## PT BANK DANAMON INDONESIA TBK AND SUBSIDIARIES CONSOLIDATED FINANCIAL STATEMENTS

	BALANCE SHEETS AS AT 31 MARCH 2009 AND 2008 (In million Rupiah)					■ A	ASSET QUALITY AND OTHER INFORMATION AS AT 31 MARCH 2009 AND 2008 (In million Rupiah)								FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT											
NO.	ACCOUNTS	2009 2008 2009 2008		NO.	NO. ACCOUNTS			BANK DANAMON 2009 2008								In accordance with the Circular Letter of Bank Indonesia No. 7/56/DPbS, dated 9 December 2005 regarding "Annual Report, Quarterly and Monthly Published Financial Statements and Certain Reports of Banks Submitted to Bank Indonesia" which was amended by Circular Letter of Bank Indonesia No. 8/11/DPbS dated 7 March 2006 regarding "Amendment to Circular Letter of Bank Indonesia No. 7/56/DPbS, dated 9 December 2005 regarding Annual Report, Quarterly and										
1. 2.	ASSETS Cash Placements with Bank Indonesia a. Current accounts with Bank Indonesia	2,441,692 5,550,667	1,344,218 5,567,508	2,474,696 5,550,667	1,378,122 5,567,508		Related parties Earning assets		Current 5	Special Mention S	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	Monthly Published	Financial State	ments and Certain	Reports of Banks Submi		
	b. Certificates of Bank Indonesia     wadiah Certificates of Bank Indonesia     d. Others	6,363,318 525,000	2,924,175	6,363,318 525,000	2,999,175 500,000		Placement with other banks     Marketable securities and Government Bonds is third parties or Bank Indonesia	ssued by	965,215	-	-	-	-	965,215	926,872	-	-	-	-	926,872	AS AT 31 MA (In million Ru	<b>E SHEETS</b> RCH 2009 AN piah)	5 ND 2008			
3.	Current accounts with other banks a. Rupiah b. Foreign currencies Allowance for possible losses on current	52,521 1,212,498	35,690 440,905	203,853 1,218,807	267,122 443,217		Loans to third parties     a. Small business credit (KUK)     b. Property loans		-	-	-	-	-	-	-	-	-	-	-	-	NO. A. ASSETS		ACCOUNTS		2009	2008
4.	accounts with others banks -/- Placements with other banks a. Rupiah	(12,650) 70,000	(4,766) 557,500	(12,650) 471,040	(4,766) 648,370	Н	i. Restructured     ii. Unrestructed     c. Other restructured loans     d. Others		11,201		-	-		11,201	11,466	-	-	-	-	11.466	1. Cash	nts with Bank Indo	onesia		5,729 24,350	7,438 30,938
	Allowance for possible losses on placements with other banks -/- b. Foreign currencies Allowance for possible losses on placements	(700) 238,946	(5,575) 684,761	(700) 238,977	(5,575) 703,215		3b. iB receivables and financing with contract 4. Investment in third parties a. Non-bank financial institution		1,962,019	-	-		-	1,962,019	1,376,190	-	-	-		1,376,190		cate of Bank Indor other sharia ban			-	-
5.	with other banks -/- Placement with other sharia banks Allowance for possible losses on placement	(2,389)	(6,848)	(2,389)	(6,848)		b. For loans restructuring     c. Others     Other receivables from third parties		424,119	-	-	:	-	424,119	292,189	-	-	-	-	292,189		oossible losses or curities - sharia bo	n placement with other ands	sharia banks -/-	210,064	316,521
6.	with other sharia banks -/- Marketable securities a. Rupiah	-	-	-		B. 1	Commitments and contingencies to third part Non earning assets     Unutilised properties	ies	-	-	-		-	-	-	-	-	-	-	-	6. iB receivables	*)	n marketable securitie	s - sharia bonds -/-	(2,101) 350,405	(3,165) 193,783
	i. Trading ii. Available for sale iii. Held to maturity	251,616 1,364,029	324,941 145,170	298,227 1,364,029	410,249 179,161		Foreclosed assets - net     Interbank and suspense account Third parties		-	-	-	-	-	-	:	-	-	-	-	:	7. Others iB rece	vables	iB receivables -/-		(5,330)	(5,130) 14,882
	Allowance for possible losses on marketable securities -/- b. Foreign currencies i. Tradino	(16,673)	(4,701) 120,602	(16,673)	(4,701) 120,602	A. 1	Earning assets 1. Placement with other banks 2. Marketable securities and Government Bonds	issued	3,228,404	13	-	-	30,552	3,258,969	2,809,350	2,122	-	-	-	2,811,472	8. iB financing		others iB receivables	s -/-	(1,417) 397,464	(251) 264,930
