

LAPORAN KEUANGAN ASIA FINANCIAL (INDONESIA) PTE. LTD.

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2015 tanggal 31 Maret 2015 tentang "Transparansi Dan Publikasi Laporan Bank" berikut perubahannya melalui POJK No.32/POJK.03/2016 tanggal 8 Agustus 2016, dan Surat Edaran Otoritas Jasa Keuangan (SE/POJK) No. 43/SE/POJK.03/2016 tanggal 28 September 2016 tentang "Transparansi dan Publikasi Laporan Bank Umum Konvensional", dibawah 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 2017 (tidak diaudit) dan 2016 (tidak diaudit) dan pada tanggal 31 Desember 2016 (diaudit). Laporan Keuangan Konsolidasian PT Bank Danamon Indonesia Tbk. dan entitas anaknya per tanggal 30 Juni 2017 dan untuk periode enam bulan yang berakhir pada tanggal tersebut yang telah dipublikasikan melalui surat kabar harian Bisnis Indonesia pada tanggal 26 Juli 2017 merupakan bagian dari Laporan keuangan konsolidasian dibawah ini.

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES				
STATEMENTS OF FINANCIAL POSITION				
As at 30 June 2017 and 31 December 2016				
	Group		Company	
	Unaudited 30 June 2017	Audited 31 Dec 2016	Unaudited 30 June 2017	Audited 31 Dec 2016
	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000
ASSETS				
Cash and balances with the central bank	1,429,867	1,351,156	-	-
Government securities	1,584,451	1,826,740	-	-
Placements and balances with other banks	721,322	512,370	-	-
Derivative financial instruments	5,114	27,876	-	-
Loans to and bills receivable from				
non-bank customers	12,718,305	13,160,054	-	-
Investment securities	526,751	567,246	-	-
Subsidiaries	-	-	1,943,000	1,943,000
Property and equipment	249,713	269,542	-	-
Intangible assets	499,055	509,746	-	-
Deferred tax assets	217,849	230,915	-	-
Other assets	592,506	628,640	-	-
Total assets	18,544,933	19,084,285	1,943,000	1,943,000
LIABILITIES				
Deposits and balances of other banks	267,395	309,061	-	-
Deposits and balances of non-bank customers	10,743,261	11,159,935	-	-
Derivative financial instruments	4,101	5,322	-	-
Current tax liabilities	19,900	12,598	-	-
Borrowings	2,171,399	2,131,383	-	-
Provisions and other liabilities	1,112,642	1,196,108	5	178
Loan from immediate holding company	387,875	446,820	387,875	446,820
Total liabilities	14,706,573	15,261,227	387,880	446,998
NET ASSETS	3,838,360	3,823,058	1,555,120	1,496,002
EQUITY				
Capital and reserves attributable to owner of the Company				
Share capital	800,845	800,845	800,845	800,845
Foreign currency translation reserve	(1,169,301)	(1,059,359)	-	-
General reserve	32,119	30,238	-	-
Fair value reserve	28,590	23,484	-	-
Hedging reserve	(3,334)	(941)	-	-
Other reserves	5,643	5,643	-	-
Retained earnings	2,807,728	2,673,686	754,275	695,157
	2,502,290	2,473,596	1,555,120	1,496,002
Non-controlling interests	1,336,070	1,349,462	-	-
Total equity	3,838,360	3,823,058	1,555,120	1,496,002

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES		
CONSOLIDATED STATEMENT OF PROFIT OR LOSS		
For the 6 month periods ended 30 June 2017 and 2016		
	Group	
	Unaudited 30 June 2017	Unaudited 30 June 2016
	SGD\$'000	SGD\$'000
Interest income	1,047,684	1,069,930
Less: Interest expense	(309,869)	(371,857)
Net interest income	737,815	698,073
Fee and commission income (net)	159,960	179,001
Other income	51,977	60,156
Non-interest income	211,937	239,157
Net operating income	949,752	937,230
Less: Staff costs	(260,019)	(253,051)
Other operating expenses	(205,526)	(208,698)
Allowance for loan losses and other impairment losses	(180,758)	(229,693)
Total operating expenses	(646,303)	(691,442)
Profit before income tax	303,449	245,788
Income tax expense	(90,959)	(66,154)
Profit for the financial period	212,490	179,634
Attributable to:		
Owner of the Company	135,923	114,743
Non-controlling interests	76,567	64,891
	212,490	179,634

