

## PT Bank Danamon Indonesia Tbk and Subsidiary

**Consolidated Financial Statements** 

A member of MUFG Agio
 Disagio -/ Capital paid in advance d. Others a. Gain b. Loss -/-Reserves a. General reserves b. Specific reserves Retained earnings a. Previous years b. Current year TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY TOTAL EQUITY TOTAL LIABILITIES AND EQUITY **ACCOUNTS** Interest Income and Expenses Interest Expense -/Net Interest Income ( Expense ) Operating Income and Expense other than Interes Gain (loss) from increase (decrease) in fair value Gain (loss) from sale of financial assets Gain (loss) from spot and derivative transaction (real Gain (loss) from investment under equity method Gain (loss) on foreign currencies translation Dividend income Fees/commissions and administrative income Other income Addition (reversal) of Impairment losses on financia Salaries and employee benefits -/-NON OPERATING INCOME AND EXPENSES NON OPERATING INCOME (LOSS) **CURRENT PERIOD PROFIT (LOSS) BEFORE TAX** TOTAL NET PROFIT (LOSS) DURING PERIOD OTHER COMPREHENSIVE INCOME

8,242

(242,765)

564,076

34,801,945

1,454,867

49,341,578

49,341,578

7.123.040

2,602,181 **4,520,859** 

(265,521)

434,317

840,870

247,407

1,930,174

139,264

1,645

(46,724)

1,674,968

(177,092

1,454,867

1,331,346

1,454,867

1,454,867

1,331,346

(1,226,385

148.86

Items that will not be reclassified to profit or loss a. Gain from fixed asset revaluation o. Gain (loss) from remeasurement on defined

a. Gain (loss) from adjustment on translation of financial statements

TOTAL CURRENT PERIOD PROFIT (LOSS)

Current Period Profit (Loss) attributable to

Non-controlling interests
TOTAL CURRENT PERIOD PROFIT (LOSS)

TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME

RASIC EARNINGS PER SHARE (in rupiah unit)

Total Current Period Profit (Loss) and Income attributable to Equity holders of the parent entity Non-controlling interests

c. Others

DIVIDEND

of initial statements

Gain (loss) from changes in fair value
of financial assets measured at fair value through
other comprehensive income

INDIVIDUAL

8,242

(119,361)

529,037

32,488,922

3,503,882

(1,155,820)

49,236,617

49,236,617

208,309,451 202,570,926 231,916,439 221,304,532

30 Jun 2024 30 Jun 2023 30 Jun 2024 30 Jun 2023

5.969.546

1,689,030 **4,280,516** 

327,423

(213,744)

778,872

249,610

1,814,074

(2,851

(59,521)

1,738,456

(151,420)

1,507,665

1,643,330

1,507,665

1,507,665

1,643,330

(1.155.820)

154.26

8,242

(242,765)

564.076

34,801,945

1,454,867

49,341,578

49,341,578

CONSOLIDATED

11.180.841

3,210,453 **7,970,388** 

(265,521)

434,317

1,188,642

710,855

3,086,935

418,071

(29,865)

1,934,285

1,515,547

(117,489)

1,454,867

60,680 **1,515,547** 

1,331,346 60,157

1,391,503

(1,226,385)

148.86

(6,589)

8,242

(119,361)

529,037

32,488,922

3,503,882

49,236,617

49,236,617

9.678.297 2,112,557 **7,565,740** 

327,423

152,729

(213,744)

1,127,484

3,053,603

442,828

(3,027

(50,031)

2,032,706 304,918 (155,219

1,572,569

1,708,491

1.507.665 64,904 **1,572,569** 

1,708,491

(1,155,820)

