

PT Bank Danamon Indonesia Tbk and Subsidiary

Consolidated Financial Statements

A member of MUFG

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STATEMENTS OF FINANCIAL POSITION AS OF 30 SEPTEMBER 2025 AND 31 DECEMBER 2024	QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION AS OF 30 SEPTEMBER 2025 AND 2024		FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
(In million Ruplat) NO. ACCOUNTS INDIVIDUAL CONSOLIDATED	(In million Ruplah)	INDIVIDUAL	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
ASSETS 1. Cash 1,970,461 2,286,078 2,048,487 2,467,706	Current Special Mention Substandard Doubl L. RELATED PARTIES	30 Sep 2024	Transparency and Publication Report of Sharia Bank and Sharia Business Unit.
2. Placements with Bank Indonesia 10,706,538 10,799,120 10,706,538 10,799,120 3. Placements with other banks 2,977,913 1,124,832 3,277,110 1,670,532 4. Spot Joan delevireller/forward receivables 45,802 372,830 56,750 435,632	1. Placements with other banks a. Rupial b. Foreign currencies 150,040 - 2. Spot and derivative/forward receivables	- 150,040 181,468 181,468	STATEMENT OF FINANCIAL POSITION AS OF 30 SEPTEMBER 2025 AND 31 DECEMBER 2024 (In million Ruplah)
5. Marketable securities 36,945.431 2,656,800 36,883,862 28,475,802 6. Securities sold under repurchase agreements (repo) 857,394 3,130,177 857,394 3,130,177	a. Rupiah 11,105 - b. Foreign currencies 729 - 3. Marketable securities a. Rupiah 61,579	- 11,105 11,707 11,707 - 729 7,973 7,973 - 61,579 107,928 107,928	NO. ACCOUNTS 30 Sep 2025 31 Dec 2024 ASSETS 1. Cash 20,103 39,157
7. Securilies purchased under resale agreements (reverse repo) 2,984,092 1,785,799 2,884,092 1,785,799 2,884,092 1,785,799 8. Acceptance receivables 897,841 1,136,000 897,841 1,136,000	b. Foreign currencies 83,325	- 83,325 45,420 45,420 	2. Placements with Bank Indonesia 1,667,166 2,850,135 3. Placements with other banks -
9. Loans 151,639,486 144,796,622 151,080,880 144,581,344 10. Sharia financing 14,324,215 11,679,651 14,324,215 11,679,651	Securities purchased under resale agreements (reverse repo) a. Rupiah b. Foreign currencies	105,446 353,952 353,952	5. Financing receivables ') 6,320,190 6,270,070 6. Profit sharing financing 6,990,242 4,509,220 7. Leased financing 1,013,784 900,360
11. Consumer financing receivables - 26,394,158 27,215,480 Allowance for impairment losses on consumer financing receivables - - (1,400,247) (1,513,432)	7. Loans and financing a. Micro, small and medium debtor i. Rupiah	- 100,440 353,952 353,952 	8. Other earning asset 81,944 69,684 9. Allowance for impairment losses on earning asset (-i-) (491,782) (422,931) 10. Fixed assets and equipment 16,269 7,615 11. Non earning asset 987 1,161
12. Investments 13,107,557 12,908,218 2,323,157 2,346,496 13. Other financial assets 1,901,545 2,155,869 1,997,732 2,257,646	ii. Foreign currencies - - - - - - - - -	1,363,329 1,316,345 56 1,316,401 162,477 - 162,477	12 Other assets 10,048 8,038 10,048 14,233,309
14. Allowance for impairment losses on financial assets -l- a. Marketable securities b. Loans and Sharia financing ') (7.457.493) (7.514.253) (7.546.808) (7.588.707)	C. Restructured Loans .		LIABILITIES Wadiah saving
c. Others (6,378) (8,385) (6,378) (8,385) 15. Intangible assets (2,843,314 2,745,250 5,597,260 5,434,680	9. Other receivables	495.823 646.912 38 646.950 - 283.824 240.912 240.912	3. Liabilities to Bank Indonesia 1. Liabilities to Other banks 434,833 504,993 5. Markelable securities issued 0. Other liabilities 79,075 52,010
Accumulated amortisation on inlangible assets -l- (2,333,844) (2,154,280) (3,704,773) (3,474,131)	II. NON RELATED PARTIES 1. Placoments with other banks a. Rujoilah 23,391	23.391 270.574 270.574	1,5,0,75 2,0,710 7,9,775 5,0,770 7,9,775 7,9
