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

BALANCE SHEETS AS AT 30 SEPTEMBER 2010 AND 2009			_	ASSET OHALITY AND OTHER INC	OPMATION						
(In million Rupiah)	BANK DANAMON	CONSC	DLIDATED	ASSET QUALITY AND OTHER INFO AS AT 30 SEPTEMBER 2010 AND 2009 (In million Rupiah)	ORMATION		BANK DANAMON			FINANCIAL INFORMATION ON SHA	
ACCOUNTS	2010 2009 2,083,010 3,123,88	2010 84 2,144,501	2009 3,165,716	NO. ACCOUNTS	Current Special Mention	2010 Substandard Doubtfu		2009 Special Mention Substandard Doubtful	Loss Total	In accordance with the Circular Letter from Bank Indonesia No. 7/56/DPbS Report, Quarterly and Monthly Published Financial Statements and Certain R which was amended by Circular Letter from Bank Indonesia No. 8/11/DPS to Circular Letter from Bank Indonesia No. 7/56/DPbS, dated 9 December / Metable, Deliberto Efficacies (Statescale And Certain December 4 December /	eports of Banks Submitted to Bank In dated 7 March 2006 regarding "Am 005 regarding Annual Report, Quar
Placements with Bank Indonesia Placements with other banks Spot and derivative receivables	3,985,742 5,947,60 3,226,583 2,503,90 228,361 382,69	00 4,353,805		Placements with other banks Rupiah Foreign currencies Spot and derivative receivables Bunish	741,713 - 68,749 -		- 741,713 672,743 - 68,749 27,971		672,743 27,971	Monthly Published Financial Statements And Certain Reports of Banks Su BALANCE SHEETS	omitted to Bank Indonesia".
Marketable securities a. Designated at fair value through profit/loss b. Available for sale c. Held to maturity	367,688 214,24 5,225,414 13,287,83 572,521 2,681,65	39 5,534,040		d. Ruyleii D. Fortegin currencies 3. Manketable securities a. Ruylei a. Ruylei b. Ruylein currencies 4. Securities sold under repurchase agreement (repo) a. Ruylein b. Ruylein b. Ruylein b. Ruylein b. Ruylein b. Ruylein	39		39 23		23	AS AT 30 SEPTEMBER 2010 AND 2009 (In million Rupiah) ACCOUNTS ACCOUNTS	2010
d. Loans and receivables Securities sold under repurchase agreements (repo) Securities purchased under resale agreements	4,351,113	- 4,351,113	2,790,930	a. trupian b. Foreign currencies 5. Securities purchased under resale agreements (reverse repo) a. Rupiah b. Foreign currencies 6. Acceptance receivables	1.900	-	1,900			A. ASSETS Cash Current accounts with Bank Indonesia Wadiah Certificate of Bank Indonesia	6,689 41,161
(reverse repo) Acceptance receivables Loans	761,825 1,241,63	761,825	1,241,639	Loans a. Debtors micro, small and medium a. Rupiah b. Foreign currencies b. Non debtor micro, small and medium	9.915	=	9.915 5.159		5.159	Placement with other sharia banks Allowance for possible losses on placement with other sharia banks Marketable securities - sharia bonds	195,000 1
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 d. Properties Ioan						Allowance for possible losses on marketable securities - sharia bond 6. IB receivables *) Allowance for possible losses on iB receivables -/- 7. Others iB receivables	(1,950) 95,714 (3,083) 26,840
Deferred income -/- Sharia financing	72,213,389 58,710,27 - (8 636,716 798,66	84) - 67 636,716	(84) 798,667	Properties loan Investments Temporary equity investment Commitments and contingencies to third parties a. Ruplah D. Foreign currencies	5,304,475		- 5,304,475 4,373,802 - 52 - 52		- 4,373,802 	Allowance for possible losses on others iB receivables -/- iB financing Allowance for possible losses on iB financing -/-	(936) 514,178 4 (6,671)
