PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

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AS	TATEMENTS OF FINANCIAL PC S AT 30 JUNE 2023 AND 31 DECEMBER 2022 million Rupiah)		VIDUAL	CONSO	LIDATED	QUALITY OF PRODUCTI AS AT 30 JUNE 2023 AND 2022 (In million Rupiah)	VE ASSETS AND	OTHER INFO	RMATION	INDIVIDUAL			RMATION ON SHARIA B	
1 1	ACCOUNTS SSETS ash		3 31 Dec 2022 2,648,745		31 Dec 2022 2,759,777	NO. ACCOUNTS I. RELATED PARTIES		Current Special Men	30 Jun 202		Loss Total	Otoritas Jasa Keuangan I Transparency and Publica	s presented to comply with the No. 10/SEOJK.03/2020 dated attion Report of Sharia Bank and	1 July 2020 regarding
3. Pl 4. S	lacements with Bank Indonesia lacements with other banks pot and derivative / forward receivables	8,039,356 3,784,833 280,390	1,564,719 388,898	8,039,356 4,311,276 282,562	14,650,674 2,250,886 429,782	Placements at other banks a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah		277,006 2.761		- 277,006 212,232	- 212,232	STATEMENT OF FIN AS AT 30 JUNE 2023 AND 31 (In million Rupiah) NO.	ACCOUNTS	30 Jun 2023 31 Des 2022
6. Si 7. Si	arketable securities ecurities sold under repurchase agreements (repo) ecurities purchased under resale agreements	21,524,749	-	21,478,249	21,749,483	b. Foreign currencies Marketable securities a. Ruplah b. Foreign currencies Securities sold under repurchase agreement	2 (2222)	147,204 14,993		- 3	3 67,106 	ASSETS 1. Cash 2. Placements at Bank Indonesia 3. Placements at other banks 4. Marketable securities		34,464 1,257,377 972,273
8. A		2,527,518 1,820,243 121,687,591	1,236,386 112,695,089	2,527,518 1,820,243 120,620,924	5,864,755 1,236,386 112,049,672	a. Rupiah b. Foreign currencies Securities purchased under resale agreemer a. Rupiah	,	:				Financing receivables *) Profit sharing financing Leased financing Other earning asset		6,190,172 5,254,717 4,698,804 3,569,721 354,485 382,034 70,330 53,082
11. C	haria financing onsumer financing receivables Illowance for impairment losses on consumer financing sceivables -/-	11,243,462	9,206,473	11,243,462 26,301,412 (1,661,064)	9,206,473 22,678,396 (1,440,318)	b. Foreign currencies Acceptance receivables Loans and financing a. Micro, small and medium debtor i. Rupiah		274,310		274,310 23,019	23,019	Allowance for impairment losses Fixed assets and equipment Non earning asset Other assets TOTAL ASSETS	on earning asset (-/-)	(369,183) (313,488) 7,321 7,386 12,951 3,834 4,933 12,247,604 9,983,446
12. In 13. O	cervanies -/- westments ther financial assets flowance for impairment losses on financial assets -/-	11,511,218 1,338,456		1,037,284 1,424,196	1,041,317 1,518,862	ii. Foreign currencies b. Non micro, small and medium debtor i. Rupiah ii. Foreign currencies		1,448,157		- 1,448,157 1,215,178 28	1,215,204	LIABILITIES 1. Wadiah saving 2. Non profit sharing investment fur 3. Liabilities to Bank Indonesia	nds	454,170 587,573 5,563,591 4,453,753
a. b.	Marketable securities Loans and Sharia financing *) Others	(209,610 (7,211,581 (8,849	(6,657,002)	(209,610) (7,249,019) (8,849)	(36,846) (6,704,450) (7,794)	c. Restructured Loans i. Rupiah ii. Foreign currencies 8. Investments 9. Other receivables		11,427,372		- 11,427,372 10,572,194 -	10,572,194	Liabilities to other banks Marketable securities issued Other liabilities Profit sharing investment funds Working funds		454,131 614,533 41,816 27,876 5,608,744 4,059,444
15. In	tangible assets ccumulated amortisation on intangible assets -/- ixed assets and equipment	2,364,832 (1,830,211 4,116,799	2,268,218 (1,739,477)	4,795,636 (3,076,005) 5,393,691	4,691,420 (2,959,421) 5,312,995	Commitments and contingencies a. Rupiah b. Foreign currencies		2,355,754 301,244		2,355,754 970,463 451 301,244 532,781	970,914 532,781	9. Retained earnings TOTAL LIABILITIES STATEMENTS OF PROF	IT AND LOSS AND OTHER COM	125,152 240,267 12,247,604 9,983,446
17. N	ccumulated depreciation of fixed assets and equipment -/- on earning asset Idle properties	(2,652,505 66,241	(2,583,393) 67,039	(3,482,151)	(3,387,470) 67,039	Placements at other banks a. Rupiah b. Foreign currencies Spot and derivative receivables		1,934,143 1,573,684	: :	1,934,143 144,813 1,573,684 1,384,621	144,813 1,354,621	FOR THE 6 MONTH PERIO (In million Rupiah)	D ENDED 30 JUNE 2023 AND 2022 ACCOUNTS	30 Jun 2023 30 Jun 2022