17. Non earning asset a. Idle properties 64,599 64,599 64,599 64,599 64,599	b. Foreign currencies 2,804,482 - 2. Spot and derivative/froward receivables 438,567 - 5. Foreign currencies 8,201	- 2,804,482 1,550,461 1,550,461 - 438,567 759,941 795,941 - 207 154,043 54,043	TOTAL LIABILITIES 15,636,951 14,233,309
b. Foreclosed assets 323,034 320,073 323,034 320,073 . Suspense accounts 66 37 66 37 . d. Interbranch assets	Marketable securities	32,065,700 26,696,104 26,696,104 26,696,104 - 4,734,827 4,513,952 4,513,952	STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2025 AND 2024 (In million Ruplah)
18. Leased receivables - - 2,892,612 2,309,853 19. Other assets 5,841,001 5,862,905 6,664,043 6,538,959	a. Rupiah b. Foreign currencies 5. Securities purchased under resale agreements (reverse repo) a. Rupiah 2,994,092	- 857,394 2,465,276 - 2,465,276 - 2,465,276 - 511,891	NO. ACCOUNTS 30 Sep 2025 30 Sep 2024 OPERATING INCOME AND EXPENSE A Operational Income dan Expense from distribution of fund
TOTAL ASSETS 239,869,087 221,764,160 259,507,478 242,334,540 LIABILITIES AND EQUITY	b. Foreign currencies	- 792,395 1,054,238 1,054,238	1. Income from Distribution of Fund a. Income from receivables 613,601 621,719
LIABILITIES 1. Current accounts 29,253,541 26,997,243 28,262,257 26,098,043 2. Savings 39,326,167 36,188,408 39,326,167 36,188,408 39,326,167	i. Ruplah 18,245,289 1,869,153 88,288 13 ii. Foreign currencies 98,388	.378 490.227 20.824.335 18.863.868 2.528.042 86,114 133.827 741.039 22.382.890 81.512	b. Income from profit sharing 316,521 243,353 c. Leased income 57,238 37,098 d. Others 4,713 4,013
3. Time deposits 100,123,736 88,283,018 100,123,736 88,283,018 4. E-money	ii. Foreign currencies	. 565 14,688,650 14,887,749 212,866	2. Margin distribution to owners of investment funds -/- a. Non Profit sharing b. Profit sharing 260,687 251,874
6. Borrowings from other banks 6,171,733 4,204,749 6,171,733 4,204,749 7. Spot and derivative/forward liabilities 915,202 600,953 915,655 676,369	ii. Foreign currencies	- 225,414 23,576 212,886 - 2,494 238,936 - 75,611 86,888 86,888 - 770,982 724,501 724,501	Income after margin distribution 731,386 654,309 Other Operating Income and Expenses Except Fund Distribution
8. Securities sold under repurchase agreements (repo) 862,389 4,718,889 862,389 4,718,889 9. Acceptance payables 897,841 1,136,000 897,841 1,136,000 10. Marketable securities issued - 84,16,002 7,139,000	a. Ruplah 88,295,771 280,771 - 16,936,807 - 116,936,807 - 1	- 50 89,576,592 96,067,194 289,539 - 300 88,357,033 - 16,692,604 3,755 - 16,692,604 46,692,404	1. Gain (loss) from foreign currencies translation 2 14 2. Income as mudharib in mudharabah muqayyadah - 4,105 4,412 3. Commision/Provision/Fees and administrative 4,105 4,412
11. Borrowings	Collabralised assets a. To Bank Indonesia b. To Other parties		4. Other Income 21,755 23,236 5. Wadiah bonus expense -/- 19,310 15,501 6. Addition (reversal) of impairment losses on financial assets -/- 383,128 469,361
13. Intertranch liabilities 1.1. 14. 14. 15. 15. 16. 16. 17. 16. 17. 16. 17. 1	2. Foreclosed assets STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 30 SEPTEMBER 2025 AND 31 DECEMBER 2024	323,033 427,247 KEY FINANCIAL RATIOS	7. Losses related to operational risk -/- 1. Addition (reversal) of impairment losses on other asset (non financial) -/- 9. Salaries and employee benefits -/- 65,639 64,798
TOTAL LIABILITIES 186,633,922 170,696,528 206,360,782 191,266,908	(In million Rupiah)	AS OF 30 SEPTEMBER 2025 AND 2024 NO. RATIOS (%) 30 Sep 2025 30 Sep 2024	10. Other expenses /- 50,749 54,155 Other Operating Income (Expense) (493,138) (576,154) OPERATING INCOME (LOSS) 238,248 78,155