Consumer financing receivables Allowance for impairment losses on consumer financing receivables -/- Premium receivables	-	- 4,505,845 - (141,886) - 54,094	' '	II. NON RELATED PARTIES 1. Placements with other banks a. Rupiah b. Foreign currencies	633,685 1,782,436	. :	633,685 710,434 - 1,782,436 1,092,752		- 710,434 - 1,092,752	Fixed assets Accumulated depreciation of fixed assets -/- Accured income Prepaid expenses	10,364 (2,718) 6,617 2,260
Investments Goodwill Allowance for impairment losses on financial assets -/-	5,387,955 4,385,88		12,175 1,333,740	Spot and derivative receivables Rupiah Foreign currencies Rupiah Foreign currencies Rupiah Foreign currencies	86,471 141,851 - 5,736,066 429,027 -	- - 530	- 86,471 106,699 - 141,851 275,969 - 5,736,066 14,012,740 - 429,557 2,164,242	1,513 5,237	- 106,699 - 275,969 - 14,014,253 - 2,169,479	12. Other assets TOTAL ASSETS B. LIABILITIES	10,194 893,659 1,0
a. Marketable securities b. Loans c. Others	(1,950) (8,28 (2,568,741) (1,928,87 (255,111) (1,188,51	74) (2,568,741) 18) (255,111)	(1,928,874) (1,144,944)	Securities purchased under resale agreements (reverse repo) Rupieh Foreign currencies Securities purchased under resale agreements (reverse repo) Rupieh Foreign currencies	4,351,113		- 4,351,113		2,100,410	iB funds a. iB deposit current accounts b. iB deposit savings	289,794 1 1,571
Intangible assets Accumulated amortisation on intangible assets -/- Fixed assets and equipment	593,772 542,17 (432,968) (353,55 2,609,253 2,459,39	59) (473,951) 97 3,067,702	2,841,656	Acceptance receivables Loans a. Debtor micro, small and medium	710,567 49,358 19,730,509 1,577,706 385,196 6,910	233,441 313,5		1,146,963 183,292 229,2	- 1,241,639 92 124,119 9,260,824 - 382	Others iB current liabilities Liabilities to Bank Indonesia (FPJPS) Deposits from other banks ii B marketable securities issued	21,255 12,050
Accumulated depreciation of fixed assets and equipment -/- Idle properties Foreclosed assets Suspense accounts	(1,198,632) (1,046,75 26,011 26,74 198,375 100,07 2,665 3,06	41 26,011 74 202,867	26,741 103,802	a. Rupiáh b. Foreign currencies b. Non debtor micro, small and medium a. Rupiáh currencies c. Restructure d. a. Rupiáh	37,150,231 6,181,026 5,155,998 308,188 655,301 750,883	290,620 312,1 69 77,7 151,452 78,9	2.190 454,088 44,388,155 37,521,157 7,712 92,026 5,633,993 5,543,502	5,205,231 470,669 587,6 59,746 54,467 85,4		Others liabilities Investment funds a. iB savings	163,758 3 117,909 1
Interbranch assets a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia	61	- 94		b. Foreign currencies d. d. Properties loan linvestments 10. Others receivables 11. Commitments and contingencies to third parties	495,846 44,370 1,894,549 125,711 12,055 25 71,400 - 295,731 26,425	17,808 8,6 9,000 139,1	993 541,209 6,639 61,657 2108,364 2,597,737 - 12,080 12,055 - 71,400 - 1,688 472,003 776,891	220,687 10,852 16,0 25 - 1 331,120 583,515 186,6	- 12,080	b. iB deposits 8. Accumulated gain TOTAL LIABILITIES	254,234 3 33,088 393,659 1,0
Allowance for impairment losses on other assets -/- Allowance for possible losses on non earning assets -/- Leased receivables	(20,807) (18,79 - 827,988 835,33	- 17,130		Communication and commingencies to unity parties Ruplah Foreign currencies Ide properties Foreign currencies Ide properties Ide properties Ide properties Ide properties Ide properties	1,609,852 10,284 1,096,306 16,323 185,857 2,370	26,011 12,518	1,620,136 1,788,764 1,112,629 1,132,366 26,011 5,480 - 198,375 58,420 - 295 2,665 2,209	1,000 1,726 - 1,033 - 37,613 - 37,613	1,789,764 1,134,092 28 - 26,741 41 - 100,074 - 860 3,069	STATEMENTS OF INCOME FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2010	AND 2009
