## PT Bank Danamon Indonesia Tbk and Subsidiary

**Consolidated Financial Statements** 

**Danamon** A member of **MUFG**, a global financial group

STATEMENTS OF FINANCIAL P					QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION AS OF 31 MARCH 2024 AND 2023		FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
AS OF 31 MARCH 2024 AND 31 DECEMBER 20 (In million Ruplah)  NO. ACCOUNTS	INDIV	DUAL 31 Dec 2023		LIDATED 31 Dec 2023	(In million Rupiah)  NO. ACCOUNTS 31 Mar 202		This publication report is presented to comply with the Circular Letter of Otoritas Jasa Keuangan No. 10/SEOJK.03/2020 dated 1 July 2020 regardin Transparency and Publication Report of Sharia Bank and Sharia Business Uni
ASSETS 1. Cash 2. Placements with Bank Indonesia 3. Placements with other banks 4. Spot and derivative/floward receivables 5. Marketable securities	2,162,933 6,613,578 4,254,307 225,907 25,532,697	2,233,846 14,066,295 1,538,845 270,960 19,982,660	2,306,903 6,613,578 4,829,367 231,444 25,479,697	2,362,221 14,066,295 2,134,286 271,966 19,933,727	Current Special Mention Substandard D  I. RELATED PARTIES  1. Placements at other banks a. Rupain 2. Sport and derivative receivables 2. Sport and derivative receivables 3	Loss   Total   Current   Special Mention   Substandard   Doubtful   Loss   Total	STATEMENT OF FINANCIAL POSITION           AS OF 31 MARCH 2024 AND 31 DECEMBER 2023 (In million Rupiah)           NO.         ACCOUNTS         31 Mar 2024         31 Dec 20
Securities sold under repurchase agreements (repo)     Securities purchased under resale agreements (reverse repo)     Acceptance receivables	1,027,978	2,384,446 1,540,622	1,027,978	2,384,446	3. Marketable securities a. Rupiah b. Foreign currencies 31,710 - 34,6 - 34,710 - 31,710 - 31,710 31,710	- 153,346 150,220 - 150,220 - 150,220 - 14,995 - 144,995	ASSETS     24,959   17,68
Loans     Sharia financing     Consumer financing receivables     Allowance for impairment losses on consumer financing	135,510,830 13,032,955	133,460,223 11,182,741	134,742,497 13,032,955 29,006,336	132,468,140 11,182,741 27,763,390	5. Securities purchased under resale agreements (reverse repo) a. Rupiah b. Foreign currencies 6. Acceptance receivables 7. Loans and financing a. Micro, small and medium deblor	79,485 137,299 137,299	5. Financing receivables ')         6,673,765         6,839,77           6. Profits having financing         5,791,433         4,055,90           7. Leased financing         567,766         587,06           8. Other earning asset         108,584         33,5           9. Allowance for impairment losses on earning asset (-/-)         (478,775)         (427,875)
receivables -/-  12. Investments  3. Other financial assets  14. Allowance for impairment losses on financial assets -/-	11,972,271 1,513,842	12,489,563 1,598,651	(1,667,441) 2,296,471 1,611,176	(1,562,698) 1,424,571 1,699,312	Rupish   -	- 1,825,806 1,412,368 67 - 1,412,435 98,496	10. Fixed assets and equipment   7,222   7,3'     11. Non earning asset   7,425     12. Other assets   9,972   344,6t     TOTAL ASSETS   14,135,978   12,524,1t     LIABILITIES
a. Marketable securities     b. Loans and Sharia financing *)     c. Others	(303,086) (7,517,771) (2,680)	(354,649) (7,337,274) (3,865)	(303,086) (7,598,695) (2,680)	(7,398,044) (3,865)	Rupiah	- 11,892,614 11,927,718	Liabilities   992,704   1,009,91   1,009,9
Intangible assets     Accumulated amortisation on intangible assets -/-     Fixed assets and equipment     Accumulated depreciation of fixed assets and equipment -/-	2,610,032 (1,987,758) 4,045,321 (2,287,001)	2,555,396 (1,936,102) 4,371,579 (2,693,728)	5,116,475 (3,270,130) 5,392,673 (3,142,776)	5,702,510	D. Foreign currencies   250,060   -   -	- 250,060 303,300 303,300 - 1,979,561 77,756 77,756 - 2,196,341 1,804,372 1,804,372	6. Other liabilities 33,733 43,45 7. Profit sharing investment funds 6,106,746 3,475,34 9. Retained earnings 23,902 163,76
