Danamon

PT Bank Danamon Indonesia, Tbk. and Subsidiaries Consolidated Financial Statements

BALANCE SHEETS AS AT 31 DECEMBER 2010 AND 2009 (In million Ruplah)					ASSET QUALITY AND OTHER IN AS AT 31 DECEMBER 2010 AND 2009 (In million Rupiah)	FORMATION	N		FINANCIAL INFORMATION ON SHARIA BUSINESS UN
NO. ACCOUNTS ASSETS	BANK D 2010	ANAMON 2009	CONSOL 2010	2009	(In million Rupiah) NO. ACCOUNTS	Сиг	rrent Special Mention	2010 Substandard	BANK DANAMON In accordance with the Circular Letter from Bank Indonesia No. 7/56/IDPbS, dated 9 December 2005 regarding "An Report, Quarierly and Monthly Published Financial Statements and Certain Reports of Banks Submitted to Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPBS dated 7 March 2006 regarding "Amend which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPBS dated 7 March 2006 regarding "Amend which which was amended by Circular Letter from Bank Indonesia No. 8/11/IDPBS dated 7 March 2006 regarding "Amend which which was am
Cash Placements with Bank Indonesia Placements with other banks	1,942,442 10,836,244 4,235,169 189,545	2,088,903 4,954,433 4,234,742 325,571	1,985,338 10,836,244 5,399,361 189,545	2,117,368 4,954,433 5,063,356 325,571	I. RELATED PARTIES 1. Placements with other banks a. Eugling a. Eugling a. Soot and derivative receivables		01,521 - 4,235 -	-	to Circular Letter from Bank Indonesia No. 7/56/DPbS, dated 9 December 2005 regarding Annual Report, Quarterf Monthly Published Financial Statements And Certain Reports of Banks Submitted to Bank Indonesia.
Spot and derivative receivables Marketable securities Designated at fair value through profit/loss Designated at fair value through profit/loss Designated at fair value through profit/loss	189,545 281,628 6,803,707	325,571 415,577 12,086,608	189,545 281,628 7,112,742	325,571 415,577 12,386,509	Spot and derivative receivables a. Rupian Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bound Bo		251 -	-	# 4.239 BALANCE SHEETS
c. Held to maturity d. Loans and receivables 6. Securities sold under repurchase agreements (repo)	799,370 - 3,185,123	2,530,179	884,766 - 3,185,123	2,646,421	a. Rupiah b. Foreign currencies 5. Securities purchased under resale agreements (reverse rep a. Rupiah b. Foreign currencies			:	
Securities purchased under resale agreements (reverse repo) Acceptance receivables Loans	759,124	1,120,111	759,124	1,120,111	Acceptance receivables Loans Debtor micro, small and medium A. Rupiah Debtor micro, small and medium Debtor micro, small and medium Debtor micro, small and medium	1		-	- 190,220
a. Designated at fair value through profit/loss b. Available for sale c. Held to maturity	- - -	-	-	-	a. Rupiah b. Foreign currencies c. Restructured a. Rupiah b. Foreign currencies		10,914 -	:	- 10,914 4.709 - 1 - 4,709 7 Allowance for possible losses on iB receivables -/- (1,663) (2, 2, 2, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3,
d. Loans and receivables Deferred income -/- 10. Sharia financing	75,090,482 - 683,040	59,832,098 (84) 747,177	75,090,482 - 683,040	59,832,098 (84) 747,177	d. Properties loan Investments 9. Temporary equity investment 10. Commitments and contingencies to third parties a. Rupiah b. Foreign currencies		352,143	-	1 5.652.143 4.670.279