Deferred tax assets Other assets TOTAL ASSETS	3,999,381 5,302,40 102,819,614 98,002,58	00 4,277,206	6,326,779	III. OTHERS INFORMATION 1. Collateralised assets a. To Bank Indonesia b. To other banks			62,560		62,560	(In million Rupiah) NO. ACCOUNTS A. OPERATING INCOME	2010
LIABILITIES AND EQUITY Current accounts Savings	8,354,939 6,731,24 18,987,918 14,358,22		6,560,683 14,358,227	Total Allowance for impairment losses on financial assets Minimum required allowance for possible losses on earning assets Percentage of micro and small enterprises to total loans Percentage of micro and small enterprises business to bital loans Percentage of micro, small and medium enterprises debtors to total of the percentage of micro, small and medium enterprises debtors to total debtors	debtors		2.826.222 2.582.384 31.32% 61.62% 9.55% 8.83%		3,153,136 3,108,824 73,96% 60,04% 99,97% 99,78%	Margin Profit sharing Bonus	22,252 53,750 306
Revenue sharing investment funds Deferred premium income	41,803,460 46,942,34 663,503 587,89	93 649,723 - 566,016	587,893 386,997	Others Chaneling loans Chaneling loans Mudharabah Muqayah Cwitten-off earning assets Written-off earning assets Written-off earning assets that has been re-collected Charged-off earning assets			350,682 4,451,768 2,177		350,693 2,836,850	Other operating income TOTAL OPERATING INCOME Margin distribution for non - discretionary investment funds	30,587 106,895 1
Uneamed premium reserve Liabilities to Bank Indonesia Liabilities to other banks Soct and dedication purphies	17,550 43,11 3,637,726 1,248,33	35 3,637,726	43,110 1,248,335	STATEMENTS OF COMMITMENTS	AND CONTINGENCIES		KEY FINANCIAL RATIOS			a. Bank b. Non Bank c. Bank Indonesia (FPJPS) D. TOTAL PROFIT SHARING	2,742 14,422
Spot and derivative payables Securities sold under repurchase agreements (repo) Acceptance payables Marketable securities issued	246,333 357,75 4,041,338 3,755,80 752,383 1,266,70 1,250,058 1,500,00	06 4,041,338 07 752,383 00 1,671,146	3,755,806 1,266,707 2,050,377	AS AT 30 SEPTEMBER 2010 AND 2009 (In million Rupiah) NO. ACCOUNTS			AS AT 30 SEPTEMBER 2010 AND 20		2010 2009	E. Income from operation after deducting margin distribution for non-discretionary investment funds	17,164 89,731
Borrowings Security deposits Interbranch liabilities	2,029,132 2,695,90 11,007 11,78	02 2,179,132		I. COMMITMENT RECEIVABLES 1. Unused borrowing facilities	2010 2009 2010		CONSOLIDATED RATIOS : I. Capital CAR with credit, market and operational ris	k	16.42% 20.86%	OPERATING EXPENSES Ii B bonus Allowance for possible losses on assets General and administrative	1,415 9,687 2,289
a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Allowance for possible losses on administrative accounts	- - - 420 27.45	2 - - 289,076 56 420		a. Rupiah b. Foreign currencies Outstanding buying of spot and derivative contract Others	3,813 3,813 3,8 10,306,505 11,777,201 10,912,1:		Earning assets Non-performing earning assets and non productive assets	ductive assets to total earnings	2.54% 3.58%	General and administrative Salaries and employee benefits Others TOTAL OPERATING EXPENSE	2,289 27,084 9,938 50,413
Allowance for possible losses on administrative accounts Other liabilities Profit sharing investment funds Minority interests	2,804,514 2,357,09	97 3,863,792 - 137,821	3,043,808 - 77,043	II. COMMITMENT PAYABLES 1. Unused loans facilities granted to debtors a. BUMN i. Committed Discription			Non-performing earning assets to total prod Allowance for impairment losses for financia NPL gross NPL net after impairment value		2.58% 3.63% 3.03% 0.00% 3.11% 3.98% 0.00% 0.00%	H. NET OPERATING INCOME 1. Other non-operating income	39,318 36
