHENSIVE INCOME Current Period Profit (Loss) attributable to: Equity holders of the parent entity Non-controlling interests	2,600,725 2,560,923	1,879,740 2,525,418	2,707,472 2,560,923 106,480	1,974,821 2,525,418 90,880	2. Forward 8,571,335 8,571,335 - 72,658	52,796 14,483 1,603	Repayment of borrowings Proceeds from borrowings Decrease in principal of lease liabilities Net cash provided from/(used by) financing activities	(13,822,454) (6,301,140) 18,510,000 5,489,167 (78,748) (64,961) 3,151,998 (2,004,479)	a. Bank
TOTAL CURRENT PERIOD PROFIT (LOSS) Total Current Period Profit (Loss) and Comprehensiv Income attributable to:		2,525,418	2,667,403	2,616,298	5. Swap 32,030,344 32,030,344 - 340,317 - 6. Others	288,000	Net (decrease)/increase in cash and cash equivalent Net effect on changes in exchange rates on cash and cash equivalent Cash and cash equivalents as at beginning of the period	(3,076,868) (1,920,981) (18,955) 78,947 19,661,337 18,260,606	Total 12,923,463 81,205 Notes: 1 Total of Murabahah and Islishna financing exclude margin to be received of Rp 1,256,124 million and Rp 925,917 million as at 30 September 2023 and 31 December 2022.
Equity holders of the parent entity Non-controlling interests TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME	2,600,725 - 2,600,725	1,879,740 - 1,879,740	106,747	1,879,740 95,081 1,974,821	a. Purchased	-	Cash and cash equivalents at end of the period Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other Banks	2,231,836 1,976,456 6,304,653 5,295,055 2,155,110 2,794,474	Jakarta, 30 Oktober 2023 Sharla Business Unit
DIVIDEND BASIC EARNINGS PER SHARE (in ruplah unit)	(1,155,820) 262.03	(550,544 258.39	(1,155,820) 262.03	(550,544) 258.39	C. Others 2,342,131 2,342,131 - 27,211 TOTAL 46,720,438 46,720,438 - 446,716 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 contract. Derivative receivables/faibilities represent the settlement value of a derivative instrument on balances sheet	28,864 391,013 date.	Content accounts with other Banks and Bank Indonesia - maturing within 3 months from the date of acquisition Total cash and cash equivalents	5,873,915 6,352,587 16,565,514 16,418,572	20 Jun 70
ALLOWANCE FOR IMPAIRMENT LOS AS AT 30 SEPTEMBER 2023 AND 2022 (In million Ruplah)	SSES						BANK MANAGEMENT AS OF 30 SEPTEMBER 2023 BOARD OF COMMISSIONERS		Prof. Dr. H. M. Din Syamsuddin Herry Hykmanto Sharia Supervisory Board Director
No ACCOUNT 1. Placements at other banks	S		St	Impairment Lo	ge 2 Stage 3 General Specific Stage 1 Stage 2 Stage 3 General - 35.601 - 436 - 18.897	ed Regulatory Specific	President Commissioner Vice President Commissioner Vice President Commissioner Commissioner Vice President Commissioner Vice President Commissioner Vice Vice Vice Vice Vice Vice Vice Vice		Notes: 1. The above financial information is extracted from the consolidated financial statements of PT Bank Danamon Indonesia Tbk ((the "Bank") and subsidiary as of 30 September 2023 and for the nine-month period then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The above financial information does not contain
Spot and derivalive receivables Marketable securities Securities sold under repurchase agreements (repo) Securities productased under resile agreements (reverse Cauchies procedure) Cocapiance receivables Loans and financing	Marketable securities Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo) Acceptance receivables 1,739			. 182,960 35,537 41,860 36,407 . 37,025 . 182,960 35,537 41,880 36,407 . 37,025 . 1,364 . 37,025 . 1,364 78,21 370,632 11,446 . 1,446 78,0193 1232,695 1,839,711 1,825,346 786,221 3,707,632 11,444,531	- - - 99 1,866,860	will be effective as of dated 1 January 2024. "The appointment of Mr. Halim Alamsyah based on resolutions of AGMS dated 31 March 2023 and based on the result of passing the O.JK fit and proper test. BOARD OF DIRECTORS President Director : Daisuke Ejima*	d effective as of dated 7 June 2023	notes to the consolidated financial statements. The above published report are presented in order to comply with Regulation of Financial Service Authority ("POJK") No.37/POJK.03/2019 dated 19 December 2019 regarding "Transparency and Publication of Bank", and the Copy of Circular Letter of Financial Service Authority ("SEOJK") No.09/SEOJK.03/2020 dated 32 Junuer 2020 regarding "Transparency and Publication of Conventional Bank", POJK No.14/POJK.04/2022 dated 22 August 2022 regarding "Financial Statements Presentation and	
Investments Other receivables Commitment and Contingency	.a. a.e. a.u.			617 94,511	1,009 4,53U,953 1,252,085 1,839,71 1,025,940 760,221 3,701,632 1,044,531 1,060,800 1 1,060		Vice President Director : Hongo Wilkjoir Kangmasto Vice President Director : Halfa Hadell Director : Halfa Hadell Director : Herry Hymanto Director : Reta Mireant Director : Dad Budant Director : Dad Budant Director : Dad Budant Director : Nool Mizopuch Director : Nool Mizopuch		or Conventional ability, POUN No.14P/OUN.04222 dated 22 Augusts 2022 regarding. Financial Statements Presentation and Disclosure of Issuer of Public Companies', and Regulation of Capital Market and Financial Institution Supervisory Agency ("Bapepam-LK" which function has been transferred to Financial Service Authority ("OUK") starting 1 January 2013) No. VIII.67. Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-347/BL/2012 regarding "Financial Statements Presentation and Disclosure of Issuer or Public Companies'.
