

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" dan 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 2016 (tidak diaudit) dan 2015 (tidak diaudit) dan pada tanggal 31 Desember 2015 (diaudit). Laporan Keuangan Konsolidasian PT Bank Danamon Indonesia Tbk. dan entitas anaknya per tanggal 30 Juni 2016 dan untuk periode enam bulan yang berakhir pada tanggal tersebut yang telah dipublikasikan melalui surat kabar harian Bisnis Indonesia pada tanggal 27 Juli 2016 merupakan bagian dari Laporan keuangan konsolidasian dibawah ini.

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES				
STATEMENTS OF FINANCIAL POSITION				
As at 30 June 2016 and 31 December 2015				
	Group		Company	
	Unaudited 30 June 2016	Audited 31 Dec 2015	Unaudited 30 June 2016	Audited 31 Dec 2015
	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000
ASSETS				
Cash and balances with the central bank	1,288,430	2,497,257	-	-
Government securities	1,659,628	860,592	-	-
Placements and balances with other banks	441,278	980,694	-	-
Derivative financial instruments	36,187	101,286	-	-
Loans to and bills receivable from non-bank customers	12,584,602	12,707,523	-	-
Investment securities	602,337	502,672	-	-
Subsidiaries	-	-	1,943,000	1,943,000
Property and equipment	255,921	261,107	-	-
Intangible assets	489,412	488,469	-	-
Deferred tax assets	156,698	157,105	-	-
Other assets	741,993	977,482	-	-
Total assets	18,256,486	19,534,187	1,943,000	1,943,000
LIABILITIES				
Deposits and balances of other banks	294,546	186,308	-	-
Deposits and balances of non-bank customers	10,698,990	11,747,757	-	-
Derivative financial instruments	4,472	12,651	-	-
Current tax liabilities	12,823	13,872	-	-
Borrowings	2,195,794	2,326,290	-	-
Provisions and other liabilities	1,076,879	1,409,775	106	274
Loan from immediate holding company	446,747	491,051	446,747	491,051
Total liabilities	14,730,251	16,187,704	446,853	491,325
NET ASSETS	3,526,235	3,346,483	1,496,147	1,451,675
EQUITY				
Capital and reserves attributable to owner of the Company				
Share capital	800,845	800,845	800,845	800,845
Foreign currency translation reserve	(1,190,594)	(1,198,483)	-	-
General reserve	31,022	28,565	-	-
Fair value reserve	28,395	21,031	-	-
Hedging reserve	(1,740)	913	-	-
Other reserves	5,643	5,643	-	-
Retained earnings	2,602,428	2,490,142	695,302	650,830
	2,275,999	2,148,656	1,496,147	1,451,675
Non-controlling interests	1,250,236	1,197,827	-	-
Total equity	3,526,235	3,346,483	1,496,147	1,451,675

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES			
CONSOLIDATED INCOME STATEMENT			
For the 6 month periods ended 30 June 2016 and 2015			
	Group		
	Unaudited 30 June 2016	Unaudited 30 June 2015	
	SGD\$'000	SGD\$'000	
Interest income	1,069,930	1,179,112	
Less: Interest expense	(371,857)	(481,680)	
Net interest income	698,073	697,432	
Fee and commission income (net)	179,001	187,943	
Other income	60,156	31,274	
Non-interest income	239,157	219,217	
Net operating income	937,230	916,649	
Less: Staff costs	253,051	278,166	
Other operating expenses	208,698	214,055	
Allowance for loan losses and other impairment losses	229,693	238,697	
Total operating expenses	691,442	730,918	
Profit before income tax	245,788	185,731	
Income tax expense	(66,154)	(50,511)	
Profit for the financial period	179,634	135,240	
Attributable to:			
Owner of the Company	114,743	86,431	
Non-controlling interests	64,891	48,809	
	179,634	135,240	

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES			
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME			
For the 6 month periods ended 30 June 2016 and 2015			
	Group		
	Unaudited 30 June 2016	Unaudited 30 June 2015	
	SGD\$'000	SGD\$'000	
Profit for the financial period	179,634	135,240	
Other comprehensive income			
Items that will not be reclassified to profit or loss:			
Defined benefit plan remeasurements	-	(104)	
Tax on items that will not be reclassified to profit or loss	-	26	
	-	(78)	
Items that are or may be reclassified subsequently to profit or loss:			
Foreign currency translation differences relating to financial statements of foreign subsidiary	13,645	(200,071)	
Net change in fair value of available-for-sale financial assets	14,866	609	
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	(116)	56	
Effective portion of changes in fair value of cash flow hedges	(5,675)	10,386	
Tax on items that are or may be reclassified subsequently to profit or loss	(2,006)	(2,696)	
	20,714	(191,716)	
Other comprehensive income for the financial period, net of tax	20,714	(191,794)	
Total comprehensive income for the financial period	200,348	(56,554)	
Attributable to:			
Owner of the Company	127,343	(41,189)	
Non-controlling interests	73,005	(15,366)	
Total comprehensive income for the financial period	200,348	(56,554)	