Non earning asset     a. Idle properties     b. Foreclosed assets     c. Suspense accounts	66,100 451,925 2	66,100 477,276	66,100 451,925 2	66,100 477,276	2. Spot and derivative receivables a. Rupin b. Foreign currencies 3. Marketable securities a. Rupain a. Rupain currencies 3.554,506 4. Securities sold under recurrchase agreements (repo)	- 219,997 528,760 528,760 - 5,901 13,245 13,245 - 21,793,13 20,470,756 20,470,756 - 3,554,500 2,050,585 2,050,585	TOTAL LIABILITIES 14,135,978 12,524,19  STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOMIFOR THE 3 MONTH PERIOD ENDED 31 MARCH 2024 AND 2023 (In million Ruplah)
d. Interbranch assets  18. Leased receivables  9. Other assets  TOTAL ASSETS	7,495,529 <b>205,706,803</b>	6,677,341 <b>202,570,926</b>	1,711,450 7,340,506 <b>226,561,617</b>	1,505,070 7,368,561 <b>221,304,532</b>	4. Securities solu uncer repurchase agreements (repo) a. Rupiáh b. Foreign currencies 5. Securities purchased under resale agreements (reverse repo) a. Rupiáh b. Foreign currencies 6. Acceptance receivables 1,207,296 2,111 1, Loans and financino	- 1,027,978 2,107,870 2,107,870 - 1,209,407 1,903,934 2,398 1,006,332	NO.         ACCOUNTS         31 Mar 2024         31 Mar 2           OPERATING INCOME AND EXPENSE         A. Operational Income dan Expense from distribution of fund           1. Income from Distribution of Fund         Income from Distribution of Fund
LIABILITIES AND EQUITY LIABILITIES  1. Current accounts 2. Savings 3. Time deposits	31,282,765 38,309,082 72,496,396	34,390,610 38,169,135 66,662,731	30,067,156 38,309,082 72,496,396	33,579,946 38,169,135 66,662,731	a. Micro, small and medium debtor I. Runish II. Foreign currencies D. Nor micro, small and medium debtor D. Nor micro, small and medium debtor	108,086 866,686 21,940,307 17,862,367 1,924,967 158,161 329,722 908,663 21,163,880 771,252 1,140,778 107,669,890 86,405,025 4,733,219 347,877 350,756 1,030,173 92,867,050 8,753,088	a. Income from receivables   201,366   162,62     b. Income from profit sharing   81,166   74,66     c. Leased income   11,707   8,01     d. Others   1,457   9;   2. Margin distribution to owners of investment funds -/-   a. Non Profit sharing   79,612   44,7
E-money Loans from Bank Indonesia Borrowings from other banks Spot and derivative/forward liabilities	2,914,334 292,399	3,031,690 325,956	2,914,334 324,139	3,031,690 325,956		1,421,958   6,330,771   5,676,568   1,658,613   246,876   430,051   1,603,681   9,817,817	b. Profit sharing 3. Income after margin distribution 216,084 201,5  B. Other Operating Income and Expenses Except Fund Distribution
Securities sold under repurchase agreements (repo) Acceptance payables Marketable securities issued Borrowings	1,288,892 - 25,000	1,540,622 - 25,000	1,288,892 6,332,479 11,463,002	1,540,622 6,694,456 8,345,889	B. Ruplan 66,2/12,789 43,995 - b. Foreign currencies 16,272,789 3,995 - c. Collaronal currencies 1 1,272,789 3,995 - c. Collaronal currencies 1	- 66,446,5719 77,350,869 106,792 200 77,303,601 - 16,276,784 16,625,403 10,202 16,035,605	2. Income as mudharib in mudharabah muqayyadah         1.073         1.73           3. Commision/Provision/Fees and administrative         1.073         1.776           4. Other income         7.976         4.           5. Wadiah borus expense -/-         5.598         2.
Security deposits Interbranch liabilities Other liabilities Minority interest	8,360 - 10,265,636	8,356 - 9,180,209	8,360 - 13,854,916 678,922	8,356 - 12,986,383 722,751	2. Procioned passets  STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 31 MARCH 2024 AND 31 DECEMBER 2023	451.924 460.192 KEY FINANCIAL RATIOS	6. Addition (reversal) of impairment losses on financial assets -/- 75. Losses on operational risk -/- 8. Addition (reversal) of impairment losses on other asset (non financial) -/- 9. Salaries and employee benefits -/- 10. Other expenses -/- 17,670 12.
