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

BALANCE SHEETS AS AT 30 JUNE 2010 AND 2009 (In million Rupiah)				ASSET QUAI AS AT 30 JUNE 20 (In million Rupiah)	LITY AND OTHER I 10 AND 2009	INFORMATIO	ON							F	FINANCIAL INFORMATIO	N ON SHARIA	BUSINESS UNI
NO. ACCOUNTS	BANK DANA 2010	AMON CO 2009 20	NSOLIDATED 0 2009	NO.	ACCOUNTS			2010		BANK DANAI		2009	1 . 1		In accordance with the Circular Letter from Bank Indo Report, Quarterly and Monthly Published Financial Stat which was amended by Circular Letter from Bank Indo	ements and Certain Reports of B	Banks Submitted to Bank Indonesi
ASSETS 1. Cash 2. Placements with Bank Indonesia	3,482,358	1,504,990 1,39 5,205,243 3,48	2,358 5,205,24	Placements with other	r banks		Current Special Menti	on Substandard	Doubtful Los	ss Total C	Aurrent Special Mention S	dubstandard Doubtful		1018	which was amended by Circular Letter from Bank Indo to Circular Letter from Bank Indonesia No. 7/56/DPbS Monthly Published Financial Statements And Certain	, dated 9 December 2005 regar	rding Annual Report, Quarterly as
Placements with other banks Spot and derivative receivables Marketable securities	245,205		527,52	2. Spot and derivative re a. Rupiah b. Foreign currencies	ceivables		223,787 - 799		-	- 562,500 - 223,787 - 799	1,954 - 226 -		-	726,724 1,954	BALANCE SHEETS AS AT 30 JUNE 2010 AND 2009 (In million Rupiah)		
a. Designated at fair value through profit/loss b. Available for sale c. Held to maturity	11,811,536 1	15,758,902 12,11	9,300 472,45 8,416 16,062,00 8,715 2,866,89	a. Rupian b. Foreign currencies 4. Securities sold under a. Rupiah	repurchase agreement (repo)		-		-				-	- 1 F	IO. ACCOUNTS A. ASSETS	3	2010 2009
d. Loans and receivables Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse reports)		-	-	b. Foreign currencies 5. Securities purchased a. Rupiah b. Foreign currencies 6. Acceptance receivabl	under resale agreements (reverse	repo)	-		-				-	-	Cash Current accounts with Bank Indonesia Wadiah Certificate of Bank Indonesia Placement with other sharia banks		7,337 6,492 24,292 25,197 50,000
Acceptance receivables Loans Designated at fair value through profit/loss	1,114,077	824,594 1,11 - -	i,077 824,59 - -		II and medium		-	: :	-	1 1	: :	2 2	-	-	Allowance for possible losses on placement with Marketable securities - sharia bonds Allowance for possible losses on marketable sec iB receivables ")	curities - sharia bonds -/-	195,000 195,042 (1,950) (1,950 100,840 375,800 (2,590) (6,948
b. Available for sale c. Held to matuiry d. Loans and receivables	66,556,425 5	- - 58,713,315 66,55	- - 5.425 58.713.31	a. Rupiah b. Foreign curren Restructured a. Rupiah			6,567		-	- 6,567 	8,868 -		-	8,868	Allowance for possible losses on iB receivables 7. Others iB receivables Allowance for possible losses on others iB recei 8. iB financing		28,079 38,102 (1,176) (1,382 480,435 446,538
Deferred income -/- 10. Sharia financing 11. Consumer financing receivables	(84) 609,371	(84)	(84) (8),371 860,44	8. Investments 9. Temporary equity inve	estment ntingencies to third parties		4,912,955		-	4,912,955	2,297,033		- 2	2,297,033	Allowance for possible losses on iB financing -/- 19. Fixed assets Accumulated depreciation of fixed assets -/- Accrued income		9,165 9,098 (2,608) (2,408 5,974 8,117
Allowance for impairment losses on consumer financing receivables -/-	-	- (12	3,169) (41,08	a. Rupiah b. Foreign currencies 11. Foreclosed assets			-		- - -				-		11. Prepaid expenses 12. Other assets TOTAL ASSETS		5,004 663 5,982 20,788 897,470 1,106,688
12. Premium receivables13. Investments14. Goodwill	4,997,555	2,309,113 8	,528 27,58 1,696 12,17 1,219 208,70	Placements with othe Rupiah	rbanks		1,367,297 1,846,750		-		764,389 - 1,059,558 -	1 1		764,389 ,059,558	B. LIABILITIES I. iB funds a. iB deposit current accounts b. iB deposit savings		381,663 158,04° 1,724 1,700 1,236 696
Allowance for impairment losses on financial assets -/- a. Marketable securities b. Loans	(1,950) (2,404,111) (- ,950) (8,24 1,111) (1,794,93	a. Rupiah b. Foreign currencies			100,091 143,988 32 11,629,297 877,558	7 -	-	- 100,091 - 144,315 - 11,629,297 16 - 877,558	227,115 10,177 290,002		- 16	237,292 290,002 5,199,131 2,780,817	Uthers IB current liabilities Liabilities to Bank Indonesia (FPJPS) Deposits from other banks IB marketable securities issued		36,073 82,806 25,000 48,000
c. Others Intangible assets Accumulated amortisation on intangible assets -/-	580,833	533,308 66	i,163) (1,053,25 i,244 600,36 i,434) (357,04	Securities purchased a. Rupiah b. Foreign currencies	under resale agreements (reverse under resale agreements (reverse		-		-			Ī .	-	-	Others liabilities Investment funds a. iB savings b. iB deposits		114,333 408,139 110,256 101,290 200,900 291,700