C.	Foreclosed assets Suspense accounts Interbranch assets	478,507 - -	499,323 8 -	478,507	499,323 8 -	a. Rupiah b. Foreign currencies 3. Marketable securities a. Rupiah b. Foreign currencies		261,301 16,328 19,224,834 2,048,351	67 -	- 261,301 178,946	- 178,946 - 3,854 - 20,960,043 - 3,177,859	A. Operating Income and Expens 1. Income from Distribution of Funca Income from receivables	e from distribution of fund	334,938 273,811
19. O	eased receivables ther assets OTAL ASSETS	5,689,047 186,653,735		1,074,691 6,497,575 203,934,110	965,453 5,293,286 197,729,688	Securities sold under repurchase agreement Ruplah Foreign currencies Securities purchased under resale agreemer Ruplah		- - 2,527,518		2.527.518 2.817.580	2,817,580	b. Income from profit sharing c. Leased income d. Others Margin distribution to owners of i	investment funds -/-	154,474 16,091 22,523 1,921 797 96,703 38,022
	IABILITIES AND EQUITY IABILITIES urrent accounts	26,323,919	32,175,832	25,386,231	31,426,453	b. Foreign currencies Acceptance receivables Loans and financing a. Micro, small and medium debtor		1,545,202 7		- 1,545,933 1,374,024 467	- - - 1,374,491	a. Non Profit sharing b. Profit sharing 3. Income after margin distribution Gother Operating Income and E Gain (loss) on foreign currencies	expenses Except Fund Distribution	410,721 383,667
2. S	avings ime deposits	43,899,769 55,717,000	47,786,484	43,899,769 55,717,000	47,786,484 45,747,295	Ruplah II. Foreign currencies Non micro, small and medium debtor Ruplah II. Foreign currencies		18,611,590 2,303,1 83,492 2,303,1 90,634,349 5,247,8 11,128,179 313,1	76 271,870	86,130 1,029,926 22,265,304 15,640,482 1,942,158 147,808 329,91 - 6,812 90,304 111,762 10,093 - - 11,443,306 97,685,928 76,088,487 4,506,392 405,271 802,5 - 11,443,306 12,638,148 287,499 -	- 121,855	Income as mudharib in mudhara Commision/Provision/Fees and a Other income Wadiah bonus expense -/-	ıbah muqayyadah administrative	2,149 3,174 8,701 6,950 4,764 3,963
5. Lo 6. Bo	oans from Bank Indonesia orrowings from other banks pot and derivative / forward liabilities	2,284,104 260,955		2,284,104 260,955	2,395,793 248,801	c. Restructured Loans i. Rupiah ii. Foreign currencies 8. Investments 9. Other receivables		5,137,736 211,813 83,846 508,694		05,334 1,741,781 8,886,533 8,519,211 2,454,782 344,839 811,51 6,812 531,806 611,422 286,418 - 83,846 84,147 25 - 508,694 979,631	84 1,250,089 13,380,505 897,840 84,172 - 979,631	Addition (reversal) of impairment Losses on operational risk -/- Addition (reversal) of impairment Salaries and employee benefits Other expenses -/-	t losses on other asset (non financial) -/-	(13,000) 6,000 36,076 33,869 29,370 26,693
9. A	curities sold under repurchase agreements (repo) cceptance payables larketable securities issued	1,820,243 -	1,236,386	1,820,243 4,432,002	1,236,386 5,381,107	Commitments and contingencies a. Rupiah b. Foreign currencies OTHERS INFORMATION		67,216,361 261,5 12,338,063 7,0		67,477,956 60,924,494 156,415 12,345,108 11,437,903 1,177 -	- 850 61,081,759 - 11,439,080	Other Operating Income (Expe OPERATING INCOME (LOSS) NON OPERATING INCOME AN 1. Gain/(loss) from sale of premisse	D EXPENSE es and equipment	(235,038) (230,526) 175,683 153,141
12. Si 13. In	orrowings ecurity deposits terbranch liabilities	25,000 9,503	12,373	9,413,021 9,503	4,452,667 12,373	Collateralised assets a. To Bank Indonesia b. To other parties Foreclosed assets				- 478,507	- 533,390	Other non operating income / (example of the control of the c	xpenses) SS) RIOD BEFORE TAX	(15,232) (2,728) (15,232) (2,728) 160,451 150,413 35,299 33,091 125,152 117,322
15. M	ther liabilities linority interest OTAL LIABILITIES	8,982,029 - 139,322,522	-	12,741,734 638,335 156,602,897	11,563,847 634,779 150,885,985	STATEMENTS OF COMM AS AT 30 JUNE 2023 AND 31 D	MITMENTS AND C	ONTINGENCI	ES	KEY FINANCIAL RATIOS AS AT 30 JUNE 2023 AND 2022	·	OTHER COMPREHENSIVE INC Items that will not be reclassified Items that will be reclassified to procure the comprehensive incomprehensive incompre	l to profit or loss profit or loss nsive Income Net After Tax	
