

LAPORAN KEUANGAN ASIA FINANCIAL (INDONESIA) PTE. LTD.

Sesuai dengan Salinan Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2015 tanggal 31 Maret 2015 tentang "Transparansi Dan Publikasi Laporan Bank" dan Salinan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 11/SEOJK.03/2015 tanggal 17 April 2015 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 2015 (tidak diaudit) dan 2014 (tidak diaudit) dan pada tanggal 31 Desember 2014 (diaudit). Laporan Keuangan Konsolidasian PT Bank Danamon Indonesia Tbk. dan entitas anaknya tanggal 30 Juni 2015 dan untuk periode enam bulan yang berakhir pada tanggal tersebut yang telah dipublikasikan melalui surat kabar harian Bisnis Indonesia pada tanggal 29 Juli 2015 merupakan bagian dari Laporan keuangan konsolidasian dibawah ini.

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES				
STATEMENTS OF FINANCIAL POSITION				
As at 30 June 2015 and 31 December 2014				
	Group		Company	
	Unaudited 30 June 2015 SGD\$'000	Audited 31 Dec 2014 SGD\$'000	Unaudited 30 June 2015 SGD\$'000	Audited 31 Dec 2014 SGD\$'000
ASSETS				
Cash and balances with the central bank	2,157,318	1,729,441	-	-
Government securities	1,090,588	1,205,837	-	-
Placements and balances with other banks	1,230,980	1,273,232	-	-
Derivative financial instruments	101,207	49,121	-	-
Loans to and bills receivable from non-bank customers	13,252,156	14,338,070	-	-
Investment securities	568,983	448,665	-	-
Subsidiaries	-	-	1,943,000	1,943,000
Property and equipment	257,563	265,134	-	-
Intangible assets	467,022	484,328	-	-
Deferred tax assets	124,885	134,564	-	-
Other assets	1,234,634	1,262,655	-	-
Total assets	20,485,336	21,191,047	1,943,000	1,943,000
LIABILITIES				
Deposits and balances of other banks	485,415	338,173	-	-
Deposits and balances of non-bank customers	11,948,803	12,405,065	-	-
Derivative financial instruments	9,443	13,764	-	-
Current tax liabilities	9,817	19,554	-	-
Borrowings	2,633,816	2,810,131	-	-
Deferred tax liabilities	9,753	16,499	-	-
Provisions and other liabilities	1,694,078	1,760,029	137	274
Loan from immediate holding company	490,852	538,053	490,852	538,053
Total liabilities	17,281,977	17,901,268	490,989	538,327
NET ASSETS	3,203,359	3,289,779	1,452,011	1,404,673
EQUITY				
Capital and reserves attributable to owner of the Company				
Share capital	800,845	800,845	800,845	800,845
Foreign currency translation reserve	(1,232,355)	(1,099,545)	-	-
General reserve	28,586	26,771	-	-
Fair value reserve	24,284	23,833	-	-
Hedging reserve	265	(4,717)	-	-
Other reserves	5,643	5,643	-	-
Retained earnings	2,426,594	2,342,220	651,166	603,828
	2,053,862	2,095,050	1,452,011	1,404,673
Non-controlling interests	1,149,497	1,194,729	-	-
Total equity	3,203,359	3,289,779	1,452,011	1,404,673

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES			
CONSOLIDATED INCOME STATEMENT			
For the 6 month periods ended 30 June 2015 and 2014			
	Group		
	Unaudited 30 June 2015 SGD\$'000	Unaudited 30 June 2014 SGD\$'000	Audited 31 Dec 2014 SGD\$'000
Interest income	1,179,112	1,215,514	
Less: Interest expense	(481,600)	(489,802)	
Net interest income	697,452	725,712	
Fee and commission income (net)	187,943	224,669	
Other income	31,274	27,162	
Non-interest income	219,217	251,831	
Net operating income	916,669	977,543	
Less: Staff costs	278,166	323,037	
Other operating expenses	214,055	229,733	
Allowance for loan losses and other impairment losses	238,697	207,329	
Total operating expenses	730,918	760,099	
Profit before income tax	185,751	217,444	
Income tax expense	(50,511)	(62,660)	
Profit for the financial period	135,240	154,784	
Attributable to:			
Owner of the Company	86,431	97,741	
Non-controlling interests	48,809	57,043	
	135,240	154,784	