Fixed assets and equipment Accumulated depreciation of fixed assets and equipment - Idle properties	2,500,666	2,409,003 2,93 (991,120) (1,37	,538 2,786,20	b. Foreign currencies 6. Acceptance receivabl 7. Loans a. Debtor micro, sma			1,074,717 39,36		=		824,594			824,594	8. Accumulated gain TOTAL LIABILITIES		26,285 14,308 897,470 1,106,688
Interproperties Foreclosed assets Suspense accounts Interpranch assets	186,229 7,497	99,102 19	2,529 102,88 7,497 4,05	b. Foreign curren	small and medium		18,754,726 403,114 134,063,617 4,575,118 136,761 2,10 34,063,617 4,575,118	7 1,666 4 259,098	138 373,094 46	1,008 408,033 38,318 40,345,432 3	3,142,753 1,100,398 259 184 7,675,129 4,555,750 5,765,125 192,711	175,571 232,013 - 320,371 515,493 88,770 41,664	525,305 43	0,791,090 443 0,592,048 6,181,315	STATEMENTS OF INCOME FOR THE 6 MONTHS PERIOD ENDED 30 J (In million Rupiah)	UNE 2010 AND 2009	
a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia	950	343	894 34	c. Restructured			692,706 714,86 437,305 130,40 1,942,732 121,02 12,055 2	2 166,401	124,209 18 138	38,521 1,886,698 1,008 568,857	603,322 507,228 52,542 1,008 2,899,912 210,188 12,055 25	133,309 266,864 - 18,844 19,901 27,410	109,527 9.583	,620,250 N	IO. ACCOUNTS A. OPERATING INCOME	1	2010 2009
Allowance for impairment losses on other assets -/- Allowance for possible losses on non earning assets -/- Leased receivables	(20,242)	- 1	2,162) (17,99 1,498	9. Temporary equity inventors and contact	estment ntingencies to third parties		72,520 1,516,251 1,468,858 36,11	4	100	- 72,520 - 1,517,585 - 1,504,975			1 1	1,687,716 1,027,462	Margin Profit sharing Bonus Other operating income		19,257 18,919 34,300 29,576 239 21,799 26,244
25. Deferred tax assets 26. Other assets		5,555,489 4,44		OTHERS INFORMATIO Collateralised assets a. To Bank Indonesia	DN		175,616	- 10,614	-	- 186,229 62,560	59,056 -	37,139 2,907	-	99,102 62,560	TOTAL OPERATING INCOME Margin distribution for non - discretionary investria. Bank	ment funds	75,595 74,739 2,040 7,764
TOTAL ASSETS LIABILITIES AND EQUITY 1. Current accounts		96,610,365 100,44 6,669,312 7,83		Total allowance for important and Minimum required allow Percentage of micro and Minimum required allow	airment losses on financial assets -/- vance for possible losses on earning a d small enterprises to total loans t small enterprises business cradit det	assets				3,181,224 2,335,535 71.35% 57.89%			2 2		b. Non Bank c. Bank Indonesia (FPJPS) D. TOTAL PROFIT SHARING		10,361 15,464 12,401 23,228
Savings Time deposits Revenue sharing investment funds	17,487,458 1	13,082,280 17,48 17,148,254 40,99	,458 13,082,28	6. Percentage of micro, sr 7. Percentage of micro, sr 8. Others a. Chanelling loans	d small enterprises business credit det mall and medium enterprisess to total mall and medium enterprisess debtor	I loans to total debtors				57.89% 99.97% 99.73% 350,682				99.97% 99.78%	Income from operation after deducting margin distribution for non-discretionary investment function. OPERATING EXPENSES	ds	63,194 51,51
Revenue sharing investment units Deferred premium income Unearned premium reserve Liabilities to Bank Indonesia	523,949	- 50 - 28	1,545 352,73 1,691 382,68 7,008 239,33 1,949 552,55	c. Written-off earning	ludharabah Muqayah assets assets that has been re-collected g assets					3,933,815 774 968,891				2,544,841	iB bonus Allowance for possible losses on assets General and administrative Salaries and employee benefits		902 295 7,353 14,695 1,155 1,010 16,279 11,670
Liabilities to other banks Spot and derivative payables	2,104,334 267,728	1,057,368 2,10	,334 1,057,36 7,728 487,64	AS AT 30 JUNE 2	S OF COMMITMEN	NTS AND CO	NTINGENCIE	S		FINANCIAL RAT 30 JUNE 2010 AND 20					Salaries and employee benefits Others TOTAL OPERATING EXPENSE NET OPERATING INCOME		16,279 11,670 6,161 6,833 31,850 34,507 31,344 17,004
Securities sold under repurchase agreements (repo) Acceptance payables Marketable securities issued Berrowings	1,104,092 1,250,054	863,644 1,10 1,500,234 1,67	1,092 863,64 1,791 2,049,96	(In million Rupial	ACCOUNTS	BANK DA		NSOLIDATED	NO.		RATIOS (%)		2010 2	009	J. Other non-operating income J. Other non-operating expenses K. NON-OPERATING LOSS		3 26 5,062 2,722 (5,059) (2,696
Borrowings Security deposits Interbranch liabilities Conducting apprehing a physician in Indeposits	2,047,423 9,297	3,048,070 2,22 11,465	2,423 3,248,07 1,297 11,46	COMMITMENT REC Unused borrowing					I. Capital 1. Capital	Adequacy Ratio (CAR) wi	ith credit and operational ri	sk		2.73%	L INCOME DURING THE PERIOD STATEMENTS OF COMMITME	ENTS AND CONTIN	26,285 14,308