Consumer financing receivables Allowance for impairment losses on consumer financing receivables -/- Premium receivables		-	6,864,124 (201,063) 62,017	2,698,426 (43,752) 28,873	11. Foreclosed assets II. NON RELATED PARTIES 1. Placements with other banks a. Rupiah b. Foreign currencies	1,6 2,0	318,889 - 110,525 -	= = = = = = = = = = = = = = = = = = = =	11. Prepaid expenses 2,898 12. Other assets 10,183 18 1,682,244
Investments Allowance for impairment losses on financial assets -/- a. Marketable securities	5,664,223 - (1,950)	4,755,919 - (6,130)	12,175	85,735 - (6,130)	2. Spot and derivative receivables a. Rupiah b. Foreign currencies 3. Marketable securities a. Rupiah b. Foreign currencies	7,1	78,813 - 110,481 - 197,739 - 386,966 -	-	- 78.813 91.772 - 1.517 - 91.772 - 23.789 - 1.618 funds - 25.2822 - 1.517 - 23.789 - 23.789 - 1.0.481 - 22.2822 - 1.517 - 23.789
b. Loans c. Others Intangible assets	(2,505,197) (260,968) 769,727	(2,211,621) (991,770) 577,830	(2,505,197) (260,968) 2,762,982	(2,211,621) (945,084) 2,562,414	Securities sold under repurchase agreement (repo) Rupiah Foreign currencies Securities purchased under resale agreements (reverse rep Rupiah	3,1	185,123	-	- 3,185,123
Accumulated amortisation on intangible assets -/- Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -/- Idle properties	(309,715) 2,599,309 (1,057,774) 24,153	(373,590) 2,475,248 (1,097,606) 26,250	(1,186,886) 3,081,962 (1,310,473) 24,153	(1,027,746) 2,854,538 (1,305,034) 26,250	b. Foreign currencies 6. Acceptance receivables 7. Loans a. Debtor micro, small and medium a. Rupah b. Non debtor micro, small and medium b. Non debtor micro, small and medium	20,8	316,128 1,377,899 180,333 -	235,589 119	1 588,044 1,116,876 3,225 - 1 1,120,111 2 2 8 8 8 8 9 1 1,116,876 3,225 - 1 1 1,120,111 2 8 8 8 9 1 1,116 8 9 1 1,116 8 9 1 1,118 8 1 1,18 8 1 1,18
19. Foreclosed assets 19. Suspense accounts 20. Interbranch assets	107,050 13,853	132,752 2,808	107,050 13,853	132,752 2,808	b. Non debtor micro, small and medium a. Rupiah b. Foreign currencies c. Restructured a. Rupiah b. Foreign currencies	5	355,357 5,679,657 318,654 287,537 590,644 552,076 528,626 25,565	325,332 8 182,392	85.991 291.159 45.717.496 39.800.387 4.715.500 489.247 52.5.598 734.204 48132.095 73
a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Allowance for impairment losses on other assets -/-		-	37		d. Properties loan Investments 9. Temporary equity investment 10. Others receivables 11. Commitments and contingencies to third parties	1,7	711,539 100,937 12,055 25 304,767 -	3,501 - 9,000 2,600	14,002 42,60 1,872,139 862,861 17,075 766 1,828 26,476 89,006 12,055 1,73,560 1,828 26,476 89,006 12,055 1,73,560 1,828 26,476 89,006 80,00 1,888 454,614 703,036 - 257,560 148,160 128,069 1,238,825 1,238,82
Allowance for possible losses on non earning assets -/- Leased receivables Deferred tax assets Other assets	(52,501) - 936,412 3,132,379	(19,846) - 965,806 4,058,849	(52,501) 19,360 950,784 3,419,721	(19,846) - 980,280 5,176,553	a. rupialis 1. Interest		731,034 154 750,585 114 2,386 - 13,517 -	6,274 84,969	17.879 - 1.750.098 1.423.42 18.205 1.441.447 1. Margin 25.U2U 37 17.879 - 24.153 3.480 - 1.033 19.737 - 26.250 Profit sharing 73,118 6 9.1949 - 34.107 6.951 12.21 2.808 18.2009 42.9 42.9 42.9 42.9 42.9 42.9 42.9 42.