TOTAL LIABILITIES  EQUITY Issued and fully paid capital	156,882,864	153,334,309	177,737,678		(In million Ruplah)	AS OF 31 MARCH 2024 AND 2023  NO. RATIOS (%) 31 Mar 2024 31 Mar 2023  CONSOLIDATED RATIOS: 28.14% 28.54%	Other Operating Income (Expense)         (183,706)         (88, 000)         (8
a. Authorized capital     b. Unpaid capital -/-     c. Treasury stock -/- Additional paid-up capital	10,000,000 (4,004,423)	10,000,000 (4,004,423)	10,000,000 (4,004,423)		1. Unused borrowing facilities 2. Outstanding buying of spot and derivative/forward confract. 3. Others 28,481,688 23,725,241 28,481,688 23,725,241	Non-performing earning assets and non productive assets to total earnings and non productive assets and non productive assets 1.27% 1.23%     Non-performing earning assets to total productive assets 1.18% 1.23%     Allowance for impairment losses for financial asset to productive asset 4.47% 4.76%     NPL gros	1. Gain (loss) from sale of premisses and equipment     (1,682)       2. Other non operating income/(expenses)     (1,682)       (1,082)     (13,000)       (1,082)     (1,000)       (1,000)
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	COMMITMENT PAYABLES	5.         NPL gross         2.22%         2.44%           6.         NPL net         0.40%         0.15%           7.         Return on Assets (ROA) before tax         1.98%         2.19%           8.         Return on Assets (ROA) after tax         1.49%         1.64%           9.         Return on Equity (ROE)         7.51%         7.91%           10.         Net Interest Margin (NIM) including third party premium expenses         7.35%         7.78%	INCOME (LOSS) DURING PERIOD NET OF TAX 23,902 77  OTHER COMPREHENSIVE INCOME  1. Items that will not be reclassified to profit or loss - tems that will be reclassified to profit or loss - tems that will be reclassified to profit or loss
Other comprehensive income a. Gain b. Loss -/- Reserves	75 (136,835)	167 (119,361)	75 (136,835)	, ,,,,,	3. Outstanding selling of spot and derivative/forward contract.   33,894,595   24,985,212   33,894,595   24,985,212     10. CONTINGENT RECEIVABLES   24,985,212   24,985,212   24,985,212	BANK RATIOS: Performance Ratio 1. Capital Adequacy Ratio (CAR) 2. Non-performing asming assets and non productive assets to total earnings	Other Comprehensive Income Net Of Tax  TOTAL COMPREHENSIVE INCOME DURING PERIOD  23,902  77  STATEMENTS OF COMMITMENTS AND CONTINGENCIES
a. General reserves b. Specific reserves Retained earnings a. Previous years	564,076 - 34,801,945	529,037 - 32,488,922	564,076 - 34,801,945		1. Guarantees received 756,126 744,141 756,126	and non productive assets   1.16%   1.28%   3. Non-performing earning assets to total productive assets   1.06%   1.18%   4. Allowance for impairment losses for financial asset to productive asset   4.05%   4.23%   5. NPL gross   2.28%   2.28%   2.69%   6. NPL net   0.28%   0.12%   0.28%   0.12%   0.28%   0.12%   0.28%   0.12%   0.28%   0.12%   0.12%   0.28%   0.12%   0.12%   0.28%   0.12%   0	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 31 MARCH 2024 AND 31 DECEMBER 2023 (In million Ruplah)  NO. ACCOUNTS 31 Mar 2024 31 Dec  I. COMMITMENT RECEIVABLES 1. Unused Financing facilities
b. Current year c. Dividend paid -/- TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	831,246 (1,226,358) 48,823,939	3,503,882 (1,155,820) <b>49,236,617</b>	831,246 (1,226,358) 48,823,939	,	CAPITAL ADEQUACY RATIO (CAR) AS 0F 31 MARCH 2024 AND 2023 (In million Ruplan)	7.         Return on Assets (ROA) before tax         1.88%         2.05%           8.         Return on Assets (ROA) after tax         1.64%         1.77%           9.         Return on Equity (ROE)         9.67%         10.18%           10.         Net Interest Margin (NIM)         4.89%         5.18%           11.         Net Interest Margin (NIM) including third party premium expenses         4.73%         5.03%	Coustanding buying of spot and forward contract     Commens Parkales     Comming a commens     Comming a