a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities			i,462 244,99	a. Rupiah b. Foreign currer 2. Outstanding buyii 3. Others	icies ng of spot and derivative contract	3,813 t 10,912,122	-	3,813 2,122 16,727,029		ith credit, market and oper g assets erforming earning assets a	rational risk nd non productive assets to	o total earnings	18.21% 2	2.58%	AS AT 30 JUNE 2010 AND 2009 (In million Rupiah)		2010
Allowance for possible losses on administrative account Other liabilities Profit sharing investment funds		25,044 2,937,429 3,36	-	Unused loans factors a. BUMN	ABLES illities granted to debtors				2. Non-pe 3. Allowar	n productive assets erforming earning assets to nce for impairment losses	na non productivo docoto o	total dariii.go	2.95% 3.48%	3.18% 3.21% 0.00%	Unused iB financing facilites **) Outstanding iB irrevocable letters of credit	•	2010 2009
Minority interests Loan capital Issued and fully paid capital		-),574 559,54 - -	i. Committed - Rupiah - Foreign ci ii. Uncommitte	urrencies ed		:		4. NPL gro 5. NPL ne	oss et after impairment value	produ		3.37%	3.52% 0.00%	3. iB guarantees issued 4. Others		42,779 61,418 395 888
a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/-		11,657,447 (6,361,386) (6,34		- Rupiah - Foreign ci b. Others i. Committed	urrencies		:		2. ROA be	bility on Assets (ROA) after tax efore tax on average core capital			4.06%	1.66% 2.74% 3.68%	TABLE OF MARGIN DISTRIBUTION FOR THE MONTH OF JUNE 2010 (In million Rupiah)	JTION	
23. Additional paid-up capital a. Agio b. Disagio -/-	3,041,264	2,932,709 3,04	,264 2,932,70	ii. Uncommitte	ed ities granted to other banks	14,391,448	13,610,057 14,39	1,448 13,610,057	4. Return 5. NIM inc	on average core capital on average equity cluding third party premiun income - Reported	n expenses		17.21% 1 11.65% 1	3.52% 0.04%	Average IO. Type of funding balance	to be Nisba	& profit indication
Donated capital Difference in foreign currencies translation Other comprehensive income	1,985	2,037	,985 2,03	ii. Foreign cur		154,586	222,824 15	4,586 222,824	BANK I. Capital	RATIOS:	int.			0.55%	A 1. iB deposit current accounts	B C	sharing (%) D E
f. Others g. Capital paid in advance	28,426	(511,397)	2,215) (511,39	3. Outstanding Irrev a. Offshore L/C b. Local L/C	ocable L/C	776,105 191,381	170,073 19	6,105 508,887 1,381 170,073	2. CAR wi	ith credit and operational r ith credit, market and ope a assets				1.31%	a. Bank 2,326 b. Non Bank 266,835 2. iB deposit savings	3 21 4.22 5 2,438 4.22	2 1 0.4 2 103 0.4
Revaluation reserves of fixed asset Difference in quasi- reorganisation Difference in restructuring value of transaction of	-	-	-	Utstanding sellir Others Uii. CONTINGENT REC L Guarantees recei		t 10,743,495	14,423,527 10,74	3,495 14,423,527	1. Non-pe and nor		nd non productive assets to	o total earnings		3.23%	a. Bank 1,604 b. Non Bank 1,604 3. iB savings a. Bank 1,043		0 2 2.1
entities under common control 27. Reserves a. General reserves	134,034	- - 118,709 13	- - 1,034 118,70	a. Rupiah b. Foreign currer 2. Interest receivabl	icies es on non performing assets	44,307 99,826	36,858	4,307 9,826 40,496 36,858	Allowar NPL gro	nce for impairment losses	for financial asset to produ	ctive asset	3.49% 3.53%	0.00% 3.61% 0.00%	b. Non Bank 108,331 4. iB deposits a. Bank	990 20.00	0 198 2.1
b. Specific reserves Retained earnings a. Previous years *)	6,990,333	6,209,036 6,99	- - 1,333 6,209,03	a. Loan interest i b. Other interest 3. Others IV. CONTINGENT PAYA		394,175 1,236		4,175 220,881 1,236 -	6. Non pe	rforming iB receivables ar bility	nd financing with contract		1.15%	1.92%	- 1 month 57,504 - 3 months 1,000 - 6 months 3,098	9 47.00	0 -
b. Current year TOTAL LIABILITIES AND EQUITY		870,192 1,43 96,610,365 100,44	,486 98,888,37	Guarantees issue	ed	1,447,872 607,203	1,571,652 1,44 464,566 60	7,872 1,571,652 7,203 464,566	3. Return	efore tax on average core capital	m evnences		3.55% 18.67% 1	1.69% 1.98% 3.68% 7.10%	b. Non Bank - 1 month 169,572 - 3 months 10,226 - 6 months 6,020	93 47.00 55 47.00	0 44 5.1 0 26 5.1
*) After being eliminated with deficit of Rp 32,968,83 STATEMENTS OF INCOME AND	RETAINED E	EARNINGS	ary 2001.	CAPITAL AD	EQUACY RATIO C	PALCIII ATIO		- -	5. NIM inc	xcluding third party premiu cluding third party premiun ing expenses to operating	n expenses		9.25%	6.92% 55.11%	- 12 months 13,356 TOTAL 640,918		0 57 5.1 1,423
FOR THE 6 MONTHS PERIOD ENDED 30	JUNE 2010 AND	2009				ALCULATIO	N		7 Cost to					5 27%			