ASIA FINANCIAL (INDONESIA) PTE. LTD. AND ITS SUBSIDIARIES										
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY										
As at 30 June 2016 and 31 December 2015										
Group	Attributable to owner of the Company								Non-controlling interests	Total equity
	Share capital	Foreign currency translation reserve	General reserve	Fair value reserve	Hedging reserve	Other reserves	Retained earnings	Total		
	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000	SGD\$'000
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 period	-	-	-	-	-	-	114,743	114,743	64,891	179,634
Profit for the financial period	-	-	-	-	-	-	114,743	114,743	64,891	179,634
Foreign currency translation differences relating to financial statements of foreign subsidiary	-	7,889	-	-	-	-	-	7,889	5,756	13,645
Net change in fair value of available-for-sale financial assets	-	-	-	9,754	-	-	-	9,754	5,112	14,866
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	-	-	-	(78)	-	-	-	(78)	(38)	(116)
Effective portion of changes in fair value of cash flow hedges	-	-	-	-	(3,544)	-	-	(3,544)	(2,131)	(5,675)
Defined benefit plan re-measurements	-	-	-	(2,312)	891	-	-	(1,421)	(585)	(2,006)
Income tax on other comprehensive income	-	-	-	-	-	-	-	-	8,114	20,714
Total other comprehensive income	-	7,889	-	7,364	(2,653)	-	-	12,600	8,114	20,714
Total comprehensive income for the financial period	-	7,889	-	7,364	(2,653)	-	114,743	127,343	73,005	200,348
Transactions with owner, recognised directly in equity										
Contributions by and distributions to owner										
Transfer to general reserve	-	-	2,457	-	-	-	(2,457)	-	-	-
Dividends declared and paid	-	-	-	-	-	-	-	-	(28,357)	(28,357)
Total contributions by and distributions to owner, representing total transactions with owner	-	-	2,457	-	-	-	(2,457)	-	(28,357)	(28,357)
Changes in ownership interests in subsidiaries										
Acquisition by non-controlling interests without a change in control	-	-	-	-	-	-	-	-	7,761	7,761
Total changes in ownership interests in subsidiaries	-	-	-	-	-	-	-	-	7,761	7,761
Total transactions with owner	-	-	2,457	-	-	-	(2,457)	-	7,761	20,598
At 30 June 2016 - Unaudited	800,845	(1,190,594)	31,022	28,395	(1,740)	5,643	2,602,428	2,275,999	1,250,236	3,526,235
At 1 January 2015 (restated)	800,845	(1,097,130)	26,771	23,833	(4,717)	5,643	2,332,758	2,088,003	1,191,316	3,279,319
Total comprehensive income for the financial year	-	-	-	-	-	-	157,339	157,339	88,033	245,372
Other comprehensive income										
Foreign currency translation differences relating to financial statements of foreign subsidiary										
Net change in fair value of available-for-sale financial assets	-	(101,353)	-	(1,231)	-	-	-	(101,353)	(49,396)	(150,749)
Net change in fair value of available-for-sale financial assets transferred to profit or loss on disposal	-	-	-	(2,052)	-	-	-	(2,052)	(993)	(3,045)
Effective portion of changes in fair value of cash flow hedges	-	-	-	-	7,505	-	-	7,505	4,273	11,778
Defined benefit plan re-measurements	-	-	-	-	-	-	2,454	2,454	1,191	3,645
Income tax on other comprehensive income	-	-	-	481	(1,875)	-	(615)	(2,009)	(1,132)	(3,141)
Total other comprehensive income	-	(101,353)	-	(2,802)	5,630	-	1,839	(96,686)	(46,866)	(143,552)
Total comprehensive income for the financial year	-	(101,353)	-	(2,802)	5,630	-	159,178	60,653	41,167	101,820
Transactions with owner, recognised directly in equity										
Contributions by and distributions to owner										
Transfer to general reserve	-	-	1,794	-	-	-	(1,794)	-	-	-
Dividends declared and paid	-	-	-	-	-	-	-	-	(29,495)	(29,495)
Adjustment arising from overcapitalisation of subsidiary's share capital	-	-	-	-	-	-	-	-	(5,161)	(5,161)
Total contributions by and distributions to owner, representing total transactions with owner	-	-	1,794	-	-	-	(1,794)	-	(34,656)	(34,656)
At 31 December 2015 - Audited	800,845	(1,198,483)	28,565	21,031	913	5,643	2,490,142	2,148,656	1,197,827	3,346,483

Singapore, August 15, 2016
Board of Directors
Asia Financial (Indonesia) Pte. Ltd.

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