16. Is	QUITY sued and fully paid capital	40.000.000	40.000.000	40.000.000	40.000.000	NO. ACCOUNTS		/IDUAL C 31 Dec 2022 30 Ju	ONSOLIDATED n 2023 31 Dec 2022	NO. RATIOS (%) CONSOLIDATED RATIOS:	30 Jun 2023 30 Jun 2022	STATEMENTS OF CO	OME DURING PERIOD OMMITMENTS AND CONTING DECEMBER 2022	125,152 117,322 GENCIES
b. c.	Authorized capital Unpaid capital -/- Treasury stock -/- dditional paid-up capital	10,000,000 (4,004,423		10,000,000 (4,004,423)	10,000,000 (4,004,423)	COMMITMENT RECEIVABLES Unused borrowing facilities Outstanding buying of spot and derivat forward contract	ive / 37,488,593	28,624,571 37,48		CAR Non-performing earning assets and non productive assets to total earnings and non productive assets Non-performing earning assets to total productive assets	28.18% 26.01% 1.42% 1.64% 1.31% 1.50%	(In million Rupiah) NO. I. CONTINGENT RECEIVABLES 1. Unused Financing facilities	ACCOUNTS	30 Jun 2023 31 Des 2022
a. b.	Agio Disagio -/- Capital paid in advance	7,985,971	7,985,971	7,985,971	7,985,971	Others II. COMMITMENT PAYABLES Unused loans facilities granted to debtr	ors	-		Allowance for impairment losses for financial asset to productive asset NPL gross NPL net Return on Assets (ROA) before tax	4.77% 4.28% 2.37% 2.78% 0.24% 0.58% 2.02% 2.32%	Outstanding buying of spot a Others COMMITMENT PAYABLES Unused Financing facilities Outstanding selling of spot a		688,739 4,717,927
18. O	Others ther comprehensive income Gain	8,242 208		8,242 208	8,242 224	a. Committed b. Uncommitted 2. Outstanding Irrevocable L/C 3. Outstanding selling of spot and derivate	4,629,367 70,331,362 1,061,231 ive /	87,536,035 70,33 1,068,247 1,06	29,367 31,362 31,231 254,853 87,536,035 1,068,247	Return on Assets (ROA) after tax Return on Equity (ROE) Net Interest Margin (NIM) including third party premium expenses	1.50% 1.75% 7.26% 8.66% 7.74% 7.55%	3. Others III. CONTINGENT RECEIVABLES 1. Guarantees received 2. Margin receivables on non p 3. Others IV. CONTINGENT PAYABLES	erforming assets	11,006 8,336
19. R	Loss -/- eserves General reserves	(28,588 529,037		(28,588) 529,037	(164,270) 496,014	forward contract Others III. CONTINGENT RECEIVABLES Guarantees received	36,516,009 - 567,977	-	27,853,971 - 37,977 602,216	BANK RATIOS: Performance Ratio 1. CAR 2. Non-performing earning assets and non productive assets to total earnings	26.28% 25.45%	1. Guarantees issued 2. Others FINANCIAL RATIO		: :
20. R	Specific reserves etained earnings Previous years	32,488,921		32,488,921	29,770,175	Others CONTINGENT PAYABLES Guarantees issued	6,458,102	-	58,102 6,709,537	and non productive assets 3. Non-performing earning assets to total productive assets 4. Allowance for impairment losses for financial asset to productive asset	1.34% 1.56% 1.23% 1.41% 4.25% 3.67%	Total Sharia Business Unit (UUS) ass	ACCOUNTS ets to total Conventional Bank asset which owned U	30 Jun 2023 30 Jun 2022 US 6.56% 5.84%
C.	. Current year Dividend paid -/- OTAL EQUITY ATTRIBUTABLE TO EQUITY	1,507,665 (1,155,820	.,,	1,507,665 (1,155,820)	3,302,314 (550,544)	2. Others CAPITAL ADEQUACY F AS AT 30 JUNE 2023 AND 2022	-	-		NPL gross NPL net Return on Assets (ROA) before tax Return on Assets (ROA) after tax	2.52% 2.96% 0.17% 0.56% 1.88% 2.23% 1.63% 1.88%	2 Non-performing earning assets to tota 3 Allowance for impairment losses for fi 4 NPF gross 5 NPF net 6 Return On Assets (ROA)	nancial asset to productive asset	2.00% 2.15% 3.28% 3.14% 2.01% 2.15% 1.25% 1.58% 2.91% 3.23%
	OLDERS OF THE PARENT ENTITY OTAL EQUITY	47,331,213 47,331,213		47,331,213 47,331,213	46,843,703 46,843,703	AS AT 30 JUNE 2023 AND 2022 (In million Rupiah)		30 Jun 2023	30 Jun 2022	Return on Equity (ROE) Return set Margin (NIM) Net Interest Margin (NIM) including third party premium expenses Operating expenses to operating income (BOPO)	9.28% 10.86% 5.13% 5.10% 4.98% 4.95% 77.60% 70.89%	7 Profit sharing financing to total financing to Deposit Ratio (FDR) TABLE OF MARGIN DI	STRIBUTIONS	41.30% 46.82% 185.28% 197.72%
*) Include	OTAL LIABILITIES AND EQUITY e Allowance for Impairment Losses on Leased Rece				197,729,688	I Core Capital (Tier 1) 1 Main Core Capital (CET 1) 1.1 Paid Up Capital (After deducted with Treas	sury Stock)	33,010,398 41,908,6 33,010,398 41,908,6 5,995,577 5,995,5	22 31,464,998 39,479,114 22 31,464,998 39,479,114 77 5,995,577 5,995,577	Cost to Income Ratio (CIR) Loan to Deposit Ratio (LDR) Compliance a. Percentage violation on Legal Lending Limit	52.68% 50.29% 99.54% 89.88%	FOR THE MONTH OF JUNE 20 (In million Rupiah)	Net Revenue Sharing	Depositor's portion