EQUITY	30 Sep 2025 31 Dec 2024 30 Sep 2025 31 Dec 2024 1. COMMITMENT RECEIVABLES	CONSOLIDATED RATIOS: 1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non productive assets to total earnings 26.56% 26.14%	NON OPERATING INCOME AND EXPENSE
b. Unpaid capital -/- (4,004,423) (4,004,4	1. Unused borrowing facilities 2. Outstanding purchase position of spot and derivative/forward 53,005,789 45,121,270 53,005,789 45,121,270 3. Others	and non productive assets 1.03% 1.12% 3. Non-performing earning assets to total productive assets 0.97% 1.05% 4.810% ance for impairment losses for financial asset to productive asset 3.73% 4.18%	2. Other non operating income (expenses) (6.329) (5.318) NON OPERATIOS INCOME (LOSS) (6,300) (6,5290) INCOME (LOSS) DURINO PERIOD BEFORE TAX 231,948 72,865
1. Auditions grant-up capital	II. COMMITMENT PAYABLES 1. Unused loans facilities granted to debtors	5. NPL gross 1.83% 2.05% 6. NPL net 0.25% 0.37% 7. Return on Assets (ROA) before tax 2.00% 1.79%	Income tax -/- 51,358 16,196 INCOME (LOSS) DURING PERIOD NET OF TAX 180,590 56,669 OTHER COMPREHENSIVE INCOME
. Capital paid in advance	a. Committed 6,694,927 4,898,230 6,694,927 4,898,230 b. Uncommitted 99,599,999 104,752,032 90,599,999 104,752,032 2. Outstanding Irrevocable L/C 1,411,062 1,082,139 1,411,062 1,082,139	8. Return on Assets (ROA) after tax 1,52% 1,35% 9. Return on Equity (ROE) 7,96% 6,98% 10. Net Interest Margin (NIM) including third party premium expenses 6,58% 7,12%	I Items that will not be reclassified to profit or loss Items that will be reclassified to profit or loss
a. Gain 208,210 49 208,210 49 b. Loss -/- (241,178) - (241,178)	3. Outstanding sales position of spot and derivative/forward 61,347,490 46,596,593 61,347,490 46,596,593 61,347,490 46,596,593	BANK RATIOS : Performance Ratio	Other Comprehensive Income Net Of Tax
19. Reserves	III. CONTINGENT RECEIVABLES Guarantees received 688,863 766,033 688,863 766,033 2 Others	Capital Adequacy Ratio (CAR) Non-performing earning assets and non productive assets to total earnings and non productive assets O.92% 1.01%	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 30 SEPTEMBER 2025 AND 31 DECEMBER 2024 (In million Ruplah)
20. Retained earnings a. Previous years 36,723,101 34,801,945 36,723,101 34,801,945	IV. CONTINGENT PAYABLES 1. Guarantees issued 8,566,858 8,319,555 8,566,858 8,319,555	3. Non-performing earning assets to total productive assets 0.86% 0.93% 4. Allowance for impairment losses for financial asset to productive asset 3.37% 3.79% 5. NPL gross 1.82% 2.06% 6. NPL net 0.19% 0.26%	NO. ACCOUNTS 30 Sep 2025 31 Dec 2024 I. COMMITMENT RECEIVABLES
b. Current year 2,831,509 3,179,335 2,831,509 3,179,335 c. Dividend paid -/- TOTAL EQUITY ATTRIBUTABLE TO EQUITY	2. Others	0. InvEnter 0.1976 0.2079 7. Return on Assets (ROA) before tax 1.1989 1.74% 8. Return on Assets (ROA) after tax 1.65% 1.49% 9. Return on Equitiv (ROE) 10.10% 8.89%	I. Unused Financing facilities Coutstanding purchase position of spot and forward Subters II. COMMITMENT PAYABLES I. Unused Financing facilities 880,744 4,740,607
HOLDERS OF THE PARENT ENTITY 53,235,165 51,067,632 53,146,696 51,067,632 TOTAL EQUITY 53,235,165 51,067,632 53,146,696 51,067,632	AS OF 30 SEPTEMBER 2025 AND 2024 (In million Ruplah) 30 Sep 2025 30 Sep 2024	10. Net Interest Margin (NIM) 4.51% 4.80% Net Interest Margin (NIM) including third party premium expenses 4.57% 4.64% 12. Operating expenses to operating income (BOPO) 77.18% 80.43%	2. Outstanding sales position of spot and forward 3. Others 8.436 5.746 CONTINCENT RECEIVABLES 5. GONTINCENT RECEIVABLES 1. Guarantees received
TOTAL LIABILITIES AND EQUITY 239,869,087 221,764,160 259,507,478 242,334,540 1 1 1 1 1 1 1 1 1	CAPITAL COMPONENT Section Consistency	13. Cost to Income Ratio (CIR) 51.94% 54.44%	2. Margin receivables on non performing assets 4,353 3,422 3. Others. IV. CONTINCENT PAYABLES 1. Guarantees issued 8,001 38,306
STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2025 AND 2024 (In million Ruplah, except earning per share)	1.1 Paid-so Capital After deducted with Treasury Stock 6.998.577 5.998.577	1. a. Percentage violation on Legal Lending Limit i. Related parties ii. Third parties 0.00% 0.00%	2. Others FINANCIAL RATIO
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED 30 Sep 2025 30 Sep 2025 30 Sep 2025 30 Sep 2025 30 Sep 2026 3	12.1.1.1 Sunulus from foreign currency translation 12.1.1.2 Probential gain from foreign currency translation 12.1.1.2 Probential gain from foreign en fair value of financial assets measured at fair value through other comprehensive income 12.1.1.3 Sunulus of filora dester valualization 12.1.1.3 Sunulus of filora dester valualization 12.1.1.3 Sunulus of filora dester valualization 12.1.1.1 Sunulus filora dester valualization 12.1.1 Sunulus filora valualization 12.1.1 Sunulus filora valualization 12.1.1 Sunul	b. Percentage lending in excess of Legal Lending Limit 0.00% i. Related parties 0.00% ii. Third parties 0.00%	AS OF 30 SEPTEMBER 2025 AND 2024 NO. ACCOUNTS 30 Sep 2025 30 Sep 2024 1. Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which owned UUS 6.52% 6.36%
INCOME AND EXPENSES FROM OPERATIONS A. Interest Income and Expenses	1.2.1.2 Other Dischoed Reserves 41,002.731 R-8,035.022 44,457.191 44,457.191 14,457.191 14,457.191 14,457.191 14,457.191 12,12.1 April 12,12.2 Generi reserve 566.699 1,566.691 5,564.076 5,640.076 1,212.3 Priory paragraph 13,375.599	2. Statutory Reserve Requirements (GWM) a. GWM primary IDR i. Daily 0.00% 0.00%	2. Non-performing earning assets to lotal productive assets 1.71% 1.75% 3. Allowance for impairment losses for financial asset to productive asset 1.71% 1.75% 4. NIP-g gross 1.72% 1.76% 5. NIPF ret 1.04% 1.13% 1.74% 1.75% 1.75%
1. Interest Income 11,769,955 10,892,282 17,504,905 16,963,599 2. Interest Expense -/- 4,699,422 4,080,674 5,585,662 5,031,844	1.21.2.5 Paidup capital fund	ii. Average	1947 1948
Net Interest Income (Expense) 7,070,533 6,811,708 11,919,243 11,931,755	12.2.1 Other comprehensive income 12.1.1 Direct from foreign currency translation 12.2.1.2 Potential loss from decrease in fair value of financial assets measured affair usbe through other comprehensive income	CONSOLIDATED STATEMENTS OF CASH FLOWS	TABLE OF MARGIN DISTRIBUTIONS
of financial assets 19,521 119,884 17,560 119,884 2. Gain (loss) from decrease (increase) in fair value	1222 Other Dischosed Reserves (88,142) (91,718) (91,718) (91,718) (2222 Prior years loss 12223 Currell year loss 12223 Currell year loss between regulatory provision and allowance	FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2025 AND 2024 (In million Rupiah)	FOR THE MONTH OF SEPTEMBER 2025 (In million Rupiah)
of financial liabilities 3 Gain (loss) from sale of financial assets 566,701 236,552 566,701 236,552 566,701 236,552 4 Gain (loss) from spot and derivative transaction (realised) 225,639 142,695 142,695 142,695 142	tor impartment on productive assets 12.2.5 Negative difference on fair value adjustment of financial instrument in trading book	Cash flows from operating activities: 30 Sep 2025 30 Sep 2024 Interest income, fees and commissions 9,230,503 8,409,977	Net Revenue Sharing Depositor's portion Average Revenue to be Total bonus Rate of return
5. Gain (loss) from investment under equity method 891,812 1,051,450 20,082 35,103 6. Gain (loss) from investment under equity method 2 14 158 126 7. Violated forms 1,051,450 20,082 35,103 126 13,103 14,103 1	1.2.2.7 Others 1.3 Non-controlling interest 1.4 Deduction factor to core capital (14.435.889) (4.177.964) (14.899.417) (4.907.164)	Receipts from consumer financing transactions 35,296,005 34,525,086 Payments for new consumer financing transactions (26,384,760) (28,417,832) Payments of interest, fees and commissions (5,677,383) (5,099,333) (5,099,333) For payments of interest, fees and commissions (5,677,383) (5,099,333) (5	Type of funding balance distributed Nisbah (%) Sprofit sharing (%) Indication (%)
