PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

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The content	STATEMENTS OF FINANCIAL PC AS AT 30 SEPTEMBER 2022 AND 31 DECEMBE			QUALITY OF PRODUCTIVE ASSETS AN	ND OTHER INFORMATION			FINANCIAL INFORMATION ON SHARI	A BUSINESS LINUT
March Marc	(In million Rupiah) . ACCOUNTS	INDIVIDUAL		(In million Rupiah)		. 30	<u> </u>	This publication report is presented to comply w Otoritas Jasa Keuangan No. 10/SEOJK.03/2020 da	vith the Circular Letter ated 1 July 2020 regarding
March Marc	Cash Placements with Bank Indonesia	11,280,139 12,919,403	11,280,139 12,919,403	Placements at other banks a. Ruplah b. Foreign currencies				STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2022 AND 31 DECEMBER 2021	and Shaha Business Un
Company	Marketable securities Securities sold under repurchase agreements (repo)	,		a. Rupiah b. Foreign currencies 3. Marketable securities a. Rupiah	31			ASSETS 1. Cash	30 Sep 2022 31 Dec 202 34,113 46,61 906,261 966,78
Marchane	(reverse repo) Acceptance receivables Loans	1,146,616 2,061,194 108,464,219 98,937,722 1	1,146,616 2,061,194 107,533,594 98,258,555	Securities sold under repurchase agreements (repo) a. Rupiah b. Foreign currencies Securities purchased under resale agreements (reverse repo) a. Rupiah				Placements at other banks Marketable securities Financing receivables *) Profit sharing financing	- 4,724,590 4,047,98 3,544,382 3,298,16
Second Control	Consumer financing receivables Allowance for impairment losses on consumer		21,389,122 21,322,765	Acceptance receivables Loans and financing Micro, small and medium debtor Ruplah				Other earning asset Allowance for impairment losses on earning asset (-/-) Fixed assets and equipment Non earning asset	49,490 53,23 (301,064) (261,16 7,322 7,6 16,951 25,98
Second column	Other financial assets Allowance for impairment losses on financial assets -/-	1,674,904 1,707,652	1,742,609 1,707,652	b. Non micro, small and medium debtor i. Ruplah ii. Foreign currencies c. Restructured Loans i. Ruplah	1,424,269	1,424,269 811,379 12 	811,391 	TOTAL ASSETS LIABILITIES	4,968 12 9,368,858 8,673,08 362,013 416,43
The content will be content	b. Loans and Sharia financing c. Others Intangible assets	(6,119,199) (6,126,463) (5,124) (4,819) 2,162,760 2,015,553	(6,119,199) (6,126,463) (5,124) (4,819) 4,586,751 4,417,508	Investments Other receivables Commitments and contingencies a. Rupiah	2,357,561	2,357,561 1,023,173 888	1,024,061	Non profit sharing investment funds Liabilities to Bank Indonesia Liabilities to other banks Marketable securities issued	3,442,809 4,011,98
March Marc	Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -/-	3,930,876 4,020,584	5,193,542 5,302,978	II. NON RELATED PARTIES 1. Placements at other banks a. Rupiah b. Foreign currencies	248,355	- 248,355 266,303 -	266,303	Profit sharing investment funds Working funds Retained earnings	21,316 17,20 - 4,762,541 3,448,91 194,732 158,9 9,368,858 8,673,08
Second Property Pr	b. Foreclosed assets c. Suspense accounts			a. Ruplah b. Foreign currencies 3. Marketable securities a. Ruplah	23,982	23,982 5,237 - - 20,304,875 31,649,418 -	- 5,237 - 31,649,418	STATEMENTS OF PROFIT AND LOSS AND OTHER OF THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2023	COMPREHENSIVE INCOM
March Marc	Leased receivables Other assets		6,094,061 4,909,895	Securities sold under repurchase agreements (repo) a. Rupiah b. Foreign currencies Securities purchased under resale agreements (reverse repo) a. Rupiah				NO. ACCOUNTS OPERATING INCOME AND EXPENSE	30 Sep 2022 30 Sep 20
