

PT Bank Danamon Indonesia Tbk and Subsidiary

a. Gain b. Loss -/-

Reserves a. General reserves b. Specific reserves Retained earnings

a. Previous years

TOTAL EQUITY

TOTAL EQUITY ATTRIBUTABLE TO EQUITY

de Allowance for Impairment Losses on Leased R

ACCOUNTS

HOLDERS OF THE PARENT ENTITY

TOTAL LIABILITIES AND EQUITY

Interest Income and Expenses

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

Dividend income

Other income

Gain (loss) from spot and derivative transaction (realised)

Gain (loss) from investment under equity method Gain (loss) on foreign currencies translation

Fees/commissions and administrative income

Salaries and employee benefits -/-

Promotion expenses -/-

Addition (reversal) of Impairment losses on financial assets -/Losses related to operational risk -/-

Other expenses -/Operating Income (Expenses) other than Interest
OPERATING INCOME (LOSS)

CURRENT PERIOD PROFIT (LOSS) BEFORE TAX

TOTAL NET PROFIT (LOSS) DURING PERIOD

NON OPERATING INCOME AND EXPENSES

NON OPERATING INCOME (LOSS)

Current year tax expenses -/-

. Deferred tax income (expenses

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

a. Gain (loss) from adjustment on translation of financial statements b. Gain (loss) from changes in fair value of financia assets measured at fair value through other comprehensive income

TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME

Current Period Profit (Loss) attributable to

TOTAL CURRENT PERIOD PROFIT (LOSS)

Total Current Period Profit (Loss) and Com

come attributable to: Equity holders of the parent entity

Non-controlling interests

AND COMPREHENSIVE INCOME

BASIC EARNINGS PER SHARE (in rupiah unit)

b. Current year

46,732

564,076

34,801,945

2,331,585

(1,226,385)

50,507,743

10.892.282

4,080,574 **6,811,708**

119,884

236,552

142,695

1,051,450

1,297,265

393,188

1,816,233 25,886

2,912,544

210,748

3,874

(59,902)

2,710,041

(293,551)

2,331,585

(8,314

(26, 193)

165,926

2,497,511

2.331.585

2,331,585

2,497,51

(1,226,385)

238.56

2.325.221

STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2024 AND 2023 (In million Rupiah, except earning per share)

(119,361)

529.037

32,488,922

3,503,882

(1,155,820)

49,236,617

50,507,743 49,236,617 50,507,743

INDIVIDUAL

218,621,477 202,570,926 240,383,677 221,304,532

30 Sep 2024 | 30 Sep 2023 | 30 Sep 2024 | 30 Sep 2023

9.193.868

2,700,329 **6,493,539**

241,665

(65,817)

1,249,318

1,225,499

365,150

1,609,874

2,732,406

2,109,969

193,602

(2,470)

2,953,835

(342,484)

2,560,923

2,600,725

2.560.923

2,560,923

2,600,725

(1,155,820)

262.03

46,732

564.076

34,801,945

2,331,585

50,507,743

CONSOLIDATED

16.963.599

5,031,844 **11,931,755**

119,884

236,552

142,695

35,103

1,827,773

1,067,199

3,386,953

4,735,378

655,023

3.458.776

4,334

(27,012)

273,974

(381,916)

2,419,959

(1,612

(28,450)

2,584,091

2.331.585

2,419,959

86,580

(1,226,385)

238.56

26,041

(119,361

529.037

32,488,922

3,503,882

(1,155,820

49,236,617

49,236,617

14.865.93

3,376,045 11,489,893

241,665

179,253

(65,817

13,051

1,743,819

821,146

2,686,198

4,551,453

639,175

3.166.396 (8,103,935) 3,385,958

(2,548)

398,680

(350,684)

2,667,403

3,382

2,707,472

2.560.923

2,667,403

106,747

2,707,472

(1,155,820)