TOTAL EQUITY  TOTAL LIABILITIES AND EQUITY  clude Allowance for Impairment Losses on Leased Rec	48,823,939 205,706,803 eivables	49,236,617 202,570,926	48,823,939 226,561,617	49,236,617 221,304,532	CAPITAL COMPONENT   31 Mar 2024   31 Mar 2023   Individual   Consolidated   Individual   Consolidated   Individual   Consolidated   Individual   Consolidated   Individual   Consolidated   Individual	12.   Operating expenses to operating income (BOPO)   78.74%   75.40%   13.   Cost to Income Ratio (CIR)   51.87%   51.74%   14.   Loan to Deposit Ratio (LDR)   97.57%   93.69%     Compliance	III. CONTINGENT RECEIVABLES   1. Guarantees received   2. Margin receivables on no performing assets   7,868   12,
STATEMENTS OF PROFIT AND LOSS FOR THE 3 MONTH PERIOD ENDED 31 M. (In million Rupiah, except earning per sha ACCOUNTS	AND OTHE ARCH 2024 A Ire)			INCOME	1.1 Paid Up Capital (After deducted with Treasury Stock) 5,985.77 (5,985.77 (5,985.77 (5,985.77 (2,085.77 (4,085.77 4,085.77 4,085.77 4,085.77 4,085.77 (4,085.77 4,085.77 4,085.77 4,085.77 4,085.77 (4,085.77 4,085.77 4,085.77 4,085.77 4,085.77 (4,085.77 4,085.77 4,085.77 4,085.77 (4,085.77 4,085.77 4,085.77 4,085.77 4,085.77 (4,085.77 4,085.77 4,085.77 4,085.77 4,085.77 (4,085.77 4,085.7	1.         a. Percentage violation on Legal Lending Limit         0.00% </td <td>  2. Others</td>	2. Others
INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses Interest Income	31 Mar 2024 3.512.328	31 Mar 2023 2.926,064	31 Mar 2024 5.525,326	31 Mar 2023 4,734,173	12.1.3 Sruius of fleed assets revaliation 12.1.0 for bioxed Reserves 12.1.2 fleep in the second revaliation 12.1.2 fleep in the second revaliation 12.1.2 fleep in the second revaliation (1.2.1.2 fleep in the second reven	ii. Third parties 0.00%	1.         Total Sharie Business Unit (U,S) assets to tatal Conventional Bank asset which owned UUS         6.87%         6.1           2.         Non-performing earning assets to tatal productive assets*         1.85%         1.1           3.         Allowance for impairment losses for financial asset to productive asset         3.67%         3.67%           4.         NIPF gross         1.87%         1.1           5.         NIPF ret         1.08%         1.1           6.         Return Cn Assets (ROA)         3.03%         3.3
Interest Expense -/- Net Interest Income (Expense) Operating Income and Expense other than Interest	1,260,615 2,251,713	772,128 <b>2,153,936</b>		956,489	1 21.25 Padu capatal fund 12.2 Dedaction Factor 12.2 Dedaction Factor 12.1 Other comprehension income 12.1 Other comprehension income 12.1 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 Patrioral lass fund decreases in flavoue of financial assets 12.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2	b. GWM foreign currency (Daily) 2 00% 3. Net Open Position 1.62% 0.98%	7.   Profit sharing financing to total financing   44.02%   40.7     8.   Financing to Deposit Ratio (FDR)   171.48%   180.7     TABLE OF MARGIN DISTRIBUTIONS
Gain (loss) from increase (decrease) in fair value of financial assets Gain (loss) from decrease (increase) in fair value of financial liabilities Gain (loss) from sale of financial assets	(38,569) - 71,698	130,560 - 61,038	(38,569) - 71.698	130,560	1222 Other Disclosed Reserves   (94.354)   (94.354)   (89.532)	CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE 3 MONTH PERIOD ENDED 31 MARCH 2024 AND 2023 (In million Ruplah)  31 Mar 2024  31 Mar 2024	FOR THE MONTH OF MARCH 2024 (In million Ruplah)  Net Revenue Sharing