FO (In	TATEMENTS OF PROFIT AND LOSS A PR THE 6 MONTH PERIOD ENDED 30 JUI million Rupiah, except earning per shar	re)	ND 2022		LIDATED	1.2.1.1.2 Potential gain from	e ign currency translation in increase in fair value of financial asset value through other comprehensive inco	41,263,291 41,428,773 41,428,773 72,999 s me 72,999 72,9	1 1 .	Related parties Third parties Percentage lending in excess of Legal Lending Limit Related parties	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Type of funding	Average balance Revenue to be distributed (%) A B C	sharing (%)
	ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS		30 Jun 2022			1.2.1.1.3 Surplus of fixed a 1.2.1.2 Other Disclosed Reserves 1.2.1.2 In 1.2.1.2 General reserve 1.2.1.2.3 Prior years profit 1.2.1.2.4 Current year profit	ssets revaluation	41,355,774 7,985,971 7,985,971 529,037 529,037	74 39,271,673 39,271,673 71 7,985,971 7,985,971 37 496,014 496,014	ii. Third parties 2. Statutory Reserve Requirements (GWM) a. GWM primary IDR i. Daliv	0.00% 0.00%	Liabilities to other bank Mudharabah current account a. Bank b. Non Bank Mudharabah saving account	160,626 1,324 1 970,312 7,997 1	10 132 0.99 17 1,366 1.69
1. I 2. I	Interest Income and Expenses Interest Income Interest Expense -/-	5,969,546 1,689,030	1,107,759	2,112,557	8,552,240 1,462,696 7,089,544	12.12.4 Pinul year profit 12.12.5 Pinul year profit 12.12.5 Paid up capital fu 12.12.5 Paid up capital fu 12.12.6 Others 1.22 Deduction Factor 1.22.1 Other comprehensive incon	nd	31,333,101 1,507,665 1,507,665 1,507,665 (165,482) (165,482) (65,646) (65,646)		ii. Average b. GWM foreign currency (Daily) 3. Net Open Position	8.09% 5.82% 2.00% 2.00% 1.54% 0.63%	a. Bank b. Non Bank 4. Mudharabah time deposit a. Bank - 1 month - 3 months	227,149 1,872 1 997,711 8,223 1 46,788 386 2 5,250 43 2	33 243 1.28 8 672 0.81 25 96 2.46 25 11 2.51
B. (Net Interest Income (Expense) Operating Income and Expense other than Interest Gain (loss) from increase (decrease) in fair value	4,280,516		7,565,740		12.2.1.1 Deficit from foreig 12.2.1.2 Potential loss from measured at fair 12.2.2 Other Disclosed Reserves	n currency translation n decrease in fair value of financial asset value through other comprehensive inco	ts	46)	CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE 6 MONTH PERIOD ENDED 30 JUNE 2023 AND 2022	S	- 6 months - 12 months b. Non Bank - 1 month - 3 months	5,250 43 12,598 104 2 26,410 218 2 2,575,672 21,228 2 380,030 3,132 2 182,519 1,504 2	26 2.48 25 54 2.45 25 5.306 2.47 25 376 2.47 25 917 2.47
2.	of financial assets Gain (loss) from decrease (increase) in fair value of financial liabilities Chin (loss) from sole of financial assets	327,423 152,729			(175,662) - 170,875	value on producti	between regulatory provision and impairs ve assets be on fair value adjustment of financial in			(In million Rupiah)	30 Jun 2023 30 Jun 2022	- 6 months - 12 months 5. Financing received Total	445,198 3,669 2 6,030,263 49,700	
4. 6 5. 6	Gain (loss) from sale of financial assets Gain (loss) from spot and derivative transaction (realised) Gain (loss) from investment under equity method Gain (loss) on foreign currencies translation	(213,744 758,035	249,829		249,829 26,167	in trading book	etween regulatory provision and impairs		36) (112,337) (112,337)	Cash flows from operating activities: Interest income, fees and commissions Receipts from consumer financing transactions Payments for new consumer financing transactions	4,853,635 4,428,592 19,243,697 18,233,375 (24,296,711) (14,487,063)	Type of financing 1. Placements at other banks 2. Murabahah receivables	Average balance A	Revenue received B