154.26

556,296

4,482

	STATEMENTS OF FINANCIAL PO						QUALITY OF PRODUCTIVE ASSE	TS AND	OTHER I	INFORM	IATION								
	AS AT 30 JUNE 2024 AND 31 DECEMBER 2023 (In million Rupiah)	:					AS AT 30 JUNE 2024 AND 2023 (In million Rupiah)												
		INDIV	IDUAL	CONSO	LIDATED									INDIV	IDUAL				
NO.	ACCOUNTS	30 Jun 2024	31 Dec 2023	30 Jun 2024	31 Dec 2023	NO	. ACCOUNTS				30 Jun	2024					30 Ju	n 2023	_
	ASSETS								Current S	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	ıΠ
1.	Cash	1,779,866	2,233,846	2,107,578	2,362,221	I.	RELATED PARTIES												$\top$
2.	Placements with Bank Indonesia	7,018,731	14,066,295	7,018,731	14,066,295	1.	Placements at other banks a. Rupiah												
3.	Placements with other banks	1,831,576	1,538,845	4,075,752	2,134,286		b. Foreign currencies		143,280					143,280	277,006	:			-
4.	Spot and derivative/forward receivables	267,703	270,960	338,869	271,966	2.	Spot and derivative receivables a. Rupiah		5,361					5,361	2,761				.
5.	Marketable securities	27,880,154	19,982,660	27,826,134	19,933,727	Ш,	b. Foreign currencies		4,077	-	-			4,077	-,	-	-		-
6.	Securities sold under repurchase agreements (repo)	743,925		743,925		3.	Marketable securities a. Rupiah		153,870					153,870	147,204				-
7.	Securities purchased under resale agreements	004.000	0.004.440	004.000	0.004.440	Ш,	b. Foreign currencies Securities sold under repurchase agreements (repo)		49,125	-	-			49,125	14,993	-	-		-
8	(reverse repo)	201,223 961.536	2,384,446 1,540,622	201,223 961,536	2,384,446 1,540,622	*.	a. Rupiah		-	-							-		-
9.	Acceptance receivables Loans	140,354,062	1,540,622	139,899,062	1,540,622	5	b. Foreign currencies     Securities purchased under resale agreements (reverse re	eno)	-	-	-			-	-	-	-		-
10.	Sharia financing	11,748,953	11,182,741	11,748,953	11,182,741	"	a. Rupiah	оро,	-	-	-			-	-	-	-		-
11.	Consumer financing receivables	11,740,555	11,102,141	28,770,971	27,763,390	6.	b. Foreign currencies Acceptance receivables		29,309		- :			29,309	274,310				
11.	Allowance for impairment losses on consumer financing			20,770,071	21,100,000	7.	Loans and financing		,										
	receivables -/-			(1.658.365)	(1.562.698)		Micro, small and medium debtor     Rupiah												-
12.	Investments	12.272.479	12,489,563	2,285,181	1,424,571		ii. Foreign currencies b. Non micro, small and medium debtor		-	-	-			-	-	-	-		-
13.	Other financial assets	1,566,669	1,598,651	1,667,877	1,699,312		i. Rupiah		1,670,399	1,255				1,671,654	1,448,157				-
14.	Allowance for impairment losses on financial assets -/-	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,		ii. Foreign currencies c. Restructured Loans		192,763	-	-			192,763	-	-	-		-
	a. Marketable securities	(250,153)	(354,649)	(250,153)	(354,649)		i. Rupiah			-							-		-
	b. Loans and Sharia financing *)	(7,677,126)	(7,337,274)	(7,777,351)	(7,398,044)	۱ <u>۱</u>	ii. Foreign currencies Investments		12,205,947		- 1		: :	12,205,947	11,427,372				-
	c. Others	(2,597)	(3,865)	(2,597)	(3,865)	9.	Other receivables		12,203,847	- :	- :			12,200,047	11,427,372	:			-
15.	Intangible assets	2,684,807	2,555,396	5,233,599	5,021,020	10.	Commitments and contingencies a. Rupiah		260.128	594				260,722	2,355,754	l .			.
	Accumulated amortisation on intangible assets -/-	(2,040,165)	(1,936,102)	(3,334,271)	(3,206,535)		b. Foreign currencies		256,121	-	-			256,121	301,244				-
16.	Fixed assets and equipment	4,150,713	4,371,579	5,535,456	5,702,510	II.	NON RELATED PARTIES												
	Accumulated depreciation of fixed assets and equipment -/-	(2,340,255)	(2,693,728)	(3,211,316)	(3,541,931)	1.	Placements at other banks a. Rupiah		104,055					104,055	1,934,143	l .			
17.	Non earning asset					Ш.	b. Foreign currencies		1,584,241	-	-			1,584,241	1,573,684				-
	a. Idle properties	66,100	66,100	66,100	66,100	2.	Spot and derivative receivables a. Rupiah		253,419					253.419	261.301				
	b. Foreclosed assets	483,490	477,276	483,490	477,276	Ш.	b. Foreign currencies		4,846	-	-			4,846	16,328	-	-		-