Gain (loss) from spot and derivative transaction (realised) Gain (loss) from investment under equity method Gain (loss) on foreign currencies translation Dividend income	102,863 401,337 22,142 2,793	(70,372) 384,477 60	102,863 3,492 22,286 2,793	(70,372) 513 41	In Earling to Out	Cash flows from operating activities:         1,236.377         2,288.590           Interest income, fees and commissions         1,236.377         2,288.590           Receipts from consumer financing transactions         10,979.234         9,533.142           Payments for new consumer financing transactions         (12,164.675)         (13,838.566)           Payments of interest, fees and commissions         (1,538.260)         (1,1538.260)	Type of funding Average balance Revenue to be distributed Risk Spring Rate of indica Spr
Fees/commissions and administrative income Other income Addition (reversal) of Impairment losses on financial assets -/-	393,566 127,289 628,169	412,305 128,717 567,422	572,371 329,710 1,216,650	284,486 886,302	14.1 Defined tax calculation (1.974.187) (2.52.3.28) (2.42.3.84) (2.823.482) (2.42.3.84) (2.823.482) (2.42.3.84) (2.823.482) (1.43.482) (1.94.3.282) (2.42.3.84) (2.94.3.842) (1.94.3.822) (2.94.3.842)	Payments of Interests on securities issued         (104,536)         (92,752)           Proceeds in reliation to joint financing         5,088,231         42,16,376           Repayment in relation to joint financing         (3,647,030)         (3,130,130)           Other operating income         249,661         372,181           Galans/(losses) from foreign exchange transactions - net         388,525         (128,129)	1. Liabilities to other bank 2. Mudharabah current account a. Bank b. Non Bank 1,106,277 9,396 19 1,749 1,749 1,749
Losses related to operational risk -/- Salaries and employee benefits -/- Promotion expenses -/- Other expenses -/-	937 956,967 65,936 705,797	186 899,398 70,652 685,823	1,011 1,507,490 161,949 1,054,392	1,532,615 227,358	2. Additional Core Capital (AT-1) 2.1 Instrument that qualified for AT-1 2.2 Apon Disago 2.3 Debut Core for an of Atlantic Core Capital II Supplementary Capital (The 7) 1. Capital resilient in four of draines and others which is qualified for Tier 2 2.3.333 2.3.333 3.333 3.3333 3.333	Other operating expenses         (2,985,442)         (2,683,991)           Non-operating expense - net         (14,422)         (21,238)           Cash flows before changes in operating assets and liabilities         (2,502,337)         (4,467,935)           Chances in operating assets and liabilities:         (2,502,337)         (4,467,935)	a. Bank 170,398 1,447 13 188 b. Non Bank 1,011,593 8,592 8 663 Mudharabah time deposit a. Bank - 1 month 29,028 247 25 62
Operating Income (Expenses) other than Interest OPERATING INCOME (LOSS) NON OPERATING INCOME AND EXPENSES	(1,274,687) 977,026	(1,176,696) 977,240	(2,874,848) 1,117,140	1,120,924	2 Agio Disagio 3 General reserves of regulatory provision on productive assets (max. 1.25% of RNVA Credit Risk) 1,855,620 1,799,768 1,378,002 1,485,409 4 Debuscion factor of Supplementary Capital Total Capital 31 Mar 2024 31 Mar 2023 Description 31 Mar 2024 31 Mar 2024 31 Mar 2023 Description 31 Mar 2024	Decrease(increase) in operating assets:   (1,107,675)   (2,109,752)	- 3 months 6,992 59 25 15 - 6 months 2,563 22 25 5 - 12 months 21,654 184 25 46 b. Non Bank
Gain (loss) from sale of premisses and equipment Other non operating income (expenses) NON OPERATING INCOME (LOSS) CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	479 (23,073) (22,594) 954,432	(2,735) (28,852) (31,587) 945,653	567 (14,424) (13,857) 1,103,283	(24,657)		Prepayments and other assets         462.324         (973.303)           Increase/(decrease) in operating liabilities         90.000         (3.688.066)         (4.014.755)           - Current accounts         (3.688.066)         (4.014.755)         57.328         (2.687.487)	- 1 month 1,268,194 10,771 25 2,693 months 1,579,380 13,414 25 3,354 - 6 months 360,384 3,061 25 765 - 12 months 921,868 7,830 25 1,957 5 Filancing received -