March Marc	LIABILITIES Current accounts			Acceptance receivables Loans and financing Micro, small and medium debtor Ruplah	15,750,565 1,873,639 128,313 1	153,471 925,368 18,831,356 15,220,559 1,915,735 287,	458 399,046 619,231 18,442,029	a. Income from receivables b. Income from profit sharing	412,670 288,50 185,403 220,70 28,652 35,51
Column	Time deposits E-money			b. Non micro, small and medium debtor i. Ruplah ii. Foreign currencies c. Restructured Loans i. Ruplah	11,175,082 288,270 - 7,285,881 2,282,315 375,750 4	1,035,394 85,270,590 68,833,073 4,332,780 438, 11,463,382 11,215,637 326,085 438, 187,599 1,506,663 11,938,208 11,998,155 3,184,688 595,	- 9,623 11,551,315 227 624,570 1,125,344 17,527,984	Margin distribution to owners of investment funds -/- a. Non Profit sharing	1,394 2,0 59,685 105,3
March Marc	Borrowings from other banks Spot and derivative / forward liabilities Securities sold under repurchase agreements (repo)	487,520 123,098	499,783 277,212	Investments Other receivables Commitments and contingencies a. Rupiah	84,846 25 - 774,082 67,117,262 192,036 -	84,871 95,320 25 - 774,082 799,679 67,309,298 53,851,635 179,612	95,345 799,679 54,031,247	Other Operating Income and Expenses Except Fund Distribution Gain (loss) on foreign currencies translation	568,434 441,58
March Marc	Marketable securities issued Borrowings	- 851,316 25,000 25,000	6,227,630 6,750,234 3,594,840 4,300,546	III. OTHERS INFORMATION 1. Collateralised assets a. To Bank Indonesia	11,210,009 3,9/4 -	11,219,053 9,391,217 5,307	9,394,304	Commision/Provision/Fees and administrative Other income Wadiah bonus expense -/-	4,491 7,31 10,334 106,08 5,997 4,11
March Marc	Other liabilities Minority interest		590,897 543,951	2. Foreclosed assets STATEMENTS OF COMMITMENTS AND	O CONTINGENCIES	KEY FINANCIAL RATIOS	566,882	 Losses on operational risk -/- Impairment losses on other asset (non financial) -/- Salaries and employee benefits -/- 	9,000 51,653 46,4
Manufacture	EQUITY Issued and fully paid capital			(In million Rupiah) NO. ACCOUNTS 30 Sep 2	NDIVIDUAL CONSOLIDATED	NO. RATIOS (%)		Other Operating Income (Expense) OPERATING INCOME (LOSS)	(314,593) (270,0! 253,841 171,4!
March Marc	b. Unpaid capital -/- c. Treasury stock -/-			Unused borrowing facilities Outstanding buying of spot and derivative / forward contract 32,980,		and non productive assets 3. Non-performing earning assets to total productive assets	earnings 1.55% 1.78% 1.41% 1.61%	Other non operating income / (expenses) NON OPERATING INCOME (LOSS)	(4,185) (5,6 (4,185) (5,6 249,656 165,8
March Marc	a. Agio b. Disagio -/- c. Capital paid in advance			COMMITMENT PAYABLES Unused loans facilities granted to debtors a. Committed 335,	734 258,738 335.734 258.738	5. NPL gross 6. NPL net 7. Return on Assets (ROA) before tax	2.71% 3.08% 0.30% 1.04% 2.32% 1.47% 1.74% 0.97%	Income tax -/- INCOME (LOSS) DURING PERIOD NET OF TAX OTHER COMPREHENSIVE INCOME	54,924 36,5: 194,732 129,3:
Company Comp	Gain (loss) from other comprehensive income a. Gain b. Loss -/-	217 408,070	217 408,070	b. Uncommitted 73,613, Outstanding Irrevocable L/C 1,188, Outstanding selling of spot and derivative / forward contract 34,219,	525 64,145,799 73,613,525 64,145,799 296 1,781,586 1,188,296 1,781,586	Return on Equity (ROE) Net Interest Margin (NIM) including third party premium expenses BANK RATIOS:	8.55% 4.87%	Items that will be reclassified to profit or loss CURRENT PERIOD OTHER COMPREHENSIVE INCOME NET AFTER	TAX - 194,732 129,3
March Marc	a. General reserves b. Specific reserves	496,014 480,283	496,014 480,283	III. CONTINGENT RECEIVABLES 1. Guarantees received 583, 2. Others	402 412,047 583,402 412,047	CAR Non-performing earning assets and non productive assets to total and non productive assets Non-performing earning assets to total productive assets	earnings 1.47% 1.57% 1.33% 1.39%	(In million Rupiah)	TINGENCIES
