

PT Bank Danamon Indonesia Tbk and Subsidiary

Consolidated Financial Statements

Danamon

A member of MUFG QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION AS OF 31 DECEMBER 2024 AND 2023 STATEMENTS OF FINANCIAL POSITION AS OF 31 DECEMBER 2024 AND 2023 FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT CONSOLIDATED 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. INDIVIDUAL ACCOUNTS 2024 2023 2024 2023 ACCOUNTS STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2024 AND 2023
(In million Pusish) RELATED PARTIES
Placements at other banks
a. Ruplah
b. Foreign currencies
Spot and derivative receiva
a. Ruplah
b. Foreign currencies
Marketable securities 2,286,078 2,233,846 2,362,221 Placements with Bank Indonesia 10,799,120 4.066.295 10.799.120 14.066.295 1,670,592 435,636 1,124,832 1,538,845 178,882 Spot and derivative/forward receivables 372,830 3,065 6,600 3,065 6,600 Marketable securities 28,556,800 19,982,660 28,487,832 19,933,727 7.937 7.937 ASSETS ASSETS
Cash
Placements at Bank Indone
Placements at other banks
Marketable securities
Financing receivables *)
Profit sharing financing
Leased financing Securities sold under repurchase agreements (repo) 3.130.177 3.130.177 39,157 2,850,135 17,680 1,316,008 Acceptance receivables 1,136,000 1,540,622 1,136,000 1,540,622 144,796,622 133,460,223 44,581,344 132,468,140 83,575 (427,824 7,319 Other earning asset Allowance for impair Sharia financing 11,679,651 11,182,74 Consumer financing receivables 176.25 176,259 27,763,390 Allowance for impairment losses on consumer 14,233,309 1,216 financing receivables -/-(1,513,432) (1,562,698 12.908.218 12.489.563 1.424.571 942,088 7,551,224 1,009,962 7,247,892 1.791.346 Allowance for impairment losses on financial assets -504,993 583,772 (225,130) a. Marketable securities (225,130 (354,649 (354,649) 52.010 43.439 . Loans and Sharia financing *) (7.514.253) (7.337.274) (7.588.707) (7.398.044) 12,828,406 12,828,40 2,408,50 12,408,50 (8,385) 2,745,250 5,047,012 3,475,344 135,982 163,788 14,233,309 12,524,197 Intangible assets 2,555,396 Accumulated amortisation on intangible assets -/-(2,154,280) (1,936,102) (3,474,131) (3,206,535) STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2024 AND 2023 (In million Ruplah) Fixed assets and equipment 4,371,460 4,371,579 5,796,207 5,702,510 NON RELATED PARTIES Non earning asset 64,599 a. Idle properties OPERATING INCOME AND EXPENSE
Operating Income and Expense from d
Income from Dictirution of Fland
Income from profit sharing
c. Leased income
of United States of Come 226,219 36,804 . Foreclosed assets 320,073 477,276 320,073 477,276 3,130,17 3,130,1 5,862,905 6,677,341 Other assets 6,538,959 7,368,561 TOTAL ASSETS 221,764,160 202,570,926 242,334,540 221,304,532 1.785.79 1.785.79 340,597 251,706 963.168 964.575 1.362.998 1.364.36 LIABILITIES AND EQUITY 898,280 814,993 LIABILITIES B. Other Operating Income and Expenses Except Fund Distribu Gain (loss) on foreign currencies translation Income as mudharib in mudharabah muqayyadah Commision/Provision/Fees and administrative 26.997,243 131,51 34.390.610 26,098,043 33.579.94 19,685,76 75,12 2,224,15 2,255,689 105,304 36,188,408 88,283,018 36,188,408 88,283,018 38,169,135 66,662,731 Savings 223.52 520.0 425.588 1,042,51 Time deposits 66,662,731 Addition (reversal) of impairment