	c. Suspense accounts	-	-	-		3.	Marketable securities a. Rupiah		24,316,506					24,316,506	19,224,834	89,367			-
	d. Interbranch assets	-	-			Н.	b. Foreign currencies		3,360,653	-	-			3,360,653	2,048,351	-	-		-
18.	Leased receivables	-	-	1,953,344	1,505,070	4.	Securities sold under repurchase agreements (repo) a. Ruplah		743,925					743,925	-				-
19.	Other assets	6,607,760	6,677,341	7,232,711	7,368,561	ء ا ا	b. Foreign currencies Securities purchased under resale agreements (reverse re		-	-	-			-	-	-	-		-
	TOTAL ASSETS	208,309,451	202,570,926	231,916,439	221,304,532	"	a. Rupiah	оро)	201,223	-	-			201,223	2,527,518	-	-		-
	LIABILITIES AND EQUITY					1 6	b. Foreign currencies Acceptance receivables		930,866	1,361	:		: :	932.227	1,545,202	731			
	LIABILITIES AND EQUITY					7.	Loans and financing		000,000	.,				000,000	1,010,202				
1	Current accounts	29,146,232	34,390,610	28,207,095	33,579,946		Micro, small and medium debtor     Ruplah		18,277,252	2,623,800	114,517	195,04	6 796,838	22,007,453	18,611,590	2,303,103	154,555	166,1	130
2.	Savings	37.423.215	38.169.135	37,423,215	38,169,135		Foreign currencies     Non micro, small and medium debtor		75,118	-	-		- 3,678	78,796	83,492	-	-		-
3.	Time deposits	77,968,254	66,662,731	77,968,254	66,662,731		i. Ruplah		101,865,477	5,965,549	248,435	617,06	6 1,193,780	109,890,307	90,634,349	5,247,876	271,870	388,5	527
4.	E-money		-		- 00,002,701		ii. Foreign currencies c. Restructured Loans		18,023,522	238,520	-			18,262,042	11,128,179	313,181	-		-
5.	Loans from Bank Indonesia						i. Rupiah		3,086,592	1,155,567	67,572	263,21		5,831,693	5,137,736	1,574,091	227,591	205,3	534
6.	Borrowings from other banks	3,057,730	3,031,690	3,057,730	3,031,690	l a	ii. Foreign currencies Investments		66,532	238,156	:		- 3,678	241,834 66.532	211,813 83.846	313,181			
7.	Spot and derivative/forward liabilities	409,815	325,956	473,657	325,956	9.	Other receivables		596,886	-				596,886	508,694				-
8.	Securities sold under repurchase agreements (repo)	714,403	-	714,403		10.	Commitments and contingencies a. Rupiah		89,510,002	233,675		44	5	89,744,122	67,216,361	261,595			
9.	Acceptance payables	961,536	1,540,622	961,536	1,540,622		b. Foreign currencies		18,706,067	13,599	-			18,719,666	12,338,063	7,045			-
10.	Marketable securities issued			7,705,590	6,694,456	III.	OTHERS INFORMATION										<u> </u>		
11.	Borrowings	25,000	25,000	13,321,645	8,345,889	1.	Collateralised assets a. To Bank Indonesia												
12.	Security deposits	9,035	8,356	9,035	8,356		To Bank Indonesia     To other parties							. :					
13.	Interbranch liabilities					2.	Foreclosed assets							483,491					
14.	Other liabilities	9,252,653	9,180,209	12,026,873	12,986,383	_													_
15.	Minority interest			705,828	722,751		STATEMENTS OF COMMITMENT	S AND C	ONTING	ENCIES			KEN EIN	ANCIAL	PATIOS				
	TOTAL LIABILITIES	158,967,873	153,334,309	182,574,861	172,067,915		AS AT 30 JUNE 2024 AND 31 DECEMBER 2 (In million Rupiah)	2023						ANCIAL F UNE 2024 A	ND 2023				
	EQUITY					NC	ACCOUNTS	INDIV	IDUAL	CON	SOLIDATED	NO			RATIO	S (%)			30
16.	Issued and fully paid capital					'''`	7.000	30 Jun 2024	31 Dec 2023	30 Jun 20	24 31 Dec 2	123	CONSOLIDA	ATED RATIOS	:				$\top$
	a. Authorized capital	10,000,000	10,000,000	10,000,000	10,000,000		. COMMITMENT RECEIVABLES					1.	Capital Adec	quacy Ratio (C/	AR)				1
	b. Unpaid capital -/-	(4,004,423)	(4,004,423)	(4,004,423)	(4,004,423)	1	. Unused borrowing facilities		-			- 2.		ning earning as	sets and non p	productive asse	ts to total earr	nings	
	c. Treasury stock -/-	-	-	-	.,,	2	. Outstanding buying of spot and derivative/forward	00 705 00-	00 705 5 : :	00 70		3.		ductive assets ning earning as	sets to total or	nductive assets	1		
17.	Additional paid-up capital					3	contract Others	29,765,320	23,725,241	29,765,3	20 23,725,2	41 3.		ning earning as or impairment k				t	
	a. Agio	7,985,971	7,985,971	7,985,971	7,985,971	اا			-	_	_	5.	NPL gross						
	b. Disagio -/-	1 -				l ⊢"	. COMMITMENT PAIABLES			+		6.	NPL net						1