Income tax a. Current year tax expenses -/- b. Deferred tax income (expenses)  TOTAL NET PROFIT (LOSS) DURING PERIOD	7,067 (116,119) <b>831,246</b>	81,295 (46,233) <b>818,125</b>	42,133 (195,638) <b>865,512</b>	199,324 (45,747)	RNIJ CEPENTOVEL RISK   10.268 177   11968 282   10.025.598   11.95.852   172.25.809   1.15.85.82   172.25.809   1.15.85.82   172.25.809   1.15.85.82   172.25.809   1.15.85.82   172.25.809   1.00.25.598   1.15.85.82   172.25.809   1.00.25.	- Time deposits 5,638,559 6,010,848 20eposits from other banks (329,913) 2,038,309 Accruals and other liabilities (330,678) 325,735 Income tax paid during the period (42,389) (231,085)	Total 6,704,148 56,941  Type of financing Average balance Revenue received
OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain from fixed asset revaluation	-		-	-	CAR ALCOCATION ACCORDING   BUFFER   1.59%   3.59%	Net cash used by operating activities (2,294,647) (2,491,865)  Cash flows from investing activities: Proceeds from sales of and matured marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income 3,631,292 1,671,646	A B
Cam (loss) from remeasurement on defined benefit pension program     C. Others  Illems that will be reclassified to profit or loss     Gain (loss) from adjustment on translation	34		34	:	From AT1 (%) 0.00%	Acquisition of marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income         (7,796.043)         (539.434)           Acquisition of fixed assets and intangible assets         (236,729)         (90,077)           Proceeds from sale of fixed assets         1,154         1,352           Receigt from investment         11,871         22,170	3. Istishna receivables a. Bank b. Non Bank 4. Multipurpose receivables a. Bank
of financial statements b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	(5,832)	4,468	(5,832)	4,468	STATEMENT OF SPOT AND DERIVATIVE TRANSACTION AS OF 31 MARCH 2024 (In million Rupiah)	Acquisition of investment in associate         (876,139)         -           Acquisition of investment in shares         (4,208)         -           Receipt of cash dividends         2,793         -           Net cash (used by)/provided from investing activities         (5,266,009)         1,065,657	D. Non Bank
C. Others  Other Comprehensive Income Net Of Tax  TOTAL CURRENT PERIOD PROFIT (LOSS)  AND COMPREHENSIVE INCOME	(11,768) (17,566) 813,680	2,366 6,834 824,959	(12,783) (18,581) 846,931	7,038	NO.   TRANSACTION   Notional Amount   Purpose   Derivative Receivable and Liabilities	Cash flows from financing activities:         (360,000)         (191,000)           Payments of principal on bonds issuand and mudharabah bonds         - 10,300         10,300           Payments of cash dividends         (228)         (228)           Repayment of borrowings         (4,741,096)         (5,141,165)	D. Non Bank 3,090,483 8,508 7. Musyarakah financing a. Bank b. Non Bank 2,473,247 7,732 8. Lease financing
Current Period Profit (Loss) attributable to: Equity holders of the parent entity Non-controlling interests	831,246	818,125	831,246 34,266	818,125 33,071	2. Forward     9,787,140     9,787,140     - 61,547     32,193       3. Option a. Purchased b. Written     7,190     7,190     - 829     5,097       b. Written     1,713,090     1,713,090     - 857       4. Future	Proceeds from borrowings         7,866,240         8,650,000           Decrease in principal of lease liabilities         (21,385)         (26,014)           Net cash provided from financing activities         2,743,759         3,301,893	a. Bank
TOTAL CURRENT PERIOD PROFIT (LOSS)  Total Current Period Profit (Loss) and  Comprehensive Income attributable to:  Equity holders of the parent entity	831,246 813,680	818,125 824,959	865,512 813,680	824,959	5. Swap 35,506,481 35,506,481 - 148,435 200,931 - B. Related to interest rate 1. Forward 2. Quiton 2. Quiton 3. Quit	(Decrease)/increase in cash and cash equivalents	Total 14,307,009 86,590  Notes:  1 Total of Murabahah financing exclude margin to be received of Rp 1,460,132 million and Rp 1,362,514 as of 31 March 2024 and 31 Dec 2023.