losses on other asset (non financial) -/ Salaries and employee benefits -/- Other expenses -/-31,014 193,46 182,231 Loans from Bank Indonesia 954,153 1.671 1,256,278 234,296 Spot and derivative/forward liabilities 325,956 676,369 600,953 325,956 Securities sold under repurchase agreements (repo) 4,718,889 4,718,889 1,136,000 1.540.622 1.136.000 1.540.622 OTHERS INFORMATION Borrowings Security deposits 7,989 8,356 7,989 8,356 Interbranch liabilities 8,534,279 9,180,209 11,581,270 722,751 STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 31 DECEMBER 2024 AND 2023 Ainority interes TOTAL LIABILITIES 170,696,528 153,334,309 91,266,908 Other Comprehensive Income Net Of Tax

TOTAL CURRENT YEAR PROFIT (LOSS) AND COMPREHENSIVE INCOME 135,982 CONSOLIDATED 2024 **EQUITY** INDIVIDUAL 2023 STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS OF 31 DECEMBER 2024 AND 2023
(In million Rusiah) ACCOUNTS ssued and fully paid capita 2024 CONSOLIDATED RATIOS I. COMMITMENT RECEIVABLES 26.23% 27.52% (4,004,423) (4,004,423) Unpaid capital -/-(4,004,423) (4,004,423 . Treasury stock -/ 45,121,270 23,725,241 45,121,270 23,725,241 Unused Financing facilities
 Outstanding buying of sp
 Others
 COMMITMENT PAYABLES 7,985,971 7,985,97 7,985,971 . Agio II. COMMITMENT PAYABLES b. Disagio -Capital paid in advance Unused loans facilities granted to debtors a. Committed 4,898,230 104,752,032 1,082,139 4,922,801 85,440,143 852,894 4,898,230 04,752,032 1,082,139 4,922,801 85,440,143 852,894 5.746 8,242 8,242 8,242 8,242 Other comprehensive income Guarantees received
 Margin receivables on non perfection
 Others
 CONTINGENT PAYABLES
 Guarantees issued 3,422 Outstanding selling of spot and derivative/forward contract 46.596.593 24.985.212 46.596.593 24.985.212 BANK RATIOS (241,178) (119.361) (241,178) (119.361 Guarant
 Others CONTINGENT RECEIVABLES Capital Adequacy Ratio (CAR) 24.42% 25.34% FINANCIAL RATIO
AS OF 31 DECEMBER 2024 AND 2023 564,076 529,037 529,037 Non-performing earning assets and non productive assets to total earnings and non productive assets 766,033 744,141 766,033 744,141 b. Specific reserves Retained earnings a. Previous years IV. CONTINGENT PAYABLES 2024 2023 34,801,945 32,488,922 Total Sharia Business Unit (UUS) assets to total Conventional Bank ass Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset 6.18% 2.17% 3.83% 2.18% 1.26% 1.84% 35.70% 134.22% ntional Bank asset which owned UUS Guarantees issued Others 8,319,555 7,448,178 8,319,555 7,448,178 3,179,335 b. Current yea 3,179,335 3,503,882 3,503,882 c. Dividend paid -/-(1,226,385) (1,155,820) (1,226,385) (1,155,820 CAPITAL ADEQUACY RATIO (CAR)
AS OF 31 DECEMBER 2024 AND 2023
(In million Runjah) Return on Assets (ROA) after tax TOTAL EQUITY ATTRIBUTABLE TO EQUITY eturn on Equity (ROE) 51,067,632 49,236,617 51,067,632 51,067,632 49,236,617 51,067,632 49,236,61 TABLE OF MARGIN DISTRIBUTIONS FOR THE MONTH OF DECEMBER 2024 TOTAL LIABILITIES AND EQUITY Loan to Deposit Ratio (LDR) 36,117,873 46,210,485 34,156,702 44,057,898 36,117,873 46,210,485 34,156,702 44,057,898 5,995,577 5,995,57 ore Capital (Tier 1)
Main Core Capital (CET 1)
1.1 Paid Up Capital (After d
1.2 Disclosed reserves
1.2.1 Addition Factor STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2024 AND 2023 (In million Rupiah, except earning per share) Type of funding Other comprehensive income