7. I 8. I	Dividend income Fees/commissions and administrative income Other income	3,142 778,872 249,610	698,832		3,416 1,074,950 467,845	1.4 Deduction factor to core capital 1.4.1 Deffered tax calculation 1.4.2 Goodwill 1.4.3 Other intangible assets 1.4.4 Investment calculated as deduction fac	tor	(2,286,477) (2,677,1	46) (13,705,243) (5,691,127) 78) (2,667,206) (3,054,140) 32) (10,74,532) 99) (465,843) (618,372) 37) (10,572,194) (944,083)	Payments of interest, fees and commissions Payments of interests on securities issued Proceeds in relation to joint financing Repayment in relation to joint financing	(2,213,699) (1,498,037) (176,003) (269,797) 9,470,794 6,716,334 (6,313,875) (5,831,415)	a. Bank b. Non Bank listishna receivables a. Bank b. Non Bank	7,294,046	56,294
	Addition (reversal) of Impairment losses on financial assets -/- Losses related to operational risk -/-	1,200,764 1,052	1,814	1,876,686	1,438,324 3,651	1.4.5 Short of capital on insurance subsidian 1.4.6 Capital securifisation exposure 1.4.7 Other deduction factor to core capital 2. Additional Core Capital (AT-1) 2.1 Instrument that qualified for AT-1		(11,421,512) (655)4	(044,003)	Other operating income Loss from foreign exchange transactions - net Other operating expenses	856,394 901,508 22,974 151,679 (5,185,942) (4,619,742)	Multipurpose receivables a. Bank b. Non Bank Pawn financing a. Bank	:	:
13. I	Salaries and employee benefits -/- Promotion expenses -/- Other expenses -/-	1,814,074 131,099 1,391,609	86,333	442,828	2,890,222 413,712 1,877,967	2.2 Agio(Disagio 2.3 Deduction factor of Additional Core Capital Supplementary Capital (Tier 2) 1 Capital instrument in form of shares and others wit 2 Agio(Disagio	nich is qualified for Tier 2	1,471,506 1,561,5 2,083 2,0	05 1,286,387 1,355,055 83 7,083 7,083	Non-operating expense - net Cash flows before changes in operating assets and liabilities Changes in operating assets and liabilities:	(45,212) (36,024) (3,783,948) 3,689,410	b. Non Bank 6. Mudharabah financing a. Bank b. Non Bank 7. Musyarakah financing a. Bank	94,702 1,327,914	681 7,351
- '	Operating Income (Expenses) other than Interest OPERATING PROFIT (LOSS) NON OPERATING INCOME AND EXPENSES	1,797,977	(2,095,391 2,053,340	(5,483,003) 2,082,737	(4,806,438) 2,283,106	Géneral réserves of regulatory provision on produ Deduction factor of Supplementary Capital Total Capital	20 Jun 2022	34,481,904 43,470,1		Decrease/(increase) in operating assets: Placements with other banks and Bank Indonesia - maturing more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading	- 426,986 (1,662,573) 1,666,990	b. Non Bank Lease financing a. Bank b. Non Bank Other financing Park	3,264,026 352,901	16,725 1,780
2.	Gain (loss) from sale of premisses and equipment Other non operating income(expenses) NON OPERATING PROFIT (LOSS)	(2,851 (56,670 (59,52 1	(47,093	1	798 (36,023) (35,225)	RISK WEIGHTED ASSETS Individual Consolid	Desided Individual Consolidated CAR R	Individual Consolida ATIO	ted Individual Consolidated	Securities purchased under resale agreements Loans Prepayments and other assets Increase/(decrease) in operating liabilities	3,337,237 490,728 (8,629,250) (9,879,348) (432,151) (32,823)	Bound Bank Total SOURCES AND DIST	714 12,334,303 RIBUTION QARDH FUND	82,831
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX Income tax a. Current year tax expenses -/-	1,738,456	2,006,904	2,032,706 304,918	2,247,881 557,311	RWA MARKET RISK 2,067,886 2,068 RWA OPERATIONAL RISK 10,025,598 11,815	,527 440,839 441,432 Tier 1 R ,822 21,514,454 33,540,029 Tier 2 R ,282 128,701,868 157,011,978 Total R	Ratio (%) 25.16% 27.1 Ratio (%) 1.12% 1.0 Ratio (%) 26.28% 28.1	3% 24.45% 25.14% 1% 1.00% 0.86%	Deposits from customers: - Current accounts - Savings - Time deposits	(5,798,948) 3,909,385 (3,669,742) 2,521,632 10,244,950 (6,481,055)	AS AT 30 JUNE 2023 AND 31 (In million Rupiah) NO. 1. Beginning balances Qardh fund	DECEMBER 2022 DESCRIPTION	30 Jun 2023 31 Dec 2022 2,072 1,560
1	b. Deferred tax income (expenses) TOTAL NET PROFIT (LOSS) DURING PERIOD	(151,420 1,507,668	1,782	(155,219)	56,860 1,747,430	CAR RATIO ACCORDING 9.00% 9. TO RISK PROFILE (%) CAR ALOCATION ACCORDING TO RISK PROFILE	9.00% 9.00% 9.00% CET 1 BUFFE PERCI	ER (%) ER 3.50% 3.5		Deposits from other banks Accruals and other liabilities Income tax paid during the period	(110,450) 157,733 951,432 202,419 (503,970) (549,072)	Receipt of Qardh fund a. Infaq and Shadaqah b. Productive Qardh funds reful c. Penalties d. Non-halal income	nd	48 314 325 759
