

LAPORAN KEUANGAN ASIA FINANCIAL (INDONESIA) PTE. LTD.

Sesuai dengan Peraturan Bank Indonesia (PBI) No. 3/22/PBI/2001 tanggal 13 Desember 2001 tentang "Transparansi Kondisi Keuangan Bank" sebagaimana telah diubah dengan PBI No. 14/14/PBI/2012 tanggal 18 Oktober 2012 tentang "Transparansi dan Publikasi Laporan Bank" dan disajikan sesuai ketentuan Surat Edaran Bank Indonesia (SE BI) No. 3/30/DNP/ tanggal 14 Desember 2001 tentang "Laporan Keuangan Publikasi Triwulanan dan Bulanan Bank Umum serta Laporan tertentu yang disampaikan kepada Bank Indonesia" sebagaimana diubah terakhir dengan SE BI No. 13/30/DNP/ tanggal 16 Desember 2011 tentang "Perubahan Ketiga atas SE BI No. 3/30/DNP/ tanggal 14 Desember 2001 perihal Laporan Keuangan Publikasi Triwulanan dan Bulanan Bank Umum serta Laporan Tertentu yang Disampaikan kepada Bank Indonesia", di bawah ini adalah informasi keuangan yang diambil dari Laporan Keuangan Konsolidasian Asia Financial (Indonesia) Pte. Ltd. (AFI) untuk periode enam bulan yang berakhir tanggal 30 Juni 2014 (tidak diaudit) dan pada tanggal 31 Desember 2013 (diaudit). Laporan Keuangan Konsolidasian PT Bank Danamon Indonesia Tbk. dan Anak Perusahaan untuk periode enam bulan yang berakhir tanggal 30 Juni 2014 dan 2013 dan untuk tahun yang berakhir pada tanggal 31 Desember 2013 dan periode atau tahun yang berakhir pada tanggal-tanggal tersebut yang telah dipublikasikan melalui surat kabar harian Bisnis Indonesia pada tanggal 18 Juli 2014 merupakan bagian dari Laporan keuangan konsolidasian dibawah ini.

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES				
STATEMENTS OF FINANCIAL POSITION				
As at 30 June 2014 and 31 December 2013				
	Group		Company	
	Unaudited 30 June 2014	Audited 31 Dec. 2013	Unaudited 30 June 2014	Audited 31 Dec. 2013
	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000
<b>ASSETS</b>				
Cash and balances with the central bank	1,339,845	1,645,629	-	-
Government securities	1,034,346	1,021,523	-	-
Financial assets at fair value through profit or loss	-	-	-	-
Placements and balances with other banks	898,584	944,232	77,416	-
Derivative financial instruments	42,514	121,967	-	-
Loans to and bills receivable from non-bank customers	14,383,837	13,681,656	-	-
Investment securities	368,396	344,167	-	-
Subsidiaries	-	-	1,943,000	1,943,000
Property and equipment	249,865	228,371	-	-
Intangible assets	477,702	478,016	-	-
Deferred tax assets	103,493	112,394	-	-
Other assets	1,044,648	900,030	-	-
<b>Total assets</b>	<b>19,943,230</b>	<b>19,477,985</b>	<b>2,020,416</b>	<b>1,943,000</b>
<b>LIABILITIES</b>				
Deposits and balances of other banks	514,587	254,878	-	-
Deposits and balances of non-bank customers	11,493,262	11,335,792	-	-
Derivative financial instruments	38,970	47,649	-	-
Current tax liabilities	6,803	24,313	-	-
Borrowings	2,674,278	2,927,429	-	-
Deferred tax liabilities	43,231	36,080	-	-
Provisions and other liabilities	1,410,816	1,259,422	20	305
Loan from immediate holding company	614,852	614,491	614,852	614,491
<b>Total liabilities</b>	<b>16,796,799</b>	<b>16,500,054</b>	<b>614,872</b>	<b>614,796</b>
<b>NET ASSETS</b>	<b>3,146,431</b>	<b>2,977,931</b>	<b>1,405,544</b>	<b>1,328,204</b>
<b>EQUITY</b>				
<b>Capital and reserves attributable to owner of the Company</b>				
Share capital	800,845	800,845	800,845	800,845
Foreign currency translation reserve	(1,126,255)	(1,156,415)	-	-
General reserve	26,788	23,858	-	-
Fair value reserve	10,945	9,046	-	-
Hedging reserve	575	259	-	-
Other reserves	5,643	5,643	-	-
Retained earnings	2,283,311	2,172,990	604,699	527,359
	2,001,852	1,856,226	1,405,544	1,328,204
<b>Non-controlling interests</b>	<b>1,144,579</b>	<b>1,121,705</b>	<b>-</b>	<b>-</b>
<b>Total equity</b>	<b>3,146,431</b>	<b>2,977,931</b>	<b>1,405,544</b>	<b>1,328,204</b>