262.03

RISK WEIGHTED ASSETS

CAR RATIO ACCORDING TO RISK PROFILE (%) CAR ALOCATION ACCOR TO RISK PROFILE

D	anamon																				ubsidial y		
A n	nember of MUFG						Cons	SOI	Ida	ate	e d	ΗI	naı	1CI	al	Sta	ate	m	ent	S			
	STATEMENTS OF FINANCIAL PO AS OF 30 SEPTEMBER 2024 AND 31 DECEMB (In million Rupiah)					QUALITY OF PRODUCTIVE AS AS OF 30 SEPTEMBER 2024 AND 2023 (In million Rupiah)	SSETS AND 01	HER IN	FORMAT	TION										F	FINANCIAL INFORMATION ON SHARIA BU	SINESS	UNIT
N	7,0000,110		IDUAL 31 Dec 2023		LIDATED 31 Dec 2023	NO. ACCOUNTS				30 Sep 2	2024		INDIVII	DUAL		30 Sep	2023			Oto	s publication report is presented to comply with the oritas Jasa Keuangan No. 10/SEOJK.03/2020 dated 1	July 2020 re	egarding
	ASSETS 1. Cash	1,712,835	2,233,846	1,917,390	2,362,221	I. RELATED PARTIES	Cu	rrent Spec	cial Mention Sub	bstandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total		Insparency and Publication Report of Sharia Bank and S	naria Busin	ess Unit.
	Placements with Bank Indonesia Placements with other banks	7,853,736 2,002,503	14,066,295 1,538,845	7,853,736 3,420,804	14,066,295 2,134,286	Placements at other banks a. Rupiah b. Foreign currencies		181 468	:	-	:	-	181 468	146 848	-			-	146.848		STATEMENT OF FINANCIAL POSITION AS OF 30 SEPTEMBER 2024 AND 31 DECEMBER 2023 In million Rupiah)		
	Spot and derivative/forward receivables	869,664	270,960	874,611	271,966	Spot and derivative receivables a. Ruplah		11,707					11 707	7,554	-	-		-	7,554	NO.	ACCOUNTS	30 Sep 2024	31 Dec 2023
	Marketable securities Securities sold under repurchase agreements (repo)	31,363,404 2,465,276	19,982,660	31,355,928 2,465,276	19,933,727	b. Foreign currencies 3. Marketable securities a. Rupiah		7,973	-				7,973	5,020 147 673	-			-	5,020 147 673	1.	ASSETS Cash	25.038	17.680
	 Securities purchased under resale agreements (reverse repo) 	511,891	2,384,446	511,891	2,384,446	b. Foreign currencies 4. Securities sold under repurchase agreements (repo)		45,420	-	-	-	-	45,420	15,455	-	-	-	-	15,455	2. 3.	Placements at Bank Indonesia Placements at other banks	1,394,878	1,316,008
	Acceptance receivables Loans	1,408,190 141,084,992	1,540,622 133,460,223	1,408,190 140,890,548	1,540,622 132,468,140	a. Rupiah b. Foreign currencies 5. Securities purchased under resale agreements (reve	erse repo)	-	-	-	-	-	-	-	-	-	-	-	-	4. 5.	Marketable securities Financing receivables *)	6,451,346	6,539,728
1	D. Sharia financing	12,822,246	11,182,741	12,822,246	11,182,741	a. Rupiah b. Foreign currencies		-	-	-	-	:	-	:	-	-		-	-	6. 7.	Profit sharing financing Leased financing	5,615,619 755,281	4,055,954 587,060
1	 Consumer financing receivables Allowance for impairment losses on consumer financing 	-	-	27,635,714	27,763,390	Acceptance receivables Loans and financing A. Micro. small and medium debtor	;	353,952	-	-		-	353,952	214,322	-	-		-	214,322	8. 9.	Other earning asset Allowance for impairment losses on earning asset (-/-)	83,544 (445,494)	83,575 (427,824)
1	receivables -/- 2. Investments	12.627.870	12,489,563	(1,580,600) 2,354,422	(1,562,698) 1,424,571	Ruplah Foreign currencies		-	-	-	:	:	-	1,260	-	-	:	-	1,260	10.	Fixed assets and equipment Non earning asset	6,985 1,161	7,319 - 344,697
1	Other financial assets	1,788,257	1,598,651	1,892,938	1,699,312	b. Non micro, small and medium debtor i. Rupiah ii. Foreign currencies		316,345 162 477	56	-	-	-	1,316,401 162,477	1,510,650	17	-	-	-	1,510,667	12.	Other assets TOTAL ASSETS	13,583 13,901,941	12,524,197
14	 Allowance for impairment losses on financial assets -/- a. Marketable securities 	(257,788)	(354,649)	(257,788)	(354,649)	c. Restructured Loans i. Ruplah		-					-		-	_		_		_	LIABILITIES Wedish so visa	563.489	1.009.962
	b. Loans and Sharia financing *)	(7,548,353)	(7,337,274)		(7,398,044)	o. Investments	12,5	540,982	-	-	-	:	12,540,982	11,909,251	-	-		-	11,909,251	2.	Wadiah saving Non profit sharing investment funds Liabilities to Bank Indonesia	7,079,348	7,247,892
1	c. Others Intangible assets	(4,748) 2,714,266	2,555,396	(4,748) 5,316,548	(3,865) 5,021,020	40 0		346.912	38				646.950	295.581	83			-	295.664	4.	Liabilities to dank intonesia Liabilities to other banks Marketable securities issued	422,958	583,772
1	Accumulated amortisation on intangible assets -/- 5. Fixed assets and equipment	(2,094,792) 4,153,965	(1,936,102) 4,371,579	(3,400,641) 5,534,463	(3,206,535) 5,702,510	b. Foreign currencies II. NON RELATED PARTIES		240,912	-	-	-	-	240,912	307,996	-	-	-	-	307,996	6.	Other liabilities Profit sharing investment funds	51,813	43,439
- ["	Accumulated depreciation of fixed assets and equipment -/-	(2,387,982)	(2,693,728)		(3,541,931)	Placements at other banks Rupiah		270,574	_		_		270,574	2,122,980	_	-		_	2,122,980	8.	Working funds Retained earnings	5,727,664 56,669	3,475,344 163,788
1	7. Non earning asset a. Idle properties	64.957	66.100	64.957	66.100	b. Foreign currencies 2. Spot and derivative receivables		550,461	-	-	-	-	1,550,461	1,290,313	-	-	-	-	1,290,313	9.	TOTAL LIABILITIES	13,901,941	,
	b. Foreclosed assets	427,248	477,276	427,248	477,276	a. Rupiah b. Foreign currencies 3. Marketable securities		795,941 54,043	-	-	-	-	795,941 54,043	420,779 13,363	-	-			420,779 13,363		STATEMENTS OF PROFIT AND LOSS AND OTHER COMPR FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2024 AND 2	REHENSIVE	INCOME
	c. Suspense accounts d. Interbranch assets					a. Rupiah b. Foreign currencies	4,5	596,104 513,952	-	-	-	:	26,696,104 4,513,952	16,464,599 2,057,986	-	-	82,960	-	16,547,559 2,057,986		FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2024 AND 2 In million Rupiah)	023	