NO.	ACCOUNTS	INDIV	IDUAL	CONSOLIDATED		
	Addonto	30 Jun 2024	31 Dec 2023	30 Jun 2024	31 Dec 2023	
I.	COMMITMENT RECEIVABLES					
1. 2. 3.	Unused borrowing facilities Outstanding buying of spot and derivative/forward contract Others	29,765,320	23,725,241	29,765,320	23,725,241	
II.	COMMITMENT PAYABLES					
1. 2. 3. 4.	Unused loans facilities granted to debtors a. Commited b. Uncommitted Outstanding irrevocable L/C Outstanding selling of spot and derivative/forward contract	3,496,567 96,277,091 1,165,786 34,678,433	4,922,801 85,440,143 852,894 24,985,212	3,496,567 96,277,091 1,165,786 34,678,433	4,922,801 85,440,143 852,894 24,985,212	
III.	CONTINGENT RECEIVABLES					
1. 2.	Guarantees received Others	785,544	744,141	785,544	744,141	
IV.	CONTINGENT PAYABLES					
1. 2.	Guarantees issued Others	8,041,187	7,448,178	8,041,187	7,448,178	

							Individual	Consolidated	Individual	Consolidated
1	Core Capital (Tier 1) 1. Main Core Capital (CET 1) 1.1 Paid Up Capital (After 1) 1.2 Disclosed reserves 1.2.1 Addition Factor 1.2.1 Other	comprehensiv	ve income from foreign or	imency transla	ation		34,579,975 34,579,975 5,995,577 43,375,973 43,635,999 55,526	44,322,777 44,322,777 5,995,577 43,375,973 43,635,999 55,526	33,010,398 33,010,398 5,995,577 41,263,291 41,428,773 72,999	41,908,622 41,908,622 5,995,577 41,263,291 41,428,773 72,999
		measure	gain from incred at fair value	through other	alue of financia r comprehensi	al assets ve income	55,526	55,526	72,999	72,999
	12.1.1.3 Surplus of flood assets revaluation 12.12 Office Discoder Beavevs 12.12 Ago 12.12 Ago 12.12 Ago 12.12 Floor assets you'd 12.13 Piror years yord! 12.12 Ago Turdly year yord! 12.12 Piror years yord! 12.12 Piror years yord! 12.12 See See See See See See See See See Se						43,580,473 7,985,971 564,076 33,575,559 1,454,867	43,580,473 7,985,971 564,076 33,575,559 1,454,867	41,355,774 7,985,971 529,037 31,333,101 1,507,665	41,355,774 7,985,971 529,037 31,333,101 1,507,665
	1.2.2 Deduction Fac 1.2.2.1 Othe	tor r comprehens		rman u translati	ion		(260,026) (162,130)	(260,026) (162,130)	(165,482) (65,646)	(165,482) (65,646)
122.1.1 Deficit from foreign currency translation 122.12 Poterfall loss from decrease in fair value of financial assets measured at fair value through other comprehensive income 122.0 Other Discotosed Reserves 122.1 Disadio							(162,130) (97,896)	(162,130) (97,896)	(65,646) (99,836)	(65,646) (99,836)
	1.2.2	2.2 Prior year 2.3 Current	vear loss				:	:	:	:
		value on	rovision betwe productive as	ssets						
	1.2.2.2.5 Negative difference on fair value adjustment of financial instrumen in trading book									
		value on	řovision betwe i non productiv		provision and	impairment	(97,896)	(97,896)	(99,836)	(99,836)
	1.3 Minority interest whice 1.4 Deduction factor to co 1.4.1 Deffered tax cal 1.4.2 Goodwill 1.4.3 Intangible asset	ore capital culation s					(14,791,575) (1,940,986) (644,642)	(5,048,773) (2,198,381) (1,074,532) (824,796)	(14,248,470) (2,286,477) (534,621)	(5,350,246) (2,677,178) (1,074,532) (645,099)
	1.4.4 Investment calc 1.4.5 Nort of capital 1.4.6 Capital securitis 1.4.7 Other deduction 2. Additional Core Capital (A 2.1 Instrument that qualifier 2.2 Agio/Disagio	ulated as dedi on insurance s ation exposure factor to core (T-1)	subsidiary com e	npany			(12,205,947)	(951,064)	(11,427,372)	(953,437)
ı	2.3 Deduction factor of Add Supplementary Capital (Tier 2 1 Capital instrument in form of	!)	ional Core Capital shares and others which is qualified for Tier 2					<b>1,799,607</b> 22,083	1,471,506 2,083	<b>1,561,505</b> 2,083
	2 Agio/Disagio 3 General reserves of regulat 4 Deduction factor of Suppler	ory provision on mentary Capit	on productive a	assets (max. '	1.25% of RWA	Credit Risk)	1,638,645	1,777,524	1,469,423	1,559,422
	Total Capital	20 1	n 2024	20.1	n 2023		, .,	46,122,384 n 2024	34,481,904	43,470,127 n 2023
	DESCRIPTION	Individual	Consolidated	30 Jul Individual	Consolidated	Description	30 Ju Individual	Consolidated	30 Ju Individual	Consolidated
RISK	WEIGHTED ASSETS					CAR RATIO				
RWA CREDIT RISK RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RIWA		135,783,626 2,619,596 10,256,117 148,659,339	163,215,419 2,827,250 11,968,282 178,010,951	119,098,731 2,067,886 10,025,598 131,192,215	140,400,933 2,068,527 11,815,822 154,285,282	CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Total Ratio (%)	23.26% 23.26% 1.12% 24.38%	24.90% 24.90% 1.01% <b>25.91%</b>	25.16% 25.16% 1.12% 26.28%	27.16% 27.16% 1.01% 28.18%
	RATIO ACCORDING SK PROFILE (%)	9.00%	9.00%	9.00%	9.00%	CET 1 FOR BUFFER (%)	15.38%	16.91%	17.28%	19.18%
	ALOCATION ACCORDING SK PROFILE					BUFFER PERCENTAGE	3.50%	3.50%	3.50%	3.50%

From A	AT1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00
From 1	Tier 2 (%)	1.12%	1.01%	1.12%	1.01%	Capital Surcharg for Systemic Bank (%)	e 1.00%	1.00%	1.00%	1.00
A	STATEMENT O AS AT 30 JUNE 2024 In million Rupiah)	F SPOT	ANE	DERI	VATIV			TION		
							VIDUAL			
NO.	TRANSACTIO	N	Notic	nal Amount		Purpos	)	Derivative Receivable and Liabiliti		
			Hote	mai Amount	Tra	ding	Hedging	Receivab	les L	iabilities
A. 1. 2. 3.	Related to exchange Spot Forward Option	rate		3,937,922 2,857,043		7,922 7,043	-	3,61 30,90		3,600 48,620
-	a. Purchased b. Written			1,935 747,109		1,935 7,109	:	53	33	48 53
4. 5. 6.	Future Swap Others		3	6,150,095	36,15	0,095		180,96	57	230,24
<b>B.</b> 1. 2.	Related to interest ra Forward Option	ate				-	-		-	
	a. Purchased b. Written			-		-	-		-	
3. 4.	Future Swap			-		-	-		:	
5. <b>C</b> .	Others Others		Ι.,	4.374.392	4.37	4.392		51.68	31	126.31
	TOTAL		_	8.068.496	58.06	7		267.70		409.81