(In million Rupiah, except earning per share	BANK DANA		NSOLIDATED	(In million Rupiah	2010 AND 2009)	ALCULATIO 201		2009	7. Cost to IV. Liquidi LDR	income- Reported			51.35% 5	7.61%	SOURCES AND UTILISATION FOR THE 6 MONTHS PERIOD ENDED (In million Rupiah)	OF ZIS FUNDS 30 JUNE 2010 AND 2009	9
NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS	BANK DANA			(In million Rupiah	2010 AND 2009	201			IV. Liquidi LDR V. Compli 1. a. Per a.1	income- Reported ity iance roentage violation on Lega . Related parties			51.35% 5 98.77% 8 0.00%	7.61% 0.00%	(In million Rupiah) IO. DESCRIPTIO 1. Sources of ZIS funds a. Zakat from bank		2010 2009
(In million Rupiah, except earning per share NO. ACCOUNTS	2010 5,567,768	AMON CC 2009 201 6,151,647 6,73	0 2009 0,472 7,610,43	I. COMPONENTS A. CORE CAPITAL 1. Paid up capital	2010 AND 2009) ESCRIPTION	201	0	consolidated 5,497 13,924,209	IV. Liquidi LDR V. Compli 1. a. Per a.1 a.2 b. Per b.1	income- Reported ince reentage violation on Lega . Related parties . Third parties reentage lending in exces . Related parties	al Lending Limit		51.35% 5 98.77% 8 0.00% 0.00%	0.00% 0.00% 0.00%	(In million Ruplah) 1. Sources of ZIS funds a. Zakat from bank c. Zakat from parties other than bank c. Infaq and Shadaqah Toata ZIS funds 2. Utilisation of ZIS funds		
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses 1. Interest Income a. Rupiah b. Foreign currencies 1. Interest Expense a. Rupiah b. Foreign currencies	2010 5,567,768 141,592 1,949,518 24,238	AMON CC 2009 201 6,151,647 6,73 410,052 14 3,265,698 1,98 263,808 2	0 2009 0,472 7,610,43 1,592 410,05 1,973 3,285,99 1,238 263,80	(In million Rupiah NO. DI I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 2.1 Additional fact a. Additional	2010 AND 2009) ESCRIPTION Solors	201 Bank 11,873,201 5,316,344	0	18 Consolidated 5,497 13,924,209 6,061 5,296,061	IV. Liquidi LDR V. Compli 1. a. Per a.1. a.2 b. Per b.1. b.2. 2. Statuto a. Prir	income- Reported tity lance reentage violation on Lega . Related parties . Third parties reentage lending in exces . Related parties . Third parties . Third parties y Reserve Requirements mary	al Lending Limit s of Legal Lending Limit		51.35% 5 98.77% 8 0.00% 0.00% 0.00% 5.11%	0.00% 0.00% 0.00% 0.00% 0.00% 5.07%	(In million Rupiah) IO. DESCRIPTIO 1. Sources of ZIS funds a. Zakat from bank b. Zakat from parties other than bank c. Infaq and Shadaqah Total ZIS funds		2010 2009 - 57 76 42 4
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah	2010 5,567,768 141,592 1,949,518 24,238	AMON CO 2009 201 6,151,647 6,73 410,052 14 3,265,698 1,98 263,808 2 3,032,193 4,86	0 2009 0,472 7,610,43 1,592 410,05 7,973 3,285,99 1,238 263,80 1,853 4,470,68 5,803 271,52	(In million Rupiah NO. Di I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 2.1 Additional fact a. Additional b. Donated ca c. General res d. Specific res d. Specific res	2010 AND 2009 ESCRIPTION Solors aid up capital pital enere	201 Bank 11,873,201	0 Bar 13,933,268 13,234 5,316,344 5,290 3,016,763 2,838	18 Consolidated 5,497 13,924,209 6,061 5,296,061	IV. Liquidi LDR V. Compli 1. a. Per a. 2. b. Per b.1 b.2 2. Statuto a. Prii b. See Statuto 3. Net ope	income- Reported ity iance recentage violation on Lega- Related parties . Third parties reentage lending in excess . Related parties ry Reserve Requirements many oundary ry Reserve Requirements an position	al Lending Limit s of Legal Lending Limit Rupiah *) Foreign Currency		51.35% 5 98.77% 8 0.00% 0.00% 0.00% 5.11% 11.30% 10.08% 1	0.00% 0.00% 0.00% 0.00% 0.00% 5.07% N/A 3.06% 1.01%	(In million Ruplah) 1. Sources of ZIS funds a. Zakat from bank b. Zakat from parties other than bank c. Infaq and Shadagah Total ZIS funds 2. Utilisation of ZIS funds 2. Utilisation of ZIS funds 2. Lostributed through other parties/institutions: a. Dompet Dhuafa Republika b. Battu Maal Hudayatuliah c. Battu Maal Hudayatuliah c. Battu Maal Hudayatuliah d. Bamuse Buduli Ummat Daarut Tauhid f. LAZIS Dewan Da wah Islamiyah Indonesi a. LAZIS Dewan Da wah Islamiyah Indonesi a. LAZIS Muhammadiayah	N	2010 2009 57 76 42 4 99 80