Loan capital Issued and fully paid capital a. Authorized capital	500,000 500,00 11,657,447 11,661,02	00 500,000 26 11,657,447	500,000 11,661,026	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies			· ·		4.08% 2.63% 19.00% 13.68%	J. Other non-operating expenses K. NON-OPERATING LOSS L. INCOME DURING THE PERIOD	6,266 (6,230) 33,088
b. Unpaid capital -/- c. Treasury stock -/- Additional paid-up capital a. Agio	(6,340,293) (6,361,38 - 3,045,428 2,948,83	-	-	b. Others i. Committed ii. Uncommitted 2. Unused loan facilities granted to other banks	67,540 16,473,886 13,987,804 16,473,8	540 886 13,987,804	NIM including third party premium expenses Cost to income - Reported		11.55% 10.72% 48.85% 49.40%	STATEMENTS OF COMMITMENTS AND C AS AT 30 SEPTEMBER 2010 AND 2009	
a. Agio b. Disagio -/- c. Donated capital d. Difference in foreign currencies translation	1,984 2,01		2,013	a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah		- 1 1	BANK RATIOS : I. Capital CAR with credit, market and operational ris	k	13.63% 18.15%	(In million Rupiah) NO. ACCOUNTS	2010
e. Other comprehensive income f. Others g. Capital paid in advance	15,152 (299,48 11,967 (25,00	82) 15,152		i. Rupian ii. Foreign currencies 3. Outstanding Irrevocable L/C a. Offshore L/C b. Local L/C	613,746 529,683 613,7 121,171 210,915 121,1	-1 -113	Earning assets Non-performing earning assets and non pro and non productive assets Non-performing earning assets to total prod	•	2.63% 3.67% 2.67% 3.73%	Unused iB financing facilities **) Outstanding iB irrevocable letters of credit iB guarantees issued	- - 42,024
Revaluation reserves of fixed asset Difference in quasi- reorganisation Difference in restructuring value of transaction of entities	-		-	Outstanding selling of spot and derivative contract Others CONTINGENT RECEIVABLES	11,967,555 10,539,051 11,967,5		Allowance for impairment losses for financia NPL gross NPL net after impairment value	l asset to productive asset	3.02% 0.00% 3.24% 4.13% 0.00% 0.00%	4. Others	1,281
under common control Reserves a. General reserves	- - 134,034 118,70	- - 09 134,034	118,709	Guarantees received Rupiah Foreign currencies Interest receivables on non performing assets Loan interest income	75,577 28,339 75,5 395,806 245,917 395,8		Non performing iB receivables and financing Rentability ROA	with contract	1.15% 2.11% 3.55% 2.06%	TABLE OF MARGIN DISTRIBUTION FOR THE MONTH OF SEPTEMBER 2010 (In million Rupiah)	
b. Specific reserves Retained earnings a. Previous years *) b. Period year	6,990,333 6,209,10 2,203,281 1,365,10		6,209,101 1,365,102	b. Other interest 3. Others IV. CONTINGENT PAYABLES 1. Guarantees issued	1,281 1,236 1,2		ROE MIM excluding third party premium expenses MIM including third party premium expenses Operating expenses to operating income		19.01% 13.67% 9.35% 7.65% 9.18% 7.47% 73.97% 84.16%	NO. Type of funding Average to be distributed	Nisbah (%) Total bonus & profit sharing
,	102,819,614 98,002,58	87 105,221,062	100,127,570	a. Rupiah b. Foreign currencies Country Discrete Services	1,550,167 1,618,119 1,550,1 447,733 565,139 447,73	733 565,139	is operating accounting mounts Cost to income-Reported IV. Liquidity LDR		50.78% 53.39% 103.71% 86.09%	A B 1. iB deposit current accounts	C D
STATEMENTS OF INCOME AND R FOR THE 9 MONTHS PERIOD ENDED 30 SE (In million Rupiah, except earning per share)	ETAINED EARN PTEMBER 2010 ANI	IINGS 0 2009		CAPITAL ADEQUACY RATIO AS AT 30 SEPTEMBER 2010 AND 2009 (In million Rupiah)		,	V. Compliance 1. a. Percentage violation on Legal Lending la.1. Related parties	Limit	0.00% 0.00%	a. Bank 2,679 24 b. Non Bank 407,303 3,625 2. IB deposit savings a. Bank	