	ii. Available for sale iii. Held to maturity Allowance for possible losses on marketable	155,869 190,169	590,638 878,920	155,869 190,169	590,638 844,929	1	by third parties or Bank Indonesia 3a. Loans to third parties (excluding loans purcha from IBRA)	ased	20,606,831	519	-	-	-	20,607,350	19,191,976	-	-	-	-	19,191,976	Fixed assets	cossible losses or epreciation of fixe	-		(4,424) 9,098 (2,347)	(3,320) 9,051 (2,311)
7.	securities -/- Marketable securities - sharia bonds Allowance for possible losses on marketable	(2,633) 210,064	(14,874) 316,521	(2,633) 210,064	(14,874) 316,521	П	a. Small business credit (KUK)     b. Property loans     i. Restructured     ii. Unrestructured		69,082 6,564,617	1,219,641 59,916 391,072	1,052 4,177	1,090 16,123	12,303	10,369,521 143,443 6,984,499	7,874,200 12,165 4,308,337	988,575 5,092 43,920	122,591 2,497 291	142,917 2,857 1,077	100,398 6,021 28,383	9,228,681 28,632 4,382,008	Accrued incom     Prepaid expen	e	u ussets		9,699	6,724 1,214
8.	securities - sharia bonds -/- Government Bonds i. Trading ii. Available for sale	(2,101) 598,111 10.041,125	(3,165) 749,110 9,805,338	(2,101) 598,111 10,278,701	(3,165) 749,110 10,053,843		c. Other restructured loan d. Others 3b. Loans purchased from IBRA		141,273 37,080,860	240,054 4,037,748	50,292	26,779 338,289		534,330 42,246,808	120,712 35,655,509	94,646 3,023,481	15,675 94,193	60,403 147,712	102,124	393,560 39,338,268 2,120	12. Other assets  TOTAL ASSE				22,399 <b>1,053,135</b>	13,297
9.	iii. Held to maturity Securities purchased under resale agreements (Reverse Repo)	2,423,196	4,195,900	2,542,484	4,207,008		iB receivables and financing with contract     Investment in third parties     a. Non-bank financial institution		705,512	31,273	931	2,227	2,488	742,431	443,936	15,470	5,378	2,607	2,631	470,022	B. LIABILITIES	15			1,035,135	044,001
	a. Rupiah     Allowance for possible losses on securities     purchased under resale agreements -/-     b. Foreign currencies	-	119,760 (1,198)	-	119,760 (1,198)		b. For loans restructuring     c. Others     Other receivables from third parties     Commitments and contingencies to third part		2,355 2,290,057	25 333,895 3,474	580,761	47,524	105,962 50	2,380 3,358,199	2,355 1,363,651	25 1,434	- - 366	- - 12	-	2,380 1,365,085	iB funds     a. iB deposit co				85,015	27,191
10.	Allowance for possible losses on securities purchased under resale agreements -/- Derivative receivables	977,635	669,501	977,635	669,501	1 11	Non earning assets  1. Unutilised properties  2. Foreclosed assets - net	ies	7,930 70.814	-	1,033 35,974	29,069	-	38,032 110,108	4,229,937 - 76.580	4,962	43,160	-		43,160 93,849	b. iB deposit si  2. Others iB curre  3. Liabilities to Ba		UPS)		1,741 978	1,873 1,046
11a.	Allowance for possible losses on derivative receivables -/- Loans (excluding loans purchased from IBRA)	(46,694)	(6,696)	(46,694)	(6,696)		3. Interbank and suspense account TOTAL		3,761 3,761 35,578,886	6,317,630 1	-	3,320 - <b>677,894</b>	17 804,476	3,778 94,525,073	6,266	4,179,727	17,269 - 301,420	357,585	109 659,159	6,375 84,199,582	4. Deposits from		01 0)		222,805 29,500	107,940 20,000
	a. Rupiah     i. Related parties     ii. Third parties     Allowance for possible losses on loans	11,201 53,388,951	12,285 45,854,273	11,201 53,388,951	12,285 45,854,273		a. Minimum required allowance for possible losse on earning assets     b. Minimum required allowance for possible losse		638,531	283,793	. ,	301,629	623,080	2,004,098	590,831	194,677	32,393	192,357	482,778	1,493,036	Others liabilitie     Investment ful	S			306,507	116,946
	(excluding loans purchased from IBRA) -/- Deferred income -/- b. Foreign currencies	(1,495,464) (84)	(1,393,929) (118)	(1,495,464) (84)	(1,393,929) (118)		on non earning assets c. Total minimum requires allowance for possible 2. a. Allowance for possible losses on earning asse (excluding loans purchased from IBRA and		638,531	283,793	5,551 162,616	16,195 317,824	623,097	21,763 2,025,861	590,831	194,677	9,064 41,457	192,357	109 482,887	9,173 1,502,209	a. iB savings b. iB deposits				108,569 291,087	78,207 489,699