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest Income 3. Underwinting Income	5,567,768 141,592 1,949,518 24,238 3,735,604	AMON CC 2009 201 6,151,647 6,73 410,052 14 3,265,698 1,988 263,808 2 3,032,193 4,86 1,50 1,50 1,50 1,50 1,50 1,50 1,50 1,50	0 2009 0,472 7,610,43 1,592 410,05 1,973 3,285,99 1,238 263,80 4,470,68	(In million Rupiah NO. DI I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 2.1 Additional fact a. Additional fact c. General res d. Specific res e. Prior years f. Current yeas f. Current yea	2010 AND 2009 ESCRIPTION Solors aid up capital pital enere	201 Bank 11,873,201 5,316,344 3,016,763	0 Bar 13,933,268 13,233,516,344 5.291 3,016,763 2,833 134,034 1111 6,200,968 5,656	5,497 13,924,209 5,061 5,296,061 5,753 2,835,753 - 118,709 118,709	IV. Liquidi LDR V. Compil 1. a. Per a.1 a.2 b. Per b.1 b. See Statuto a. Pri b. See Statuto 3. Net ope 4. Net ope 7) In limit	income- Reported ity iance recentage violation on Legs Related parties . Third parties rentage lending in exces . Related parties . Third parties rentage lending in exces . Related parties . Third parties yr Reserve Requirements mary condary yr Reserve Requirements en position on balance she e with BI regulation No. 1070 0008 reparting Statutor No.	al Lending Limit s of Legal Lending Limit Rupiah *) Foreign Currency bet 125PB/2008_dated_23_Octobe- serve Recourements (*OWM*)	r 2008 regarding "Changes of Commercial Bank in B	51.35% 5 98.77% 8 0.00% 0.00% 0.00% 0.00% 11.30% 11.30% 10.08% 1 1.73% 8.24%	0.00% 0.00% 0.00% 0.00% 0.00% 5.07% N/A 3.06% 1.01% 6.09%	(In million Rupiah) 10. DESCRIPTIO 1. Sources of JTS funds 2. Zelet from bank 3. Zelet from bank 4. Zelet from parties other than bank 5. Linfaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2. Utilisation of ZIS funds 2. Utilisation of ZIS funds 3. Dompet Dhusfa Republika 6. Batlu Meal Hidayafuliah 6. Batlu Meal Hidayafuliah 6. Batlu Meal Hidayafuliah 6. LAZIS Dewan Dawah Islamiyah Indonesi 6. LAZIS Dewan Dawah Islamiyah Indonesi 9. LAZIS Muhammadiyah 1. LAZNAS BMT 1. LAZNAS BMT 1. LAZNAS BMT 1. LAZNAS PRISI 1. LAZNAS PRISI 1. LAZNAS PRISI 2. Pos Readilan Peduli Ummat	N	2010 2009 57 76 42 4 99 80
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest Income 3. Underwriting Income 3.1. Premium income 3.2. Underwriting Income Net Interest income Net Interest income 4. Sharia Income	5.567,768 141,592 1.949,518 24,238 3,735,604 12,342 41,215	AMON CCC 2009 201 6.151,647 6.73 410,052 14 3.265,698 263,808 2 3.032,193 42 - 15 3.032,193 5.03 18,919 1 1	0 2009 0,472 7,610,43 1,592 410,05 1,973 3,285,99 223,80 223,80 23,803 271,52 1,071 141,93 1,732 129,58 1,585 4,600,26 1,585 4,600,26 1,585 2,342 18,91 1,215 29,57	(In million Rupiah NO. I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserve 2.1 Additional paid b. Donated ca c. General res d. Specific res e. Prior years f. Current yea g. Postive adj translation on h. Paid up capital	2010 AND 2009 ESCRIPTION Soors aid up capital pital enve enves groff the fact (100%) profit after tax (100%) ustment in foreign currency of overseas branch little fund.	201 Bank 1 11,873,201 5,316,344 3,016,763 134,034 6,200,968	0 Bar 13,933,268 13,233 5,316,344 5,294 134,034 111 6,200,968 716,671 42:	3,497 13,924,209 5,061 5,296,061 5,753 2,835,753 118,709 118,709 5,006 5,657,104	IV. Liquidi LDR V. Compil 1. a. Per a.1. a.2. b. Per b. 1. b.2. 2. Statuto a. Prin b. Ser Statuto 3. Net ope 4. Net ope 7. In line, PBUZ PBUZ PBUZ PBUZ PBUZ PBUZ PBUZ PBUZ	income- Reported ity lance recentage violation on Legs. Related parties. Third parties creating in excess. Related parties Third parties recentage lending in excess. Related parties Third parties ry Reserve Requirements mary condary ry Reserve Requirements en position up with Bir regulation No. 10/ 2008 regarding Statutory Re or University in Statutory Re or Currency in Int Stating 24 20% from average of total thire	al Lending Limit Rupiah *) Foreign Currency set 25/PB/2006 dated 23 Octobe serve Requirements ("GWM") ordober 2009, Bank is require party funds in Rupiah firroug party funds in Rupiah firroug	d to fulfill Secondary GWM t h SBI, SUN and/or Excess F	51.35% 5 98.77% 8 0.00% 0.00% 0.00% 5.11% 11.30% 10.08% 1 1.73% 8.24% 8 on BI Regulation No. ank Indonesia in Rup or Rupiah Currency at Reserve	0.00% 0.00% 0.00% 0.00% 0.00% 5.07% N/A 5.07% N/A 1.01% 6.09% 1.101%	(In million Rupiah) 10. 1. Sources of ZIS funds 1. Zakat from bank 2. Zakat from bank 3. Zakat from bank 5. Zakat from bank 6. Zakat from bank 6. Zakat from bank 6. Zakat from bank 6. Zakat from bank 7. Zakat form bank 7. Zakat funds 7. Zakat funds 8. Unlissebor of Zakat funds 8. Unlissebor of Zakat funds 8. Zakat funds 9. Zakat fun	N	2010 2009 57 76 42 44 99 80 115 30 72