ACCOUNTS	2010 2009	2010	2009	NO. DESCRIPTION	2010 Bank Consolidated Bank	2009 Consolidated	a.2. Third parties b. Percentage lending in excess of Legal l b.1. Related parties b.2. Third parties	ending Limit	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	b. Non Bank 1,659 15 3. iB savings a. Bank 920 8	20.00 2
INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses Interest Income a. Rupiah	8,489,028 8,987,91 239,402 574,91			I. COMPONENTS A. CORE CAPITAL 1. Paid up capital	11,726,203 14,292,982 11,398,77 5,317,154 5,317,154 5,299,64		Statutory Reserve Requirements Rupiah *) a. Primary b. Secondary		5.10% 5.09% 8.58% N/A	b. Non Bank 113,550 1,011 iB deposits a. Bank	20.00 202
b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies	3,003,190 4,479,23 41,714 316,53	3,057,376 30 41,714	574,956 4,521,089 316,530	Disclosed reserves 2.1 Additional factors			Statutory Reserve Requirements Foreign C Net open position Net open position on balance sheet **)	urrency	1.55% 27.34% 1.98% 2.47% N/A 12.56%	- 1 month 5,004 45 - 3 months - 6 months - 12 months 4,190 37	47.00 21 47.00 - 47.00 - 47.00 18
Net Interest Income Underwriting Income 3.1. Premium income 3.2. Underwriting expense	5,683,526 4,767,1	- 570,880 - 285,136	6,965,741 447,952 215,710	a. Additional paid up capital b. Donated Capital c. General reserve	3,023,672 3,023,672 2,863,03 		*) In line with BI regulation No. 10/25/PBI/2008 PBI/2008 regarding Statutory Reserve Required Foreign Currency* that starting 24 October 200 to 2.50% from average of total third party fund:	rements ("GWM") of Commercial Bank in 19, Bank is required to fulfill Secondary GW	n Bank Indonesia in Rupiah and I'M for Rupiah Currency amounted	b. Non Bank - 1 month 227,671 2,027 - 3 months 8,465 75	47.00 952 47.00 35
Net Underwriting Income Net Interest and Underwriting Income Sharia Income	5,683,526 4,767,1	- 285,744 7,717,042	232,242 7,197,983	d. Specific reserves e. Prior years' profit after tax (100%) f. Current year profit net of taxes (50%)			**) In line with BI regulation No. 12/10/PBI/2010 da regarding Net open Position (NOP) for commer maximum at 20% of capital.	ited, 1 July 2010 regarding "Third changes of	on BI regulation No. 5/13/PBI/2003	- 6 months 4,236 38 - 12 months 10,843 97 TOTAL 786,520 7,002	47.00 18 47.00 45 1,293
4.1. Margin 4.2. Profit sharing 4.3. Bonus income Total Sharia Income	22,252 28,74 53,750 47,51 306 76,209 76,21	577 53,750 - 306	28,749 47,577 - 76,326	g. Positive adjustment in foreign currency translation of overseas branch h. Paid up capital fund	1,984 1,984 2,01	13 2,013	STATEMENT OF FOREIGN EXC AS AT 30 SEPTEMBER 2010 (In million Rupiah)	HANGE AND DERIVATIVE	TRANSACTIONS	Notes: - Danamon Sharia Branches were started in May 2002.	
Sharia Expenses 5.1. IB loss sharing 5.2. IB bonus expense	76,308 76,33 17,164 32,04 1,415 55	17,164	32,577 531	i. Issued warrant (50%) j. Issued share options on shares option compensation programs (50%)	10,878 10,878 42,89			arket Value Derivative Receivables and Others Receivables Par	d Payables /ables Net Market Value	Danamon Sharia Branches : Jakarta, Bukit Tinggi, Aceh, Su Bandung. In accordance with Letter from Bank Indonesia No. 10/57/Dp.	G/DPbS dated 27 May 2008 r
Total Sharia Expenses Net Sharia Interest Income Other Operating Income and Expense	18,579 32,5 57,729 43,74	749 57,729	43,218	2.2 Deduction factors 3. Inovative Capital			1. Spot - 2. Forward - 3. Option - a. Purchased -	2,356,918 1,413 257,389 63 522,616 100,539	(1,235) (6,732)	"Equalisation of Sharia Banking Products and Services", startir sevices equalized as islamic Banking (IB). *) IB receivables exclude margin to be received of Rp 27.80, 30 Sept 2010 and 2009, respectively.	