TOTAL ASSETS LIABILITIES AND EQUITY	113,864,875	96,630,214	118,206,573	98,597,953	Collateralised assets a. To Bank Indonesia b. To other banks Total Allowance for impairment losses on financial assets -/- Minimum required allowance for possible losses on earning assets.	ets			B. TOTAL OPERATING INCOME 138,738 152 152,560 152,560 153,5738 152 152,560 153,5738 152,578,540 152,578,540 152,578,578 152,578,57
Current accounts Savings Time deposits	10,208,649 21,271,705 48,060,809	7,051,682 15,247,153 44,842,744	9,796,467 21,267,856 47,908,576	6,740,571 15,247,153 44,587,976	Percentage of micro and small enterprises to total loans Percentage of micro, small and medium enterprises to total loan Percentage of micro and small enterprises business credit debtor Percentage of micro, small and medium enterprises debtor to to Others a. Chanelling loans	s to total debtors tal debtors			31.37% T-4.41% 1.50% 1.510% 1
Revenue sharing investment funds Deferred premium income Unearmed premium reserve Liabilities to Bank Indonesia	683,753 - - 13,990	640,528 - - - 38,189	669,904 621,731 322,344 13,990	640,528 415,223 259,146 38,189	Chanelling loans Chanelling loans Mucharabah Muqayah Written-off earning assets Witten-off earning assets that has been re-collected Charged-off earning assets				4.26.563 1.03.666 2.22.867 2.2
Liabilities to other banks Spot and derivative payables Securities sold under repurchase agreements (repo)	1,959,256 204,259 2,790,127	1,473,423 327,836 3,754,370	1,959,256 204,259 2,790,127	1,473,423 327,836 3,754,370	STATEMENTS OF COMMITMENT AS AT 31 DECEMBER 2010 AND 2009 (In million Rupiah)	S AND CON	ITINGENCIES		KEY FINANCIAL RATIOS G. TOTAL OPERATING EXPENSE 71,365 69 AS AT 31 DECEMBER 2010 AND 2009 H. NET OPERATING INCOME 44,719 42 I. Other non-operating income 98
Acceptance payables Marketable securities issued Borrowings Security deposits	759,124 4,036,237 2,417,841 72,363	1,170,870 1,500,084 2,123,069 7,595	759,124 6,300,469 2,467,841 72,363	1,170,870 2,050,939 2,348,069 15,190	NO. ACCOUNTS I. COMMITMENT RECEIVABLES	BANK DANA 2010	MON CONSC 2009 2010	2009	NO. RATIOS (%) 2010 2009 J. Other non-operating expenses 7.911 4. CONSOLIDATED RATIOS : CONSOLIDATED RATIOS : L. INCOME DURING THE PERIOD 36,906 37
Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia		7,595 - 5 -		5	Unused borrowing facilities Rupiah Foreign currencies	3,813	3,813 3,813	- 1	I. Capital 1. CAR with credit, market and operational risk 16.04% 20.65% STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 31 DECEMBER 2010 AND 2009 (In million Ruplah)
Deferred tax liabilities Allowance for possible losses on administrative accounts Profit sharing investment funds	424 2,436,550	30,734 2,116,181	302,802 424 3,640,011	218,984 30,734 2,876,761	Outstanding buying of spot and derivative contract Others Unused loans facilities granted to debtors a BIMN	10,317,502	9,580,667 10,317,502	9,580,667	1. Non-performing earning assets and non productive assets to total earnings and non productive assets and non productive
Profit sharing investment funds Minority interests Loan capital Issued and fully paid capital	500,000	500,000	159,241 500,000	96,235 500,000	Committed Rupiah Foreign currencies Uncommitted		-	:	4. NPL gross 3.02% 0.00% 4.47% 0.00% 3. IB guarantees issued 4. Others 42,359 1.273 43 III. Rentability TABLE OF MARGIN DISTRIBUTION
a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/-	11,657,447 (6,340,084)	11,665,378 (6,361,386)	11,657,447 (6,340,084)	11,665,378 (6,361,386)	- Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted	43,756 17,464,275 1	- - - 5,185,060 17,464,27		NOA 3.07 % 2.32 % 1.22
Additional paid-up capital a. Agio b. Disagio -/- c. Donated capital	3,046,452 - -	2,964,113	3,046,452 - -	2,964,113 - -	Unused loan facilities granted to other banks Committed Rupiah ii. Foreign currencies		-		BANK RATIOS: 1. Cap with credit, market and operational risk 1. A B C D Eath of the distributed (%) 1. CAR with credit, market and operational risk
d. Difference in foreign currencies translation e. Other comprehensive income f. Others	1,985 92,888 (16,737)	1,996 (291,926) (32,767)	1,985 92,888 (16,737)	1,996 (291,926) (32,767)	b. Uncommitted i. Ruplah ii. Foreign currencies 3. Outstanding Irrevocable L/C a. Offshore L/C	274,874 - 1,154,696	46,644 274,874 - 931,517 1,154,690	6 931,517	1. Learning assets 1. 25% 17.50% 17.50% 17.50% 18. Earning assets 1. 18. Earning assets 1. 19. Earning assets 19.