11	Leased receivables Other assets	7.043.840	6,677,341	2,080,258 7.680,725	1,505,070 7.368.561	Securities sold under repurchase agreements (repo) a. Ruplah b. Foreign currencies	2,4	465,276	-	-	-		2,465,276	-	-	-	-	-	-	NO.	ACCOUNTS	30 Sep 2024	30 Sep 2023
H	TOTAL ASSETS	218,621,477	202,570,926	240,383,677	221,304,532	5. Securities purchased under resale agreements (reve a. Rupiah	erse repo)	511,891					511,891	2,527,518	-			_	2,527,518	Α.	OPERATING INCOME AND EXPENSE Operational Income dan Expense from distribution of fund		
	LIABILITIES AND EQUITY					b. Foreign currencies 6. Acceptance receivables 7. Loans and financing	1,0	054,238	-	-	-	:	1,054,238	1,161,246	1,433	-		-	1,162,679	1.	Income from Distribution of Fund		
	LIABILITIES 1. Current accounts	26,676,528	34,390,610	25,732,032	33,579,946	a. Micro, small and medium debtor i. Rupiah	18.8	363,868 2	2,528,042	86,114	133,627	741,039	22,352,690	19,482,811	2,173,450	129,205	215,498	1,003,042	23,004,006		Income from receivables Income from profit sharing	621,719 243,353	515,390 239,080
- :	2. Savings	37,846,421	38,169,135	37,846,421	38,169,135	ii. Foreign currencies b. Non micro, small and medium debtor		81,512	5.838.566	267.525	511.999	2,494 1,238,389	84,006 114,891,049	78,209 95,106,544	5.175.722	297.078	377.496	6,156 1,131,733	84,365 102.088.573		c. Leased income d. Others	37,098 4,013	24,590 3,745
	3. Time deposits 4. E-money	82,863,410	66,662,731	82,863,410	66,662,731	Rupiah Foreign currencies Restructured Loans			212,866	267,525	511,999	1,238,389	114,891,049 15,100,615	95,106,544 10,012,492	241,866	297,078	377,496	1,131,733	102,088,573	2.	Margin distribution to owners of investment funds -/- a. Non Profit sharing	251,874	161,750
	5. Loans from Bank Indonesia Borrowings from other banks	7,065,259	3.031.690	7,065,259	3,031,690	i. Rupiah ii. Foreign currencies		23,576	1,070,805 212,866	64,853	200,688	1,145,973 2,494	5,423,970 238,936	4,427,351 53,308	1,348,760 241,866	193,023	151,466	1,666,684 6,156	7,787,284 301,330	3.	b. Profit sharing	654.309	621,055
	7. Spot and derivative/forward liabilities	782,012	325,956	1,051,956	325,956	Investments Other receivables Commitments and contingencies		86,888 724,501	-	-	:	:	86,888 724,501	87,337 468,546	-	:		-	87,337 468,546	В.	Other Operating Income and Expenses Except Fund Distribution		
	Securities sold under repurchase agreements (repo) Acceptance payables	2,925,952 1,408,190	1,540,622	2,925,952 1,408,190	1.540.622	a. Rupiah b. Foreign currencies		067,194 388,649	289,539 3,755	-	:	300	98,357,033 14,692,404	70,761,382 15,206,424	211,089 3,839	:	:	:	70,972,471 15,210,263	1.	Gain (loss) on foreign currencies translation	14	(34)
1	Marketable securities issued			6,480,922	6,694,456															3.	Commision/Provision/Fees and administrative Other income	4,412 23,236	3,205 17,407
1	Borrowings Security deposits	25,000 8,010	25,000 8,356	12,504,272 8,010	8,345,889 8,356	Collateralised assets a. To Bank Indonesia b. To other parties	_						:						:	5.	Wadiah bonus expense -/-	15,501	7,139
1:	Interbranch liabilities Other liabilities	8,512,952	9,180,209	11,257,259	12,986,383	Foreclosed assets							427,247						504,097	6. 7.	Addition (reversal) of impairment losses on financial assets -/- Losses on operational risk -/-	469,361 1	320,881 13
1	5. Minority interest	0,512,952	9,100,209	732,251	722,751	STATEMENTS OF COMMITME AS OF 30 SEPTEMBER 2024 AND 31 D	ENTS AND CON	ITINGEN	NCIES		k	EV EIN/	ANCIAL P	ATIOS						8. 9.	Addition (reversal) of impairment losses on other asset (non financial) -/- Salaries and employee benefits -/-	64,798	(13,000) 55,871
	TOTAL LIABILITIES	168,113,734	153,334,309	189,875,934	172,067,915	AS OF 30 SEPTEMBER 2024 AND 31 D (In million Rupiah)	DECEMBER 2023				As	S OF 30 S	ANCIAL R EPTEMBER	2024 AND 2	2023					10.	Other expenses -/- Other Operating Income (Expense)	54,155 (576,154)	44,438 (394,764)
	EQUITY					NO. ACCOUNTS	INDIVIDU		CONSOLI		NO.			RATIOS	(%)		:	30 Sep 2024	30 Sep 2023		OPERATING INCOME (LOSS)	78,155	226,291
1	Issued and fully paid capital a. Authorized capital	10,000,000	10,000,000	10,000,000	10,000,000	I. COMMITMENT RECEIVABLES	30 Sep 2024 31	Dec 2023	30 Sep 2024	31 Dec 202	1.	Capital Adeq	ATED RATIOS: uacy Ratio (CAI					26.14%	28.43%		NON OPERATING INCOME AND EXPENSE Gain (loss) from sale of premisses and equipment	28	
	b. Unpaid capital -/-	(4,004,423)	(4,004,423)	(4,004,423)			rd -	-	-		-	and non prod	ing eaming assets				ngs	1.12%	1.45%	2.	Other non operating income (expenses)	(5,318)	(16,672)
1	c. Treasury stock -/- Additional paid-up capital	_			-	contract 3. Others	33,955,121 23	3,725,241	33,955,121	23,725,24	. 4. /	Allowance fo	ing eaming asse or impairment los					1.05% 4.18%	1.35% 4.75%		NON OPERATING INCOME (LOSS) INCOME (LOSS) DURING PERIOD BEFORE TAX	(5,290) 72,865	(16,670) 209,621
	a. Agio b. Disagio -/-	7,985,971	7,985,971	7,985,971	7,985,971	II. COMMITMENT PAYABLES					6.	NPL gross NPL net						2.05% 0.37%	2.37% 0.26%		Income tax -/- INCOME (LOSS) DURING PERIOD NET OF TAX	16,196 56,669	(10,718) 220,339
	c. Capital paid in advance					Unused loans facilities granted to debtors a. Committed		4,922,801	3,783,220	4,922,80	7. 7. 1	Return on As	ssets (ROA) beforesets (ROA) afte					1.79% 1.35%	2.24% 1.68%		OTHER COMPREHENSIVE INCOME		
	d. Others	8,242	8,242	8,242	8,242	b. Uncommitted	101,741,018 8			85,440,14	3 9.	Return on Ed	quity (ROE)					6.98%	8.15%	1.	Items that will not be reclassified to profit or loss	1 - 1	