Other Operating Income a. Increase in fair value of financial assets (mark to market)	2,748,680 2,446,40		2,140,060	Deduction factor to core capital			b Written -		00 539)	**) Starting June 2008, reporting to BI for unused iB financing faci	
(mark to market) i. Marketable securities	-	2,715,435	-	4.1 Goodwill	- (1,126,375)	- (1,333,740)	b. Written	522,616 - (1 1.633,275 -	00,539) - (891) - 33,555)	are being reported by the Bank on off balance sheet (Comm	
Marketable securities Loans Spot and derivatives Other financial assets	- - - 234,68		232,996 -	4.2 Other intangible assets 4.3 Investment (50%) 4.4 Short of capital on insurance subsidiary	- (1,126,375) - (4,020,453) (326,583) (3,175,90	- - 5	D. Written Future S. Swap Sw	522.616 - (1 1.633.275 - 3.814,139 71,846 ((891) - - 	are being reported by the Bank on off balance sheet (Comm Jakarta, October 27, 201 Sharia Business Unit	tments and contingencies)
i. Marketable securities ii. Loars iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market) c. Gain from sale of financial assets i. Marketable securities	-		232,996 - 414 28,217	4.2 Other intangible assets 4.3 Investment (50%)		06) (292,142)	Written	52/2616 - (1 1,63).275 3,814,139 71,846 ((891) - 33,555 	Jakarta, October 27, 201 Sharia Business Unit	tments and contingencies)
i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market) c. Gain from sale of financial assets i. Marketable securities ii. Loans iii. Other financial assets d. Gain from spot and derivative transaction (realised) d. Gain from spot and derivative transaction (realised) Dividend, gain from investment under equity	- 4: 211,145 45,5: - 61,000		28,217 - - -	4.2 Other intangible assets 4.3 Investment (50%) 4.4 Short of capital on insurance subsidiary company (50%)		06) (292,142) 953,423	Written	\$22.616 - (1 1.63.275 3.614,139 71,846 (2.738,170 54,500 (2.738,170 54,500 (2.738,170 salito at gross basis. ts specified in the contract.	(891)	Jakarta, October 27, 201	tments and contingencies)
i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial fabilities (mark to market) c. Gain from sale of financial fabilities (ii. Alorektable securities iii. Loans iiii. Other financial assets c. Marketable securities iii. Loans iiii. Other financial assets c. Gain from spot and derivative transaction (realised) c. Bound from investment under equity method, fees commissions and administrative f. Reversal in allowance for impairment losses, allowance for possible losses on non-earning assets and allowance for impossible losses on	- 4 - 45,58		414 28,217	4.2 Other intangible assets 4.3 Investment (50%) 4.4 Short of capital on insurance subsidiary company (50%) 5. Minority interest B. SUPPLEMENTARY CAPITAL 1. Upper Tier 2 1.1 General allowance for possible losses on earning assets (max. 1.25% of weighted risk-based assets)	(4,020,453) (326,583) (3,175,90	06) (292,142) 953,423	Written Future Future Others Related to interest rate Forward Option Purchased Future Option Future Option Future Futur	\$2.2616 - (1 1.63.275 3.614,139 71,846 (2.738,170 54,500 (2.738,170 54,500 (2.738,170 54,500 (2.738,170 54,500 (2.738,170 states) (2.738,170	(891)	Jakarta, October 27, 201 Sharia Business Unit	tments and contingencies)
i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market) c. Gain from sale of financial assets i. Marketable securities iii. Loans iiii. Other financial assets c. Marketable securities iii. Loans iiii. Other financial assets c. Gain from spot and derivative transaction (realised) c. Dividend, gain from investment under equity method, fees commissions and administrative Reversal in allowance for impairment losses, allowance for possible losses on non-earning assets and allowance for possible losses on administrative acocunt c. Other income ther Operating Expenses because it is a value of financial assets	- 4: 211,145 45,5: - 61,000		28,217 - - 1,585,972	4.2 Other intangible assets 4.3 Investment (50%) 4.4 Short of capital on insurance subsidiary company (50%) 5. Minority interest B. SUPPLEMENTARY CAPITAL 1. Upper Tier 2 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 2.1 Subordinated borrowings or bonds which can be calculated	(4,020,453) (326,583) (3,175,90 	06) (292,142) 953,423 953,423	Written Future Futur	\$22.616 - (1 1.63.275 3.614.139 71,846 ((891)	Jakarta, October 27, 201 Sharia Business Unit	tments and contingencies) 0 Herry Hykmanto Director