CONSOLIDATED STATEMENT FOR THE 9 MONTH PERIOD ENDED 30 SEI (In million Ruplah)	Share A	dditional	Other	A	Attributable to equity holders of the parent entity Uther equity components Retained earnings Total before Non-	Total	Director The appointment of Mr. Dalsuke Ejima based on resolutions of AGMS dated 31 March 2023 and based on the result of passing the OJK fit and proper test. SHARIA SUPERVISORY BOARD AS OF 30 SEPTEMBER 2023	effective as of dated 1 April 2023	The consolidated financial statements as of 30 September 2023 and for the nine-month period then ended included financial statements of subsidiary, i.e. PT Adira Dinamika Multi Finance Tbk. As of 4 April 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.
Balance as of 1 January 2023 Total income for the period Net nonce for the period	Snare	paid-up p	aid-up Cha	nges of sociate quity other co	Integes In Fire year on the Month of Changes in fair value of cashflow hedge-net or creation of cashflow hedge-net or comprehensis frozen (125.321) (2.844) 495.825 32.496,064 46,843,703 634,779 63.4	Total Equity 47,478,482 2,667,403	1. Chairman : Prof. Dr. H. M. Din Syamsuddin 2. Member : Dr. Hasanudin, M. Ag : SHARE OWNERSHIP OF BANK AS OF 30 SEPTEMBER 2023		 MUH-S Bank, Ltd. s. Wnonly-owned subsisiary of Missionsin UH-Financial Group, Inc. which is based in Japan. Exchange rate as of 30 September 2023: USD 1 = Rp15,456.00; Exchange rate as of 31 December 2022: USD 1 = Rp15,567.50; Exchange rate as of 30 September 2022: USD 1 = Rp15,227.50. Thank You for Your Vote of Confidence
Net noome for the period Othe 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 shares measured at fair value through other comprehensive income - net Total other comprehensive income.	-	-	-	-	- 3.115 - 3.115 267 36.667 36.687 36,687 3.115 - 38,892 287	3,382 - 36,687 40,069	1. MUFG Bank, Ltd. (direct and indirect) 2. Public Total	92.47% 7.53% 100.00%	Indonesia Most Powerful Women Awards 2023 by HerStory, category: Creating Value Added to Banking Business Through ESG -The Best Financial Performance Bank in 2022 (KBMI III)
Total Comprehensive Income for the period Liquidation of Substitution Appropriation for general and legal reserve Ostrobusion of cash dividence Balance are of 30 Suptember 2003 Total Income for the period Total Income for the period	5,995,577 5,995,577	7,985,971 7,985,971	- - - - 189	8,242 8,242	36,687 3,115 2,569,322 2,690,725 166,747 2,73 - 2,73 2,73 -	2,707,472 2,073 (1,219,498) 48,968,529 45,083,058	Jakarta, 30 Oktober 2023 Board of Directors		and GCG Compliance - Excellent Financial Performance Bank in 2022 HR Asia Awards 12th Infobank Sharia Recognition
Net income for the period Other comprehensive income, net of tax Changes in fair value of calcidinkly hedge-net Remeasurement of obligation for post-employment-benefits Changes in fair value on Midnistable securities, Covernment Bonds, comprehensive income - net value through other comprehensive income - net	-	-	-	-	- 2,525,418 2,525,418 90,880 - 48,776 - 48,776 4201 - 55 55 (694,509) - (694,509)	2,616,298 52,977 55 (694,509)	Ejsma		Best Companies to Work For 2023 Excellence Financial Performance Islamic Banking Unit of Commercial Banking in 2022 (Asset Rp5 T-Rp10 T)
Total other comprehensive income Total Comprehensive Income for the period Appropriation for general and legal reserve Distribution of cash dividends Balance as of 39 sobermber 2022	5,995,577	7,985,971	189	8,242	(894,599) 44,776 . 55,646,678) 4,291 (894,599) 45,776 . 25,287,2 1,377,40 9,541 . 15,731 (15,731) (15,731) (55,741) (55,541) (43,135) (212,130) (7,338) 495,825 31,601,967 45,888,303 590,897	(641,477) 1,974,821 - (598,679) 46,459,200	Daisuke Ejima Muljon	o Tjandra rector	Top Corporate Social Responsibility of The Year 2023 by Infobrand.id, category: Top Corporate Social Responsibility of the Year 2023 Top Corporate Social Responsibility of the Year 2023 Best Corporate University – Culture – Bronze Award
*) Unappropriated retained earnings include remeasurement on d	-E · ·							5000, Fax. (021)	