	i. Related parties ii. Third parties Allowance for possible losses on loans	7,404,649	7,785,011	7,404,649	7,785,011	П	iB receivables and financing with contract ) b. Allowance iB receivables and financing with co c. Allowance for possible losses on loans purchase	ontract	1,213,868 7,038	435,564 1,147	328,549 152	300,423 1,206	621,911 1,169	2,900,315 10,712	586,105 4,589	193,974 705	92,049 342	260,671 1,248	549,517 1,817	1,682,316 8,701	8. Accumulated g				6,933 <b>1,053,135</b>	1,699 <b>844,601</b>
11b.	(excluding loans purchased from IBRA) -/- Deferred income -/- Loans purchased from IBRA a. Rupiah	(180,184)	(171,814)	(180,184)	(171,814)		from IBRA d. Allowance for possible losses on non earning e. Total allowance for possible losses	assets	1,220,906	- - 436,711	5,551 334,252	16,195 317,824	17 623,097	21,763 2,932,790	- 590,694	- - 194,679	9,064 101,455	- - 261,919	2,120 109 553,563	2,120 9,173 1,702,310	STATEM	ENTS OF				
	Allowance for possible losses on loans purchased from IBRA -/- Deferred income -/-	:		-		1	Collateralised assets     a. To Bank Indonesia     b. To other banks							62,560						21,603	FOR THE 3 M	MONTHS PER piah)	RIODS ENDED 31	MARCH 2009 AND		
	<ul> <li>b. Foreign currencies</li> <li>Allowance for possible losses on loans purchased from IBRA -/-</li> <li>Deferred income -/-</li> </ul>	-	2,120 (2,120)	-	2,120 (2,120)	1 5	Percentage of small business credit to total loan     Percentage of total small business credit debtors to to     Percentage of small medium enterprise credit to     Percentage of total small medium enterprise cheldres to to	total loans						17.53% 10.84% 70.19%						17.75% 10.08% 69.18%	A. OPERATING II		ACCOUNTS		2009	2008
12.	Consumer financing receivables Allowance for possible losses on consumer financing receivables -/-	:		1,724,890	1,789,364 (49,581)	S	7. Percentage of total small medium enterprise debtors to to  STATEMENTS OF INCOME AN	ID RETA	AINED E	ARNING	S	T	KEY EIN	99.97% ANCIAL	RATIOS					99.97%	Margin     Profit sharing				8,851 13,947	6,059 13,529
13.	Premium receivable Allowance for possible losses on premium receivable -/-	-	-	20,916	28,367	F:	OR THE 3 MONTHS PERIODS ENDED 31 In million Rupiah, except earning per share	1 MARCH 2 )	2009 AND 2	2008		A	AS AT 31 M	ARCH 2009	AND 2008						Bonus     Other operatin	g income			14,042	56 10,775
14.	iB receivables and financing with contract a. Murabaha b. Istishna c. Qardh	350,405 - 38,972	193,783 - 14,882	350,405 38,972	193,783	NO.	ACCOUNTS	2009	ANAMON 2008	2009	2008	NO.		TED RATIOS	RATIOS	5 (%)			2009	2008	B. TOTAL OPERA	ATING INCOME	retionary investment f	unds	36,840	30,419
	d. Mudharabah e. Musyarakah Allowance for possible losses on iB financing and	397,464	264,930	397,464	264,930		INCOME AND EXPENSES FROM OPERATIONS Interest income, fees and commissions 1.1. Interest income						Capital		(CAR) with cre	edit risk			17.04%	22.39%	a. Bank b. Non Bank	ion for hon - disci	edonary investment	uitus	3,395 8,531	1,918 8,841
15.	receivables -/- Acceptance receivables Allowance for possible losses on acceptance	(11,171) 607,456	(8,701) 787,615	(11,171) 607,456	(8,701) 787,615		a. Rupiah b. Foreign currencies	3,133,228 232,819	2,356,767 209,198		2,920,110 209,198		2. CAR with						16.90%	20.88%	c. Bank Indone				-	-
16. 17	receivables -/- Investments Allowance for possible losses on investments -/- Goodwill - net	(5,792) 2,398,218 (23,983)	(7,934) 1,680,459 (16,806)	(5,792) 12,175 (122) 229,580	(7,934) 12,175 (122) 313,064		Fees and commissions income     a. Rupiah     b. Foreign currencies	211,105 8,869	204,403 29,771		402,840 29,771		Earning asset	ets orming earning	assets				2.68%	1.49%	D. TOTAL PROFI	T SHARING peration after dedu	ucting margin		11,926	10,759
18. 19. 20.	Interest receivable Prepaid expenses Prepaid taxes	916,752 418,889 36,207	804,873 252,919	915,885 504,426 36,207	811,032 361,926	2.	Total interest income, fees and commissions Interest expense, fees and comissions	3,586,021	2,800,139		3,561,919			ıfter minimum I		possible losses			2.89% 1.54%	2.33% 1.16%	F. OPERATING E	non-discretionary EXPENSES	investment funds		24,914	19,660