i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets o. Decrease in fair value of financial liabilities (mark to market) . Gain from sale of financial assets i. Marketable securities iii. Loans iii. Other financial assets o. Marketable securities iii. Other financial assets o. Gain from spot and derivative transaction (realised) O. Dividend, gain from investment under equity method, fees/commissions and administrative Reversal in allowance for impairment losses, allowance for possible losses on non-earning assets and allowance for possible losses on administrative account Other income Other Operating Expenses Decrease in fair value of financial assets (mark to market) ii. Marketable securities ii. Loans iii. Spot and derivatives	4: 45.56 61,000 2,079,455 1,880,1: 397,080 285,6: 5,482,533 5,343,31 1,459 51	556	28,217 - - 1,585,972 1,585,972 292,461 6,985,869	4.2 Other intangible assets 4.3 Investment (50%) 4.4 Short of capital on insurance subsidiary company (50%) 5. Minority interest B. SUPPLEMENTARY CAPITAL 1. Upper Tier 2 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 2.1 Subordinated borrowings or bonds which can be calculated 3. Deduction factor supplementary capital 3.1 Investments (50%) 3.2 Short of capital on insurance subsidiary	(4,020,453) (326,583) (3,175,90 	06) (292,142) 953,423 36 829,405 60 416,160	Witten Future Future Others Others Related interest rate Forward Option Purchased Option Purchased Purchase	S22:616 - (1 1.632:275 3.814.139 71,846 (2.738,170 54,500 (2.738,170 54,500 (2.738,170 54,500 (2.738,170 54,500 (2.738,170 statistic sta	(891)	Jakarta, October 27, 201 Sharia Business Unit Prof. DR. M. Din Syamsuddin, MA. Sharia Supervisory Board Notes: 1. Information in the consolidated balance sheets and consolidated states as at 30 September 2010 and 2009, consolidated statements of incoperiods ended 30 September 2010 and 2009 were taken from consolidated.	tments and contingencies) Herry Hykmanto Director tements of commitments and co
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RISK WEIGHTED ASSETS - OPERATIONAL RISK *)	(4,020,453) (326,583) (3,175,90 - 981,945 807,356 831,861 781,73 476,667 476,667 416,16 (1,284,023) (326,583) (1,197,89 	06) (292,142) - 953,423 36 829,405 60 416,160 96) (292,142)	Written Future	S2.2616 1.633.275 3.814.139 71,846 (1.633.275 3.814.139 71,846 (1.633.275 3.814.139 71,846 (1.633.275 3.8170 54.500 (1.633.8170 64.600 (1.633.8170 (1.633.8170 64.600 (1.633.8170 (1.633.810 (1.633.810 (1.633.810 (by Annual General Meeting of g, Ho Hon Cheong / Henry Ho, Mee Pal Singh Ahluwalia. It has become effective by Bank he Annual GMS dated 29 April (26/2/GBI/DP)P/Ghahasia. and has become effective by April 2010 and Bank Indonesia	Jakarta, October 27, 201 Sharia Business Unit Prof. DR. M. Din Syamsuddin, MA. Sharia Supervisory Board Notes: 1. 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i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets on the control of the c	1,601,398 1,862,61 1,605,862 1,522,30,79,465 1,568,871 2,276 (1,774) (402,681) (356,84 (402,199) (356,64 (402,199) (356,		414 28,217	4.2 Other intangible assets 4.3 Investment (50%) 4.4 Short of capital on insurance subsidiary company (50%) 5. Minority interest B. SUPPLEMENTARY CAPITAL 1. Upper Tier 2 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 2.1 Subordinated borrowings or bonds which can be calculated 3. Deduction factor sold core capital 3.1 