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest income 3. Underwriting Income 3.1. Premium income 3.1. Premium income Net Inderwriting Income Net Inderwriting Income Net Inderwriting Income 4. Sharia Income 4.1. Marging 4.2. Profit sharing 4.3. Sharia Income Total Sharia Income 5. Sharia Expenses	5.567,768 141,592 1.949,518 24,238 3,735,604 - - 3,735,604 12,342 41,215 239 53,796	AMON CCC 2009 201 6.151,647 6,73 14 3.265,698 1,98 263,308 2 3,032,193 4,86 3.032,193 5,03 18,919 1 29,776 4 48,495 5	0 2009 1,472 7,610,43 ,592 410,05 ,973 3,285,99 ,228 283,085 ,853 4,470,68 ,863 271,52 ,071 141,93 ,732 129,57 ,585 4,600,26 2,342 18,91 2,215 29,57 239 48,49	(In million Rupiah NO. Di I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 2.1 Additional fact a. Additional fact a. Additional fact a. Additional fact a. Additional fact b. Donated ca c. General res d. Specific res e. Prior years' f. Current yea g. Positive adj translation of h. Paid up cap i. Issued warr j. Issued warr	2010 AND 2009 ESCRIPTION Solution	201 Bank 1 11,873,201 5,316,344 3,016,763 134,034 6,200,968 716,718	0 Bar 13,933,268 13,233 5,316,344 5,294 3,016,763 2,833 111 6,200,968 5,656 716,671 4,985 2 4	ik Consolidated 5,497 13,924,209 5,061 5,296,061 5,753 2,835,753 118,709 118,709 425,970 425,970	IV. Liquidi LDR V. Compil 1. a. Per a.1. a.2. b. Per b.1. b.2. c. Statuto 3. Net ope 4. Net ope 6. STATE STATE STATE STATS (In millio	income- Reported tity lance recentage violation on Lega Related parties . Third parties reentage lending in excess . Related parties . Third parties reentage lending in excess . Related parties . Third parties ry Reserve Requirements mary . Third parties ry Reserve Requirements em position on balance she evit Bil regulation No. 10/0008 regarding Statutory Reserve . With Bil regulation No. 10/0008 regarding Statutory Reserve . With Bil regulation No. 10/0008 regarding Statutory Reserve . With Bil regulation No. 10/0008 regarding Statutory Reserve . With Bil regulation No. 10/0008 regarding Statutory Reserve . With Bil regulation No. 10/0008 regarding . Statutory Reserve . With Bil regulation . With District . With Institute . W	al Lending Limit s of Legal Lending Limit Rupiah *) Foreign Currency set 25/PB/J/2009 dated 23 Octobe serve Requirements (CWM)	d to fulfill Secondary GWM t h SBI, SUN and/or Excess F	51.35% 5 98.77% 8 0.00% 0.00% 0.00% 5.11% 11.30% 11.30% 11.73% 2.24% 2.2	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.01% 6.09% 1.101% 1.01% 1.01%	(In million Rupiah) 10. 1. Sources of ZIS funds 1. Zakat from bank 2. Dumget for bank 2. Dumget Dhanka Republika 3. Dumget Dhanka Republika 4. Damget Dhanka Republika 5. Bantul Maal Husanalat 6. Bantul Maal Husanalat 6. Bantul Maal Husanalat 6. Bantul Maal Husanalat 7. LAZIS Devas Davah Islamiyah Indonesi 8. LAZIS Devas Davah Islamiyah Indonesi 9. LAZIS Devas Davah Islamiyah Indonesi 1. LAZIS AS BMT 1. LAZIS AS BMT 1. LAZIS AS BMT 2. LAZIS AS BMT 2. LAZIS AS BMT 2. LAZIS AS BMT 3. LAZIS AS BMT 4. LAZIS AS BMT 5. LAZIS AS BMT 6. LAZIS AS BMT 6. LAZIS AS BMT 6. LAZIS BMT 6.	N	2010 2009 57 76 42 44 99 80 115 30 72
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest Income 3. Underwriting Income 3.1. Premium income 3.1. Premium income 4.1. Margin 4.2. Profit sharing 4.3. Brusus income Total Sharia Income 5. Sharia Expenses 5.1. IB loss sharing 5.2. Ib losus sharing 5.2. Ib losus sexpense Total Sharia Expenses Total Sharia Expenses	5.567,768 141,592 1,949,518 24,238 3,735,604 - - 3,735,604 12,342 41,215 239 53,796 12,401 902 13,303	AMON CCC 2009 201 6.151,647 6,73 410,052 14 3.265,698 263,808 2 - 3.032,193 45 15 3.032,193 15 3.032,193 18,919 1 29,576 4 48,495 5 23,228 1 295 23,523 1	0 2009 1,472 7,610,43 1,592 410,05 1,973 3,285,99 263,803 271,52 1,071 141,93 1,732 129,57 1,215 29,57 2,342 18,91 2,95 2,342 18,91 2,95 2,95 2,96 2,96 4,400,26 4,401 23,22 902 299 902 299 902 23,303 23,52	(In million Rupiah NO. I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 2.1 Additional fact a. Additional fact a. Additional fact b. Donated ca c. General res d. Specific res e. Prior years f. Current year g. Postive adj translation on h. Paid up capi i. Issued warr j. Issued shar 2.2 Deduction fact 3. Inovative Capital 4. Deduction factor to	SOTO AND 2009 BESCRIPTION Sorors aid up capital pital enve enve enve enve enve enve sorofit after tax (100%) ustment in foreign currency of overseas branch ital fund tial fund tial fund programs (50%) e options on shares option on programs (50%) tors	201 Bank 11,873,201 5,316,344 3,016,763 134,034 6,200,968 716,718 1,985	0 Bar 13,933,268 13,239 5,316,344 5,291 3,016,763 2,833 716,671 422 1,985 716,671 422 1,985 712,251 441 72,251 441 72,251 441	ik Consolidated 5,497 13,924,209 5,296,061 5,753 2,835,753 3,709 118,709 3,006 5,857,104 425,970 425,970 2,037 2,037 3,478 48,478	IV. Liquidi LDR V. Compil 1. a. Pet a.1. a.2. b. Pet b. Set Statuto 3. Net ope 4. Net ope 4. Net ope 5. TATE AS AT 33 (In millio NO.	income- Reported ity lance recentage violation on Lega Related parties . Third parties creating ending in excess . Related parties . Third parties recentage lending in excess . Related parties . Third parties ry