10.	ACCOUNTS	INDIV	IDUAL	CONSO	LIDATED
		30 Sep 2024	31 Dec 2023	30 Sep 2024	31 Dec 2023
I.	COMMITMENT RECEIVABLES				
1. 2. 3.	Unused borrowing facilities Outstanding buying of spot and derivative/forward contract Others	33,955,121	23,725,241	33,955,121	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	3,783,220 101,741,018 854,149 37,192,594	4,922,801 85,440,143 852,894 24,985,212	3,783,220 101,741,018 854,149 37,192,594	4,922,801 85,440,143 852,894 24,985,212
III.	CONTINGENT RECEIVABLES				
1. 2.	Guarantees received Others	737,804	744,141	737,804	744,141
IV.	CONTINGENT PAYABLES				
1. 2.	Guarantees issued Others	7,558,912	7,448,178	7,558,912	7,448,178

Ī	CAPITAL COMPONENT	30 Se	p 2024	30 Se	p 2023
l	CAPITAL COMPONENT	Individual	Consolidated	Individual	Consolidated
	Main Coré Capital (CET 1) Paid Up Capital (After deducted with Treasury Stock) Bisclosed reserves 1.2 I Addition Factor 1.2.1.1 Officer pace of the comments of the comme	35,664,604 5,995,577 44,568,444	45,656,857 45,656,857 5,995,577 44,568,444 44,660,162 202,971	33,648,233 33,648,233 5,995,577 42,225,581 42,485,516 76,484	43,021,972 5,995,577 42,225,581
	12.1.2.1 Agio 12.12.2 General reserve 12.1.2.3 Prior years profit 12.1.2.4 Current year profit	202,971 44,457,191 7,985,971 564,076 33,575,559 2,331,585	202,971 44,457,191 7,985,971 564,076 33,575,559 2,331,585	76,484 42,409,032 7,985,971 529,037 31,333,101 2,560,923	76,484 42,409,032 7,985,971 529,037 31,333,101 2,560,923
	1.21.25 Paid up capals fund 1.21.26 Drothers 1.22 Doubter State 1.23 Drothers State 1.24 Potential bus from foreign currency translation 1.25 Potential bus from foreign currency translation 1.25 Potential bus from foreign currency translation 1.25 Potential bus from foreign see in fair value of financial assets measured at fair value the mough other comprehensive income 1.22 Droth Disclosed Reserves 1.22 Droth Dr	(91,718)	(91,718)	(259,935) (165,117)	(259,935) (165,117)
	value or productle assets 1.22.25 Negative difference on fair value adjustment of financial instrument 1.22.16 Paging officence on fair value adjustment of financial instrument 1.22.6 In tradity close. 1.22.6 In the product of the product of the production of the product of the production of the pro	(91,718) (14,899,417) (1,738,961)	((2,011,940)	(94,818) (14,572,925) (2,123,474)	(2 509 736)
	1.4.3 Intergible searchs 1.4.4 Intergible searchs 1.4.4 Intergible received and sedendron factor 1.4.5 Short of capital on insurance subsidiery company 1.4.6 Capital securisation recoverer 1.4.7 Other deskution factor to core capital 2. Additional factor Capital (IAT-1) 2.1 Instrument that qualities for IAT-1 2.2 Qualities for IAT-1 2.3 Qualities for IAT-1 2.4 Qualities for IAT-1 2.4 Qualities for IAT-1 2.5 Qualities for IAT-1 2.5 Qualities for IAT-1 2.6 Qualities for IAT-1 2.6 Qualities for IAT-1 3.1 Explainmentary Capital (ITG-1) 4. Dealth instrument in form of shares and others which is qualified for Tier 2 2. ApoDisagio 3. General reserves of regulatory provision on productive assets (max. 1.25% of RWA Credit Risk) 3. General reserves of regulatory provision on productive assets (max. 1.25% of RWA Credit Risk)	(619,474) (12,540,982) - - - 1,698,367 20,833 1,677,534	(841,375) (979,317) - - - 1,821,607 20,833 1,800,774	(540,200) (11,909,251) - - - 1,523,545 833 1,522,712	(1,074,532) (663,177) (951,741) (951,741)

| Total Capital | 30 Sep 2024 | 30 Sep 2023 | Description | 30 Sep 2024 | 30 Sep 2023 | Description | Description

9.00% 9.00% CAR RATIO

9.00% CET 1 FOR BUFFER (%) BUFFER PERCENTAGE

15.39% 17.14% 17.27%

37,362,971 47,478,464 35,171,778 44,635,141

From (CET1 (%)	7.89%	8.00% 7	.86%	7.97%	Capital Conservatio Buffer (%)	n	2.50%	2.50%	2.50	% 2.50%
From A	AT1 (%)	0.00%	0.00% 0	.00%		Countercycli Buffer (%)	ical	0.00%	0.00%	0.00	% 0.00%
From 1	From Tier 2 (%) 1.11%		1.00% 1	.14%	1.03%	Capital Surd for Systemic Bank (%)		1.00%	1.00%	1.00	% 1.00%
- 1	STATEMENT OF AS OF 30 SEPTEMBE In million Rupiah)		AND DI	ERIV	/ATIV		NDIVIDU		ΓΙΟΝ		
				_				AL	Don't set se	D l l .	e and Liabilities
NO.	TRANSACTION	4	Notional An	nount		Purp					
					Tra	ding	Hed	ging	Receiva	bles	Liabilities
A. 1. 2. 3. 4. 5. 6.	Related to exchange Spot Forward Option a. Purchased b. Written Future Swap Others	rate		,573 ,235 ,085	13,38	2,802 6,573 1,235 7,085 8,717			1,4 108,5 5	98	1,904 149,504 59,743 598 - 498,788
B. 1.	Related to interest rate Forward Option	te		-		-		-		-	-
2. 3. 4. 5. C.	a. Purchased b. Written Future Swap Others		200 4,783	,000		- - - 0,000 3,537			162,1	31	- - - 10 71,465

