

**BALANCE SHEETS**  
AS AT 31 MARCH 2009 AND 2008  
(in million Rupiah)

NO.	ACCOUNTS	BANK DANAMON		CONSOLIDATED	
		2009	2008	2009	2008
<b>ASSETS</b>					
1.	Cash	2,441,692	1,344,218	2,474,696	1,378,122
2.	Placements with Bank Indonesia	5,550,667	5,567,508	5,550,667	5,567,508
a.	Current accounts with Bank Indonesia	6,363,318	7,924,175	6,363,318	7,924,175
b.	Certificates of Bank Indonesia	525,000	500,000	525,000	500,000
c.	Others	-	-	-	-
3.	Current accounts with other banks	52,521	35,690	203,853	267,122
a.	Rupiah	1,212,498	440,905	1,218,807	443,217
b.	Foreign currencies	-	-	-	-
4.	Allowance for possible losses on current accounts with other banks	(12,650)	(4,766)	(12,650)	(4,766)
5.	Placements with other banks	70,000	557,500	471,040	648,370
a.	Rupiah	-	-	-	-
b.	Foreign currencies	(700)	(5,575)	(700)	(5,575)
6.	Allowance for possible losses on placements with other banks	238,946	684,761	238,977	703,215
7.	Allowance for possible losses on placements with other banks	(2,389)	(6,848)	(2,389)	(6,848)
8.	Placements with other sharia banks	-	-	-	-
9.	Allowance for possible losses on placement with other sharia banks	-	-	-	-
10.	Marketable securities	-	-	-	-
a.	Rupiah	-	-	-	-
b.	Foreign currencies	-	-	-	-
c.	Others	-	-	-	-
11.	Trading	251,616	324,941	298,227	410,249
12.	Available for sale	1,384,029	145,170	1,384,029	179,161
13.	Allowance for possible losses on marketable securities	(16,673)	(4,701)	(16,673)	(4,701)
14.	Foreign currencies	-	-	-	-
15.	Trading	120,602	120,602	120,602	120,602
16.	Available for sale	155,889	155,889	155,889	155,889
17.	Allowance for possible losses on marketable securities	190,169	878,920	190,169	844,929
18.	Marketable securities - sharia bonds	(2,633)	(14,874)	(2,633)	(14,874)
19.	Allowance for possible losses on marketable securities - sharia bonds	210,054	316,521	210,054	316,521
20.	Government Bonds	(2,101)	(3,165)	(2,101)	(3,165)
21.	Trading	598,111	749,110	598,111	749,110
22.	Available for sale	10,041,125	9,805,338	10,041,125	9,805,338
23.	Allowance for possible losses on Government Bonds	2,423,198	4,195,900	2,423,198	4,207,008
24.	Securities purchased under resale agreements (Reverse Repo)	-	-	-	-
25.	Rupiah	119,760	-	119,760	-
26.	Allowance for possible losses on securities purchased under resale agreements	-	(1,198)	-	(1,198)
27.	Foreign currencies	-	-	-	-
28.	Allowance for possible losses on securities purchased under resale agreements	-	-	-	-
29.	Derivative receivables	977,635	669,501	977,635	669,501
30.	Allowance for possible losses on derivative receivables	(46,694)	(6,696)	(46,694)	(6,696)
31.	Loans (excluding loans purchased from IBRA)	-	-	-	-
32.	Rupiah	11,201	12,285	11,201	12,285
33.	Third parties	53,388,951	45,854,273	53,388,951	45,854,273
34.	Allowance for possible losses on loans (excluding loans purchased from IBRA)	(1,495,464)	(1,393,929)	(1,495,464)	(1,393,929)
35.	Deferred income - (a)	(94)	(118)	(94)	(118)
36.	Foreign currencies	-	-	-	-
37.	Others	7,404,649	7,785,011	7,404,649	7,785,011
38.	Allowance for possible losses on loans (excluding loans purchased from IBRA)	(180,184)	(171,814)	(180,184)	(171,814)
39.	Deferred income - (b)	-	-	-	-
40.	Loans purchased from IBRA	-	-	-	-
41.	Rupiah	-	-	-	-
42.	Allowance for possible losses on loans purchased from IBRA	-	-	-	-
43.	Foreign currencies	-	-	-	-
44.	Others	-	-	-	-
45.	Deferred income - (c)	2,120	-	2,120	-
46.	Allowance for possible losses on loans purchased from IBRA	(2,120)	-	(2,120)	-
47.	Deferred income - (d)	-	-	-	-
48.	Consumer financing receivables	-	1,724,890	-	1,789,364
49.	Allowance for possible losses on consumer financing receivables	-	(37,221)	-	(49,581)
50.	Premium receivable	-	20,916	-	28,367
51.	Allowance for possible losses on premium receivable	-	(21)	-	(98)
52.	IB receivables and financing with contract	350,405	193,783	350,405	193,783
53.	Murabah	-	-	-	-
54.	Wakalah	38,972	14,882	38,972	14,882
55.	Mudharabah	397,464	264,300	397,464	264,300
56.	Allowance for possible losses on IB financing and receivables	(11,171)	(8,701)	(11,171)	(8,701)