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES				
CONSOLIDATED INCOME STATEMENT				
For the 6 month periods ended 30 June 2014 and 2013				
	Group		Company	
	Unaudited 30 June 2014	Unaudited 30 June 2013	Unaudited 30 June 2014	Unaudited 30 June 2013
	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000
Interest income	1,215,514	1,232,521	-	-
Less: Interest expense	(489,802)	(380,789)	-	-
<b>Net interest income</b>	<b>725,712</b>	<b>851,732</b>	-	-
Fee and commission income (net)	224,669	288,254	-	-
Other income	27,162	38,859	-	-
<b>Non-interest income</b>	<b>251,831</b>	<b>327,213</b>	-	-
<b>Net operating income</b>	<b>977,543</b>	<b>1,178,945</b>	-	-
Less: Staff costs	323,037	358,644	-	-
Other operating expenses	229,733	258,723	-	-
Allowance for loan losses and other impairment losses	207,329	215,402	-	-
<b>Total operating expenses</b>	<b>760,099</b>	<b>832,769</b>	-	-
<b>Profit before income tax</b>	<b>217,444</b>	<b>346,176</b>	-	-
Income tax expense	(62,660)	(97,014)	-	-
<b>Profit for the financial year</b>	<b>154,784</b>	<b>249,162</b>	-	-
<b>Attributable to:</b>				
Owner of the Company	97,741	159,686	-	-
Non-controlling interests	57,043	89,476	-	-
	154,784	249,162	-	-

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES				
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME				
For the 6 month periods ended 30 June 2014 and 2013				
	Group		Company	
	Unaudited 30 June 2014	Unaudited 30 June 2013	Unaudited 30 June 2014	Unaudited 30 June 2013
	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000
<b>Profit for the financial year</b>	<b>154,784</b>	<b>249,162</b>	-	-
<b>Other comprehensive income</b>				
Items that will not be reclassified to profit or loss:				
Defined benefit plan remeasurements	31,904	-	-	-
Tax on items that will not be reclassified to profit or loss	(8,726)	-	-	-
	23,178	-	-	-
Items that are or may be reclassified subsequently to profit or loss:				
Foreign currency translation differences relating to financial statements of foreign subsidiary	46,051	(2,051)	-	-
Net change in fair value of available-for-sale financial assets	4,541	(14,328)	-	-
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	(948)	(1,449)	-	-
Effective portion of changes in fair value of cash flow hedges	791	6,103	-	-
Tax on items that are or may not be reclassified subsequently to profit or loss	(878)	3,616	-	-
	49,557	(8,109)	-	-
<b>Other comprehensive income for the financial year, net of tax</b>	<b>72,735</b>	<b>(8,109)</b>	-	-
<b>Total comprehensive income for the financial year</b>	<b>227,519</b>	<b>241,053</b>	-	-
<b>Attributable to:</b>				
Owner of the Company	145,628	154,765	-	-
Non-controlling interests	81,891	86,288	-	-
<b>Total comprehensive income for the financial year</b>	<b>227,519</b>	<b>241,053</b>	-	-