NO.	RATIOS (%)	30 Sep 2024	30 Sep 2023
	CONSOLIDATED RATIOS:		
1.	Capital Adequacy Ratio (CAR)	26.14%	28.43%
2.	Non-performing earning assets and non productive assets to total earnings		
	and non productive assets	1.12%	1.45%
3.	Non-performing earning assets to total productive assets	1.05%	1.35%
4.	Allowance for impairment losses for financial asset to productive asset	4.18%	4.75%
5.	NPL gross	2.05%	2.37%
6.	NPL net	0.37%	0.26%
7.	Return on Assets (ROA) before tax	1.79%	2.24%
8.	Return on Assets (ROA) after tax	1.35%	1.68%
9.	Return on Equity (ROE)	6.98%	8.15%
0.	Net Interest Margin (NIM) including third party premium expenses	7.12%	7.74%
	BANK RATIOS:		
	Performance Ratio		
1.	Capital Adequacy Ratio (CAR)	24.39%	26.27%
2.	Non-performing earning assets and non productive assets to total earnings		
	and non productive assets	1.01%	1.34%
3.	Non-performing earning assets to total productive assets	0.93%	1.23%
4.	Allowance for impairment losses for financial asset to productive asset	3.79%	4.21%
5.	NPL gross	2.06%	2.44%
ŝ.	NPL net	0.26%	0.19%
7.	Return on Assets (ROA) before tax	1.74%	2.11%
8.	Return on Assets (ROA) after tax	1.49%	1.83%
9.	Return on Equity (ROE)	8.96%	10.41%
0.	Net Interest Margin (NIM)	4.80%	5.13%
1.	Net Interest Margin (NIM) including third party premium expenses	4.64%	4.98%
2.	Operating expenses to operating income (BOPO)	80.43%	75.40%
3.	Cost to Income Ratio (CIR)	54.44%	51.95%
ŧ.	Loan to Deposit Ratio (LDR)	98.42%	100.04%
	Compliance		
١.	Percentage violation on Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	 Percentage lending in excess of Legal Lending Limit 		1

a. GWM primary IDR

Cash and cash equivalents consist of:

Total cash and cash equivalents

SHARIA SUPERVISORY BOARD AS OF 30 SEPTEMBER 2024

	30 Sep 2024	30 Sep 2023
ash flows from operating activities:		
nterest income, fees and commissions	8,409,977	7,924,129
Receipts from consumer financing transactions	34,525,086	29,865,538
ayments for new consumer financing transactions	(28,417,832)	(34,952,471)
Payments of interest, fees and commissions	(5,059,934)	
ayments of interests on securities issued	(323,730)	
Proceeds in relation to joint financing	13,381,220	14,680,742
Repayment in relation to joint financing	(11,288,995)	(9,774,592)
other operating income	1,360,792	1,144,814
Gains from foreign exchange transactions - net	361,480	217,577
Other operating expenses	(7,282,612)	(7,560,796)
Ion-operating expense - net	(31,346)	
ash flows before changes in operating assets and liabilities	5,634,106	(2,281,633)
hanges in operating assets and liabilities:	0,004,100	(2,201,000)
ecrease/(increase) in operating assets:		
Marketable securities and Government Bonds - trading	(1,665,780)	(750,541)
Securities purchased under resale agreements	1,872,555	3,337,237
oans	(13,852,667)	
Prepayments and other assets	144,367	(1,638,886)
ncrease/(decrease) in operating liabilities:	144,007	(1,000,000)
Deposits from customers:		
- Current accounts	(7,742,045)	(6,664,943)
- Savings	(248,138)	
- Time deposits	16,312,096	16,949,028
Deposits from other Banks	3.822.316	(489,750)
reposits from other Banks accruals and other liabilities	(865,951)	
nccruais and other liabilities ncome tax paid during the period	(369,793)	(505,428)
let cash provided from/(used by) operating activities	3,041,066	(9,865,914)
ash flows from investing activities:	0,041,000	(0,000,014)
Proceeds from sales of and matured marketable securities and Government		
Bonds - amortized cost and fair value through other comprehensive income	14,985,932	5,730,347
cquisition of marketable securities and Government Bonds - amortized cost	14,500,532	0,730,347
and fair value through other comprehensive income	(27,571,827)	(1,737,796)
and fall value through other completersive income	(626,143)	
roceeds from sale of fixed assets	16,274	3,201
roceeds from sale of fixed assets Receipt from investment	(2,919)	
Receipt from investment Acquisition of investment in associate	(865,385)	21,144
cquisition of investment in associate	(24,013)	
		7,000
Receipt of cash dividends	3,945	7,683
iquidation of Subsidiary let cash (used by)/provided from investing activities	(14,084,136)	2,073 3,637,048
ash flows from financing activities:	(14,004,136)	3,037,040
asn nows from financing activities: acrease in securities sold under repurchase agreements	2.925.952	
acrease in securities sold under repurchase agreements ayments of principal on bonds issued and mudharabah bonds		(2 240 900)
	(2,257,750)	(2,240,800)
roceeds from bonds issuance mudharabah bonds	2,037,281	2,003,591
ayments of cash dividends	(1,303,458)	
Repayment of borrowings	(10,816,900)	
Proceeds from borrowings	15,195,842	18,510,000
Decrease in principal of lease liabilities	(96,760)	,
let cash provided from financing activities	5,684,207	3,151,998
Decrease increase in cash and cash equivalent	(5,358,863)	(3,076,868)
et effect on changes in exchange rates on cash and cash equivalent	(12,010)	(18,955)
Cash and cash equivalents at beginning of the period	18,562,802	19,661,337