21. 22.	Deferred tax assets Fixed assets Accumulated depreciation of fixed assets -/-	828,163 2,879,469 (1,244,401)	352,347 2,370,599 (1,067,132)	833,986 3,315,959 (1,444,902)	358,639 2,733,768 (1,214,122)		Interest expense     a. Rupiah     b. Foreign currencies	1,808,247 178,180	929,270 155,939		973,970 155,939				lidated total pro osses to earnin	ovision on poss ng assets	ible losses		0.00% 3.07%	0.00% 2.03%	iB bonus     Allowance for r	ossible losses on	assets		124 7,001	29 3,258
23.	Unutilised properties Allowance for possible losses on unutilised properties -/- Leased assets	38,032 (14,689)	43,160 (6,474)	38,032	43,160 (6,474)		2.2. Fees and commissions expense  Total interest expense, fees and commissions	59,625 2,046,052	43,381 1,128,590	285,173	224,379 1,354,288		Rentability	Assets (ROA)	after tax				1.46%	2.46%	General and act		400000		478 5,590	613 7,529
25.	Accumulated depreciation of leased assets -/- Foreclosed assets Allowance for possible losses on foreclosed	110,108	93,849	114,427	124,304		Underwriting income 3.1. Premium income 3.2. Underwriting expense	-		132,405	108,048 57,075		2. Return on		before tax				2.45% 14.41%	3.89% 20.64%	5. Others	ATING EXPENSE			3,533	4,165 15,594
26.	assets -/- Other assets  TOTAL ASSETS	(7,056) 3,562,123 <b>102,986,851</b>	(2,590) 2,040,899 <b>89,799,721</b>	(7,056) 4,516,475 <b>104,843,157</b>	(9,754) 2,831,953 <b>92,178,112</b>		Total underwriting income Net interest and underwriting income	1,539,969	1,671,549	52,059	50,973 2,258,604			average equit	ty premium expe	enses			14.55% 9.99%	20.29% 11.26%	H. INCOME DURI				16,726 8,188	4,066
1.	LIABILITIES AND EQUITY Current accounts	4.151.271	4.447.004	3.883.135	3.752.742		Sharia income 4.1. Margin 4.2. Profit sharing	8,851 13,947	6,059 13,529		6,059 13,529			come - Normal	,				52.73% 52.41%	50.17% 50.17%	J. Other non-oper				24 1,279	82 2,449
2.	Rupiah     Foreign currencies     iiB current accounts     Other current liabilities	4,151,271 2,343,338 85,015 217,661	4,117,691 2,831,485 27,191 253,144	2,341,508 85,015 232,756	2,830,320 27,191 270,862		4.3. Bonus income Total sharia income	22,798	56 19,644	-	56 19,644		BANK RATIO	os:							K. NON-OPERAT				(1,255)	(2,367)
4. 5.	Savings Sharia savings a. iB deposit savings	12,355,737	11,387,575 1,873	12,355,737 1,741	11,387,575		Sharia expenses 5.1. iB loss sharing 5.2. iB bonus expense	11,926 124	10,759	11,926	10,759		Capital 1. CAR						15.10%	21.21%		NG THE PERIOD		NTS AND CON	6,933	1,699
6.	b. iB savings Time deposits a. Rupiah	108,569 948.774	78,207 916,531	108,569 42.659	78,207		Total sharia expenses Net interest income - sharia	12,050 10,748	10,759 8,885	12,050	10,759 8,885		<ol> <li>CAR with</li> <li>Fixed ass</li> </ol>		oital				14.97% 23.59%	19.72% 15.71%	AS AT 31 M/ (In million Ru	ARCH 2009 AI	ND 2008	NIS AND CON	IINGENC	,IEO
	Related parties     Third parties     Foreign currencies     Related parties	46,957,693 28,083	32,629,366 20,645	46,957,693 10,173	833,016 32,629,366 5,457		Other operating income 6.1. Fees and commissions 6.2. Gain on foreign exchange transactions	43,308 93,089	61,497 29,721	,	61,504 29,721		Earning asset	ets orming earning	assets				2.71%	1.50%	NO.  1. Unused iB fina	ncing facilites **)	ACCOUNTS		2009	<b>2008</b> 170,278
7. 8.	ii. Third parties iB time deposits Certificates of deposits	7,667,708 291,087	7,715,554 489,699	7,667,708 291,087	7,715,554 489,699		6.3. Gain from increase in fair value of marketable securities Government Bonds	1,126		1,126			2. NPL gross	s		possible losses	8		2.94%	2.33%	Outstanding iB    iB guarantees i	irrevocable letters	s of credit		61,418	- 37,814
9. 10.	Rupiah     Foreign currencies     Deposits from other banks     Securities sold under repurchase	1,355,155	4,619,810	1,355,155	4,619,810		6.4. Other income  Total other operating income Income from investment in subsidaries	95,811 233,334 270,635	94,210 185,428 169,242	235,977	106,385 197,610					possible losse ancing with con			0.00% 0.76%	0.00% 2.26%	4. Others				888	435