57.	Leased assets	787,615	787,615	787,615	787,615
58.	Allowance for possible losses on acceptance receivables	(5,792)	(7,934)	(5,792)	(7,934)
59.	Investments	2,398,218	1,680,458	2,398,218	1,680,458
60.	Allowance for possible losses on investments	(23,983)	(16,806)	(23,983)	(16,806)
61.	Goodwill - net	916,752	804,873	916,752	804,873
62.	Interest receivable	418,889	252,919	418,889	252,919
63.	Prepaid expenses	36,207	35,247	36,207	35,247
64.	Deferred tax assets	828,163	552,347	828,163	552,347
65.	Fixed assets	2,879,469	2,370,599	2,879,469	2,370,599
66.	Accumulated depreciation of fixed assets	(1,244,401)	(1,067,132)	(1,244,401)	(1,067,132)
67.	Unutilised properties	39,032	43,160	39,032	43,160
68.	Allowance for possible losses on unutilised properties	(14,689)	(6,474)	(14,689)	(6,474)
69.	Leased assets	-	-	-	-
70.	Accumulated depreciation of leased assets	-	-	-	-
71.	Foreclosed assets	110,108	93,849	110,108	93,849
72.	Allowance for possible losses on foreclosed assets	(7,056)	(2,040,899)	(7,056)	(2,040,899)
73.	Other assets	3,562,123	2,040,899	3,562,123	2,040,899
74.	<b>TOTAL ASSETS</b>	<b>102,986,851</b>	<b>89,799,721</b>	<b>104,843,157</b>	<b>92,178,112</b>
<b>LIABILITIES AND EQUITY</b>					
1.	Current accounts	4,151,271	4,117,691	3,883,135	3,752,742
a.	Rupiah	2,343,338	2,831,485	2,343,338	2,830,320
b.	Foreign currencies	85,015	27,191	85,015	27,191
2.	Other current liabilities	217,681	253,144	232,756	270,862
3.	Savings	12,355,737	11,387,575	12,355,737	11,387,575
4.	Sharia savings	1,741	1,873	1,741	1,873
a.	IB deposit savings	108,569	78,207	108,569	78,207
b.	IB savings	-	-	-	-
5.	Time deposits	948,774	916,531	42,659	833,016
a.	Rupiah	46,957,693	32,629,366	46,957,693	32,629,366
b.	Foreign currencies	28,083	20,645	10,173	5,457
6.	IB Third parties	7,667,708	7,715,554	7,667,708	7,715,554
7.	Time deposits	291,087	489,699	291,087	489,699
8.	Certificates of deposits	-	-	-	-
a.	Rupiah	-	-	-	-
b.	Foreign currencies	-	-	-	-
9.	Deposits from other banks	1,355,155	4,619,810	1,355,155	4,619,810
10.	Securities sold under repurchase agreement (Repo)	5,833,487	2,992,500	5,833,487	2,992,500
11.	Deferred premium reserve	-	382,765	-	321,539
12.	Unearned premium reserve	1,035,106	500,500	1,035,106	500,500
13.	Derivative payables	646,307	797,857	646,307	797,857
14.	Acceptance payables	-	-	-	-
15.	Marketable securities issued	1,500,000	1,500,000	2,234,399	2,658,822
a.	Rupiah	184	220	184	220
b.	Foreign currencies	-	-	-	-
16.	Borrowings	-	-	-	-
a.	Short term funding facilities from Bank Indonesia	-	-	-	-
b.	Others	-	-	-	-
17.	Rupiah	1,633,438	775,135	1,716,771	833,468
18.	Third parties	2,204,375	1,380,750	2,204,375	1,380,750
19.	Estimated allowance for possible losses on commitments and contingencies	25,254	42,285	25,254	42,285
20.	Lease payables	532,039	328,122	525,025	345,252
21.	Accruals	-	40,996	-	91,913
22.	Estimated tax payable	-	-	-	-
23.	Deferred tax liabilities	1,578,243	1,901,571	2,108,108	1,914,468
24.	Other liabilities	-	-	-	-
25.	Subordinated loans	500,000	3,297,526	500,000	3,297,526
a.	Related parties	-	-	-	-
b.	Third parties	-	-	-	-
26.	Loan capital	-	-	-	-
a.	Related parties	-	-	-	-
b.	Third parties	-	-	-	-
27.	Minority interests	-	611,509	-	382,586
28.	Equity	3,632,077	3,631,079	3,632,077	3,631,079
a.	Paid up capital	103,409	82,239	103,409	82,239
b.	General and legal reserve	676,413	676,413	676,413	676,356
c.	Additional paid up capital	-	-	-	-
d.	Difference in transaction of changes in equity of subsidiaries	(65,018)	(45,808)	(65,018)	(45,808)
e.	Capital gain	2,064	2,808	2,064	2,808
f.	Difference in foreign currencies translation	-	-	-	-
g.	Unrealized gain/(loss) from available for sale marketable securities and Government Bonds	(742,905)	(336,943)	(742,905)	(338,033)
h.	Other comprehensive income	7,382,546	7,157,748	7,382,546	7,157,748
i.	Retained earnings**	-	-	-	-
29.	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>102,986,851</b>	<b>89,799,721</b>	<b>104,843,157</b>	<b>92,178,112</b>