1.2.1.1.1 Surphis from foreign currency translation
1.2.1.1.2 Potential gain from increase in fair value of financial assets
measured at fair value through other comprehensive inc
1.2.1.1.3 Surphis of fixed assets revaluation
Other Disclosed Reserves INDIVIDUAL CONSOLIDATED 58,567 **ACCOUNTS** 45.304.942 45.304.942 43.351.991 43.351.991 7.985.971 7.985.971 7.985.971 7.985.971 7.985.971 594.076 529.037 529.037 529.031 33.75.560 33.575.560 31.333.101 31.333.101 31.333.802 1.02 1.89 129,394 1,099 GWM primary IDR dharao... Bank Non Bank Interest Income and Expenses 161,122 991,927 1,368 8,425 178 613 1.33 0.74 12.565.316 22.788.935 20.210.346 5,605,576 **9,129,542** 3,801,787 **8,763,529** 4,737,862 **15,472,48**4 (244,705) (244,705) (170,844) (170,844) 24,215 33,202 206 282 2.53 2.53 (144,152) (59,281) Net Interest Income (Expense) 26,193 222 2.57 Operating Income and Expense other than Interes measured and the design him when the him believe income in section of the comprehensive income in comprehensive income in comprehensive income in come in comprehensive income in come in comprehensive income in comprehensiv (59,281) ONSOLIDATED STATEMENTS OF CASH FLOWS OR THE YEAR ENDED 31 DECEMBER 2024 AND 2023 2.55 2.55 2.55 2.55 Gain (loss) from increase (decrease) in fair value 3,240 4,515 1,850 1,047 (44,911 344,603 (44,911 344,603 Gain (loss) from decrease (increase) in fair value of financial liabilities 2024 Gain (loss) from sale of financial assets 278,368 321,312 278,368 321,312 Average balance Gain (loss) from spot and derivative transaction (realised 361,841 (112,009) 361,841 (112,009) 1,327,818 1,805,899 52,796 (73,861) value on non proi
1.2.2.2.7 Others
1.3 Minority Interest which can be reckoned
1.4 Deduction factor to core capital
1.4.1 Deffered tax calculation
1.4.2 Goodwil
1.4.3 Interpible assets
1.4.4 Investment calculated as deduction factor (73,861) Bank Non Bank hna receivables Dividend income Payments of interests on securities issued (445,493) 7,682,359 70,969 Fees/commissions and administrative income 1,790,696 1,747,809 2,505,864 2,446,481 Proceeds in relation to joint financing Repayment in relation to joint financing Other operating income Gains from foreign exchange transactions - net Other operating expenses Other income 526,645 487,845 1,425,375 1,279,001 Addition (reversal) of Impairment losses on financia 2,288,44 4,352,708 3,705,793 osses related to operational risk -/-26,992 (66,938) (83,612) Salaries and employee benefits -/-3,914,392 3,721,100 6,400,012 6,140,831 2.2 AgioUnisago
2.3 Deduction factor of Additional Core Capital
polementary Capital (Tier 2)
Capital instrument in form of shares and others which is qualified for Tier 2
AgioChicario Cash flows before changes in operating assets and liab 8,452,724 (2,289,909) Promotion expenses -/-258,701 282,918 884,886 894,085 90,766 2,647,763 1,740,344 1,857,153 19,583 19,583 1,596,343 1,697,160 24,583 24,583 3.059.674 4.620.643 4.295.047 Agio/Disagio General reserves of regulatory provision on productive assets (max. 1.25% of RWA Credit Risk) Deduction factor of Supplementary Capital 1,720,761 1,837,570 1,571,760 1,672,577 OPERATING INCOME (LOSS) 4,692,528 Securities purchased under resale agreement 37,858,217 48,067,638 35,753,045 45,755,058 NON OPERATING INCOME AND