1. 1	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain from fixed asset revaluation b. Gain (loss) from remeasurement on defined				-			REMENT (%) 2.50% 2.5 (valion	1% 2.50% 2.50%	Net cash used by operating activities Cash flows from investing activities: Proceeds from sales of and matured marketable securities and Government	(10,057,413) (3,877,015)	e. Others Total Receipts Utilisation of Qardh funds a. Productive Qardh fund b. Donation		373 1,073 387 561
	benefit pension program c. Others Items that will be reclassified to profit or loss		. 55	-	55	''	00% 0.00% 0.00% Counte Buffer 01% 1.00% 0.86% Capital for Sys	ercyclical 0.00% 0.0 (%) Surcharge 1.00% 1.0		Bonds - amortized cost and fair value through other comprehensive income Acquisition of marketable securities and Government Bonds - amortized cost and fair value through other comprehensive income Acquisition of fixed assets and intangible assets	2,710,851 13,689,978 (270,127) (3,855,347) (235,032) (140,002)	c. Other utilisation for public int Total Utilisation 4. Increase / Decrease source of Q Ending balances Qardh fund	ardh fund	387 561 (14) 512 2,058 2,072
	Gain (loss) from adjustment on translation of financial statements Gain (loss) from changes in fair value of financial				-	STATEMENT OF SPOT A AS AT 30 JUNE 2023	Bank ((%)	N	Proceeds from sale of fixed assets Receipt from investment Receipt of cash dividends Liquidation of Subsidiary	2,970 28,311 21,146 19,216 3,142 3,416 2,073 -	(In million Rupiah)	RIBUTION OF ZAKAT AND DECEMBER 2022	WAKAF 30 Jun 2023 31 Dec 2022
	assets measured at fair value through other comprehensive income c. Others	132,673 2,992	32,301	132,673	(467,051) 35,083	(In million Rupiah)		INDIVIDUAL Purpose Deriva	tive Receivable and Liabilities	Net cash provided from investing activities Cash flows from financing activities: Payments of principal on bonds issued and mudharabah bonds	2,235,023 9,745,572 (964,000) (1,510,250)	A. Sources and Distribution Zaka 1. Sources of zakat fund: a. Internal UUS b. External UUS Total receipt		466 1,133 466 1,133
	Other Comprehensive Income Net Of Tax TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME	1,643,330	' '	1	(431,913) 1,315,517	A. Related to exchange rate 1. Spot 2. Forward 3. Option	4,687,088 4,687,08 16,345,495 16,345,49	8 -	1,731 2,601 2,681 54,827	Proceeds from bonds issuance mudharabah bonds Payments of cash dividends Repayment of borrowings Proceeds from borrowings	12,300 2,005,039 (1,219,424) (598,608) (10,794,437) (3,068,364) 15,800,000 1,800,000	Distribution zakat funds to zakat Arnii Zakat Institution Arnii Zakat Board Total distribution Sources and Distribution Wak	·	313 2,406 1 1 314 2,407
	Current Period Profit (Loss) attributable to: Equity holders of the parent entity Non-controlling interests	1,507,665		1,507,665	1,694,999 52,431	3. Option a. Purchased b. Written 4. Future 5. Swap	18,620 18,620 18,620 44,677,740 44,677,74	0 -	1,692 - 15,526 1,741 3,910 180,255	Decrease in Introducings Decrease in Introplat of lease liabilities Net cash provided from/(used by) financing activities Net (decrease)/increase in cash and cash equivalent	(53,301) (41,830) 2,781,138 (1,414,013) (5,041,252) 4,454,544	B. Sources and Distribution Wak 1. Sources of wakaf fund: a. Internal UUS b. External UUS Total incoming 2. Distribution wakaf funds to wakaf		2,198 15,191 2,198 15,191
	TOTAL CURRENT PERIOD PROFIT (LOSS) Total Current Period Profit (Loss) and Comprehensive Income attributable to:	1,507,665			1,747,430	6. Others B. Related to interest rate 1. Forward 2. Option	-			Net effect on changes in exchange rates on cash and cash equivalent Cash and cash equivalents as at beginning of the period Cash and cash equivalents at end of the period	(41,468) 69,377 19,661,337 18,260,606 14,578,617 22,784,527	a. Badan Wakaf Indonesia b. Other Nadzir ¹¹ Yayasan Pesar c. Other Nadzir ²¹ DD Republika \ d. Others ³¹ Total distribution	ntren	9 1,045 140 5,112 842 8,274 100 - 1,091 14,431
	Equity holders of the parent entity Non-controlling interests TOTAL CURRENT PERIOD PROFIT (LOSS)	1,643,330		65,161	1,260,304 55,213	a. Purchased b. Written 3. Future 4. Swap	-			Cash and cash equivalents consist of: Cash Curent accounts with Bank Indonesia	2,227,985 2,185,620 4,785,414 6,999,257	Notes:	nancing exclude margin to be received of Rp December 2022.	