Reserve Requirements mary condary ry Reserve Requirements an position on balance she with BI regulation No. 10/0000 regarding Statutory Reserve With BI regulation No. 10/0000 regarding Statutory Reserve With BI requisition on balance she with BI requisition on balance she with BI requisition waverage of tools third waverage of tools third waverage of tools third MENT OF FOREIO JUNE 2010 JUN	sof Legal Lending Limit Rupiah *) Foreign Currency eet 25/PB/2009 dated 23 Octobe serve Requirements ("GWM") Corbober 2009, Bank is required party funds in Rupiah throug GN EXCHANGE AN Market Value Hedging Others - 978.237	d to fulfill Secondary GWM in SBI, SUN and/or Excess F D DERIVATIVE T Derivative Receivables and Pa Receivables Payabl	51.35% 5 98.77% 8 0.00% 0.00% 0.00% 0.00% 5.11% 11.30% 10.08% 1 1.73% 8.24% so on BI Regulation Not ank induress in Rupus Reserve Currency at RANSACTION (RANSACTION) wysbles (es) Net Market	N. 17.61% 0.00% 0.00% 0.00% 0.00% 0.00% 1.01% 1	(In million Rupish) 10. DESCRIPTIO 1. Sources of 21S funds a. Zakat from bank b. Zakat from bank a. Zakat from bank b. Zakat from bank b. Zakat from bank c. Infaq and Sandes other than bank b. Bathu Meal Hidanyatullah b. Bathu Meal Hidanyatullah c. LAZIS Dewan Da wah silamiyah Indonesi g. LAZIS Muhammadiyah i. LAZNAS BAN i. LAZNAS i.	a	2010 2009
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest Income 3. Underwriting Income 3.1. Premium income 3.2. Underwriting Income 3.1. Premium income Net Underwriting Income 4.1. Margin 4.2. Profit sharing 4.3. Bonus income 5. Sharia Income 5. Sharia Expenses 5.1. IB loss sharing 5.2. IB bonus expense Net Sharia Income 5. Sharia Expenses 5.1. Bloss sharing 5.2. IB bonus expense Total Sharia Expenses Net Sharia Interest Income B. Other Operating Income B. Other Operating Income B. Other Operating Income	5.567,768 141,592 1,949,518 24,238 3,735,604 - - 3,735,604 12,342 41,215 239 53,796 12,401 902 13,303 40,493	AMON CCC 2009 201 6.151,647 6,73 410,052 14 3.265,698 253,808 2 3.032,193 5,03 18,919 1 29,576 4 48,495 5 23,228 1 22,523 1 24,972 4	0 2009 1,472 7,610,43 1,592 410,05 263,80 1,863 4,470,68 1,863 271,52 1,071 141,93 1,732 12,95 1,585 4,600,26 2,1215 29,57 2,139 48,49 2,401 23,22 902 29	(In million Rupiah NO. Di I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserve 2.1 Additional pace a. Additional fact a. Additional fact b. Donated ca c. General res d. Specific res e. Pror years' f. Current yea g. Positive adj translation on h. Paid up cap i. Issued warr j. Issued shar compensati 2.2 Deduction fact 4.1 Goodwill 4.2 Other inlangible 4.3 Investment (50)	SOTO AND 2009 ESCRIPTION Solors aid up capital pital enve enves profit after tax (100%) r profit net of taxes (50%) ustiment in foreign currency of overseas branch diat fund and (50%) e options on shares option on programs (50%) ors Decre capital exasets Solore capital exasets Solore capital exasets Solore capital exasets Solore capital exasets	201 Bank 11,873,201 5,316,344 3,016,763 134,034 6,200,968 716,718 1,985	0 Bar 13,933,268 13,233 5,316,344 5,294 3,016,763 2,833 111,40,034 111,985 716,671 422	ik Consolidated 5,497 13,924,209 5,061 5,296,061 5,753 2,835,753 3,709 118,709 3,006 5,657,104 425,970 2,037 2,037	IV. Liquid LDR V. Compil 1. a. Per 1. a. 2. b. Per 1. b. 2. b. Per 1. b. 2. c. s. p. p. 1. b. 2. c. s. p.	income- Reported that income- Reported that income recentage violation on Legar Related parties. Third parties creatage lending in exces. Related parties in Related parties in Research Requirements many condary in Reserve Requirements an position on balance she in position on balance she in position on balance she with Bir regulation No. 10/0008 regarding Statutory Reserve Requirements on position on balance she in the position of the	al Lending Limit Ruplah *) Foreign Currency set ### Expression of the control	d of fulfill Secondary GWM. SBI, SUN and/or Excess F D DERIVATIVE T Derivative Receivables and Pa Receivables Payab 1,855 (1.8 1,669 (3.5 89,656 - (89,6 69,656 - (89,6 69,656)	51.35% 5 98.77% 8 0.00% 0.00% 0.00% 5.11% 11.30% 11.73% 8.24	N. 17.61% 0.00% 0.00% 0.00% 0.00% 0.00% 1.01% 1	(In million Rupiah) 10. DESCRIPTIO 1. Sources of ZIS funds a. Zakaf from bank c. Zakaf from bank a. Zakaf from bank c. Linfaq and Shadaqah Total ZIS funds 2. InStributed through other parties/institutions: a. Dompet Dhuafa Republika b. Battul Maal Hidayatullah c. Battul Maal Hidayatullah c. Battul Maal Hidayatullah d. Bantus BNI di LAZIS Dewan Dawah Islamiyah Indonesi g. LAZIS Muhammadiyah i. LAZNAS BMT i. LAZNAS BMT i. LAZNAS BMT i. LAZNAS BMT ii. LAZNAS BMT ii. LAZNAS BMT ii. LAZNAS BMT iii. LAZNAS BMT	OF QARDH FUND	2010 2009 57 76 42 4 49 99 80 115 30 72