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES										
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY										
As at 30 June 2014 and 31 December 2013										
Group	Attributable to owner of the Company									
	Share capital	Foreign currency translation	General reserve	Fair value reserve	Hedging reserve	Other reserves	Retained earnings	Total	Non-controlling interests	Total equity
	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000
<b>At 1 January 2014</b>	800,845	(1,156,415)	23,858	9,046	259	5,643	2,172,990	1,856,226	1,121,705	2,977,931
<b>Total comprehensive income for the financial year</b>	-	-	-	-	-	-	97,741	97,741	57,043	154,784
Profit for the financial year	-	-	-	-	-	-	-	-	-	-
Foreign currency translation differences relating to financial statements of foreign subsidiary	-	30,160	-	-	-	-	-	30,160	15,892	46,052
Net change in fair value of available-for-sale financial assets	-	-	-	3,002	-	-	-	3,002	1,539	4,541
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	-	-	-	(639)	-	-	-	(639)	(309)	(948)
Effective portion of changes in fair value of cash flow hedges	-	-	-	-	420	-	-	420	371	791
Defined benefit plan re-measurements	-	-	-	-	-	-	21,390	21,390	10,513	31,903
Income tax on other comprehensive income	-	-	-	(464)	(104)	-	(5,880)	(6,448)	(3,157)	(9,605)
<b>Total other comprehensive income</b>	-	30,160	-	1,899	316	-	15,510	47,885	24,849	72,734
<b>Total comprehensive income for the financial year</b>	-	30,160	-	1,899	316	-	113,251	145,626	81,892	227,518
<b>Transactions with owner, recognised directly in equity</b>										
<b>Contributions by and distributions to owner</b>										
Transfer to general reserve	-	-	2,930	-	-	-	(2,930)	-	-	-
Dividends declared and paid	-	-	-	-	-	-	-	-	(59,018)	(59,018)
<b>Total contributions by and distributions to owner, representing total transactions with owner</b>	-	-	2,930	-	-	-	(2,930)	-	(59,018)	(59,018)
<b>At 30 June 2014 - Unaudited</b>	800,845	(1,126,255)	26,788	10,945	575	5,643	2,283,311	2,001,852	1,144,579	3,146,431
<b>At 1 January 2013</b>	800,845	(679,639)	20,652	17,760	(1,675)	5,643	1,974,530	2,138,116	1,261,568	3,399,684
<b>Total comprehensive income for the financial year</b>	-	-	-	-	-	-	314,388	314,388	171,819	486,207
Profit for the financial year	-	-	-	-	-	-	-	-	-	-
Foreign currency translation differences relating to financial statements of foreign subsidiary	-	(476,776)	-	-	-	-	(476,776)	(245,603)	(722,379)	(15,489)
Net change in fair value of available-for-sale financial assets	-	-	-	(10,276)	-	-	-	(10,276)	(5,213)	(15,489)
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	-	-	-	(914)	-	-	-	(914)	(442)	(1,356)
Effective portion of changes in fair value of cash flow hedges	-	-	-	-	1,251	-	-	1,251	509	1,760
Defined benefit plan re-measurements	-	-	-	-	-	-	(25,922)	(25,922)	(12,790)	(38,702)
Income tax on other comprehensive income	-	-	-	2,476	683	-	6,481	9,640	4,778	14,418
<b>Total other comprehensive income</b>	-	(476,776)	-	(8,714)	1,934	-	(19,441)	(502,997)	(258,751)	(761,748)
<b>Total comprehensive income for the financial year</b>	-	(476,776)	-	(8,714)	1,934	-	294,947	(188,609)	(86,932)	(275,541)
<b>Transactions with owner, recognised directly in equity</b>										
<b>Contributions by and distributions to owner</b>										
Transfer to general reserve	-	-	3,206	-	-	-	(3,206)	-	-	-
Dividends declared and paid	-	-	-	-	-	-	(93,281)	(93,281)	(52,931)	(146,212)
<b>Total contributions by and distributions to owner, representing total transactions with owner</b>	-	-	3,206	-	-	-	(96,487)	(93,281)	(52,931)	(146,212)
<b>At 31 December 2013 - Audited</b>	800,845	(1,156,415)	23,858	9,046	259	5,643	2,172,990	1,856,226	1,121,705	2,977,931

Singapore, August 15, 2014  
Board of Directors  
Asia Financial (Indonesia) Pte. Ltd.

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