g. Capital paid in advance 24. Revaluation reserves of fixed asset 25. Difference in quasi-reorganisation 26. Difference in restructuring value of transaction	-	-	-	-	b. Local L/C C Outstanding selling of spot and derivative contract Others III. CONTINGENT RECEIVABLES	192,477	182,045 192,47 9,150,417 11,777,74	7 182,045	2. Non-performing earning assets to total productive assets 3.26% 3.91% Non-performing earning assets to total productive asset 2.82% 3.18% 3.18% 3.18 savings 2.82% 3.88 savings 2.82% 3.88 savings 2.82% 2.82% 3.88 savings 2.82%
of entities under common control Reserves a. General reserves	134,034	118,709	- - 134,034	- - 118,709	Guarantees received a. Rupiah b. Foreign currencies Interest receivables on non performing assets	560 101,175	- 56 41,942 101,17		10. Non-performing iB receivables and financing with contract 0.87% 0.84% 18 deposits 8 a. Bank 3. Bank 7.672 63 56.00 35 1 months 0 0 56.00 0
b. Specific reserves Retained earnings a. Previous years *)	6,990,335	6,209,101	6,990,335	6,209,101	a. Loan interest income b. Other interest 3. Others IV. CONTINGENT PAYABLES	383,834 1,273	300,161 383,83 - 1,27:	4 300,161	2. ROE 18.52% 11.23% -1.2 months 2.990 25 56.00 14 3. NIM excluding third party premium expenses 9.13% 7.99% -1 month 244.028 2.005 56.00 1.123 4. NIM including third party premium expenses 8.97% 7.81% -3 months 9.668 79 56.00 44
b. Period year TOTAL LIABILITIES AND EQUITY ') After being eliminated with deficit of Rp 32,968,831	2,883,468 113,864,875 through quasi-	1,532,533 96,630,214 reorganisation o	2,883,468 118,206,573 n 1 January 200	1,532,533 98,597,953 01.	Guarantees issued a. Rupiah b. Foreign currencies Others	1,673,547 472,489 -	1,720,247 476,230 - 1,673,54 472,489		6. Cost to income 52.32% 52.96% -12 months 10.840 89 56.00 50 V. Liquidity 10.748,897 6,151 1,476
STATEMENTS OF INCOME AND FOR THE YEAR ENDED 31 DECEMBER 20 (In million Rupiah, except earning per sha	RETAINE 10 AND 200 re)	D EARNIN	IGS		CAPITAL ADEQUACY RATIO (CA AS AT 31 DECEMBER 2010 AND 2009 (In million Ruplah)	AR)			LDR 93.82% 88.76%
NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS	2010	ANAMON 2009	CONSOL 2010	IDATED 2009	NO. DESCRIPTION	2010 Bank Cor	nsolidated Bank	2009 Consolidated	a. 2. Third parties 0.00% 0.00% b. Percentage lending in excess of Legal Lending Limit 1. Sources of ZIS funds b. 1. Related parties 0.00% 0.00% b. 2. Zakat from parties other than bank 2. Zakat from parties other than bank 4.72
A. Interest Income and Expenses 1. Interest Income a. Rupiah b. Foreign currencies	11,491,256 343,386	11,808,433 712,976	13,974,792 343,386	14,867,855 712,976	I. COMPONENTS A. CORE CAPITAL 1. Paid up capital		14,591,245 11,151,924 5,317,363 5,303,992		D.C. Tillud parties Statutory Reserve Requirements Rupiah ") a. Primary 8.26% 5.11% 100078 10007
2. Interest Expense a. Rupiah b. Foreign currencies Net Interest Income	4,196,333 58,168 7,580,141	5,616,035 353,597 6,551,777	4,288,937 58,168 9,971,073	5,680,229 353,597 9,547,005	Disclosed reserves 2.1 Additional factors a. Additional paid up capital	3,025,375	3,025,375 2,889,653	2,889,653	1. Net open position 0.55% 4.15%
Underwriting Income 3.1. Premium income 3.2. Underwriting expense			768,024 395,024	633,132 337,130	b. Donated capital c. General reserve d. Specific reserves	134,034	- 134,034 - 118,709		In line with B1 regulation No. 1025/PBI/2008 dated 23 October 2008 regarding "Changes on B1 Regulation No. 1019/PBI/2008 regarding Stution y Reserve Regularity (Changes) and Bah in Bank indonesia in Rupish and Foreign Currency' Bah is a required to fall its Secondary GWM for Rupish Currency amounted to 2 50% from average in In line with B1 regulation No. 1179/PBI/2010 dated 4 October 2011 regarding "GWM of Commercial Bank in Bank indonesia in Rupish and Foreign Currency' that starting 1 November 2010, Primary GWM for Rupish Currency amounted to 8% from total third party funds it Rupish - 1 Rupish PBI/2010 dated 4 October 2011 regarding "GWM of Commercial Bank in Bank Indonesia in Rupish Indig Rup