Г		OPERATING INCOME (LOSS)				78,155
		NON OPERATING INCOME AND	EXPENSE			
Γ	1.	Gain (loss) from sale of premisse	s and equipment	t		28
	2.	Other non operating income (exp	enses)			(5,318)
		NON OPERATING INCOME (LO	SS)			(5,290)
		INCOME (LOSS) DURING PERI	IOD BEFORE TA	λX		72,865
		Income tax -/-				16,196
H	_	INCOME (LOSS) DURING PER		x		56,669
L	-	OTHER COMPREHENSIVE INC				
	1.	Items that will not be reclassified Items that will be reclassified to p				
	۷.	Other Comprehensive Income Ne				1 :
r		TOTAL COMPREHENSIVE INCO		ERIOD		56,669
		0747FMENTO 05 00	MANITAGEN	TO AND GO	NTINO	ENOIEO
		STATEMENTS OF CO AS OF 30 SEPTEMBER 2024	AND 31 DECE	ITS AND CO MBER 2023	NTING	ENCIES
N	10.	(In million Rupiah)	ACCOUNTS			30 Sep 2024
۳	1.	COMMITMENT RECEIVABLES	ACCOUNTS			30 Sep 202
1	"	 Unused Financing facilities 	ad forward a			-
		Outstanding buying of spot as Others	na iorward contra	ict		
	II.	1. Unused Financing facilities				4,422,524
		Outstanding selling of spot ar	nd forward contra	act		
	III.	3. Others CONTINGENT RECEIVABLES				3,599
		 Guarantees received 	arforming accets			3,591
		3. Others	morming assets			3,591
	IV.	1. Guarantees issued				23,040
		2. Others				25,040
Į		FINANCIAL RATIO				_
	_	AS OF 30 SEPTEMBER 2024				
-	10.		ACCOUNTS			30 Sep 2024
	1.	Total Sharia Business Unit (UUS) asse Non-performing earning assets to total	ets to total Conventi	onal Bank asset which	owned UUS	6.36% 1.75%
		Allowance for impairment losses for fin				3.47%
	2.		nancial asset to pro	ductive asset		3.47%
	3. 4.	NPF gross	nancial asset to pro	ductive asset		1.76%
	3. 4. 5.	NPF gross NPF net Return On Assets (ROA)		ductive asset		1.76% 1.13%
	3. 4. 5. 6. 7.	NPF gross NPF net Return On Assets (ROA)		ductive asset		1.76% 1.13% 0.77% 43.41%
	3. 4. 5. 6.	NPF gross NPF net		ductive asset		1.76% 1.13% 0.77%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financin Financing to Deposit Ratio (FDR)	ng			1.76% 1.13% 0.77% 43.41%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net NPF net Return On Assets (ROA) Profit sharing financing to total financin Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS	STRIBUTIO			1.76% 1.13% 0.77% 43.41%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financin Financing to Deposit Ratio (FDR)	STRIBUTIO			1.76% 1.13% 0.77% 43,41%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financir Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEME	STRIBUTIO SER 2024			1.76% 1.13% 0.77% 43,41%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financir Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEME	STRIBUTIO SER 2024 Net Revo	NS onue Sharing		1.76% 1.13% 0.77% 43.41% 166.64%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net NPF	STRIBUTIO SER 2024	NS	Nisbah	1.76% 1.13% 0.77% 43.41% 166.64%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financir Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEME	STRIBUTIO SER 2024 Net Revo	NS onue Sharing Revenue to be		1.76% 1.13% 0.77% 43.41% 166.64%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net NPF	STRIBUTIO SER 2024 Net Revo	NS onue Sharing Revenue to be	Nisbah	1.76% 1.13% 0.77% 43.41% 166.64%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net NPF	STRIBUTIO BER 2024 Net Revo Average balance	NS price Sharing Revenue to be distributed	Nisbah (%)	1.76% 1.13% 0.77% 43.41% 166.64%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financin Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEME (In million Ruplah) Type of funding Liabilities to other bank Mutharabah current account	STRIBUTIO BER 2024 Net Revo Average balance	NS enue Sharing Revenue to be distributed B	Nisbah (%) C	1.76% 1.13% 0.77% 43.41% 166.64%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net NPF net Return On Assets (ROA) Profit sharing financing to total financing Financing to Disposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEMS (In million Ruplah) Type of funding Liabilities to other bank Mudharabah current account a. Bank	STRIBUTIO SER 2024 Net Revo Average balance A	NS enue Sharing Revenue to be distributed B 1,443	Nisbah (%) C	1.76% 1.13% 0.77% 43.41% 166.64%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financin Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEME (In million Ruplah) Type of funding Liabilities to other bank Mutharabah current account a. Bank b. Non Bank	STRIBUTIO BER 2024 Net Revo Average balance	NS enue Sharing Revenue to be distributed B	Nisbah (%) C	1.76% 1.13% 0.77% 43.41% 166.64%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net NPF net Return On Assets (ROA) Profit sharing financing to total financing Financing to Disposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEMS (In million Ruplah) Type of funding Liabilities to other bank Mudharabah current account a. Bank	Not Revo Average balance 175,586 901,216	Revenue to be distributed B 1,443 7,407	Nisbah (%) C - 10 19	1.76% 1.13% 0.77% 43.41% 166.64% Total bonus & profit sharing D
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financing Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEMS (In million Ruplah) Type of funding Liabilities to other bank Mudhrabah current account a. Bank b. Non Bank Mudhrabah saving account	STRIBUTIO SER 2024 Net Revo Average balance A	NS enue Sharing Revenue to be distributed B 1,443	Nisbah (%) C	1.76% 1.13% 0.77% 43.41% 166.64%
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financing Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEME (In million Ruplat) Type of funding Liabilities to other bank Mudharabah current account a. Bank b. Non Bank Mudharabah saving account d. Bank d. Bank a. Bank a. Bank a. Bank a. Bank	Net Reve Average balance A 175,886 901,216 130,057	Revenue to be distributed B 1,443 7,407 1,069	Nisbah (%) C - 10 19	1.76% 1.13% 0.77% 43.41% 166.64% Pepositor's pr Total bonus & profit sharing D
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financin Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS OR THE MONTH OF SEPTEME (In million Ruplah) Type of funding Liabilities to other bank Mutharabah current account a. Bank b. Non Bank Mutharabah saving account a. Bank b. Non Bank Mutharabah time deposit a. Bank b. Non Bank Mutharabah time deposit a. Bank b. Non Bank	Net Reve Average balance A 175,886 901,216 130,057 1,003,471	Revenue to be distributed B 1,443 7,407 1,069 8,248	Nisbah (%) C - 10 19 13 7	1.76% 1.13% 0.77% 43.41% 166.64% Depositor's pu Total bonus & profit sharing D 144 1.3711 139 614
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financing Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEME (in million Ruplah) Type of funding Liabilities to other bank Mudharabah current account a. Bank b. Non Bank Mudharabah saving account a. Bank b. Non Bank Mudharabah time deposit a. Bank b. Non Bank Mudharabah time deposit a. Bank - 1 month	Net Revel Average balance A 175,586 901,216 130,057 1,003,471 14,108	Revenue to be distributed B 1,443 7,407 1,069 8,248	Nisbah (%) C - 10 19 13 7	1.76% 1.13% 0.77% 43.41% 166.64% Depositor's pt Total bonus & profits sharing D 144 1.371 139 614
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to Idal financin Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEME (In million Ruplah) Type of funding Liabilities to other bank Mudharabah current account a. Bank b. Non Bank Mudharabah saving account a. Bank b. Non Bank Mudharabah time deposit a. Bank 1 month 1 month 3 months	Net Reve Average balance A 175,886 901,216 130,057 1,003,471	Revenue to be distributed B 1,443 7,407 1,069 8,248	Nisbah (%) C - 10 19 13 7	1.76% 1.13% 0.77% 43.41% 166.64% Depositor's pu Total bonus & profit sharing D 144 1.3711 139 614
	3. 4. 5. 6. 7. 8.	NPF gross NPF net Return On Assets (ROA) Profit sharing financing to total financing Financing to Deposit Ratio (FDR) TABLE OF MARGIN DIS FOR THE MONTH OF SEPTEME (in million Ruplah) Type of funding Liabilities to other bank Mudharabah current account a. Bank b. Non Bank Mudharabah saving account a. Bank b. Non Bank Mudharabah time deposit a. Bank b. Non Bank Mudharabah time deposit a. Bank - 1 month	Net Revel Average balance A 175,586 901,216 130,057 1,003,471 14,108	Revenue to be distributed B 1,443 7,407 1,069 8,248	Nisbah (%) C - 10 19 13 7	1.76% 1.13% 0.77% 43.41% 166.64% Depositor's pt Total bonus & profits sharing D 144 1.371 139 614