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES			
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME			
For the 6 month periods ended 30 June 2015 and 2014			
	Group		
	Unaudited 30 June 2015 SGD\$'000	Unaudited 30 June 2014 SGD\$'000	Audited 31 Dec 2014 SGD\$'000
Profit for the financial period	135,240	154,784	
Other comprehensive income			
Items that will not be reclassified to profit or loss:			
Defined benefit plan remeasurements	(104)	31,904	
Tax on items that will not be reclassified to profit or loss	26	(8,726)	
	(78)	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	(200,071)	46,051	
Net change in fair value of available-for-sale financial assets	609	4,541	
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	56	(948)	
Effective portion of changes in fair value of cash flow hedges	10,386	791	
Tax on items that are or may be reclassified subsequently to profit or loss	(2,696)	(878)	
	(191,716)	49,557	
Other comprehensive income for the financial period, net of tax	(191,794)	72,735	
Total comprehensive income for the financial period	(56,554)	227,519	
Attributable to:			
Owner of the Company	(41,188)	145,628	
Non-controlling interests	(15,366)	81,891	
	(56,554)	227,519	

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES										
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY										
As at 30 June 2015 and 31 December 2014										
Group	Attributable to owner of the Company									
	Share capital SGD\$'000	Foreign currency translation reserve SGD\$'000	General reserve SGD\$'000	Fair value reserve SGD\$'000	Hedging reserve SGD\$'000	Other reserves SGD\$'000	Retained earnings SGD\$'000	Total SGD\$'000	Non-controlling interests SGD\$'000	Total equity SGD\$'000
At 1 January 2015	800,845	(1,099,545)	26,771	23,833	(4,717)	5,643	2,342,220	2,095,050	1,194,729	3,289,779
Total comprehensive income for the financial period	-	-	-	-	-	-	86,431	86,431	48,809	135,240
Profit for the financial period	-	-	-	-	-	-	86,431	86,431	48,809	135,240
Foreign currency translation differences relating to financial statements of foreign subsidiary	-	(132,810)	-	-	-	-	(132,810)	(132,810)	(67,261)	(200,071)
Net change in fair value of available-for-sale financial assets	-	-	-	480	-	-	-	480	129	609
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	-	-	-	38	-	-	-	38	18	56
Effective portion of changes in fair value of cash flow hedges	-	-	-	-	6,643	-	-	6,643	3,743	10,386
Defined benefit plan re-measurements	-	-	-	-	-	-	(323)	(323)	219	(104)
Income tax on other comprehensive income	-	-	-	(67)	(1,661)	-	81	(1,647)	(1,023)	(2,670)
Total other comprehensive income	-	(132,810)	-	451	4,982	-	(242)	(127,619)	(64,175)	(191,794)
Total comprehensive income for the financial period	-	(132,810)	-	451	4,982	-	86,189	(41,188)	(15,366)	(56,554)
Transactions with owner, recognised directly in equity										
Contributions by and distributions to owner										
Transfer to general reserve	-	-	1,815	-	-	-	(1,815)	-	-	-
Dividends declared and paid	-	-	-	-	-	-	-	-	(29,866)	(29,866)
Total contributions by and distributions to owner, representing total transactions with owner	-	-	1,815	-	-	-	(1,815)	-	(29,866)	(29,866)
At 30 June 2015 - Unaudited	800,845	(1,232,355)	28,586	24,284	265	5,643	2,426,594	2,053,862	1,149,497	3,203,359
At 1 January 2014	800,845	(1,156,415)	23,858	9,046	259	5,643	2,172,990	1,856,226	1,121,705	2,977,931
Total comprehensive income for the financial year	-	-	-	-	-	-	178,442	178,442	100,049	278,491
Profit for the financial year	-	-	-	-	-	-	178,442	178,442	100,049	278,491
Foreign currency translation differences relating to financial statements of foreign subsidiary	-	56,870	-	-	-	-	-	56,870	28,954	85,824
Net change in fair value of available-for-sale financial assets	-	-	-	16,792	-	-	-	16,792	8,301	25,093
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	-	-	-	(905)	-	-	-	(905)	(438)	(1,343)
Effective portion of changes in fair value of cash flow hedges	-	-	-	-	(5,883)	-	-	(5,883)	(3,182)	(9,065)
Defined benefit plan re-measurements	-	-	-	-	-	-	(8,399)	(8,399)	(4,253)	(12,652)
Income tax on other comprehensive income	-	-	-	(1,100)	907	-	2,100	1,907	1,053	2,960
Total other comprehensive income	-	56,870	-	14,787	(4,976)	-	(6,299)	60,382	30,435	90,817
Total comprehensive income for the financial year	-	56,870	-	14,787	(4,976)	-	172,143	238,824	130,484	369,308
Transactions with owner, recognised directly in equity										
Contributions by and distributions to owner										
Transfer to general reserve	-	-	2,913	-	-	-	(2,913)	-	-	-
Dividends declared and paid	-	-	-	-	-	-	-	-	(57,460)	(57,460)
Total contributions by and distributions to owner, representing total transactions with owner	-	-	2,913	-	-	-	(2,913)	-	(57,460)	(57,460)
At 31 December 2014 - Audited	800,845	(1,099,545)	26,771	23,833	(4,717)	5,643	2,342,220	2,095,050	1,194,729	3,289,779

Singapore, August 14, 2015
Board of Directors
Asia Financial (Indonesia) Pte. Ltd.

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