11. 12.	agreement (Repo) Deferred premium income Unearned premium reserve	5,833,487	2,992,500	5,833,487 382,765 237,868	2,992,500 321,539 185,522	9.	Allowance for possible losses in assets Allowance for possible losses/(gain) on	441,648	230,369		243,880				osses on earni for possible los	ing assets sses on eaming	g assets		3.08% 145.25%	2.01% 113.40%	FOR THE M	ONTH OF MAI	N DISTRIBU RCH 2009	TION		
13. 14. 15.	Derivative payables Acceptance payables Marketable securities issued a. Rupiah	1,035,106 646,307 1,500,000	500,508 797,857 1,500,000	1,035,106 646,307 2,234,399	500,508 797,857 2,658,822	10.	commitments and contingencies Other operating expenses 10.1. General and administrative expenses	(2,942) 420,418	2,665 328,919	'''	2,665 415,729			t of allowance	for possible los	sses on non ea	rning assets		100.00%	100.00%	(In million Ru	pian)		Revenues	Depositor's por	
16.	Borrowings a. Short term funding facilities from	184	220	184	220		10.2. Salaries and employee benefits 10.3. Losses from decline in fair value of marketable	513,891	525,294		710,520		Rentability  1. ROA after  2. ROA befo						1.49% 1.69%	2.53% 3.41%	NO. Type o	f Funding	Average balance	to be distributed Nisbah (%)	Total bonus & profit sharing	Rate of return indication (%)
	Bank Indonesia b. Others i. Rupiah	-	-	-	1		securities and Government Bonds 10.4. Losses on foreign exchange transactions 10.5. Third party premium expenses	39,734	10,201 - 31,637		9,864 - 31,637		3. Return on	n average core n average equit					14.41% 14.55%	20.64%	iB deposit curr	ent accounts	A	В С	D	E
	Related parties     Third parties     Foreign currencies     Related parties	1,633,438	775,135	1,716,771	833,468		10.6. Promotion expenses 10.7. Others expenses	48,052 45,003 1,067,098	46,079 31,117	54,775 61,070	52,543 40,675 1,260,968		5 NIM excl	uding third par	ty ty premium exp / premium expe				7.08% 6.90%	8.91% 8.74%	a. Bank b. Non Bank	Jooburilla	2,175 66,487	21 4.22 645 4.22	1 27	0.49 0.49
17.	Third parties     Estimated allowance for possible losses on commitments and contingencies	2,204,375 25,254	1,380,750 42,285	2,204,375 25,254	1,380,750 42,285		Total other operating expenses NET OPERATING INCOME NON-OPERATING INCOME AND EXPENSES	548,882	973,247 828,823	750,315	957,586			expenses to o	operating incon				86.65% 59.26%	73.89% 50.89%	iB deposit savi	ngs				
18. 19. 20.	Lease payables Accruals Estimated tax payable Deferred tax liabilities	532,039	328,123 40,996	525,025 280,420 210,108	345,252 91,913 191,468	12.	Non - operating income Non - operating expenses Non - operating (expenses)/income - net	13,755 96,829 (83,074)	22,390 71,423 (49,033	117,452	53,643 99,579 (45,936)		9. Cost to in		,				58.75%	50.89%	a. Bank b. Non Bank		1,873	18 -	-	-
22. 23.	Other liabilities Subordinated loans a. Related parties	1,576,243	1,901,571	2,078,057	2,361,837	13. 14.	Amortisation of goodwill  Extraordinary (expense)/income	20,871	20,871	20,871	20,871	10.	<b>Liquidity</b> LDR						81.44%	89.43%	3. iB savings a. Bank		2,066	20 20.00	4	2.33
24.	b. Third parties Loan capital a. Related parties b. Third parties	500,000	3,297,526	500,000	3,297,526		INCOME BEFORE TAX Income tax-/ Deferred	444,937 (29,497)	758,919 29,957		890,779 30,612	V.	Compliance  1. a. Percen	ntage violation	on Legal Lendi	ling Limit					b. Non Bank 4. iB deposits		107,271	1,041 20.00	208	2.33
25. 26.	Minority interests Equity a. Paid up capital	3,632,077	3,631,079	611,509 3,632,077	382,586 3,631,079		- Current year INCOME AFTER TAX	81,301 393,133	166,279 562,683	213,135 472,201	249,774 610,393		a.1. Re	elated parties ird parties					0.00% 0.00%	0.00% 0.00%	a. Bank - 1 month		106,679	1,036 65.00	673	7.57