Net Underwriting Income Net Interest and Underwriting Income 4. Sharia Income 4.1. Mardin	7,580,141 26,020	6,551,777 37,316	373,000 10,344,073 26,020	296,002 9,843,007 37,316	e. Prior years' profit after tax (100%) f. Current year profit net of taxes (50%) g. Positive adjustment in foreign currency		6,120,835 5,658,071 1,392,136 607,313		"I in line with B1 regulation No. 12/10/PBI/2010 dated 1. July 2010 regarding "Third changes on B1 regulation No. 5/13/PBI/2003 m. Amanah Takaful Institution - In. Baitul Maal BRI Institution - Baitul Maal BRI Institution - Dana Sosial Al Falsh Institution - In. Baitul Machine Institution - Instituti
4.2. Profit sharing 4.3. Bonus income Total Sharia Income	73,118 429 99,567	64,630 - 101,946	73,118 429 99,567	64,630 - 101,946	translation of overseas branch h. Paid up capital fund i. Issued warrant (50%)	1,985	1,985 1,997 	1,997	STATEMENT OF FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS AS AT 31 DECEMBER 2010 (In million Rupiah) 9 2.2. Directly distributed
5. Sharia Expenses 5.1. iB loss sharing 5.2. iB bonus expense Total Sharia Expenses	22,654 2,078 24,732	40,563 848 41,411	22,654 2,078 24,732	40,563 848 41,411	j. Issued share options on shares option compensation programs (50%) 2.2 Deduction factors	10,539	10,539 37,230	37,230	No. TRANSACTION Market Value Derivative Receivables and Psyables Net Market Value Hedging Others Receivables Psyables Psyables Net Market Value 4. ZIS Funds at the beginning of the year 131 5. ZIS Funds at the end of the year 241 215 Funds at the end of the year 241
Net Sharia Interest Income Other Operating Income and Expense Other Operating Income a. Increase in fair value of financial assets	74,835 3,856,962	60,535 3,821,889	74,835 3,877,360	60,535 3,523,972	Innovative Capital Deduction factor to core capital	-		-	2 Forward - 289,036 134 (6201) - FOR THE YEARS ENDED 31 DECEMBER 2010 AND 2009 (In million Ruplah) - 404,980 84,870 b. Written - 404,980 98 98 98 98 98 98 98 98 98 98 98 98 98
(mark to market) i. Marketable securities ii. Loans iii. Soot and derivatives	232,357	424,038	- - 232,357	- - 424,038	4.1 Goodwill 4.2 Other intangible assets 4.3 Investment (50%)	- '	(1,074,534) - (336,488) (3,465,041	(1,281,900) (311,458)	1. 1.
iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market) c. Gain from sale of financial assets	-	-		-	4.4 Short of capital on insurance subsidiary company (50%) Minority interest		-		Company Comp
Marketable securities Loans Where financial assets Gain from spot and derivative transaction (realised)	242,178 - - 70,685	39,618 - - 469,954	242,178 - 70,685	41,414 - 469,954	B. SUPPLEMENTARY CAPITAL 1. Upper Tier 2		960,896	944,393	C. Others -
Dividend, gain from investment under equity method, fees/commissions and administrative Reversal in allowance for impairment losses, allowance for possible losses on non-earning	2,773,386	2,494,690	1,411,427	1,363,441	1.1 General allowance for possible losses on earning assets (max. 1.25% of weighted risk-based assets) 2. Lower Tier 2 max 50% core capital	784,852	829,217 790,659	841,271	A notional amoint is a number of the currency units specified in the contract. Denivative receivables/spayables represent the selfment value of derivative instruments as at balance sheet date. MANAGEMENT OF THE BANK Notes:
assets and allowance for possible losses on administrative account g. Other income 2. Other Operating Expenses	538,356 7,552,999	393,589 8,207,530	1,920,713 9,666,204	1,225,125 10,578,243	2.1 Subordinated borrowings or bonds which can be calculated 3. Deduction factor supplementary capital 3.1 Investment (50%)	468,167	468,167 493,000		AS AT 31 DECEMBER 2010 1 Board Of Commissioners 1. President Commissioner 2. Vice President Commissioner 3. Commissioner 3. Commissioner 4. Milar Robert Shuster 5. Milar Robert Shuster 6. Ng Kee Choe 6. Hop Commissioner 7. Hop Commissioner 8. A such