EXPENSES 903,495 9,644 (13,763) 10,212 (13,958) (135.936) 96,182 NON OPERATING INCOME (LOSS) (56,726) RISK WEIGHTED ASSETS CAR RATIO (149,699) SOURCES AND DISTRIBUTION QARDH FUND AS OF 31 DECEMBER 2024 AND 2023 (In million Rupiah) CURRENT YEAR PROFIT (LOSS) BEFORE TAX 4,010,942 4,693,727 **2023** 2,072 Current year tax expenses -/-2024 1,143 Deferred tax income (expenses) (542,912) (356,810) (497,830) (414.537 CAR RATIO ACCORDING TO RISK PROFILE (%) 9.00% 9.00% 9.00% CET 1 FOR BUFFER (%) 17.23% 16.34% 18.52% 15.42% CURRENT YEAR NET PROFIT (LOSS) 3,179,335 3,503,882 3.290.885 3.658.045 Net cash used by operating activities (28,007) (6,377,996) 780 863 Cash flows from investing activities: Proceeds from sales of and matured marketable securities and Governmen Bonds - amortized cost and fair value through other comprehensive inco Acquisition of marketable securities and Government Bonds - amortized and fair value through other comprehensive incomprehensive incom OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss 850 953 tal Receipts

lisation of Qardh funds
Productive Qardh fund
Donation
Other utilisation for public inte a. Gain from fixed asset revaluation From CET1 (%) Gain (loss) from remeasurement on defined bene (32,378,922 (5.107.824 1,882 982 (103,248 0.00% 0.00% 0.00% 0.00% rom AT1 (%) 0.00% 0.00% (98,57 Proceeds from sale of fixed assets 982 1,882 Increase/decrease source of Qardh fund Ending balances Qardh fund (929) 1,143 1.01% 1.13% 1.00% 1.00% 1.00% 1.00% (881,033) (18,217) 4,294 a. Gain (loss) from adjustment on translation SOURCES AND DISTRIBUTION OF ZAKAT AND WAKAF AS OF 31 DECEMBER 2024 AND 2023 (In million Ruplah) of financial statements 7,720 2,073 Gain (loss) from changes in fair value of financial assets measured at fair value through other roceed from liquidation of Subsidian STATEMENT OF SPOT AND DERIVATIVE TRANSACTION AS 0F 31 DECEMBER 2024 (In million Ruplah) Net cash (used by)/provided from investing activities (9,430,971) 1,414,534 Cash flows from financing activities:
Payments of principal on securities sold under repurchase agreements
Proceeds from securities sold under repurchase agreements
Payments of principal on bonds issued and mutdharabah bonds
Proceeds from bonds issuance mutdharabah bonds (111,682) comprehensive income c. Others (9,780) 2,155 (10,622) 2,635 Other Comprehensive Income Net Of Tax (121,935) 44,852 (121,231) 40,266 Trading Hedging Receivables TOTAL CURRENT YEAR PROFIT (LOSS) 3,698,31 Current Year Profit (Loss) attributable to 15,545,843 21,193,215 240 161,379 780 3,179,335 3,503,882 Decrease in principal of lease liabilities (146,135) (132,026 9,089 **9,089** 9,036 **9,036** Non-controlling interests 111,550 154,163 Net cash provided from financing activities 5,822,782 3,877,635 51,959,451 2,157,467 259,351 TOTAL CURRENT YEAR PROFIT (LOSS) 3,179,335 3,503,882 3,290,885 3,658,045 733 3,788 2,274 33 5,457 2,823 1,973 Total Current Year Profit (Loss) and Compre Related to interest rate 3,057,400 Cash and cash equivalents at end of the year 14,937,418 18,562,802 3,057,40 3,548,73 112,254 Cash and cash equivalents consist of: Total of Murabahah and Multijasa financing exclude margin to be received of Rp 1,383,811 million and Rp 1,362,514 million as of 31 December 2024 and 31 December 2023. AND COMPREHENSIVE INCOME 3,057,400 3,548,734 3,169,654 Current accounts with other Banks