March Marc	a. Previous years b. Current year c. Dividend paid -/-	2,525,418 1,573,113	2,525,418 1,573,113	1. Guarantees issued 6,056,	440 5,373,460 6,056,440 5,373,460	NPL gross NPL net Return on Assets (ROA) before tax	2.89% 3.03% 0.30% 1.04% 2.19% 1.37%	I. CONTINGENT RECEIVABLES 1. Unused Financing facilities	30 Sep 2022 31 Dec 2
The column	HOLDERS OF THE PARENT ENTITY			(In million Rupiah)	20 San 2022 20 San 2024	Return on Equity (ROE) Net Interest Margin (NIM) Net Interest Margin (NIM) including third party premium expenses	10.75% 5.99% 5.15% 5.17% 4.99% 5.01%	Unused Financing facilities Outstanding selling of spot and forward contract Others Unused Financing facilities CONTINGENT RECEIVABLES	3,628,601 2,861,2
March 1997 Mar	lassified	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		I Core Capital (Tier 1) 1 Main Core Capital (CET 1)	Individual Consolidated 31,544,874 40,011,627 31,721,384 39,103,781 31,544,874 40,011,627 31,721,384 39,103,781 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577 5,995,577	Cost to Income Ratio (CIR) Loan to Deposit Ratio (LDR) Compliance	50.35% 48.49%	Margin receivables on non performing assets Others CONTINGENT PAYABLES Guarantees issued	10,034 6,
The content of the	FOR THE 9 MONTH PERIOD ENDED 30 SE In million Rupiah, except earning per shar	PTEMBER 2022 AND 202- re) INDIVIDUAL	CONSOLIDATED	1.2 Disclosed reserves 1.2.1 Addition Factor 1.2.1.1 Other comprehensive income 1.2.1.1.1 Surplus from foreign currency translation 1.2.1.1.2 Protential gash from increase in fair value of financial	39,780,307 39,780,307 38,460,312 38,460,312 38,460,312 38,460,312 38,573,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740 38,757,740	Related parties Third parties Percentage lending in excess of Legal Lending Limit	0.00%	FINANCIAL RATIO AS AT 30 SEPTEMBER 2022 AND 2021	30 Sep 2022 30 Sep
Mary	INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses			12.1.1.3 Surplus of fixed assets revaluation 12.1.2 Other Disclosed Reserves 12.1.2.1 Agio	40,102,092 40,102,092 37,963,067 37,963,067 7,985,971 7,985,971 7,985,971	Statutory Reserve Requirements (GWM) a. GWM Primary IDR i. Daily	0.00% 0.00% 0.00% 0.50%	Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset NPF gross	
March Marc	Interest Expense -/- Net Interest Income	1,674,465 2,154,201	2,191,043 2,970,711	12.1.2.6 Paro up capital fund 12.1.2.6 Others 1.2.2 Deduction Factor 1.2.2.1 Other comprehensive income		b. GWM Foreign Currency (Daily)	2.00% 2.00%	6 Return On Assets (ROA) 7 Profit sharing financing to total financing	3.64% 2.9 40.82% 44.7 226.78% 163.7
Company Comp	Gain (loss) from increase (decrease) in fair value of financial assets Gain (loss) from decrease (increase) in fair value	(186,099) (38,611)	(186,099) (38,611)	12212 Motentia loss from decrease in fair value of financial measured at fair value through other comprehensive 1222. Other Disclosed Reserves 1222.1 Disaglo 12222 Prior vears loss	e income (212,130) (212,130) (109,655) (113,428) (113,428)	FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2	H FLOWS 022 AND 2021	FOR THE MONTH OF SEPTEMBER 2022	
Supplies with a supplies of the supplies of th	Gain (loss) from sale of financial assets Gain (loss) from spot and derivative transaction (realised)	333,220 289,789	333,220 289,789	value on productive assets 12.22.5 Negative difference on fair value adjustment of finar in trading book 12.22.6 Under provision between regulatory provision and ir	ncial instrument	Interest income, fees and commissions	6,449,435 6,885,865	Average Revenue to be	Depositor's portion