Decrease in fair value of financial assets (mark to market) Marketable securities Loans	321	1,477	321	1,477	3.1 Investments (50%) 3.2 Short of capital on insurance subsidiary company (50%)	(1,253,019)	(336,488) (1,283,659	(389,878)	4. Commissioner : Harry Arief Soepard! Sukadis ²⁾ 5. Commissioner : Gan Chee Yen 'I Breceivables exclude margin to be received of Rp 25.444 million and Rp 63.052 million 6. Commissioner : Gan Chee Yen 'I Breceivables exclude margin to be received of Rp 25.444 million and Rp 63.052 million 6. Commissioner : Manggi Taruna Habir ²⁾ 7. Commissioner : Ermest Wong Yuen Weng ³⁾ 9. Starting Line 2006, reporting to place the commissioner in the
iii. Spot and derivatives iv. Other financial assets b. Increase in fair value of financial liabilities (mark to market) mark to market) mark to market)	255,259 18,000	433,568 - 852	256,229 18,000	436,103 - 852	Deduction factors on core and supplementary capital securitisation exposure D. Other supplementary capital which meet the	-	-		Board Of Directors 1. President Director 2. Vice President Director 3. Director 4. Director 4. Director 5. Ho Hon Cheong/Henry Ho 4) 5. Sharia Business Unit 6. Director 6. Director 7. Director 8. Williadi Rahardja 9. Sharia Business Unit
C. Losses from sale of financial assets i. Marketable securities ii. Loans iii. Other financial assets d. Losses from soot and derivative transaction (realised)	37.867	203,432	37.867	203.432	criterias (Tier 3) E. Other supplementary capital allocated to anticipate	-	-	-	5. Director : Vera Eve Lim 6. Director : Safinder Pal Singh Ahluwalia ⁽¹⁾ 7. Director : Herry Hykmanto 8. Director : Kanchan Keshav Nijasure
d. Losses from spot and derivative transaction (realised) e. Impairment losses on financial assets f. Allowance for possible losses of administration accounts a. Allowance for operational risk losses	37,867 1,996,334 4	203,432 2,883,213 4,889	37,867 2,097,790 4	203,432 2,832,718 4,889	market risk II. TOTAL CORE AND SUPPLEMENTARY CADITAL (AAR C)	44 504 907	E EE2 444	40.000.000	9. Compliance Director : Fransiska Oei Lan Śiem ⁶⁾ 10. Director : Pradip Chhadva ⁷⁾ 11. Director : Michellina Laksmi Triwardhany ⁸⁾ Note : Pradip Chhadva ⁷⁾ Note : Sharia Supervisory Board Director
g. Allowance for operational risk losses h. Losses related to operational risk ki i. Losses from investment in shares under equity method, fees/commissions and administrative i. Losses from decrease in value of non financial assets.	18,268 328,573 231	7,082	18,268 912,787 231	7,082	CAPITAL (A+B-C) III. TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL	11,604,307 1	15,552,141 11,151,924	13,966,996	1) All members of Board of Directors and Board of Commissioners were reappointed by Annual General Meeting of Shareholders (Annual GMRS) dated 3 April 2008, excluding Joseph Felipsu-Peter Lunkay, Ernest Wong your Weney, 14 Ho Ho Cheong-Herry Ho, Fransiska Oel Lan Siem, Pradip Chhadva, Michellina Laksmi Triwardharu, and Salinder Pal Singh Ahluwalia. 2) Independent Commissioner: 1. Information in the consolidated balance sheets and consolidated statements of commitmen contingencies as at 31 December 2010 and 2009, and consolidated statements of income and re
Losses from declares in value or fron financial assets Allowance for possible losses on non earning assets Salaries and employee benefits Promotion expenses Other expenses	36,103 2,539,450 166,569 2,156,020	9,337 1,918,717 235,417 2,217,600	36,103 3,713,014 166,569 2,409,021	9,337 2,819,179 266,997 2,749,534	ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	11,604,307 1	15,552,141 11,151,924	13,966,996	3) Ernest Wong Yuen Weng was appointed by the Annual GMS dated 29 April 2010 and has become effective by Bank Indonesia letter dated 14 September 2010 in 21/25/GBIOPIP/Rahasia. 4) Ho Hon Cheong-Henry Ho and Satinder Pal Singh Ahluwalia were appointed by the Annual GMS dated 29 April 2010 and has become effective by Bank Indonesia letter dated 24 June 2010 to 12/25/GBIOPIP/Rahasia. 5) Joseph Feligiblesy Peter Linulesy was appointed for the first time by the Annual GMS dated 3April 2008 and has become effective by Bank Indonesia letter dated 24 June 2010 to 12/25/GBIOPIP/Rahasia. 6 Widgija, Registered Public Accountants (parther in-charge: Kusumaningsih Angkawijaya, CPA an unqualified opinion in its report dated 4 February 2011.