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES		
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
For the 6 month periods ended 30 June 2017 and 2016		
	Group	
	Unaudited 30 June 2017	Unaudited 30 June 2016
	SGD\$'000	SGD\$'000
Profit for the financial year	212,490	179,634
Other comprehensive income		
Items that will not be reclassified to profit or loss:		
Defined benefit plan re-measurements	-	-
Tax on items that will not be reclassified to profit or loss	-	-
Items that are or may be reclassified subsequently to profit or loss:		
Foreign currency translation differences relating to financial statements of foreign subsidiary	(163,440)	13,645
Net change in fair value of available-for-sale financial assets	13,660	14,866
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	(3,607)	(116)
Effective portion of changes in fair value of cash flow hedges	(5,142)	(5,675)
Tax on items that are or may be reclassified subsequently to profit or loss	(546)	(2,006)
	(159,077)	20,714
Other comprehensive income for the financial period, net of tax	(159,077)	20,714
Total comprehensive income for the financial period	53,413	200,348
Attributable to:		
Owner of the Company	28,694	127,343
Non-controlling interests	24,719	73,005
Total comprehensive income for the financial period	53,413	200,348

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES										
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY										
As at 30 June 2017 and 31 December 2016										
Group	Attributable to owner of the Company									
	Share capital	Foreign currency translation reserve	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
At 1 January 2017	800,845	(1,059,359)	30,238	23,484	(941)	5,643	2,673,686	2,473,596	1,349,462	3,823,058
Total comprehensive income for the financial period	-	-	-	-	-	-	135,923	135,923	76,567	212,490
Other comprehensive income										
Foreign currency translation differences relating to financial statements of foreign subsidiary	-	(109,942)	-	-	-	-	(109,942)	(109,942)	(53,498)	(163,440)
Net change in fair value of available-for-sale financial assets	-	-	-	8,771	-	-	8,771	8,771	4,889	13,660
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	-	-	-	(2,430)	-	-	(2,430)	(2,430)	(1,177)	(3,607)
Effective portion of changes in fair value of cash flow hedges	-	-	-	-	(3,190)	-	(3,190)	(3,190)	(1,952)	(5,142)
Defined benefit plan re-measurements	-	-	-	-	-	-	-	-	-	-
Income tax on other comprehensive income	-	-	-	(1,235)	797	-	(438)	(438)	(110)	(546)
Total other comprehensive income	-	(109,942)	-	5,106	(2,393)	-	(107,229)	(107,229)	(51,848)	(159,077)
Total comprehensive income for the financial period	-	(109,942)	-	5,106	(2,393)	-	135,923	28,694	24,719	53,413
Transactions with owner, recognised directly in equity										
Contributions by and distributions to owner										
Transfer to general reserve	-	-	1,881	-	-	-	(1,881)	-	-	-
Dividends declared and paid	-	-	-	-	-	-	-	-	(38,111)	(38,111)
Total contributions by and distributions to owner, representing total transactions with owner	-	-	1,881	-	-	-	(1,881)	-	(38,111)	(38,111)
At 30 June 2017 - Unaudited	800,845	(1,169,301)	32,119	28,590	(3,334)	5,643	2,807,728	2,502,290	1,336,070	3,838,360
At 1 January 2016	800,845	(1,198,483)	28,565	21,031	913	5,643	2,490,142	2,148,656	1,197,827	3,346,483
Total comprehensive income for the financial year										
Profit for the financial year	-	-	-	-	-	-	182,755	182,755	103,959	286,714
Other comprehensive income										
Foreign currency translation differences relating to financial statements of foreign subsidiary	-	139,124	-	12,943	-	-	(139,124)	67,494	206,618	18,943
Net change in fair value of available-for-sale financial assets	-	-	-	(9,281)	-	-	(9,281)	(4,496)	(13,777)	(3,946)
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	-	-	-	-	(2,472)	-	(2,472)	(1,474)	4,871	(3,946)
Effective portion of changes in fair value of cash flow hedges	-	-	-	-	618	-	618	3,282	1,589	4,871
Defined benefit plan re-measurements	-	-	-	-	-	-	-	(820)	(1,411)	(2,029)
Income tax on other comprehensive income	-	-	-	(1,209)	-	-	(1,209)	(1,411)	(615)	(2,029)
Total other comprehensive income	-	139,124	-	2,453	(1,854)	-	2,462	142,185	68,498	210,683
Total comprehensive income for the financial year	-	139,124	-	2,453	(1,854)	-	185,217	324,940	172,457	497,397
Transactions with owner, recognised directly in equity										
Contributions by and distributions to owner										
Transfer to general reserve	-	-	1,673	-	-	-	(1,673)	-	-	-
Dividends declared and paid	-	-	-	-	-	-	-	-	(28,666)	(28,666)
Acquisition by non-controlling interests without a change in control	-	-	-	-	-	-	-	-	7,844	7,844
Total contributions by and distributions to owner, representing total transactions with owner	-	-	1,673	-	-	-	(1,673)	-	(20,822)	(20,822)
At 31 December 2016 - Audited	800,845	(1,059,359)	30,238	23,484	(941)	5,643	2,673,686	2,473,596	1,349,462	3,823,058

Singapore, August 15, 2017
Board of Directors
Asia Financial (Indonesia) Pte. Ltd.

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