**ASSET QUALITY AND OTHER INFORMATION**  
AS AT 31 MARCH 2009 AND 2008  
(in million Rupiah)

NO.	ACCOUNTS	BANK DANAMON											
		2009				2008				2008			
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
<b>I. Related parties</b>													
<b>A. Earning assets</b>													
1. Placement with other banks													
2. Marketable securities and Government Bonds issued by third parties or Bank Indonesia													
3. Loans to third parties													
a. Small business credit (KUK)													
b. Property loans													
i. Restructured													
ii. Unrestricted													
c. Other restructured loans													
d. Others													
3b. IB receivables and financing with contract													
a. Non-bank financial institution													
b. For loans restructuring													
c. Others													
5. Other receivables from third parties													
6. Commitments and contingencies to third parties													
<b>B. Non earning assets</b>													
1. Unutilised properties													
2. Foreclosed assets - net													
3. Interbank and suspense account													
<b>II. Third parties</b>													
<b>A. Earning assets</b>													
1. Placement with other banks													
2. Marketable securities and Government Bonds issued by third parties or Bank Indonesia													
3. Loans to third parties (excluding loans purchased from IBRA)													
a. Small business credit (KUK)													
b. Property loans													
i. Restructured													
ii. Unrestricted													
c. Other restructured loan													
d. Others													
3b. IB receivables and financing with contract													
a. Non-bank financial institution													
b. For loans restructuring													
c. Others													
5. Other receivables from third parties													
6. Commitments and contingencies to third parties													
<b>B. Non earning assets</b>													
1. Unutilised properties													
2. Foreclosed assets - net													
3. Interbank and suspense account													
<b>TOTAL</b>													
1. a. Minimum required allowance for possible losses on earning assets													
b. Minimum required allowance for possible losses on non earning assets													
c. Total minimum required allowance for possible losses													
d. Allowance for possible losses on earning assets (excluding loans purchased from IBRA and IB receivables and financing with contract)													
e. Allowance for possible losses and financing with contract (excluding loans purchased from IBRA and IB receivables and financing with contract)													
f. Allowance for possible losses on non earning assets													
g. Total allowance for possible losses													
h. To Bank Indonesia													
i. To other banks													
4. Percentage of small business credit to total loan													
5. Percentage of total small business credit debtors to total debtors													
6. Percentage of small medium enterprise credit to total debtors													
7. Percentage of total small medium enterprise debtors to total debtors													

**STATEMENTS OF INCOME AND RETAINED EARNINGS**  
FOR THE 3 MONTHS PERIODS ENDED 31 MARCH 2009 AND 2008  
(in million Rupiah, except earning per share)

NO.	ACCOUNTS	BANK DANAMON		CONSOLIDATED	
		2009	2008	2009	2008
<b>I. INCOME AND EXPENSES FROM OPERATIONS</b>					
Interest income, fees and commissions					
1. Interest income					
a. Rupiah					
b. Foreign currencies					
2. Fees and commissions income					
a. Rupiah					
b. Foreign currencies					
<b>Total interest income, fees and commissions</b>					
Interest expenses, fees and commissions					
2.1. Interest expense					
a. Rupiah					
b. Foreign currencies					
2.2. Fees and commissions expense					
<b>Total interest expense, fees and commissions</b>					
Underwriting income					
3.1. Premium income					
3.2. Underwriting expense					
<b>Net interest and underwriting income</b>					
Sharia income					
4.1. Margin					
4.2. Profit sharing					
4.3. Bonus income					
<b>Total sharia income</b>					
Sharia expenses					
5.1. IB loss sharing					
5.2. IB bonus expense					
<b>Total sharia expenses</b>					
<b>Net interest income - sharia</b>					
Other operating income					
6.1. Fees and commissions					