Net Other Operating Expenses OPERATING INCOME NON OPERATING INCOME	(3,696,037) 3,958,939	(4,385,641) 2,226,671	(5,788,844) 4,630,064	(7,054,271) 2,849,271	IV. RISK WEIGHTED ASSETS - CREDIT RISK V. RISK WEIGHTED ASSETS - OPERATIONAL RISK *)		33,886,152 62,941,010 12,489,377 N/A		by Bank Indonesia letter dated 5 June 2008 No. 1081/GBUPP/Rahasia. Fransiska Oe Lan Siem was appointed by the Annual GMS dated 52 May 2009 and has become effective by Bank Indonesia letter dated 11 June 2009 No. 1174/GBUPP/Rahasia. 7) Pradip Chinada was appointed and became effective by the Annual GMS dated 29 April 2010 and Bank Indonesia letter dated 13 Lorecember 2010 and 2009, and consolidated statements of income are centificated to the years ended 31 December 2010 and 2009 was derived from the consolidated first statements as at and for the years ended 31 December 2010 and 2009, the information is not the statements as at and for the years ended 31 December 2010 and 2009, the information is not the statements as at and for the years ended 31 December 2010 and 2009, the information is not the consolidated statements of commitment of the properties of the pr
Gain from sale of premisses and equipment Losses on foreign currencies translation Other non operating expenses NON OPERATING LOSS	(9,965) (1,901) (583,223) (595,089)	14,088 (460,986) (446,898)	(10,094) (1,901) (616,538) (628,533)	14,088 - (492,799) (478,711)	VI. RISK WEIGHTED ASSETS - MARKET RISK	563,125	563,125 617,972	617,972	8) Michelina Laksmi Triwardhany was appointed by the Annual GMS dated 29 April 2010 and has become effective by Bank Indonesia letteridated, Yay 2010 No.1268/GBI/DPIP/Rahasia. SHAREHOLDERS SHAREHOLDERS
INCOME BEFORE TAX FOR THE YEAR ENDED 1. Profit (loss) transferred to Head Office 2. Income tax	3,363,850	1,779,773	4,001,531	2,370,560	VII. CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (III:(IV+V)) VIII. CAPITAL ADEQUACY RATIO WITH CREDIT RISK,	13.33%	16.14% 17.72%	20.84%	ASA THE DECEMBER 2010 A SUBJECT OF THE PROPERTY OF THE PROPER
a. Income tax expenses b. Deferred tax income (expenses) INCOME AFTER TAX FOR THE YEAR ENDED	579,260 98,878 2,883,468	564,706 317,466 1,532,533	1,032,728 14,958 2,983,761	1,070,648 313,810 1,613,722	VIII. CAPITAL ADEQUACY RATIO WITH CREDIT RISK, MARKET RISK AND OPERATIONAL RISK CHARGE (III:(IV+V+VI))	13.25%	16.04% 17.55%	20.65%	1007AL 1007% regarding Financial Statements Presentation Guideliness as included in the Appendix of the Dr. Decree of the Chairman of Bapepam No. KEP-06/PW/2000 dated 13 March 2000 and its amendme Decision Decree of the Chairman of Bapepam - LK No. KEP-554/BL/2010 dated 30 December 2 2. The Bank and Subsidiaries had adopted 5FAS No. 55 (2008 Revision), "Financial Instruments: Reco
LOSS OF MINORITY INTEREST INCOME AFTER MINORITY INTEREST DIVIDEND OTHERS	2,883,468 (766,300)	1,532,533 (765,012)	(100,293) 2,883,468 (766,300)	(81,189) 1,532,533 (765,012)	IX. MINIMUM REQUIRED CAPITAL ADEQUACY RATIO	8.00%	8.00% 8.00%		and Measurement" and SFAS No. 50 (2006 Revision), "Financial Instruments: Presentation and Discretive from 1 January 2010, which replaced SPAS No. 55 (1999 Revision), "Accounting for Discretive from 1 January 2010, which replaced SPAS No. 55 (1999 Revision), "Accounting for Investments in Certain Securities", respect Certain accounts in the consolidated financial statements as at and for the year ended 31 December 1.