Investments (50%) 3.2 Short of capital on insurance subsidiary company (50%) C. Deduction factors on core and supplementary capital securitisation exposure D. Other supplementary capital which meet the criterias (Tier 3) E. Other supplementary capital which meet the criterias (Tier 3) II. TOTAL CORE, SUPLEMENTARY CAPITAL (A+B-C) III. TOTAL CORE, SUPLEMENTARY CAPITAL AND ADDITIONAL SUPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) IV. RISK WEIGHTED ASSETS - ORERATIONAL RISK V. RISK WEIGHTED ASSETS - OPERATIONAL RISK VI. RISK WEIGHTED ASSETS - OPERATIONAL RISK VI. RISK WEIGHTED ASSETS - OPERATIONAL RISK VI. RISK WEIGHTED ASSETS - OPERATIONAL RISK VII. CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (III:(IV+V)) VIII. CAPITAL ADEQUACY RATIO WITH CREDIT RISK MARKET RISK AND OPERATIONAL RISK CHARGE (III:(IV+V+VII)) IX. MINIMUM REQUIRED CAPITAL ADEQUACY RATIO 7) According to Bi regulation No. 10/15/PBI/2006 dated 24 S required to calculate Risk Weighted Asset (RWA) with operational risk in which capital charge income for the last three years which effective 1 January 2 income for the last three years which effective 1 January 2 and 10 decided to the present of the last three years which effective 1 January 2 and 10 decided to the present of the last three years which effective 1 January 2 and 10 decided to the present of the last three years which effective 1 January 2 and 10 decided to the present of the last three years which effective 1 January 2 and 10 decided to the present of the last three years which effective 1 January 2 decided to the present of the last three y	(4,020,453) (326,583) (3,175,900	06) (292,142) - 953,423 36 829,405 60 416,160 96) (292,142)	## Future	g Kee Choe and self position at gross basis. 2,738,170 54,500 (2,738,170 64,500 (by Annual General Meeting of g, Hor Hon Cheong / Henry Ho, Hor	Jakarta, October 27, 201 Sharia Business Unit Prof. DR. M. Din Syamsuddin, MA. Sharia Supervisory Board Notes: 1. Information in the consolidated balance sheets and consolidated state as at 30 September 2010 and 2009, consolidated statements of inco periods ended 30 September 2010 and 2009 were taken from conson nine-month periods ended 30 September 2010 and 2009. As the information in the consolidated balance sheets and consolidated as at 30 September 2010 and 2009, consolidated statements of inco periods ended 30 September 2010 and 2009 was taken from conson nine-month periods ended 30 September 2010 and 2009 was taken from conson nine-month periods ended 30 September 2010 and 2009, the infon consolidated financial statements. The above financial statements. The above financial statements. The above financial statements are published in order to comply with dated 13 December 2001 regarding "Transparency of Bank's Financial Cutler of Bank Indonesia No. 12/11/DPhP dated 31 March 2010 regarding Statements of Commercial Banks and Certain Reports Submitted to Regulation of Capital Market Supervisory Agency ("Bapepam") No. No. Kep-06/PM/2000 dated 13 March 2000 regarding "Guidelines in for the Presentation and Disclosures of Financial Statements of No. X.K.2 Decision of Chairman of Bapepam No. Kep-36/PM/2003 dato to Submit Periodic Financial Statements* 2. The Bank and Subsidiaries has adopted SFAS No. 55 (2006 Revision), "Financial Instrumen January 2010, which replaced SFAS No. 55 (1999 Revision)," Accounting for Investments in Certain Securities*, and SFAS No. 50, "Accounting for Investments in Certain Securities*, and SFAS No. 50, "Accounting for Investments in Certain Securities*, and September 2010. 4. The ultimate shareholder of Asia Financial (Indonesia) Pte.Ltd. is Tem company based in Singapore which is wholly owned by the Governm 5. Exchange rate as at 30 September 2010: USD 1 = Rp 8,925, uSD 1 = Rp 9,665. Vote of Confidence The Best Unity 2010, Categori Swa Magazin The Best Unity 2010, Catego	Herry Hykmanto Director Herry Hykmanto H