	b. General and legal reserve     c. Additional paid up capital     d. Difference in transaction of changes in	103,409 676,413	82,239 662,356	103,409 676,413	82,239 662,356		Minority interest -/- CURRENT YEAR INCOME Retained earnings balance at the beginning	393,133	562,683	79,068 393,133	47,710 562,683		b. Percen b.1. Re	ntage lending in elated parties	n excess of Leç	gal Lending Lin	nit		0.00%	0.00%	- 3 month:	3	150	1 67.90 - 70.30	1 -	7.91
	equity of subsidiaries e. Capital donation f. Difference in foreign currencies translation g. Unrealized gain/(loss) from available for sale	(65,018) 2,064	(45,808) 2,808	(65,018) - 2,064	2,808	20.	of the period Dividend -/-	6,989,413	6,595,065	6,989,413	6,595,065		b.2. Th	ird parties	irements Rupia	ah			0.00% 5.08%	0.00% 9.10%	- 12 months b. Non Bank - 1 month	S .	11,237 201,669	109 72.70 1,958 65.00	79 1,272	7.57
	g. Unrealized gain/(loss) from available for sale marketable securities and Government Bonds h. Other comprehensive income i. Retained earnings*)	(742,905) 7,382,546	(336,943) 7,157,748	(742,905) 7,382,546	(338,035) 7,157,748	22.	Others -/- Retained earnings at the end of the period Basic earnings per share	7,382,546 77.91	7,157,748 111.71		7,157,748 111.71		3 Net open 4 Net open	position position on ba	lance sheet				3.13% 11.18%	1.49% 10.55%	- 3 month:	3	52,519 10,470	510 67.90 102 70.30	346 71	7.91 8.19
*) Aft	TOTAL LIABILITIES AND EQUITY ter being eliminated with deficit of Rp 32,968,831 thro	102,986,851	89,799,721	104,843,157	92,178,112	24.	Diluted earnings per share*) er considering the effect of stock options granted to q	79.96	109.38	79.96	109.38					o unwind deriva inwind derivativ		s.			- 12 months	3	29,743 592,339	289 72.70 5,750	210 2,892	8.47
	STATEMENTS OF COMMITME	ENTS AN	ID CONT	INGENC	IES	Ç	CAPITAL ADEQUACY RATIO ( AS AT 31 MARCH 2009 AND 2008	CALCUL	LATION				MANAGE AS AT 31 M	EMENT O	F THE B	ANK					Notes: - Danamon Sharia	Branches were	started in May 2002			
	AS AT 31 MARCH 2009 AND 2008 (In million Rupiah)	BANK DA	ANAMON	CONSOL	IDATED	NO.	AS A I 31 MARCH 2009 AND 2008 In million Rupiah) DESCRIPTION			2009	2008		Board Of C 1. Presiden 2. Vice Pres	ommission t Commission sident Comr	<b>ers</b> oner	: Johan	e Choe es Berchm	ans Kristiad	di Pudjosul	(anto 1)	- Danamon Sharia	Branches : Jaka	arta, Bukit Tinggi, Ac nk Indonesia No. 10/5	eh, Surabaya, Martapura 7/DpG/DPbS dated 27 Ma	y 2008 regardin	g "Equalisation
NO.	ACCOUNTS	2009	2008	2009	2008	$\vdash$	COMPONENTS						<ol> <li>Commiss</li> <li>Commiss</li> <li>Commiss</li> <li>Commiss</li> <li>Commiss</li> </ol>	sioner sioner sioner		: Milan : Harry : Gan C	Robert Shu Arief Soep	uster 1) ardi Sukadi	,		of Sharia Bankin as islamic Banki	g Products and t ng (iB).	Services", starting Ju	une 2008 all sharia banki	g products/sev	rices equalized
1.	Commitment receivables Unused borrowing facilities a. Rupiah	_	828,450		828,450		A. CORE CAPITAL     1. Paid up capital     2. Disclosed reserves			<b>10,977,706</b> 3,632,077	<b>11,029,325</b> 3,631,079	έ	<ol> <li>Commiss</li> <li>Commiss</li> <li>Board of Di</li> </ol>	sioner sioner rectors		: Krisna	Cheng San gi Taruna H a Wijaya				and 2008, respe	ctively. 08, reporting to E	BI for unused iB fina	i.130 million and Rp 56.63 noing facilities to debtors	only committed	
2.	b. Foreign currencies Others Total commitment receivables	-	828,450	-	828,450		<ul><li>a. Additional paid up capital</li><li>b. Discount on nominal value of shares ( -/- )</li></ul>			619,955	553,519	1 1	<ol> <li>Presiden</li> </ol>		tor	: Muliad	Eugenio Se h Fellipus I di Rahardja kmijah / Ali	ebastian Pa Peter Luhuk 2) Yong	redes Muir kay	ragui	being reported b	y the Bank on of	f balance sheet (con	nmitments and contingen	cies).	
1.	Commitment payables Unused loans facilities *) a. Rupiah b. Espring autropoles	_	12,444,344		12,444,344		c. Capital donation     d. General and specific reserves     e. Prior years' profit after tax			103,409 6,438,383	82,239 6,461,012		4. Director 5. Director 6. Director 7. Director 8. Director			: Vera I : Saniiv	kmijah / Ali Eve Lim Malhotra Hykmanto ian Keshav	Ü					Jakarta, Apr			