	400,401		470,001
	KEY FINANCIAL RATIOS		
	AS AT 30 JUNE 2024 AND 2023		
).	RATIOS (%)	30 Jun 2024	30 Jun 2023
Т	CONSOLIDATED RATIOS:		
	Capital Adequacy Ratio (CAR)	25.91%	28.18%
	Non-performing earning assets and non productive assets to total earnings		
	and non productive assets	1.24%	1.42%
	Non-performing earning assets to total productive assets	1.16%	1.31%
	Allowance for impairment losses for financial asset to productive asset	4.42%	4.77%
	NPL gross	2.20%	2.37%
	NPL net	0.48%	0.24%
	Return on Assets (ROA) before tax	1.71%	2.02%
	Return on Assets (ROA) after tax	1.29%	1.50%
	Return on Equity (ROE)	6.58%	7.26%
	Net Interest Margin (NIM) including third party premium expenses	7.25%	7.74%
	BANK RATIOS:		

	and non productive assets	1.12%	1.34%
3.	Non-performing earning assets to total productive assets	1.04%	1.23%
4.	Allowance for impairment losses for financial asset to productive asset	4.03%	4.25%
5.	NPL gross	2.22%	2.52%
6.	NPL net	0.35%	0.17%
7.	Return on Assets (ROA) before tax	1.64%	1.88%
8.	Return on Assets (ROA) after tax	1.42%	1.63%
9.	Return on Equity (ROE)	8.45%	9.28%
10.	Net Interest Margin (NIM)	4.86%	5.13%
11.	Net Interest Margin (NIM) including third party premium expenses	4.70%	4.98%
12.	Operating expenses to operating income (BOPO)	81.32%	77.60%
13.	Cost to Income Ratio (CIR)	54.01%	52.68%
14.	Loan to Deposit Ratio (LDR)	98.87%	99.54%
	Compliance		
1.	Percentage violation on Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Percentage lending in excess of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Statutory Reserve Requirements (GWM)		
	a. GWM primary IDR		
1	i. Daily	0.00%	0.00%
	ii. Average	5.94%	8.09%
	b. GWM foreign currency (daily)	2.00%	2.00%
3.	Net Open Position	1.10%	1.54%

CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE 6 MONTH PERIOD ENDED 30 JUNE 2024 AND 2023 (In million Rupiah)					
	30 Jun 2024	30 Jun 2023			
Cash flows from operating activities:					
Interest income, fees and commissions	5,172,723				
Receipts from consumer financing transactions	22,591,631	19,243,697			
Payments for new consumer financing transactions		(24,296,711)			
Payments of interest, fees and commissions		(2,213,699)			
Payments of interests on securities issued	(216,058)				
Proceeds in relation to joint financing Repayment in relation to joint financing	9,586,543				
Other operating income	(7,395,835) 566,426				
Gains from foreign exchange transactions - net	556,657				
Other operating expenses	(5,756,786)				
Non-operating expense - net	(31,664)				
Cash flows before changes in operating assets and liabilities	1,389,926	(3,783,948)			
Changes in operating assets and liabilities: Decrease/(increase) in operating assets:	44.405.000	4 000 570			
Marketable securities and Government Bonds - trading	(1,135,302)				
Securities purchased under resale agreements  Loans	2,183,223 (8,318,979)				
Prepayments and other assets	362,321	(432,151)			
Increase/(decrease) in operating liabilities:	002,021	(102,101)			
Deposits from customers:					
- Current accounts	(5,736,916)	(5,798,948)			
- Savings	(934,268)	(3,669,742)			
- Time deposits	10,861,877	10,244,950			
Deposits from other banks	(208,928)				
Accruals and other liabilities	(681,996)				
Income tax paid during the period	(274,216)	(503,970)			
Net cash used by operating activities	(2,493,258)	(10,057,413)			
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  Acquisition of marketable securities and Government Bonds - amortized cost	8,840,614	2,710,851			
and fair value through other comprehensive income	(15,688,296)	(270,127)			
Acquisition of fixed assets and intangible assets	(470,464)				
Proceeds from sale of fixed assets	2,638	2,970			
Receipt from investment	11,871	21,146			
Acquisition of investment in associate	(877,212)				
Acquisition of investment in shares	(4,013)				
Receipt of cash dividends	3,863	3,142			

			NDIVIDUAL				
SACTION	Notional Amount	Purp	ose	Derivative Receiv	Derivative Receivable and Liabilities		
	Notional Amount	Trading	Hedging	Receivables	Liabilities		
hange rate	3,937,922 12,857,043	3,937,922 12,857,043	:	3,613 30,909	3,608 48,626		
	1,935 747,109	1,935 747,109	-	533	489 536		
erest rate	36,150,095	36,150,095	-	180,967	230,240		
	-	-					
	4,374,392	4,374,392	:	51,681	- - - 126,316		
	58,068,496	58,068,496	-	267,703	409,815		