Placements with other Banks and Bank Indonesia - maturing within 3 months 2,134,286 Jakarta, 19 February 2025 (1,226,385) (1,155,820) (1,226,385) (1,155,820) 325.30 from the date of acquisition 4,417,045 9,031,700 Market value represents total notional amount buy and sell position at gross bas A notional amount is a number of currency units specified in the contract. Derivative receivables/liabilities represent the settlement value of a derivative in: BASIC EARNINGS PER SHARE (in rupiah unit) 358.51 325.30 358.51 Total cash and cash equivalents 14,937,418 18,562,802 Prof. Dr. H. M. Din Syamsuddin 2023 **ACCOUNTS** 1. The financial information as of and for the year ended December 31, 2024, was derived from the consolidated Stage 2 Stage 3 Stage 1 Stage 2 General Specific Stage 3 financial statements of PT Bank Danamon Indonesia Tbk. (Bank) and subsidiary which have been audited by Public Accounting Firm Liana Ramon Xenia & Rekan (member (as such term is used in Regulation of the Ministry of Finance Number 186/PMK.01/2021 and Regulation of the Financial Services Authority Number 9 of 2023) of Delotte Southeast Asia Limited), with engagement partner Elisabeth in Intelda, S.E., MAx. CPA expressing an unmodified opinion as stated in their report odded 14 February 2025. The above financial information does not Placements at other banks Spot and derivative receivables 9,571 215,559 4,500 3,333 351,316 41,480 17,858 11,346 1,411,861 129,082 11,153 84,772 contain notes to the consolidated financial statements. 15,393 1,307,986 124,896 5,577 70,153 6,470 1,909,382 2,808 1,837,140 51 1,039,254 68 1,820,812 70 1.813.088 The above published report are presented in order to comply with Regulation of Financial Service Authority ("POJK") No.37/POJK.03/2019 dated 20 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.14/POJK.04/2022 dated 22 August 2022 regarding "Financial Statements Presentation and Disolosure of Issuer or Public Companies", and the 924,656 4,680,215 4.460.880 2,611 13,163 17,534 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 SHARIA SUPERVISORY BOARD AS OF 31 DECEMBER 2024 MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan 3. Exchange rate as of 31 December 2024: USD 1 = Rp16,095.00; Exchange rate as of 31 December 2023: USD 1 = Rp15,397.00. Total Equity Prof. Dr. H. M. Din Syamsuddir Thank You for Your Vote of Confidence 49,236,617 3,179,335 49,959,368 3,290,885 722,751 111,550 SHARE OWNERSHIP OF BANK AS OF 31 DECEMBER 2024 (10,622) 11,794 (9,780 11,008 (842) 786 MUFG Bank, Ltd. (direct and indirect)
 Public by Indonesian Institute for Corporate Directorship (IICD), category: Top 50 Emiten dengan Kapitalisasi Pasar Terbesar (Big Cap PLCs) Best Responsibility of The Board Jakarta, 19 February 2025 Board of Directors Balance as of 1 learner 2024 11th Properti Indonesia Award 2024 by Media Properti Indonesia (MPI) Group & propertiindonesia.id, 2,155 (93,510 480 (5,066) 2,635 (98,576) category: The Highest Average Annual Growth Rate in Mortgage Bank other comprehensive income - net
Total other comprehensive income
Total comprehensive income for the year
Liquidation of Subsidiary 3,410,372 13th Infobank Sharia Recognition 2024 33,023 by Infobank, category:

The Best Sharia Banking Business Unit 2024