2. 3.	b. Foreign currencies Outstanding irrevocable letters of credit Others Total commitment payables	453,740 -	2,873,338 2,012,195 - 17,329,877	453,740 - 453,740	2,873,338 2,012,195 - - - - - -		f. Prior years' losses (-/-) g. Current year profit net of taxes (50%)			181,818	298,668		Note : 1) Independer					Nijasure		—		20	Sharia Busi		(0	
	Total commitment payables  COMMITMENT PAYABLES -NET  CONTINGENCIES		17,329,877 (16,501,427)		17,329,877 (16,501,427)		h. Current year loss (-/-)     i. Difference in foreign currency translation of	overseas brar	nch	2,064	2,808		2) Muliadi Ral	nardja as the t	emporary Con	mpliance Direc	tor.					~ 1	ц	,	X	
1.	Contingent receivables Guarantees received a. Rupiah	5,049		5,049			Positive adjusment     Negative adjusment (-/-) j. Paid up capital fund			- 2,064	2,808			ancial (Indone	esia) Pte. Ltd. ship under 5%				6	7.86% 2.14%	/	. M. Din Sya ria Superviso	msuddin, MA. ory Board		Hykmanto rector	
2.	b. Foreign currencies Interest receivables on non performing assets a. Rupiah	72,483 159,788	359,916 144,178	72,483 159,788	359,916 144,178		<ul><li>k. Decline in fair value of available for sale sec</li><li>3. Goodwill (-/-)</li></ul>		hilities :	-	-	Note:	TOTAL							100%						
3.	b. Foreign currencies Others Total contingent receivables	23,962 - <b>261,282</b>	17,899 4 <b>521,997</b>	23,962 - <b>261,282</b>	17,899 4 <b>521,997</b>		Differences arising from the revaluation of the a the quasi reorganisation     B. SUPPLEMENTARY CAPITAL (Max. 100%)	ussets and lial	omues due to	1,230,128	4,056,457	1. The	he above con ras amended b rublished Fina	solidated finar by Bank Indon ncial Stateme	ncial statement esia regulation nts of Comme	nts are publish n No. 7/50/PBI ercial Banks ar	ed in order to /2005 dated nd Certain Re	29 November 29 Submit	Bank Indon r 2005, and l tted to Bank	esia regulatio prepared base Indonesia" as	n No. 3/22/PBI/2001 d d on Circular Letter of amended by Circular	ated 13 Decemb Bank Indonesia Letter of Bank In	per 2001 regarding to No. 3/30/DPnP date ndonesia No.7/10/D	ne "Transparency of Ban d 14 December 2001 reg PnP dated 31 March 200 00 dated 13 March 2000 of Financial Statements c ents"	s's Financial Co arding "Quarter 5, and in accord	ondition" which ly and Monthly dance with the
1.	Contingent payables Guarantees issued in the form of: a. Bank guarantees - Puriab	1 507 000	1 404 000	1.567.298	1.424.000		Reserve from revaluation of fixed assets     Differences arising from the revaluation of the a	assets and lial	bilities due to	-	→,∪00,457 -	2. Fo	or comparative	es purposes, o	certain accour	nts in the cons	olidated finar	icial statemer	nts as of 31	viarch 2008 n	ive been reclassified t	o conform with c	no. kep-06/PM/200 on and Disclosures of dic Financial Statem onsolidated financia	00 dated 13 March 2000 if Financial Statements c ents" I statements in year 2009	egarding "Gui Publicly Listed	d Companies",
2.	- Rupiah - Foreign currencies b. Others Standby letters of credit	1,567,298 741,633	1,431,962 753,784 37,336	1,567,298 741,633	1,431,962 753,784 37,336		the quasi reorganisation 3. General allowance for possible losses on earni			-		3. O 4. SI N	n 20 March 20 hareholders a lotary in Jakar	009, the Bank pproved the B ta. In relation	received Effections for this, the Ext	ctive Letter fro or the Limited F traordinary Ge	m Bapepam ublic Offerin neral Shareh	LK in conjung g IV at Extra golders Meeti	ction with Lir ordinary Ger ng approved	nited Public C eral Sharehol maximum ne	ffering with Pre-emption ders Meeting on 23 May we shares issued by the	ve Rights IV. arch 2009 which a Bank of 3,328,2	notary by Notarial D 206,411 series B sha	eed No. 32 dated 23 Mar ires.	ch 2009 of Fath	
3.	Others	2 200 024	2 222 002	0.000.004	2 222 002		(max 1.25% of weighted risk-based assets)			818,112	772,861		he ultimate s xchange rate	snareholder of	h 2009: USD	icial (Indones	a) Pte.Ltd.	is Temasek rate as at 31	Holding Pt	e.Ltd., an inv	estment holding con 9.205	npany based in	Singapore which	is wholly owned by the	Government	of Singapore.

