

PT Bank Danamon Indonesia Tbk and Subsidiary Consolidated Financial Statements

STATEMENTS OF FINANCIAL POSITION AS OF 30 SEPTEMBER 2024 AND 31 DECEMBER 2023

(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2024	31 Dec 2023	30 Sep 2024	31 Dec 2023
ASSETS					
1.	Cash	1,712.835	2,233.846	1,917.390	2,362.211
2.	Placements with Bank Indonesia	7,853.736	14,066.295	7,853.736	14,066.295
3.	Placements with other banks	2,002.503	1,538.845	3,420.804	2,134.286
4.	Spot and derivative forward receivables	869.664	270.960	874.611	271.966
5.	Marketable securities	31,363.404	19,982.660	31,355.928	19,933.727
6.	Securities sold under repurchase agreements (repo)	2,465.276	-	2,465.276	-
7.	Securities purchased under resale agreements (reverse repo)	511.891	2,384.446	511.891	2,384.446
8.	Acceptance receivables	1,408.190	1,540.622	1,408.190	1,540.622
9.	Loans	141,084.932	133,460.223	140,890.548	132,468.141
10.	Sharia financing	12,822.246	11,182.741	12,822.246	11,182.741
11.	Consumer financing receivables	-	-	27,763.390	-
12.	Allowance for impairment losses on consumer financing receivables	-	-	(1,580.000)	(1,562.698)
13.	Investments	12,627.870	12,489.563	2,354.422	1,424.571
14.	Other financial assets	1,788.257	1,599.651	1,892.398	1,999.312
15.	Allowance for impairment losses on financial assets - I	-	-	-	-
16.	Marketable securities	(257.738)	(354.649)	(257.738)	(354.649)
17.	Loans and Sharia financing (*)	(7,548.533)	(7,337.274)	(7,622.793)	(7,398.044)
18.	Others	(4,748)	(3,865)	(4,748)	(3,865)
19.	Intangible assets	2,714.266	2,555.396	5,316.548	5,021.000
20.	Accumulated amortisation on intangible assets - I	(2,094.732)	(1,936.102)	(3,400.641)	(3,206.535)
21.	Fixed assets and equipment	4,153.965	4,371.579	5,534.463	5,702.510
22.	Accumulated depreciation of fixed assets and equipment - I	(2,387.982)	(2,693.738)	(3,257.646)	(3,541.931)
23.	Non-earning asset	-	-	-	-
24.	Intangible assets	64,957	66,100	64,957	66,100
25.	Foreclosed assets	427,248	477,276	427,248	477,276
26.	Interbranch assets	-	-	-	-
27.	Leased receivables	-	-	2,080,258	1,505,070
28.	Other assets	7,043.840	6,677.341	7,880,725	7,368,561
TOTAL ASSETS					
		218,621,477	207,670,926	240,383,677	221,304,532
LIABILITIES AND EQUITY					
1.	Current accounts	26,676.528	34,360.610	25,732.032	33,579.946
2.	Savings	37,846.421	38,169.135	37,846.421	38,169.135
3.	Time deposits	82,863.410	66,662.731	82,863.410	66,662.731
4.	E-money	-	-	-	-
5.	Loans from Bank Indonesia	-	-	-	-
6.	Borrowings from other banks	7,065.259	3,031.690	7,065.259	3,031.690
7.	Spot and derivative forward liabilities	782.012	325.956	1,051.956	325.956
8.	Securities sold under repurchase agreements (repo)	2,925.952	-	2,925.952	-
9.	Acceptance payables	1,408.190	1,540.622	1,408.190	1,540.622
10.	Marketable securities issued	25,000	25,000	6,840.922	6,840.922
11.	Borrowings	25,000	25,000	12,504.272	8,345,889
12.	Security deposits	8,010	8,356	8,010	8,356
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	8,512,952	9,180,209	11,257,259	12,986,383
15.	Minority interest	-	-	732,251	722,751
TOTAL LIABILITIES					
		168,113,734	153,334,309	189,875,934	172,067,915
EQUITY					
16.	Issued and fully paid capital	10,000,000	10,000,000	10,000,000	10,000,000
17.	Authorized capital - I	(4,004,423)	(4,004,423)	(4,004,423)	(4,004,423)
18.	Unpaid capital - I	-	-	-	-
19.	Additional paid-up capital	-	-	-	-
20.	a. Agio	7,985,971	7,985,971	7,985,971	7,985,971
21.	b. Disagio - I	-	-	-	-
22.	c. Capital paid in advance	-	-	-	-
23.	d. Others	8,242	8,242	8,242	8,242
24.	Other comprehensive income	46,732	167	46,732	167
25.	a. Loss - I	(119,361)	(119,361)	(119,361)	(119,361)
26.	a. General reserves	594,076	529,037	594,076	529,037
27.	b. Specific reserves	-	-	-	-
28.	Retained earnings	34,801,945	32,488,922	34,801,945	32,488,922
29.	a. Previous years	2,331,585	3,503,882	2,331,585	3,503,882
30.	b. Current year	(1,226,385)	(1,155,820)	(1,226,385)	(1,155,820)
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY					
		50,507,743	49,236,617	50,507,743	49,236,617
TOTAL EQUITY					
		218,621,477	207,670,926	240,383,677	221,304,532

* Include Allowance for Impairment Losses on Leased Receivables

QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION AS OF 30 SEPTEMBER 2024 AND 2023

(in million Rupiah)