Acquisition of fixed assets and intangible assets	(470,464)	(235,032)	
Proceeds from sale of fixed assets	2,638	2,970	4.
Receipt from investment	11,871	21,146	5.
Acquisition of investment in associate	(877,212)	-	
Acquisition of investment in shares	(4,013)	-	
Receipt of cash dividends	3,863	3,142	
Liquidation of Subsidiary	-	2,073	NO.
Net cash (used by)/provided from investing activities	(8,180,999)	2,235,023	A. 1.
Cash flows from financing activities:			"
Increase in securities sold under repurchase agreements	714,403		
Payments of principal on bonds issued and mudharabah bonds	(981,750)	(964,000)	2.
Proceeds from bonds issuance mudharabah bonds	1,988,330	12,300	
Payments of cash dividends	(1,303,286)	(1,219,424)	
Repayment of borrowings	(8,218,618)	(10,794,437)	B.
Proceeds from borrowings	13,173,380	15,800,000	1.
Decrease in principal of lease liabilities	(68,663)	(53,301)	
Net cash provided from financing activities	5,303,796	2,781,138	2.
Decrease in cash and cash equivalent	(5,370,461)	(5,041,252)	
Net effect on changes in exchange rates on cash and cash equivalent	9,720	(41,468)	
Cash and cash equivalents at beginning of the period	18,562,802	19,661,337	
Cash and cash equivalents at end of the period	13,202,061	14,578,617	Notes
Cash and cash equivalents consist of:			*)
Cash	2,107,578	2,227,985	'
Current accounts with Bank Indonesia	4,455,606	4,785,414	
Current accounts with other Banks	3,551,752	2,576,313	
Placements with other Banks and Bank Indonesia - maturing within 3 months			
from the date of acquisition	3,087,125	4,988,905	
Total cash and cash equivalents	13,202,061	14,578,617	
BANK MANAGEMENT AS OF 30 JUNE 2024			
BOARD OF COMMISSIONERS			

	(In million Rupiah)		
NO.	ACCOUNTS	30 Jun 2024	31 Dec 2023
1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11.	ASSETS Cash Placements at Bank Indonesia Placements at other banks Marketable securities Financing receivables ') Profit sharing financing Lessed financing Lessed financing Allowance for impairment losses on earning asset (-/-) Fixed assets and equipment Non earning asset Other assets	30,830 1,249,269 - 6,711,722 4,452,108 585,122 80,133 (422,248) 7,105 8,586 5,811	17,680 1,316,008 - 6,539,728 4,055,954 587,060 83,575 (427,824) 7,319 344,697
	TOTAL ASSETS	12,708,438	12,524,197
1. 2. 3. 4. 5.	LIABILITIES Wadiah saving Non profit sharing investment funds Liabilities to Bank Indonesia Liabilities to other banks Marketable securities issued	866,990 7,274,939 396,847	1,009,962 7,247,892 583,772

274.31

1.448.15

11,427,37

261,301 16,328

2.527.51 1.545.93

67,477,956 12,345,108

26.28%

1,143,306

Other liabilities
 Profit sharing investment funds
 Working funds

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

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.

9.	Working funds Retained earnings	4,078,027 55,686	3,475,344 163,788
	TOTAL LIABILITIES	12,708,438	12,524,197
	STATEMENTS OF PROFIT AND LOSS AND OTHER COMPR FOR THE 6 MONTH PERIOD ENDED 30 JUNE 2024 AND 2023 (In million Rupiah)	EHENSIVE	INCOME
NO.	ACCOUNTS	30 Jun 2024	30 Jun 2023
	OPERATING INCOME AND EXPENSE		
A.	Operating Income and Expense from distribution of fund		
1.	Income from Distribution of Fund a. Income from receivables b. Income from profit sharing c. Leased income d. Others Marpin distribution to owners of investment funds -/-	410,728 154,402 23,551 2,870	334,938 154,474 16,091 1,921
2.	a. Non Profit sharing b. Profit sharing	153,182	96,703
3.	Income after margin distribution	438,369	410,721
В.	Other Operating Income and Expenses Except Fund Distribution		
1. 2. 3. 4. 5. 6. 7. 8. 9.	Gain (loss) on foreign currencies translation Income as mudharb in mudharabah muqayyadah Commision/Provision/Fees and administrative Other income Wadiah bonus expense -/- Addition (reversal) of impairment losses on financial assets -/- Losses on operational risk -/- Addition (reversal) of impairment losses on other asset (non financial) -/- Salaries and employee benefits -/- Other expenses -/-	(15) 2,539 14,856 11,269 293,002 1 42,796 37,820	(8) 2,149 8,701 4,764 188,670 (13,000) 36,076 29,370
	Other Operating Income (Expense)	(367,508)	(235,038)
_	OPERATING INCOME (LOSS)  NON OPERATING INCOME AND EXPENSE	70,861	175,683
1. 2.	Gain (loss) from sale of premisses and equipment Other non operating income (expenses) NON OPERATING INCOME (LOSS) INCOME (LOSS) DURING PERIOD BEFORE TAX Income tax -/- NOCOME (LOSS) DURING PERIOD NET OF TAX	(3,652) (3,652) 67,209 11,523 55,686	(15,232) (15,232) 160,451 35,299 125,152
	OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss		

	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2024 AND 31 DECEMBER 2023 (In million Rupiah)							
NO.	ACCOUNTS	30 Jun 2024	31 Dec 2023					
I.	COMMITMENT RECEIVABLES 1. Unused Financing facilities 2. Outstanding buying of spot and forward contract 3. Others		:					
II.	COMMITMENT PAYABLES  1. Unused Financing facilities 2. Outstanding selling of spot and forward contract 3. Others	5,106,077	2,538,359					
III.	CONTINGENT RECEIVABLES  1. Guarantees received  2. Margin receivables on non performing assets  3. Others	7,623	12,975					
IV.	CONTINGENT PAYABLES 1. Guarantees issued 2. Others	:	:					
	FINANCIAL RATIO AS AT 30 JUNE 2024 AND 2023							