	AND COMPREHENSIVE INCOME DIVIDEND BASIC EARNINGS PER SHARE (in rupiah unit)	1,643,330 (1,155,820 154.26	(550,544	(1,155,820)	1,315,517 (550,544) 173.43	5. Others C. Others TOTAL Market value represents total notional amour	2,146,121 2,146,12 67,893,684 67,893,68 at buy and sell position at gros	4 - 28	0,376 6,005 0,390 260,955	Current accounts with other Banks Placements with other Banks and Bank Indonesia - maturing within 3 months from the date of acquisition	2,576,313 2,799,900 4,988,905 10,799,750	/2	Jakarta, 31 July 2023 Sharia Business Unit	,
	LOWANCE FOR IMPAIRMENT LOSS AT 30 JUNE 2023 AND 2022	1				A notional amount is a number of currency u Derivative receivables/liabilities represent the	nits specified in the contract.		es sheet date.	Total cash and cash equivalents BANK MANAGEMENT	14,578,617 22,784,527	Prof. Dr. H. M. Din :	Syamsuddin Herry Hy	/kmanto
(In	million Rupiah) ACCOUNTS				Impairment Loss	30 Jun 2023 s Allowance Minimum Required Regulator	y Impairment Loss Al	30 Jun 2022	um Required Regulatory	AS OF 30 JUNE 2023 BOARD OF COMMISSIONERS President Commissioner Vice President Commissioner (Independent) Commissioner Sommissioner Sommissioner Sobouro Kawasaki		Sharia Supervise	ory Board Dire	ctor
1. 2.	Placements at other banks Spot and derivative receivables			St	age 1 Stage	2	Stage 1 Stage 2 - 492	Stage 3 G	eneral Specific 7,117 - ,828 -	Commissioner : No.Duly a rawasand Commissioner : Dan Harison Independent Commissioner : Dan Harison Independent Commissioner : Peter Benyamin Stok Independent Commissioner : Hedy Maria Helena La * The appointment Of Mr. Yasushi Itagaki based on resolutions of AGMS dated 31 March 2023 a will be effective as of dated of January 2024.		(the "Bank") and subsidiary as of 30 Jur	acted from the consolidated financial statements ne 2023 and for the six-month period then ended al Accounting Standards. The above financial inf	d, prepared by the Bank's management
3. 4. 5. 6.	Marketable securities Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse rep Acceptance receivables Loans and financing	po)		15	4,351 - 2,650 587,028 1,024	- 205,259 30,666 4,46 	7 1,575	3 - 13	i,770 - - - 1,971 23 1,148 1,678,423	will be elective as to disated 1 dataset 240%. The appointment of Mr. Halland Alamayah based on resolutions of AGMS dated 31 March 2023 a based on the result of passing the O.K fit and proper test. BOAD OF DIFFECTORS President Director : Dalsuke Ejima* Vice President Director : Honopo Wildolio Kaland Vice President Director : Honopo Wildolio Kaland		POJK.03/2019 dated 19 December 20 of Financial Service Authority ("SEOJK"	nted in order to comply with Regulation of Finan 19 regarding "Transparency and Publication of) No.09/SEOJK.03/2020 dated 30 June 2020 re	Bank", and the Copy of Circular Letter garding "Transparency and Publication
8. 9. 10.	Investments Other receivables Commitment and Contingency				904	115,112 5,087 1,267 7,460 69,039 13,11	- 4,423	- 106	i,563 1 i,796 - i,110 8,592	Vice President Director Honggo virupiyo kangir Vice President Director Hafid Hader Director Herry Hykmanto Director Rata Mirasari Director Dadi Budiana Director Muliono Tlandra	masio	Disclosure of Issuer or Public Compar ("Bapepam-LK" which function has beer Appendix to the Decree of the Chairma	OJK.04/2022 dated 22 August 2022 regarding "I nies", and Regulation of Capital Market and Fin n transferred to Financial Service Authority ("OJK In of Bapepam-LK No. Kep-347/BL/2012 regardi	nancial Institution Supervisory Agency ") starting 1 January 2013) No. VIII.G.7.