Mary 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996 1996	Dividend income Fees/commissions and administrative income	1,062,471 993,191	3,455 1,682 1,623,786 1,561,511	1.3 Minority interest which can be reckoned 1.4 Deduction factor to core capital 1.4.1 Deflered tax calculation 1.4.2 Goodwill	(14,231,010) (5,764,257) (12,734,505) (5,352,108) (2,728,803) (3,335,030) (2,347,716) (2,713,495) (7,74,532)	Payments for new consumer financing transactions Payments of interest, fees and commissions Payments of interests on securities issued	(22,006,157) (18,885,359) (2,251,523) (3,060,469) (386,080) (467,714)	A B	(%) sharing (%)
Secretary of the control of the cont	Impairment losses on financial assets -/- Losses related to operational risk -/- Salaries and employee benefits -/-	1,502,368 2,576,558 4,598 3,161 2,528,948 2,316,179	2,201,214 3,698,255 7,138 5,383 4,270,451 3,857,939	1.4.4 Investment calculated as deduction factor 1.4.5 Short of capital on insurance subsidiary company 1.4.6 Capital securitisation exposure 1.4.7 Other deduction factor to one capital	(49.567) (612.967) (494.770) (632.167) (11,032.640) (941,728) (9,332.019) (831,914)	Repayment in relation to joint financing Other operating income Loss from foreign exchange transactions - net	(8,832,749) (8,622,281) 1,134,996 1,202,243 267,389 212,597	a. Bank 171,887 1,417 b. Non Bank 956,641 7,884 3. Mudharabah saving account	10 142 1 3 232 1
Part	Other expenses /- Operating Income (Expenses) other than Interest	1,890,506 1,749,086 (3,230,072) (4,351,124)	2,882,035 2,969,641 (7,259,270) (8,286,508)	2.1 Instrument that qualified for AT-1 2.2 April Osagio 2.3 Deduction factor of Additional Core Capital Supplementary Capital (Tier 2) 1. Capital instrument in form of shares and others which is qualified for Tier 2	1,293,458 1,357,813 1,218,670 1,281,378 5,833 5,833 10,833 10,833	Non-operating expense - net Cash flows before changes in operating assets and liabilities	(56,602) (26,857)	b. Non Bank 983,524 8,106 Mudharabah time deposit a. Bank	- 30
March Marc	NON OPERATING INCOME AND EXPENSES Gain (loss) from sale of premisses and equipment	804 4,354	1,017 5,008	General reserves of regulatory provision on productive assets (max. 1.25% of RWA/4 Deduction factor of Supplementary Capital Total Capital 30 Sep 2023 39 Sep 2024	32,838,332 41,369,440 32,940,054 40,385,159	Decrease/(increase) in operating assets: Placements with other banks and Bank Indonesia - maturing more than if from the date of acquisition	456,693 (1,268,459) 1,558,401 1,324,338	- 6 months 2,500 21 - 12 months 9,717 80 b. Non Bank	25 5 25 20
Companies Comp	NON OPERATING PROFIT (LOSS) CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	(68,349) (27,388)	(49,810) (21,850)	RISK WEIGHTED ASSETS RIVA CREDIT RISK 107.377,231 123,495,258 101,206,521 117,639,425	CAR RATIO CET 1 Ratio (%) 24.33% 25.37% 25.58% 25.59%	Loans Prepayments and other assets Increase/(decrease) in operating liabilities	(11,514,169) (1,671,622)	- 3 months 312,807 2,578 - 6 months 102,613 846 - 12 months 27,876 230	25 211
March Control Contro	a. Current year tax expenses -/- b. Deferred tax income (expenses)	(934) (146,782)	78,485 (208,111)	RINA OFFRATIONAL RISK 21,514,454 33,540,029 21,822,776 34,181,709 TOTAL RINA 129,635,483 157,718,491 124,002,606 152,838,420 CAR RATIO ACCORDING 9.00% 9.00% 9.00% 9.00%	Tier 2 Ratio (%) 1.00% 0.86% 0.96% 0.84% Total Ratio (%) 25.33% 26.23% 28.56% 26.42% CET 1 FOR 16.33% 17.23% 17.56% 17.42%	- Current accounts - Savings - Time deposits	803,571 983,516 (7,994,600) (10,545,826)	Total 3,896,030 32,111	nce Revenue received
1.	Items that will not be reclassified to profit or loss			CAR ALOCATION ACCORDING TO RISK PROFILE	BUFFER 3.500% 3.500% 3.500% 3.500% PERCENTAGE REQUIREMENT (%)	Accruals and other liabilities Income tax paid during the period	3,675 22,997 (710,400) (556,660)	Type of financing A 1. Placements at other banks	В .