STATEMENTS OF FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS AS AT 31 MARCH 2009

2,308,931 2,223,082

2,308,931

Total contingent payables

**CONTINGENT PAYABLES - NET** 

NO.	TRANSACTION	Marke	t Value	Derivative F and Pa	Receivables yables	Net Market					
		Hedging	Others	Receivables	Payables	Value					
A.	Related to Exchange rate										
	1. Spot	-	864,902	8,810	(7,625)	-					
	Forwards	-	1,272,870	67,644	(6,828)	-					
	3. Options										
	<ul> <li>a. Purchased</li> </ul>	-	3,040,275	580,328		-					
	b. Written	-	2,982,500		(576,889)	-					
	4. Futures	-	254,210	1,352		-					
	5. Swaps	-	4,645,433	275,340	(389,402)	-					
_	6. Others	-	-	-	-	-					
B.	Related to interest rate										
	1. Forwards	-	-	-	-	-					
	2. Options										
	a. Purchased b. Written	-	-	-	-	-					
		-		-	-	-					
	Futures     A Swans	-	4 020 020	44.161	(54,362)	-					
	Swaps    Others	-	4,930,028	44,101	(54,362)	-					
C.	Others	_		_	-	-					
О.											
	TOTAL			977,635	(1,035,106)						

2. Differences arising from the revaluation of the assets and liabilities due to 1,431,962 753,784 37,336 818,112 772,861 (max 1.25% of weighted risk-based assets) 4. Loan capital 2,223,082 5. Subordinated loan (max 50% of core capital) 412,016 3,283,596 (2,047,649) (1,701,085) (2,047,649) (1,701,085) 6. Increase in fair value of available for sale securities (45%) C. TOTAL SUPPLEMENTARY CAPITAL WHICH FULFILL THE REQUIREMENTS D. ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK TOTAL CORE AND SUPPLEMENTARY CAPITAL (A+B) 12,207,834 15,085,782 TOTAL CORE SUPLEMENTARY CAPITAL AND ADDITIONAL SUPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET 12,207,834 15,085,782 RISK(A+B+D) IV. INVESTMENTS ( -/- ) 2.386.138 1.680.459 V. TOTAL CAPITAL FOR CREDIT RISK (II-IV) 9,821,696 13,405,323 VI. TOTAL CAPITAL FOR CREDIT RISK AND MARKET RISK (III-IV) 9,821,696 13,405,323 VII. RISK WEIGHTED ASSETS - CREDIT RISK 65,024,485 63,205,186 VIII. RISK WEIGHTED ASSETS - MARKET RISK 576.857 4.772.686 IX. CAPITAL ADEQUACY RATIO WITH CREDIT RISK CHARGE (V: VII) 15.10% 21.21% X. CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND MARKET 14.97% 19.72% RISK CHARGE (VI : (VII +VIII)) XI. EXCESS OF ADDITIONAL SUPPLEMENTARY CAPITAL RATIO ((C-D) : (VII + VIII)) XII. MINIMUM REQUIRED CAPITAL ADEQUACY RATIO 8.00% 8.00%

Regulation of Capital Market Supervisory Agency (Bapepan) No. VIII., 67 as included in the Appendix of the Decision of Chairman of Bapepan No. Kep-06/PM/2000 dated 13 March 2005, and in accordance with the Regulation of Capital Market Supervisory Agency (Bapepan) No. VIII., 67 as included in the Appendix of the Decision of Chairman of Bapepan No. Kep-06/PM/2000 dated 30 September 2003 regarding "Obligation to Submit Perfoids Financial Statements" in Circular Letter of the Chairman of Bapepan No. Kep-06/PM/2000 dated 30 September 2003 regarding "Obligation to Submit Perfoids Financial Statements of Publicly Listed Companies", and Regulation No. XIX. 2 Decision of Chairman of Bapepan No. Kep-06/PM/2000 dated 30 September 2003 regarding "Obligation to Submit Perfoids Financial Statements" or Comparatives purposes, certain accounts in the consolidated financial statements as of 31 March 2008 have been reclassified to conform with consolidated financial statements in year 2009.

On 20 March 2009, the Bank received Effective Letter from Bapepam-Lk in conjunction with Limited Public Offering with Pre-empirity Rights IV.

Shareholders approved the Bank's plans for the Limited Public Offering V at Extraordinary General Shareholders Meeting on 23 March 2009 which notary by Notarial Deed No. 32 dated 23 March 2009 of Fathiah Helmi, SH, Notary in Jakarta. In relation to this, the Extraordinary General Shareholders Meeting approved maximum new shares issued by the Bank of 3,328,206,411 series B shares.

The utilimate shareholder of Asia Financial (Indonesia) Ptel. Ltd. is in misestement holding company based in Singapore which is wholly owned by the Government of Singapore. Exchange rate as at 31 March 2009: USD 1 = Rp. 11,555; exchange rate as at 31 March 2008: USD 1 = Rp. 9,205.



President Director



## Thank You for Your Vote of Confidence









Best Company in Indonesia The Asset Triple A Corporate Gover Index Awards 2008 Bank Berpredikat "Sangat Bagus" 2003-2007 Peringkat Pertama Rating 125 Bank Aset Diatas Rp 500 miliar - Majalah Investor