C(FO (In	ONSOLIDATED STATEMENTS R THE 6 MONTH PERIOD ENDED 30 JUNE million Rupiah)	OF CH 2023 AND	ANGES II	N EQUITY	Att	tributable to equity holders of the pa	rent entity Retained earnings			Director : Naoki Mizopuchi Director : Thomas Sudarma * The appointment of Mr. Daisuke Ejima based on resolutions of AGMS dated 31 March 2023 ar based on the result of passing the OJK fit and proper test.	nd effective as of dated 1 April 2023	of subsidiary, i.e. PT Adira Dinamika Mu	s of 30 June 2023 and for the six-month period th	
		capital	paid-up p capital c	apital ass	nges of ociate quity Chan measure other comp	gos in fair value on "socurities, dovernment of investments in shares of cashflow hedge-net of cashflow hedg	propriated Unappropriated*)	Total before non-controlling interest Non	ling Equity	SHARIA SUPERVISORY BOARD AS 0F 30 JUNE 2023 1. Chairman : Prof. Dr. H. M. Din Syamsuddin 2. Member : Dr. Hasanudin, M. Ag 3. Member : Dr. Asep Supyadillah, M.Ag		4. MUFG Bank, Ltd. is wholly-owned subs	sidiary of Mitsubishi UFJ Financial Group, Inc. wh SD 1 = Rp14,992.50; Exchange rate as of 31 De	hich is based in Japan.
Net in Other Chan	ce as of 1 January 2023 income for the period comprehensive Income, net of tax ges in fair value of cashflow hedge-net asurement of obligation for post-employment-benefits	5,995,577	7,985,971	189	8,242	(125,321) (2,844) 2,992	495,825 32,486,064 - 1,507,665 		34,779 47,478,482 64,904 1,572,569 257 3,249	SHARE OWNERSHIP OF BANK AS OF 30 JUNE 2023 1. MUFG Bank, Ltd. (direct and indirect)	92.47%		ou for Your Vote of Confi	dence Forecast Awards 2023
Total Total	asurement of obligation for post-employment-benefits pare in fair value on Marketable securities, Government Bonds, Investments in shares measured at fair value through other other comprehensive income - net Other comprehensive income Comprehensive Income for the period	-	-	-	-	132,673 132,673 2,992 132,673 2,992	- 1,507,665		- 132,673 257 135,922 65,161 1,708,491	2. Public Total	7.53%	Awards 2023 by Retail Banker International Asi Best Retail Bank Indone	by Focus category: 1st Fiscal Bala	s Economic, category: nce Forecaster – Indonesia Il Indicators – Indonesia
Liquid Appro Distrib Balan	lation of Subsidiary priation for general and legal reserve unbid of cash dividends uce as of 30 June 2023	5,995,577 5,995,577	7,985,971 7,985,971	- - - 189	8,242 8,242	7,352 148 482,379 (56,114)	33,023 (33,023) - (1,155,820) 528,848 32,804,886 480,094 29,642,769	(1,155,820) (47,331,213 6	2,073 2,073 63,678) (1,219,498) 38,335 47,969,548 43,951 45,083,058	Jakarta, 31 July 2023 Board of Directors		Top 100 Most Outstanding Wo	oman 2023 Top (CSR Awards 2023 Business, category:
	ce as of 1 January 2022 Income for the period come for the period Changes in fair value of cashflow hedge-net			-	:	462,379 (56,114) - 32,301	- 1,694,999 - 55	1,694,999	52,431 1,747,430 2,782 35,083 - 55	Ejima-	Λn	Hedy Maria Helena Lapian – Independi Rita Mirasari – Compliance I	ent Commissioner - Top C	SR Awards Bintang 4 ler on CSR Commitment
	Changes in fair value of cashflow hedge-net asurement of obligation for post-employment-benefits ages in fair value on Marketable securities, Government Bonds, Investments in shares measured at fair value through to comprehensive incomment.	-	-	-		(407.054)		(407.05		Of Miner				
Chang and othe Total Total Appro Distrib	assumment of obligation for post-employment-benefits gas in fair value on Marketable securities, Covernment Bonds, Investments in shares measured at fair value through other comprehensive income Comprehensive Income for the period protect for general cell gar serve control and control of the period protect for general cell gar serve cutton of cash dividends cas as of 30 June 2022	5.995.577	7.985.971		- - - - - 8,242	(467,051) (467,051) 32,301 (467,051) 32,301 	- 55 - 1,695,054 15,731 (15,731) (550,544) 495,825 30,771,548	(550,544)	(467,051) 2,782 (431,913) 55,213 1,315,517 48,135) (598,679) 51,029 45,799,896	Daisuke Ejima Muljo	ono Tjandra Director	Asiamoney Private Banking A by Euromoney Trading Limited Best for ESG Investing in In	I, category: by loa	ia Top Bank Awards 2023 onomics, category: Conventional - KBMI 3 Category

Corporate Communications - Menara Bank Danamon 11th Floor, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021) 80645030, Email: corporate.communications@danamon.co.id Investor Relation Division - Menara Bank Danamon 16th Floor, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021) 80645103, Email: investor.relations@danamon.co.id