56,669 220,339

30 Sep 2024 31 Dec 2023

2.538.359

12,975

4.422.524

30 Sep 2024 30 Sep 2023

Total bonus & profit sharing Rate of retu indication (%)

1.28 0.73

a. Bank 1 month 3 months 6 months 12 months b. Non Bank 1 month 3 months 1 month 12 months Total Type of financing	14,108 5,417 29,986 1,004,336 2,467,015 445,394 656,493 6,833,079	116 45 - 246 8.255 20,277 3.661 5.396 56,163	25 25 25 25 25 25 25 25 25 25	29 11 62 2,063 5,069 915 1,349	2.47 2.48 2.48 2.46 2.47 2.47 2.47		
- 3 months - 6 months - 12 months b. Non Bank - 1 month - 3 months - 6 months - 12 months Financing received Total	5,417 29,986 1,004,336 2,467,015 445,394 656,493	45 - 246 8,255 20,277 3,661 5,396 - 56,163	25 - 25 25 25 25 25 25 25	2,063 5,069 915 1,349	2.44 2.48 2.46 2.47 2.47 2.47		
- 6 months - 12 months b. Non Bank - 1 month - 3 months - 6 months - 12 months Financing received Total	29,986 1,004,336 2,467,015 445,394 656,493	246 8,255 20,277 3,661 5,396 - 56,163 Average bal	25 25 25 25 25 25 25	62 2,063 5,069 915 1,349	2.48 2.46 2.47 2.47 2.47		
- 12 months b. Non Barik - 1 month - 3 months - 6 months - 12 months Financing received Total	1,004,336 2,467,015 445,394 656,493	8,255 20,277 3,661 5,396 - 56,163 Average bal	25 25 25 25 25	2,063 5,069 915 1,349	2.46 2.47 2.47 2.47		
b. Non Bank - 1 month - 3 months - 6 months - 12 months Financing received Total	1,004,336 2,467,015 445,394 656,493	8,255 20,277 3,661 5,396 - 56,163 Average bal	25 25 25 25 25	2,063 5,069 915 1,349	2.46 2.47 2.47 2.47		
- 1 month - 3 months - 6 months - 12 months Financing received Total	2,467,015 445,394 656,493	20,277 3,661 5,396 - 56,163 Average bal	25 25 25	5,069 915 1,349	2.47 2.47 2.47		
- 3 months - 6 months - 12 months Financing received Total Type of financing	2,467,015 445,394 656,493	20,277 3,661 5,396 - 56,163 Average bal	25 25 25	5,069 915 1,349	2.47 2.47 2.47		
- 6 months - 12 months Financing received Total Type of financing	445,394 656,493	3,661 5,396 - 56,163 Average bal	25 25	915 1,349	2.47 2.47		
- 12 months Financing received Total Type of financing	656,493	5,396 - 56,163 Average bal	25	1,349	2.47		
Total Type of financing	-	56,163 Average bal		,,,,,			
Total Type of financing	6,833,079	Average bal	ance	Revenue re	oceived		
Type of financing	6,833,079	Average bal	ance	Revenue re	scalvad		
1			ance	Revenue re	regived		
1		Δ.		Revenue received			
				В			
Placements at other banks			-		-		
Murabahah receivables							
a. Bank b. Non Bank		7044	700		-		
b. Non Bank Istishna receivables		7,941	,730		38,591		
a. Bank							
b. Non Bank							
Multipurpose receivables							
a. Bank			-				
b. Non Bank					-		
Pawn financing							
a. Bank b. Non Bank			-		-		
Mudharabah financing			.				
a. Bank		QF	609		731		
b. Non Bank					8.618		
Musyarakah financing					.,.		
a. Bank			-		-		
		1,816	,283		3,635		
		500	-				
		582	,1/5		3,183		
b. Non Bank							
b. Non Bank Other financing			649				
b. Non Bank							
	b. Non Bank Musyarakah financing a. Bank b. Non Bank Lease financing a. Bank b. Non Bank	b. Non Bank Musyarakah financing a. Bank b. Non Bank Lease financing a. Bank b. Non Bank Other financing a. Bank	b. Non Bank 2,930 Musyaratah financing a. Bank b. Non Bank 1,816 Lease financing a. Bank b. Non Bank 582 Other financing a. Bank Cither financing a. Bank	b. Non Bank 2,930,512 Musyarakah financing a. Bank 1,816,283 Lease financing a. Bank 5, Non Bank 582,175 Chler financing a. Bank 5, September 582,175 Chler financing 6, Bank 6, Bank 7, Bank 7, Bank 7, Bank 7, Bank 7, Bank 8, Bank	b. Non Bank 2,930,512 Musyarakath financing a. Bank		

Total of Murabahah and Multijasa financing exclude margin to be received of Rp 1,429,743 million and Rp 1,362,514 million as of 30 September 2024 and 31 December 2023.