Non-controlling interests  TOTAL CURRENT PERIOD PROFIT (LOSS)  AND COMPREHENSIVE INCOME	813,680	824,959	33,251 846,931	33,275 <b>858,234</b>	a. Purchased	Cash and cash equivalents consist of:         2,306,903         2,202,775           Current accounts with Bank Indonesia         4,819,768         6,933,662           Current accounts with other banks         2,353,094         1,947,365	as of 31 march 2024 and 31 Dec 2023.  Jakarta, 29 April 2024  Sharia Business Unit
DIVIDEND BASIC EARNINGS PER SHARE (in ruplah unit)	(1,226,358) 85.05	(1,155,810) 83.71	(1,226,358) 85.05	1	Uniteris 4,221,090 4,251,090 - 15,192 31,090 1	Placements with other banks and Bank Indonesia - maturing within 3 months from the date of acquisition  Total cash and cash equivalents  13,749,847 21,428,517	Prof. Dr. H. M. Din Syamsuddin Herry Hykmanto
ALLOWANCE FOR IMPAIRMENT LOSS AS OF 31 MARCH 2024 AND 2023 In million Rupiah)					31 Mar 2024 31 Mar 2023	BANK MANAGEMENT AS OF 31 MARCH 2024 BOARD OF COMMISSIONERS President Commissioners Visc President Commissioner (Independent) Visc President Commissioner (Independent)  Halm Alamayah	Prof. Ur. H. M. Din Syamsuddin Herry Hykmanto Sharia Supervisory Board Director  Notes:  1. The financial information as of 31 March 2024 and for the three-month period then ended, was derived from the co
ACCOUNTS  Placements at other banks Spot and derivative receivables Marketable securities			St	Impairment Lot tage 1	, , , , , , , , , , , , , , , , , , , ,	Commissioner : Nobuya Kawasaki Commissioner : Dan Harnono Independent Commissioner : Peter Benyamin Stok Independent Commissioner : Hedy Maria Helena Lapian  BOARD OF DIRECTORS	financial statements of PT Bank Danamon indonesia Tok and subsidiary, prepared by the Bank's management in a with Indonesian Financial Accounting Standards. The above financial information does not contain notes to the co financial statements.  The above published report are presented in order to comply with Regulation of Financial Service Authority
Mainteatuse securities sold under repurchase agreements (repo) Securities sold under resale agreements (revers Acceptance receivables Loars and financing Investments Other receivables	e repo)		1,5	1.676	- 301,213	President Director : Dalsuke Ejina  Vice President Director : Hongo Widejo Kangmasto  Vice President Director : Hongo Widejo Kangmasto  Director : Herry Hykmanto  Director : Rita Mirasari  Director : Dadi Budiana	The above punished report are presented in order to comply with Regulation or Financial Service Authority No.37PO.UKG.032019 dated 19 December 2019 regarding "Transparency and Publication of Bank", and the Circular Financial Service Authority (SEOJK") No.09SEOJK 03/2020 dated 20 June 2020 regarding "Transparency and F of Conventional Bank", POJK No.14/POJK No.4/2022 dated 22 August 2022 regarding "Financial Statements Presen Disclosure of Issuer or Public Companies", and the Bapepam-LK No. KEP 3476BL/2012 dated 25 June 2012 No.
CONSOLIDATED STATEMENTS FOR THE 3 MONTH PERIOD ENDED 31 MAR	S OF CHA	NGES IN		116,341 Y	3,244 49 74,265 12,381 82,024 3,327 12,611 56,162 8,971	Director : Muljono Tjandra   Director : Nakil Mizoguchi*   Director : Nakil Mizoguchi*   Director : Thomas Sudarma   Director : Thomas Sudarma   Director : Thomas Sudarma   The term of office Mr. Nakil Mizoguchi ended effectively dated 1 April 2024 based on resolutions of AGMS dated 22 March 2024.  * Mr. Jin Yoshida was appointed as Director based on the decision of the Company's AGMS on 22 March 2024 and will be effective.	bisolouse to issue in Prount. Companies, and the beginning the "Sorbibation and Disclosure of Issuer or Public Enthlies".  2. The consolidated financial statements as of 31 March 2024 and for the three-month period then ended include statements of subsidiary, i.e. PT Adira Dinamika Multi Finance Tbk.