A Color Property Color	b. Gain (loss) from remeasurement on defined benefit pension program c. Others	55 -	55 -	From AT1 (%) 0.00% 0.00% 0.00% 0.00%	Conservation Buffer (%) Countercyclical 0.000% 0.000% 0.000% 0.000% Buffer (%)	Proceeds from sales of and matured marketable securities and Governn Bonds - amortized cost and fair value through other comprehensive in Acquisition of marketable securities and Government Bonds - amortized	15,478,470 7,520,534 cost	a. Bank b. Non Bank 2,758, 3. Istishna receivables a. Bank	- 267 42,41 -
A	Gain (loss) from adjustment on translation of financial statements Gain (loss) from changes in fair value of financial				Capital Surcharge 1.000% 1.000% 1.000% 1.000% for Systemic Bank (%)	Acquisition of fixed assets and intangible assets Proceeds from sale of fixed assets Receipt from investment	(221,682) (339,911) 28,570 7,037 19,215 25,776	Multipurpose receivables a. Bank b. Non Bank Pawn financing	:
March Marc	comprehensive income c. Others	48,776 118,456	52,977 128,659	AS AT 30 SEPTEMBER 2022 (In million Rupiah)	INDIVIDUAL	Net cash provided from/(used by) investing activities Cash flows from financing activities:	10,465,670 (6,705,857)	b. Non Bank 6. Mudharabah financing a. Bank 22, b. Non Bank 661,	
County C	TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME		, , , ,	A. Related to exchange rate 1. Spot 5,942,548 5,944 2. Forward 16,313,793 16,315	ding Hedging Receivables Liabilities 2,548 - 3,225 4,240	Proceeds from bonds issuance mudharabah bonds Payments of cash dividends Repayment of borrowings	2,010,813 1,511,224 (598,608) (393,650) 5,489,167 4,125,000	a. Bank b. Non Bank 1,088, 8. Lease financing a. Bank	
The contribution of the	Equity holders of the parent entity Non-controlling interests		90,880 59,735	3. Option a Purchased 28,340 22 b. Written 28,340 24 Future 5. Swap 38,513,311 38,51	8,340 - 1,319 24,917 8,340 1,372	Decrease in principal of lease liabilities Net cash used by financing activities	(64,961) (69,250) (2,004,479) (6,159,959)	9. Other financing a. Bank b. Non Bank	415
Second companies Second comp	Total Current Period Profit (Loss) and Comprehensive Income attributable to: Equity holders of the parent entity		1,879,740 1,495,973	6. Others - B. Related to interest rate 1. Forward - 2. Option a. Purchased		Net effect on changes in exchange rates on cash and cash equivalent Cash and cash equivalents as at beginning of the period	78,947 9,782 18,260,606 16,698,291	Notes: *) Total of Murabahah and Istishna financing exclude margin to be received of as at 30 September 2022 and 31 December 2021.	Rp 795,838 million and Rp 754,708
MOREON 1994, May 1994, M	Non-controlling interests TOTAL CURRENT PERIOD PROFIT (LOSS) AND COMPREHENSIVE INCOME	1,879,740 1,495,973	1,974,821 1,565,911	b. Written - 3. Future - 4. Swap - 5. Others	8,093	Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia	5,295,055 3,308,741	Jakarta, 31 October 2022	neet for period as at 30 September
ACCOUNTS	BASIC EARNINGS PER SHARE (in rupiah unit)	, , , , , , , , , , , , , , ,		TOTAL 61,344,425 61,344 Market value represents total notional amount buy and sell position at	4,425 - 441,020 487,520	Placements with other banks and Bank Indonesia - maturing within 3 me from the date of acquisition	6,352,587 5,747,807	Prof. Dr. H. M. Din Syamsuddin Herr	ry Hykmanto
ACCOUNTS 1987 2992 2993 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994 2994	S AT 30 SEPTEMBER 2022 AND 2021	EES				AS OF 30 SEPTEMBER 2022		Sharia Supervisory Board Notes: 1. The above financial information is extracted from the consolidated finar	Director notial statements of PT Bank D