OTHERS EARNING PER SHARE *) DILUTED EARNINGS PER SHARE *)	(15,324) 342.92 341.68	(15,300) 186.36 179.13	(15,324) 342.92 341.68	(15,300) 186.36 179.13	*) According to BI regulation No. 10/15/PBI/2008 dated 2 is required to calculate Risk Weighted Asset (RWA) with of RWA with operational risk is stipulated in BI Crcular I with Operational Risk Calculation using Basic Indicator to calculate RWA with operational risk in which capital	etter No. 11/3/DPNP Approach (BIA)". Base charge with operation	dated 27 January 2009 i ed on this circular letter, b nal risk at 5%: 10% and	regarding "RWA Bank is required 15% of average	been reclassified to conform with the presentation of consolidated financial statements as at and for the year 31 December 2010. 1. The ultimate shareholder of Asia Financial (Indonesia) Pte. Ltd. is Temasek Holding Pte. Ltd., an inve- holding company based in Sinangrus which is wholly ourseld by the Government of Sinangrus in the solid property of
After considering the effect of stock options granted to qualification of the ALLOWANCE FOR IMPAIRMENT AS AT 31 DECEMBER 2010 AND 2009 (In million Ruplah)			amon.		to calculate KVA-With operational risk in Which capital or gross income for the last three years which effective 1 J	anuary 2010, 1 July 2	2010 and 1 January 2011	I, respectively.	President Director Director Signature as at 31 December 2010: USD 1 = Rp 9,010; exchange rate as at 31 December USD 1 = Rp 9,395.
			-	pairment I acc	2010 Jovance Minimum Required Regulatory Allowance	e for Possible I	2009	red Regulator	Thank You for Your Vote of Confidence 2nd position, Best Local Cash Management 3nd position, Consumer Banking Excellence Ar
ACCOUNTS 1. Placements with other banks 2. Seed and designation considerable.				pairment Loss A	Dilective General Specific General 42,352 - 42	.048	General - 42,347	Specific -	Bank voted by Small-Sized Corporation, Cash Management Poll 2010, Asiamoney Cash Management Poll 2010, Asiamoney Cash Management Poll 2010, Asiamoney The Best Unsecured Personal Loan (KTA)
Spot and derivative receivables Marketable securities Securities sold under repurchase agreement (repo) Securities purchased under resale agreements (reverse r.e. Acceptance receivables)	repo)			-	- 1,895 - 3 1,950 11,370 - 6 - 7,591 - 10	241 22 016 11 - 	5,981 - - 32 11,169	228 114 - - 162	POLLS 3º position, Consumer Banking Excellence A. Bank voted by Medium-Sized Corporation, Cash Management Poll 2010, Asiamoney FINANCE 3º position, Consumer Banking Excellence A. 3º position, Consu
Coans Others receivable Investments				548,047 260,969	1,957,150 627,054 1,473,644 664, - 3,048 72,618 348, - 56,642 1 46,		76 499,245 03 7,030 95 46,823	1,475,094 240,783 11,035 1,685	Best Trade Finance Provider Indonesia 2010, Global Finance World's Best Trade Finance Provider Trading Platform, FX Poll 2010, Asiamoney Best Trade Finance Provider Awards 2010, Global Finance Best Bank on Overall Opinion in Unsecured Personal Loans (KTA) 3 rd position, Consumer Banking Excellence A 2010, Swa Magazine, Synovate and PERBAI
Adminsitratif accounts									ZUTU, Swa iviayazine, Synovate and Perbai
	on - Me	nara B	ank Da	namon	5 th Floor , Jl. Prof <u>. Dr. Satri</u>	o Ka <u>v. E</u> l	IV / 6, Mega	a K <u>unin</u>	an, Jakarta 12950, Telp. (021) 57991001-03, Fax. (021) 57991161, Email : public.affairs@danamon.co.id