	FINANCIAL RATIO AS AT 30 JUNE 2024 AND 2023		
NO.	ACCOUNTS	30 Jun 2024	30 Jun 2023
1. 2. 3. 4. 5. 6. 7. 8.	Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which owned UUS Non-performing enring assets to total productive assets Allowance for impairment losses for financial asset to productive asset NPF gross NPF in the Convention of the Conv	6.10% 2.20% 3.59% 2.22% 1.59% 1.10% 37.40% 143.16%	6.56% 2.00% 3.28% 2.01% 1.25% 2.91% 41.30% 185.28%
	TARLE OF MARCIN DISTRIBUTIONS		

(In	million Rupiah)										
	Net Revenue Sharing  Depositor's portion										
	Type of funding	Average balance	Revenue to be distributed	Nisbah (%)	Total bonus & profit sharing	Rate of return indication (%)					
		Α	В	С	D	E					
2. Wa a b b d b d b d d d d d d d d d d d d	Non Bank Mucharabah saving account Mucharabah saving account Mucharabah saving account Modern Saving Modern Saving Modern	226.061 899,768 107,439 1,004,869 30,160 5,250 2,563 16,993 1,014,183 2,342,909 482,914 807,876	1,858 7,395 883 8,259 248 43 21 140 8,336 19,257 3,969 6,640	10.00 18.00 13.00 8.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00	186 1,308 115 625 622 111 5 35 2,084 4,814 992 1,660	0.99 1.74 1.28 0.75 2.47 2.51 2.34 2.47 2.47 2.47 2.47					
T	otal	6,940,985	57,049								
			Average bal	lance	Revenue	received					

	Iotai	6,940,985	57,049	
	Type of financing		Average balance	Revenue received
Type of financing			Α	В
1. 2.	Placements at other banks Murabahah receivables a. Bank		-	-
3.	<ul> <li>b. Non Bank</li> <li>Istishna receivables</li> </ul>		8,234,842	68,613
4.	Bank     Non Bank     Multipurpose receivables		:	:
5.	a. Bank b. Non Bank Pawn financing		:	:
-	a. Bank b. Non Bank		:	:
6.	Mudharabah financing a. Bank b. Non Bank		103,296 2,284,437	785 8,305
7.	Musyarakah financing a. Bank			
8.	b. Non Bank Lease financing a. Bank		1,816,283	3,635
9.	b. Non Bank Other financing		582,175	3,183
	a. Bank b. Non Bank		649	:
	Total		13,021,682	84,521

	SOURCES AND DISTRIBUTION QARDH FUND AS AT 30 JUNE 2023 AND 31 DECEMBER 2023 (In million Rupiah)		
NO.	DESCRIPTION	30 Jun 2024	31 Dec 2023
1.	Beginning balances Qardh fund Receipt of Qardh fund	1,143	2,072
	a. Infaq and Shadagah	52	90
	b. Productive Qardh funds refund c. Penalties	396	863
	d. Non-halal income	-	- 1
	e. Others Total Receipts	448	953
3.	Utilisation of Qardh funds a. Productive Qardh fund b. Donation c. Other utilisation for public interest	488	1,882
4. 5.	Total Utilisation Increase / Decrease source of Qardh fund Ending balances Qardh fund	488 (40) 1,103	<b>1,882</b> (929) 1,143
	SOURCES AND DISTRIBUTION OF ZAKAT AND WA	VKVE	

NO.	DESCRIPTION	30 Jun 2024	31 Dec 202
A.	Sources and Distribution Zakat Fund		
1.	Sources of zakat fund: a. Internal UUS		
	b. External UUS	345	682
	Total receipt	345	682
2.	Distribution zakat funds to zakat administrator entity		
	a. Amil Zakat Institution b. Amil Zakat Board	401	489
	Total distribution	402	490
В.	Sources and Distribution Wakaf Fund		100
1.	Sources of wakaf fund:		
	a. Internal UUS		:
	b. External UUS Total incoming	4,712 <b>4,712</b>	9,036 <b>9,03</b> 6
2.	Distribution wakaf funds to wakaf administrator entity	4,712	9,036
	a. Badan Wakaf Indonesia	16	733
	b. Other Nadzir 1) Yayasan Pesantren	3,516	3,788
	c. Other Nadzir <sup>2)</sup> DD Republika Wakaf	289 175	2,274
	d. Other Nadzir <sup>3)</sup> Yayasan Darut Tauhid e. Others <sup>3)</sup>	75	413
	Total distribution	4.071	7,808



N	otes:
1.	The financial information as of 30 June 2024 and for the six-month period then ended, was derived from the
	consolidated financial statements of PT Bank Danamon Indonesia Tbk and subsidiary, prepared by the Bank
	management in accordance with Indonesian Financial Accounting Standards. The above financial information
	does not contain notes to the consolidated financial statements.

The above published report are presented in order to comply with Regulation of Financial Service Authority The above published report are presented in order to comply with Regulation of Financial Service Authority ("POJK") No.37P-DUK.032019 dated 19 December 2019 regarding "Transparency and Publication of Bank", and the Circular Letter of Financial Service Authority ("SEOJK") No.09/SEOJK.03/2020 dated 30 June 2020 regarding "Transparency and Publication of Conventional Bank", POJK No.14P-OJK.04/2022 dated 22 August 2022 regarding "Financial Statements Presentation and Disclosure of Issuer or Public Companies", and the Bapepam-LK No. KEP-347/BL/2012 dated 25 June 2012 No. VIII.G.7. regarding "Financial Statements Presentation and Disclosure of Issuer or Public Entities".

The consolidated financial statements as of 30 June 2024 and for the six-month period then ended included financial statements of subsidiary, i.e. PT Adira Dinamika Multi Finance Tbk.

3. MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan.

Exchange rate as of 30 June 2024: USD 1 = Rp16,375.00; Exchange rate as of 31 December 2023: USD 1 = Rp15,397.00; Exchange rate as of 30 June 2023: USD 1 = Rp14,992.50.

Thank You for Your Vote of Confidence

## HR Asia Awards 2024 by HR Asia and Business Media International, category :

Best Companies to Work For in Asia 2024

Transparansi & Penurunan Emisi Korporasi Terbaik 2024 by Investortrust, category : Transparansi Penurunan Emisi Korporasi Predikat Green & Transparansi Perhitungan Emisi Korporasi Predikat Gold

LSEG Indonesia FX awards 2024 by London Stock Exchange Group, category: Most Active FXall Bank (Taker), Second Runner Up

A	LLOWANCE FOR IMPAIRMENT LOSSES S AT 30 JUNE 2024 AND 2023 n million Rupiah)										
			3	0 Jun 202	4			3	0 Jun 202	3	
lo	ACCOUNTS	Impai	rment Loss Allow	ance	Minimum Requi	red Regulatory	Impair	ment Loss Allow	ance	Minimum Requir	red Regulatory
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1. 2. 3. 4. 5. 6. 7. 8. 9.	Placements at other banks Spot and derivative receivables Marketable securities purchase agreements (repo) Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo) Acceptance receivables Loars and financing Investments Other neceivables Commitment and Contingency	166 2,501 916 1,937,273 1,507 116,230	- - - - - 8 1,015,208 - - 2,994	247,652 - - 4,724,645 - 236	18,316 2,677 23,593 - 2,012 9,602 1,372,195 122,725 5,969 81,556	- - - - - 68 2,075,364 - - 12,476	254 - 4,351 - 2,650 1,587,028 - 904 78,274	- - - - 2 1,024,404 - - 3,267	205,259 - 5,039 4,600,149 - 7,460	37,848 2,804 30,666 - 18,195 1,190,672 115,112 5,087 69,039	4,468 - 37 1,894,563 - 13,118
	ONSOLIDATED STATEMENTS OF CHANGES IN EQU	JITY									
	DR THE 6 MONTH PERIOD ENDED 30 JUNE 2024 AND 2023		Attribu	table to ea	uity holdore	of the pare	nt ontity				

CONSOLIDATED STATEMENT FOR THE 6 MONTH PERIOD ENDED 30 JUN (In million Rupiah)		Attributable to equity holders of the parent entity									
				Other equity compo	nents	Retaine	d earnings		i		
	Share capital	Additional paid-up capital	Other paid-up capital	Changes of associate equity	Changes in fair value on Marketable securities, Government Bonds, and Investments in shares measured at fair value through other comprehensive income a net	Changes in fair value of cashflow hedge-net	Appropriated	Unappropriated*)	Total before non-controlling interest	Non- controlling interest	Total Equity
Balance as of 1 January 2024  Net income for the period  Other comprehensive Income, net of tax	5,995,577	7,985,971	189	8,242	10,886	(689)	528,848	34,707,593 1,454,867	49,236,617 1,454,867	722,751 60,680	49,959, 1,515,
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	-	-	:	-	(117.489)	(6,066)	-	34	(6,066) 34 (117,489)	(523)	(6,
Total other comprehensive income			-		(117,489)	(6,066)		34	(123,521)	(523)	(124.
Total comprehensive income for the period	-	-	-	-	(117,489)	(6,066)	-	1,454,901	1,331,346	60,157	1,391
Appropriation for general and legal reserve Distribution of cash dividends	-	:	-	- :	= -	-	35,039	(35,039) (1,226,385)	(1,226,385)	(77,080)	(1,303,
Balance as of 30 June 2024	5,995,577	7,985,971	189	8,242	(106,603)	(6,755)	563,887	34,901,070	49,341,578	705,828	50,047
Balance as of 1 January 2023 Net income for the period Other comprehensive income, net of tax	5,995,577	7,985,971	189	8,242	(125,321)	(2,844)	495,825	32,486,064 1,507,665	46,843,703 1,507,665	634,779 64,904	47,478 1,572
hanges in fair value of cashflow hedge-net emeasurement of obligation for post-employment-benefits hanges in fair value on Marketable securities, Government Bonds, and Investments in shares measured at fair value through	Ī	-	-	:	-	2,992	:	-	2,992	257	3
other comprehensive income - net	-	-	-	-	132,673		-	-	132,673		132,
otal other comprehensive income	-		-		132,673	2,992	-	-	135,665	257	135
otal comprehensive income for the period	-	-	-	-	132,673	2,992	-	1,507,665	1,643,330	65,161	1,708
iquidation of Subsidiary ppropriation for general and legal reserve istribution of cash dividends	-	1	-	-	[	-	33,023	(33,023) (1,155,820)	(1,155,820)	2,073	(1,219
Balance as of 30 June 2023	5,995,577	7.985.971	189	8.242	7.352	148	528.848	32,804,886	47,331,213	638,335	47,969

Jakarta, 31 July 2024 Board of Directors

: Prof. Dr. H. M. Din Syamsuddir : Dr. Hasanudin, M. Ag : Dr. Asep Supyadillah, M.Ag

SHARIA SUPERVISORY BOARD AS OF 30 JUNE 2024

SHARE OWNERSHIP OF BANK AS OF 30 JUNE 2024

MUFG Bank, Ltd. (direct and indirect)
 Public
 Total



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