Securing and other banks Securing and other			Stage 1 Stag	ss Allowance Minimum Required Regulatory Impairment Lo ge 2 Stage 3 General Specific Stage 1 Sta	ass Allowance Minimum Required Regulatory age 2 Stage 3 General Specific	President Commissioner : Keni Independent Vice President Commissioner : Joha Commissioner : Nob Commissioner : Dan	ınes Berchmans Kristiadi Pudjosukanto uya Kawasaki Harsono chi Yokoyama*)	prepared by the Bank's management in accordance with Indonesian Fina financial information does not contain notes to the consolidated financial The above published report are presented in order to comply with Regulatio No.37/POJK.03/2019 dated 19 December 2019 regarding "Transparency."	ncial Accounting Standards. Th I statements. In of Financial Service Authority (I and Publication of Bank", and the
Accordance receivables	Spot and derivative receivables Marketable securities Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse rep	po)	36,407	- 4,410 - 17,536 - 17,536 - 1	- 1,639 48,964	Independent Commissioner	y Maria Helena Lapian n Alamsyah ushi Itagaki 190 Widjojo Kangmasto	of Circular Letter of Financial Service Authority ("SEOJK") No.09/SEOJK. "Transparency and Publication of Conventional Bank", Regulation of C Supervisory Agency ("Bapepam-LK" which function has been transferres starting 1 January 2013) No. VIII.G.7. Appendix to the Decree of the Cl	.03/2020 dated 30 June 2020 re Capital Market and Financial In d to Financial Service Authority hairman of Bapepam-LK No. K
ONSOLIDATED STATEMENTS OF CHANGES IN EQUITY OF THE MONTH PERIOD ENDED 30 SEPTEMBER 2022 AND 2021 Attributable to equity holders of the parent entity Other equity components Share capital unique poil or just and interest in the grant of the parent entity Other equity components Share capital unique poil or just and interest in the grant of the parent entity Other equity components Share capital unique poil or just and interest in the grant of the parent entity Other equity components Chapped or just and interest in the grant of the parent entity Other equity components Chapped or just and interest in the grant of the parent entity Other equity components Chapped or just and interest in the grant of the parent entity Other equity components Chapped or just and interest in the grant of the parent entity Other equity components Chapped or just and interest in the grant of the parent entity Other equity components Chapped or just and interest in the grant of the parent entity Other equity components Chapped or just and interest in the grant of the parent entity Other equity components Chapped or just and interest in the grant of the parent entity Other equity components Chapped or just and interest in the grant of the parent entity Other equity components Chapped or just and interest in the grant of the parent entity of the short of the parent entity of the grant entity of the gra	Loans and financing Investments Other receivables		1,625,346 78 3,324	36,221 3,707,632 1,044,531 1,866,860 1,340,096 49	95,709 3,184,967 937,632 1,647,526 100,273 1 7,997 -	Vice President Director	i Hadeli*) y Hykmanto ono Tjandra yanto Agung Putra Budiana Mirasari	The consolidated financial statements as of 30 September 2022 and included financial statements of subsidiaries, i.e. PT Adira Dinamika Mu Multifinance (in liquidation).	for the nine-month period the llti Finance Tbk and PT Adira C
Changes of paid-up capital Changes of pai	CONSOLIDATED STATEMENTS OR THE 9 MONTH PERIOD ENDED 30 SEPTI n million Rupiah)	OF CHANGES IN EMBER 2022 AND 2021	A1			Director : Naol Director : Thor Referring to the Copy of Decision Result of the Financial Service Authorit Yokoyama, Haffid Hadell and Thomas Sudarma have passed OJK fit and pro	ki Mizoguchi nas Sudarma*) y (OJK) dated 8 July 2022, Kenichi Yamato, Shuichi	profit or loss and other comprehensive income for the nine-month period been reclassified to conform with the presentation of the consolidated s September 2022 and statement of profit or loss and other comprehensive	then ended 30 September 202 statement of financial position