7. Dividend income 1,191 3,945 1,191 3,945 8. Fees/commissions and administrative income 1,222,355 1,297,265 1,731,458 1,827,773 9. Other income 420,014 393,188 1,084,740 1,067,199		Payments of interests on securities issued (399,193) (323,730) Proceeds in relation to joint financing 12,053,189 13,381,220 Repayment in relation to joint financing (11,302,779) (11,288,995)	1. Liabilities to other bank - </td
10. Addition (reversal) of impairment losses on financial assets -/ 1,557,736 1,816,233 2,827,103 3,386,953 11. Losses on operational risk -/- 2,336 25,886 2,523 26,041	1.4 C Capital action of the Capital (1.4 Capital action of the Capital action of	Other operating income 1,809,859 1,360,792 Gains from foreign exchange transactions - net 286,850 361,480 Other operating expenses (7,288,626) (7,282,612)	a. Bank 110,137 908 13.00 118 1.29
12. Salaries and employee benefits -/- 2,923,067 2,912,544 4,794,603 4,735,378 13. Promotion expenses -/- 161,044 210,748 614,669 655,023	2.2 Agin Disagin 2.3 Deduction factor of Additional Core Capital Supplementary Capital (Tier 2) 1,822,881 1,939,410 1,898,367 1,821,607	Non-operating expense - net (35,310) (31,346) Cash flows before changes in operating assets and liabilities 7,588,355 5,634,106	b. Non Bank 917,281 7,560 7.00 520 0.68 4. Mutharabah time deposit a. Bank 8
14. Other expenses -/- Operating Income (Expenses) other than interest (3,621,153) (4,045,639) (8,158,204) (8,828,894)		Changes in operating assets and liabilities: Decrease/(increase) in operating assets: Marketable securities and Government Bonds - trading (1,543,076) (1,665,780)	- 1 month 42,832 353 25.00 88 2.47 - 3 months 51,633 426 25.00 106 2.46 - 6 months
OPERATING INCOME (LOSS) 3,449,380 2,766,069 3,761,039 3,102,861	Total Capital 40,709,072 50,995,287 37,362,971 47,478,464	Securities purchased under resale agreements (1,198,293) 1,872,555 Loans (12,317,993) (13,852,667) Prepayments and other assets 243,174 144,367	- 12 months 8,193 68 25.00 17 2.49 b. Non Bank - 1 month 1,035,663 8,537 25.00 2,134 2.47
2. Other non operating income (expenses) (63,450) (59,902) (30,020) (33,020) (33,020) (30,020	RISK MEIGHTED ASSETS	Increase/(decrease) in Operating liabilities: Deposits from customers: Current accounts 1,998,353 (7,742,045)	- 3 months 2,083,219 17,169 25.00 4,292 2.47 - 6 months 1,603,067 13,212 25.00 3,303 2.47 - 12 months 357,076 2,943 25.00 736 2.47
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX 3,391,145 2,710,041 3,728,455 3,075,849 Income tax	RIMAMERCETRISK 3.097.797 3.247.483 2707.427 2829.200 Tier Franz fts 2.267% 25.55% 22.56% 25.56% 25.46% RIMA OFERATIONAL RISK 1095.852 12.551.942 10.266.117 11.969.202 Tier 2.Raio (fs) 1.11% 1.01% 1.11% 1.01% 1.11% 1.00% 10.0144.RNA 144,283,309 122,627.337 153,203.473 193,144,743 Toer Ratio (fs) 2.478% 25.59% 24.39% 22.44%	- Savings 2,821,331 (248,138) - Time deposits 11,567,868 16,312,096 Deposits from other banks 1,962,146 3,822,316	5. Financing received
a. Current year tax expenses -/- 416 84,905 260,676 273,974 b. Deferred tax income (expenses) (559,220) (293,551) (561,839) (381,916) TOTAL NET PROFIT (LOSS) DURING PERIOD 2,831,599 2,331,585 2,905,940 2,4195.	CAR RATIO ACCORDING 9.00% 9.00% 9.00% 9.00% 15.75% 15.25% 17.55% 17.55% 17.55% 17.55% 10.00%	Accruals and other liabilities (126,037) (865,951) Income tax paid during the period (373,871) (369,993) Not cash provided from operating activities 10,621,997 3,041,066	Type of financing Average balance Revenue received A B
OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss	TO RISK PROFILE PERCENTAGE REQUIREMENT (%)	Cash flows from investing activities: Proceeds from sales of and matured marketable securities and Government	Placements at other banks Murabahah receivables
a. Gain from fixed asset revaluation b. Gain (loss) from remeasurement on defined	From CET1 (%) 7.89% 7.89% 7.89% 8.00% (Capital 2.50% 2.50% 2.50% 2.50% 2.50% 5.00% 5	Bonds - amortized cost and fair value through other comprehensive income Acquisitinon of marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income (40,230,739) (27,571,827)	a. Bank
benefit pension program 8,886 34 9,662 (1,612) c. Others (14,757) (8,314) (14,533) (6,205) 2. Items that will be reclassified to profit or loss	From Ter 2 (%) 1.11% 1.01% 1.11% 1.00% Capital Surdrateg 1.00% 1.00% 1.00% 1.00% 1.00%	Acquisition of fixed assets and intangible assets (410,466) (626,143) Proceeds from sale of fixed assets 7,302 16,274 Receipt from investment 65,114 (2,919)	a. Bank
Gain (loss) from adjustment on translation of financial statements		Acquisition of investment in associate - (865,385) Adjustment to value (acquisition) of investment in shares 1,167 (24,013) Receipt of cash dividends 1,191 3,945	b. Non Bank
assets measured at fair value through other comprehensive income 497,553 200,399 497,553 200,399	AS OF 30 SEPTEMBER 2025 (In million Ruplah)	Net cash used by Investing activities (3,627,182) (14,084,136) Cash flows from financing activities: 29xments of principal on securities sold under repurchase agreements (277,757,822) (57,473,675)	b. Non Bank - 6 - 6 - 6 - 6 - 6 - 6 - 6 - 6 - 6 -
c. Others Other Comprehensive Income Net Of Tax 448,743 165,926 446,035 164,132 TOTAL CURRENT PERIOD PROFIT (LOSS)	NO. TRANSACTION Notional Amount Purpose Derivative Receivable and Libbilities A. Related to exchange rate Purpose Derivative Receivables Liabilities A. Related to exchange rate	Payments to principal or sectures sour under repurchase agreements (271,70,622) (37,473,679) Proceeds from securities sold under repurchase agreements 273,901,322 (60,986,27) Payments of principal on bonds issued and mudharabab honds (2,297,184) (2,257,750) Proceeds from honds issuance mudharabab honds 3,565,259 2,037,281	7. Musyarakah financing a. Bank b. Non Bank 4,296,241 10,484
AND COMPREHENSIVE INCOME 3,280,252 2,497,511 3,351,975 2,584,091 Current Period Profit (Loss) attributable to:	1. Spot 6,246,989 6,246,989 - 4,190 5,017 2. Forward 26,575,427 26,575,427 - 121,693 74,328	Proceeds from borrowings 3,002,09 2,007,028 2,	8. Lease financing a. Bank b. Non Bank 1,010,245 6,553 9. Other financing
Equity holders of the parent entity 2,831,509 2,331,585 2,831,509 2,331,585 Non-controlling interests - 74,431 88,374	b. Written 274,661 274,661 2,391 4. Future 59,623,973 59,623,9	Treasury shares (88,469) Decrease in principal of lease liabilities (131,620) (96,760)	a. Bank
TOTAL CURRENT PERIOD PROFIT (LOSS)	6. Others 3,969,741 3,969,741 - 40,083 90,759 B. Related to interest rate 1. Forward	Not cash (used byl/provided from financing activities (6,030,259) 5,684,207 Increase/(decrease) in cash and cash equivalent - net 964,546 (5,586,83) Net effect on changes in exchange rates on cash and cash equivalent 70,171 (12,010)	Total 15,387,742 100,724 Notes:
Income attributable to:	2. Option a. Purchased	Cash and cash equivalents at beginning of the period 14,937,418 18,562,802 Cash and cash equivalents at end of the period 15,972,135 13,191,929 Cash and cash equivalents consist of:	Total of Murabahah and Multijasa financing exclude margin to be received of Rp 1,387,911 million and Rp 1,383,811 million as of 30 September 2025 and 31 December 2024.
TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME 3,280,252 2,497,511 3,351,975 2,584,091	4. Swap	Cash 2,048,487 1,917,390 Current accounts with Bank Indonesia 5,728,545 5,184,456 Current accounts with other banks 3,100,455 2,951,273	Jakarta, 30 October 2025 Sharia Business Unit
DIVIDEND (1,112,719) (1,226,385) (1,226,385) (1,226,38	TOTAL 100,031,601 100,031,601 - 458,602 915,202 Market value represents total notional amount buy and sell position at gross basis. A notional amount is a number of currency units specified in the contract.	Placements with other banks and Bank Indonesia - maturing within 3 months 5,094,648 3,138,810 Total cash and cash equivalents 15,972,135 13,191,929	Prof. Dr. H. M. Din Syamsuddin, MA Herry Hykmanto
ALLOWANCE FOR IMPAIRMENT LOSSES AS OF 30 SEPTEMBER 2025 AND 2024	Derivative receivables/liabilities represent the settlement value of a derivative instrument on balances sheet date.	BANK MANAGEMENT	Sharia Supervisory Board Director Notes:
AS OF 30 SEPTEMBER 2025 AND 2024 (In million Rupiah)	30 Sep 2025 30 Sep 2024	AS OF 30 SEPTEMBER 2025 BOARD OF COMMISSIONERS President Commissioner : Yasushi Itaasi	 The financial information as of 30 September 2025 and for the nine-month period then ended, was derived from the consolidated financial statements of PT Bank Danamon Indonesia Tbk. (Bank) and subsidiary, prepared by the Bank's management in
Stage 1 St	ses Allowance Minimum Required Regulatory Impairment Loss Allowance Minimum Required Regulatory ge 2 Stage 3 General Specific Stage 1 Stage 2 Stage 3 General Specific	Vice President Commissioner (Independent) : Halim Alamsyah Commissioner : Nobuya Kawasaki Commissioner : Dan Harsono	accordance with indonesian Financial Accounting Standards. The above consolidated financial information was derived from the consolidated financial statements, therefore, the consolidated financial information does not represent a complete presentation of the consolidated financial statements.
1. Placements at Other banks 338 2. Spot and derivative receivables 1. Marketable securities 1.117 4. Securities soft under repurchase agreements (repo) -	- 29,779 - 183 - 20,025 - 4,566 8,697 106,152 30,375 - 10,137 - 247,651 38,734	Independent Commissioner : Peter Benyamin Stok Independent Commissioner : Hedy Maria Helena Laplan	The above published report are presented in order to comply with Regulation of Financial Service Authority ("POIK") No.37/ POJK.03/2019 dated 20 December 2019 regarding "Transparency and Publication of Bank", and the Circular Letter of Financial
5. Securities purchased under resale agreements (reverse repo) 3.097 6. Acceptance recolorisms 1.840,521 7. Loars and financing 1.840,521 8. Investments 1.840,521	682 28877 5.199 1.4082 1.737.387 1.965.402 994.312 4.588.639 1.386.509 1.965.799 1.310,778 1.310,778 1.326.799 1.326	BOARD OF DIRECTORS President Director : Dalsuke Ejima Vice President Director : Honggo Widgloj Kangmasto	Service Authority (SECUKT) No. 109/SECUK (0.30/2020 dated 30 June 2020 negarding "Transparency and Publication of Conventional Bank", POLK No. 14/POLK, 0.44/2022 dated 22 August 2022 regarding "Financial Statements Presentation and Disclosure of Issuer or Public Companies", and the Decree of Chairman of Capital Market and Financial Institution Supervisory Board ("Bapepam-LK")
9. Other receivables 2,261 10. Commitment and Contingency 149,458		Director : Herry Hykmanto Director : Rita Mirasari Director : Dadi Budiana	No. KEP 347BLZ012 dated 25 June 2012 No. VIII.G.7. regarding "Financial Statements Presentation and Disclosure of Issuer or Public Companies".