Notes:
The financial information as the consolidated financial s by the Bank's management in financial information was de information does not repres
The above published repoi ("POJK") No.37/POJK.03/2 and the Circular Letter of f regarding "Transparency ar 2022 regarding "Financial and Decree of Chairman of Ca

6,304,653 2,155,110

5,873,915

13,191,929 16,565,514

of 30 September 2024 and for the nine-month period then ended, was derived from statements of PT Bank Danamon Indonesia Tbk. (Bank) and subsidiary, prepared in accordance with Indonesian Financial Accounting Standards. The above consolidated rived from the consolidated financial statements; therefore, the consolidated financial ent a complete presentation of the consolidated financial statements. rt are presented in order to comply with Regulation of Financial Service Authority

2019 dated 20 December 2019 regarding "Transparency and Publication of Bank", Financial Service Authority ("SEOJK") No.09/SEOJK.03/2020 dated 30 June 2020 and Publication of Conventional Bank", POJK No.14/POJK 04/2022 dated 22 August Statements Presentation and Disclosure of Issuer or Public Companies", and the Decree of Chairman of Capital Market and Financial Institution Supervisory Board ("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 Companies". 2. MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan.

Exchange rate as of 30 September 2024: USD 1 = Rp15,140.00; Exchange rate as of 31 December 2023: USD 1 = Rp15,397.00; Exchange rate as of 30 September 2023: USD 1 = Rp15,455.00.

Thank You for Your Vote of Confidence
Fortune Indonesia 100 - 2024
by Fortune Indonesia, category:
Indonesia's Biggest Companies in Financials Category
indonesia's biggest Companies in Financials Category

Top GRC Awards 2024 by Top Business, category 1. Top GRC Awards 2024 - 4 Stars 2. The Most Committed GRC Leader 2024, Daisuke Ejima, President Director

Bisnis Indonesia Financial Awards 2024 by Bisnis Indonesia, category: Best Performance Bank KBMI III

AS	LLOWANCE FOR IMPAIRMENT LOSSES 8 OF 30 SEPTEMBER 2024 AND 2023 million Rupiah)										
			3	4		3	0 Sep 202	3			
No	ACCOUNTS	Impai	rment Loss Allow	ance	Minimum Requi	red Regulatory	Impair	ment Loss Allow	ance	Minimum Requi	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.	Placements at other banks Spot and derivative receivables Marketables securities sold under repurchase agreements (repo) Socurities sold under repurchase agreements (reverse repo) Acceptance receivables Lears and financing	183 10,137 - 2,059 1,965,402	- - - - - - 994,312	247,651 - - - 4,588,639	20,025 8,697 36,734 5,119 14,082 1,386,509	- - - - - 1,955,799	208 9,943 - 1,739 1,712,780	- - - - 1 970,089	182,960 - 4,625 4,530,953	35,601 4,467 35,537 - 13,756 1,232,695	41,480 - - 72 1,839,711
8. 9. 10.	Investments Other receivables Commitment and Contingency	2,506 122,143	2,087	171	126,279 7,245 72,845	14,872	617 94,511	2,438	13,408	119,966 4,685 76,004	10,658
C	ONSOLIDATED STATEMENTS OF CHANGES IN EQU	JITY									

CONSOLIDATED STATEMENT FOR THE 9 MONTH PERIOD ENDED 30 SEF (In million Rupiah)	TEMBER 2	Attributable to equity holders of the parent entity									
					Other equity compo	nents	Retaine	d earnings			
	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 - 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 2,331,585	49,236,617 2,331,585	722,751 88,374	49,959,368 2,419,959
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	-	-	-	-	:	(26,193)	:	34	(26,193) 34	(2,257)	(28,450 34
other comprehensive income - net	-	-	-	-	192,085	-	-	-	192,085	463	192,548
Total other comprehensive income	-		-		192,085	(26,193)	-	34	165,926	(1,794)	164,132
Total comprehensive income for the period	-	-	-	-	192,085	(26,193)	-	2,331,619	2,497,511	86,580	2,584,091
Appropriation for general and legal reserve Distribution of cash dividends			- 1	- :	- :	-	35,039	(35,039) (1,226,385)	(1,226,385)	(77,080)	(1,303,465
Balance as of 30 September 2024	5,995,577	7,985,971	189	8,242	202,971	(26,882)	563,887	35,777,788	50,507,743	732,251	51,239,994
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 2,560,923	46,843,703 2,560,923	634,779 106,480	47,478,482 2,667,403
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	-	-	-	-	-	3,115	-	-	3,115	267	3,382
other comprehensive income - net	-	-	-	-	36,687	-	-	-	36,687	-	36,687
Total other comprehensive income	-	-	-	-	36,687	3,115	-	-	39,802	267	40,069
Total comprehensive income for the period	-		-	-	36,687	3,115	-	2,560,923	2,600,725	106,747	2,707,472
Liquidation of Subsidiary Appropriation for general and legal reserve Distribution of cash dividends	-			-		-	33,023	(33,023)	-	2,073	2,07
								(1,155,820)	(1.155.820)	(63.678)	(1.219.49

3.	Member	: Dr. Asep Supyadillah, M.Ag		
	HARE OWNER OF 30 SEPTEME	RSHIP OF BANK ER 2024		
	MUFG Bank, Lt Public	d. (direct and indirect)	92.47% 7.53%	
	Total		100.00%	
		Jakarta, 30 October 2024 Board of Directors	\wedge	

Prof. Dr. H. M. Din Syamsuddin Dr. Hasanudin, M. Ag

Board of Directors	
Ejima-	
Daisuke Ejima President Director	Muljono Tjandra Director