ance as of I Insury 2022 all nones for the period income for the p	'	capital paid-up paid capital capi	her I-up Changes of associate equity offercon	anges in fair value on the bacuriles, Government of cashflow hedge-net of cashflow hedge	d") non-controlling interest controlling interest	Chairman : Prof. Dr. H. M. Din Syamsuddin Member : Dr. Hasanudin, M. Ag.		4. MUFG Bank, Ltd. is wholly-owned subsidiary of Mitsubishi UFJ Financia 5. Exchange rate as of 30 September 2022: USD 1 = Rp15,227.50; Exc	change rate as of 31 December
GRAS-509 - GRAS-509	tal Income for the period t income for the period her Comprehensive Income, net of tax enges in fair value of cashfow hedge net	5,995,577 7,985,971		482,379 (56,114) 480,094 29,642,76 2,525,41	18 2,525,418 90,880 2,616,298	SHARE OWNERSHIP OF BANK AS OF 30 SEPTEMBER 2022 1. MUFG Bank, Ltd. (direct and indirect)			yo atta
anca as of 38 September 2022	nd investments in shares measured at fair value through other omprehensive income - net all other comprehensive income all comprehensive income all Comprehensive Income for the period ropriation for general and legal reserve including of the period incomprehensive income for the period representation for general and legal reserve including of case the period of th			(694,509) 48,776 - 5,252,47 (694,509) 48,776 - 2,252,47 - 15,731 (15,73 - (50,54,50)	55 (645,678) 4,201 (641,477) 73 1,879,740 95,081 1,974,821 31) (550,544) (48,135) (598,679)	Total	100.00%	BANKING AWARDSN Category:	TOP
118,456 10,203 128,659 The Asset Triple A Treasury, Trade, (ICOPI) and the Indonesia Pro	lance as of 30 September 2022 lance as of 1 January 2021 tal Income for the period tel Income for the period tel noome for the period	5,995,577 7,985,971 5,995,577 7,985,971	189 8,242 189 -	(212,130) (7,338) 495,825 31,601,96 642,117 (199,409) 470,018 28,213,38 - 1,408,96	57 45,885,303 590,897 46,459,200 50 43,107,813 467,886 43,575,499 51 1,408,961 59,735 1,468,696		<u></u>	TOP GI the Indo Manag the In	RC Awards 2022 by Top Business Monesian GRC Association, the Indongement Professional Association (IR stitute Compliance Professional Ind
131.444 118.455 - 87,012 10,203 97,215 10,203 97,215 10,203 97,215 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,203 10,20	nanges in fair value of Cashtlow hedge-net anges in fair value on Marketable securities, Government Bonds, and Investments in shares measured at fair value through other comprehensive income - net tal other comprehensive income			(31,444) (31,444) 118,456	(31,444) (31,444) 87,012 10,203 97,215 51 1,495,973 69,938 1,565,911	G Stagaki	Male	The Asset Triple A Treasury, Trade, Sustainable Supply Chain and Risk Management Awards 2022 The Asset Publishing and Top Gi	and the Indonesia Professional Gov Association (PaGI) es:
Interpret of activation of cash dividends	hanges of associate equity proproiation for general and legal reserve stribution of cash dividends alance as of 30 September 2021 appropriated retained earnings include remeasurement on defin	ned benefit plans		- 10,076 (10,076 (32,63 (80,953) 480,094 229,299,60	8,453 8,453 -6) - (352,630) (40,681) (393,311) 15 44,259,609 496,943 44,756,552	Yasushi Itagaki President Director	Director	Category: Best Peyments and Collections Solution The High	ent Director gh Performing Board of Commissioners on G gh Performing Corporate Secretary on GR rasari