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2025 AND 2024 (In million Ruplah)	ttributable to equity holders of the parent entity	Director : Thomas Sudarma Director : Jin Yoshidia Director : Yenny Siswanto	 MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. which is based in Japan. Exchange rate as of 30 September 2025: USD 1 = Rp16,665.00; Exchange rate as of 31 December 2024: USD 1 = Rp16,095.00;
Share capital capital associate Books	Other equity components ages big right on meet and hydrogen in fair value and hydrogen in fair value and hydrogen in fair value Appropriated Unappropriated Unappropriated Unappropriated Total before notice controlling one controlling interest of cashflow hedge-net Equity	SHARIA SUPERVISORY BOARD AS OF 30 SEPTEMBER 2025 1. Chairman: Prof. Dr. H. M. Din Syamsuddin, MA	Exchange rate as of 30 September 2024: USD 1 = Rp15,140.00. Thank You for Your Vote of Confidence
Capital Capital Capital Capital Capital Capital Capital Capital Capital Capi	and investments in strates and reference interest interest interest interest interest (12.277) (10.469) 553.887 36.536.512 51.067.632 757.925 51.825.557 (12.277) 2.831.509 2.831.509 74.431 2.005.940	Member : Prof. Dr. Hasanudin, M. Ag. Dr. Asep Supyadillah, M.Ag.	Asian Banking and Finance (ABF) Retail Banking Awards 2025
Changes in fair value of castiflow hedge-net Remeasurement of obligation for post-employment-banefits Remeasurement of insurance contract under PSAK 117 Changes in fair value on Marketable securities, Government Bonds,	- (42,539) - (42,539) (3,698) (46,537) (8,896 766 (955)	SHARE OWNERSHIP OF BANK AS OF 80 SEPTEMBER 2025 1. MUFG Bank, Ltd. (direct and indirect) 92,47%	by Asian Banking and Finance, category: Debit Card Initiative of the Year - Indonesia
and investments in shares measured at fair value through other comprehensive income (595) Total other comprehensive income (595) Total other comprehensive income (595) Total comprehensive income (595)	483.391 483.391 224 483.015 483.391 (42,359) 8,86 446,743 (2,709) 446,035 483.391 (42,359) - 2,240,355 3,280,252 7,723 3,351,975	2. Public 7.53% Total 100.00%	Fortune Indonesia 100 - 2025
Treasury States (88,469) Appropriation for general and legal reserve Distribution of cash dividends Ballance as of 30 September 2025 5,595,577 7,897,502 189 7,647		Jakarta, 30 October 2025 Board of Directors	by Fortune Indonesia, category: 100 Biggest Company in Indonesia 2025
Balance as of 1 January 2024 5.965,577 7.965,971 180 8,242 Net recome for the period of Other comprehensive income, net of tax Charges in fair value of cateflior hedge-net	10,886 (6889) 522,846 34,707,933 46,228,617 722,751 48,999,386 2,315,555 2,3	Gain - (da	Top GRC Awards 2025
Transessacione in durigato i in del debe ecutives, Control i in del del del reduce birough other comprehensive income - net Total other comprehensive income - net	192,085 463 192,548 192,085 (26,193) - 34 165,926 (1,794) 164,132 192,085 (26,193) - 2,331,619 2,497,511 86,580 2,584,091	Daisuke Filma Dadi Budiana	by Top Business, category: Top GRC – 4 Stars
Appropriation for general and legal reserve	192,085 (28,193) - 2,331,619 2,497,511 85,500 2,586,00 (28,193)	<u>Daisuke Ejima</u> <u>Dadi Budiana</u> President Director <u>Director</u>	The Most Committed GRC Leader 2025: Daisuke Ejima, Direktur Utama PT Bank Danamon Indonesia Tbk
Balance as of 30 September 2024 5,995,577 7,985,971 189 8,242 *) Unappropriated retained earnings include remeasurement of obligation for post-employment benefits			