NO.	ACCOUNTS	30 Sep 2024				30 Sep 2023								
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
I. RELATED PARTIES														
1.	Placements at other banks	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Spot and derivative receivables	181,468	-	-	-	181,468	148,648	-	-	148,648	-	-	-	
5.	a. Rupiah	11,707	-	-	-	11,707	7,554	-	-	7,554	-	-	-	
6.	b. Foreign currencies	7,973	-	-	-	7,973	5,020	-	-	5,020	-	-	-	
7.	Marketable securities	107,928	-	-	-	107,928	147,673	-	-	147,673	-	-	-	
8.	a. Rupiah	45,420	-	-	-	45,420	15,455	-	-	15,455	-	-	-	
9.	b. Foreign currencies	62,508	-	-	-	62,508	132,218	-	-	132,218	-	-	-	
10.	Securities sold under repurchase agreements (reverse repo)	511,891	-	-	-	511,891	2,527,518	-	-	2,527,518	-	-	-	
11.	a. Rupiah	511,891	-	-	-	511,891	2,527,518	-	-	2,527,518	-	-	-	
12.	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
13.	Acceptance receivables	1,054,238	-	-	-	1,054,238	1,161,246	1,433	-	1,162,679	-	-	-	
14.	a. Micro, small and medium debtor	18,883,808	-	-	-	18,883,808	19,482,811	217,340	129,205	215,498	1,003,042	23,004,006		
15.	b. Non micro, small and medium debtor	81,512	-	-	-	81,512	6,806	78,209	6,156	84,365	6,156	84,365		
16.	c. Restructured Loans	107,034,570	5,838,566	267,525	511,999	112,838,388	114,891,049	65,108,544	5,175,722	297,078	377,466	1,131,733		
17.	d. Other receivables	23,978	212,866	-	-	236,844	15,100,615	10,192,492	241,866	190,023	151,466	1,666,884		
18.	e. Foreign currencies	2,941,651	1,070,805	64,853	200,888	3,257,995	6,422,351	4,427,351	3,348,700	190,023	151,466	1,666,884		
19.	Commitments and contingencies	646,912	38	-	-	646,950	295,581	83	-	295,664	-	-		
20.	a. Rupiah	240,912	-	-	-	240,912	307,996	-	-	307,996	-	-		
II. NON RELATED PARTIES														
1.	Placements at other banks	270,574	-	-	-	270,574	2,122,980	-	-	2,122,980	-	-	-	
2.	a. Rupiah	1,550,461	-	-	-	1,550,461	1,290,313	-	-	1,290,313	-	-	-	
3.	b. Foreign currencies	795,941	-	-	-	795,941	420,779	-	-	420,779	-	-	-	
4.	Spot and derivative receivables	18,807,749	-	-	-	18,807,749	53,328	-	-	53,328	-	-	-	
5.	a. Rupiah	20,896,104	-	-	-	20,896,104	16,484,389	-	-	16,484,389	-	-	-	
6.	b. Foreign currencies	453,952	-	-	-	453,952	2,057,966	-	-	2,057,966	-	-	-	
7.	Marketable securities	2,465,276	-	-	-	2,465,276	15,769,747	-	-	15,769,747	-	-	-	
8.	a. Rupiah	511,891	-	-	-	511,891	2,527,518	-	-	2,527,518	-	-	-	
9.	b. Foreign currencies	1,953,385	-	-	-	1,953,385	13,242,229	-	-	13,242,229	-	-	-	
10.	Securities sold under repurchase agreements (reverse repo)	511,891	-	-	-	511,891	2,527,518	-	-	2,527,518	-	-	-	
11.	a. Rupiah	511,891	-	-	-	511,891	2,527,518	-	-	2,527,518	-	-	-	
12.	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
13.	Acceptance receivables	1,054,238	-	-	-	1,054,238	1,161,246	1,433	-	1,162,679	-	-		
14.	a. Micro, small and medium debtor	18,883,808	-	-	-	18,883,808	19,482,811	217,340	129,205	215,498	1,003,042	23,004,006		
15.	b. Non micro, small and medium debtor	81,512	-	-	-	81,512	6,806	78,209	6,156	84,365	6,156	84,365		
16.	c. Restructured Loans	107,034,570	5,838,566	267,525	511,999	112,838,388	114,891,049	65,108,544	5,175,722	297,078	377,466	1,131,733		
17.	d. Other receivables	23,978	212,866	-	-	236,844	15,100,615	10,192,492	241,866	190,023	151,466	1,666,884		
18.	e. Foreign currencies	2,941,651	1,070,805	64,853	200,888	3,257,995	6,422,351	4,427,351	3,348,700	190,023	151,466	1,666,884		
19.	Commitments and contingencies	646,912	38	-	-	646,950	295,581	83	-	295,664	-	-		
20.	a. Rupiah	240,912	-	-	-	240,912	307,996	-	-	307,996	-	-		
III. OTHERS														
1.	Capital Adequacy Ratio (CAR)	247,247	-	-	-	247,247	-	-	-	-	-	-	-	
2.	Others	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL														
		218,621,477	207,670,926	240,383,677	221,304,532	218,621,477	207,670,926	240,383,677	221,304,532	218,621,477	207,670,926	240,383,677	221,304,532	

STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 30 SEPTEMBER 2024 AND 31 DECEMBER 2023

(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2024	31 Dec 2023	30 Sep 2024	31 Dec 2023
I. COMMITMENT RECEIVABLES					
1.	Unused borrowing facilities	-	-	-	-
2.	Outstanding buying of spot and derivative forward contract	33,955,121	23,725,241	33,955,121	23,725,241
3.	Others	-	-	-	-
II. COMMITMENT PAYABLES					
1.	Unused loan facilities granted to debtors	-	-	-	-
2.	a. Committed	3,783,220	4,922,801	3,783,220	4,922,801
3.	b. Uncommitted	101,741,018	85,440,143	101,741,018	85,440,143
4.	c. Outstanding irrevocable L/C	854,149	852,894	854,149	