(In million Rupiah)	Share Ad p capital	ditional C aid-up pa apital ca	Other nid-up Cha ass	inges of Sociate Quity Marketal Bonds, measu other co	ttributable to equity holders of the parent entity  ther equity components gogether than the parent entity  Retained earnings gogether than the parent entity and the parent entity there exists the parent entity the parent entity there exists the parent entity there exists the parent entity the parent entities the parent entities the parent entities the parent entities the parent entity the parent entities the parent entities the parent entiti	as the Companys Director after passing the Fit and Proper Test from Financial Services Authority (DJK). The end of Mr. Jin Yoshida's term of Cline as ADMF's Director was approved at the ADMF's AGMS on 27 March 2024.  SHARIA SUPERVISORY BOARD AS 0F 31 MARCH 2024 1. Chalman Property Supervision of Clinical Services Administration of Clinical Services Authority (DJK). The end of Mr. SHARIA SUPERVISION OF ADMINISTRATION OF A STATE OF A STATE OF ADMINISTRATION OF A STATE OF	MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan.     Exchange rate as of 31 March 2024: USD 1 = Rp15,855.00; Exchange rate as of 31 December 2023: USD 1 = Rp1
Palaince as of 1 January 2024 led income for the period the comprehensive Income, net of tax There comprehensive Income, net of tax Thanges in fair value of castion hedge-net Remeasurement of colligation for post-employment-benefits Thanges in fair value on Marketable securities, Government Bonds, Thanges in fair value on Marketable securities, Government Bonds, and investments is whaters measured at fair value through other	5,995,577	7,985,971	189	8,242	10,896 (889) 528,848 34,707,953 49,228,617 722,751 49,959,368 885,512 34,266 831,246 34,266 885,512 - (11,768) (17,768) 1,34 34 34 (1,015) (12,763) 34	Member : Dr. Hasanudin, M. Ag     Member : Dr. Asep Supyadilah, M. Ag     SHARE OWNERSHIP OF BANK     AS OF 31 MARCH 2024.     MUFG Bank, Ltd. (direct and indirect) 92.47%	Thank You for Your Vote of Confidence  7th Infobank Satisfaction, Loyalty, and Engagement Awards 2024 by Infobank, category:
and Investments in shares measured at fair value through other comprehensive income - net Total other comprehensive income Total other comprehensive income Total comprehensive income for the period Appropriation for general and legal reserve Distribution of cash dividends Balance as of 31 March 2024	- - - - 5,995,577	- - - - - 7,985,971	- - - - - 189	- - - - - 8,242	(5.812) (5.822) (5.823) (5.823) (5.823) (5.823) (5.823) (5.823) (6.823) (71.768) (5.823) (71.768) (71.	2. Public 7.53%  Total 100.00%  Jakarta, 29 April 2024	by Infobank, category: The 3 <sup>rd</sup> Most Satisfying KBMI 3 Bank in Teller Service  Retail Banker International Asia Trailblazer Awards 2024 by MFED and GlobalData, category:
Balance as of 13 March 2024 Balance as of 14 maury 2023 Nel 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, Overnment Bonds, and Investments in shares measured a fair value through other	5,995,577	7,985,971 7,985,971 -	189	8,242 8,242 - -	(125.321) (2.844) 485.825 32.486.084 48.84.703 634.779 47.474.482 - 2.366 - 2.366 2.370 23.467.084 23.467.08 204 2.570	Board of Directors	by MEED and GlobalData, category : Best Retail Bank - Indonesia  Indonesia CSR Excellence Awards 2024
comprehensive income - net Total other comprehensive income Total comprehensive income for the period Appropriation for general and legal reserve Distribution of reath dividends	-	-	-		4,468         -         -         4,468         4,468         4,468         2,366         -         6,534         204         7,038         7,038         4,468         2,246         -         816,125         20,459         33,275         858,234         -         -         33,023         (33,023)         -         (1,155,810)         -         (1,155,810)         -         (1,155,810)         -         (1,155,810)         -         (1,155,810)         -         <	Daisuke Ejima President Director  Muljono Tjandra Director	by First Indonesia Magazine, category: 1. The Best Integrated CSR 2. The Best Company in Community Commitment 3. The Best Corporate CSR Program
Balance as of 31 March 2023  Jnappropriated retained earnings include remeasurement on def  rporate Communications - N	ned benefit plans	ank Dai	namon	8,242 11 <sup>th</sup> Floo	(120,853) (476) 528,848 32,115,356 46,512,852 668,054 47,180,906	atan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021)	4. The Best Leadership Focus on CSR for Daisuke Ejima

Corporate Communications - Menara Bank Danamon 11th Floor, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021) 80645030, Email: corporate.communications@danamon.co.id Investor Relation Division - Menara Bank Danamon 21st Floor, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021) 80645103, Email: investor.relations@danamon.co.id