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest Income 3. Underwriting Income 3.1. Premium income 3.1. Premium income 3.2. Underwriting Income Net Underwriting Income Net Underwriting Income Net Underwriting Income 1.1. Marging 1.2. Profit sharing 1.3. Brous income Total Sharia Income 5. Sharia Expenses 5. Sharia Expenses 5. Sharia Expenses Total Sharia Interest Income B. Other Operating income and Expense	5.567,768 141,592 1,949,518 24,238 3,735,604 - - 3,735,604 12,342 41,215 239 53,796 12,401 902 13,303 40,493	AMON CCC 2009 201 6.151,647 6,73 410,052 14 3.265,698 253,808 2 3.032,193 5,03 18,919 1 29,576 4 48,495 5 23,228 1 22,523 1 24,972 4	0 2009 1,472 7,610,43 1,592 410,05 1,973 3,285,99 1,238 263,0853 4,470,68 1,863 4,470,68 1,863 4,470,68 1,863 4,470,68 1,863 4,470,68 1,863 4,470,68 1,863 4,470,68 1,863 4,470,68 1,971 141,93 1,772 129,57 1,795 48,49 1,215 29,57 1,796 48,49 1,401 23,22 1,202 990 2 1,303 23,52 1,493 24,97	(In million Rupiah NO. Di I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserve 2.1 Additional paid b. Donated ca c. General res d. Specific res e. Pror years' f. Current yea g. Positive adj translation on h. Paid up cap i. Issued warr j. Issued shar compensati 2.2 Deduction factor 4.1 Goodwill 4.2 Other inlangible 4.3 Investment (50) 4.4 Short of capital company (50%)	2010 AND 2009 ESCRIPTION Solution	201 Bank 1 11,873,201 5,316,344 3,016,763 134,034 6,200,968 716,718 1,985	0	ik Consolidated 5,497 13,924,209 5,061 5,296,061 5,753 2,835,753 3,709 118,709 3,006 5,657,104 425,970 2,037 2,037	IV. Liquid LDR V. Compil LDR	income- Reported that income- Reported that income- Reported that income contage violation on Lega Related parties. Third parties creatage lending in excess. Related parties. Third parties rorentage lending in excess. Related parties ry Reserve Requirements many condary ry Reserve Requirements an position on balance she with B1 regulation No. 10:0008 regarding Statutory Reserve Requirements an position on Currency that starting 24 drops from average of total third memory of the contage of the con	al Lending Limit Rupiah *) Foreign Currency eet 25/PB/2008 dated 23 Octobe serve Requirements ("GWM] Gotber 2009, Bank is require party funds in Rupiah throug GN EXCHANGE AN Market Value Hedging Others - 978,237 - 250,198 - 523,201	d to fulfill Secondary GWM: SBI, SUN and/or Excess f. D DERIVATIVE T	51.35% 5 98.77% 8 0.00% 0.00% 0.00% 0.00% 1.10% 1.130% 1.1.23% 2.4% 2.4% 2.4% 2.4% 2.4% 2.4% 2.4% 2.4	N. 17.61% 0.00% 0.00% 0.00% 0.00% 0.00% 1.01% 1	(In million Rupiah) IO. DESCRIPTIO 1. Sources of ZIS funds a. Zakaf from bark b. Zakaf from bark a. Zakaf from bark b. Zakaf from bark a. Zakaf from bark b. Descriptio b. Prenalties b. Prenalties b. Zakaf from bark b. Zakaf from bark b. Prenalties b. Zakaf from bark b. Descriptio b. Zakaf from bark b. Descriptio b. Descriptio b. Prenalties b. Zakaf from bark b. Zakaf from bark b. Zakaf from bark b. Descriptio b. Descriptio b. Descriptio b. Descriptio b. Descriptio b. Descriptio b	OF QARDH FUND	2010 2009 57 76 42 44 99 80 1115 30 72
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest Income 3. Underwriting Income 3.1. Premium income 3.2. Underwriting income 3.2. Underwriting income 4.1. Margin 4.2. Profit sharing 4.3. Profit sharing 5.2. Ilb bours expense Total Sharia Income 5. Sharia Expenses 5. Sharia Expenses Net Sharia Interest Income 8. Other Operating income and Expenses Total Sharia Income 5. Other Operating income and Expenses Net Sharia Interest Income 8. Other Operating income and Expenses 1. Other Operating income and Expenses 1. Other Operating income and Expense 2. Decrease in fair value of financial lassets in Loans iii. Spot and derivatives iv. Other financial sasets Decreases in fair value of financial liabilities	5.567,768 141,592 1,949,518 24,238 3,735,604 - - 3,735,604 12,342 41,215 239 53,796 12,401 902 13,303 40,493	AMON CC 2009 2010 6,151,647 6,73 410,052 144 3,265,698 263,808 2 23,3032,193 5,03 18,919 16,93 5,03 18,919 29,576 4 48,495 5 23,228 1 2,957 23,523 1 1,483,339 1,73	0 2009 1,472 7,610,43 410,05 410,05 263,80 8,853 4,470,68 8,803 271,52 1,071 141,93 1,732 129,58 4,600,26 2,342 18,91 2,215 29,57 2,39 4,401 23,22 902 26 902 26 902 24,91 1,396,33	(In million Rupial NO. I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 2.1 Additional fact a. Additional fact a. Additional fact a. Additional fact a. Additional fact b. Donated ca c. General res d. Specific res e. Prior years' f. Current year g. Positive adj translation (h. Paid up capi i. Issued warr j. I	BESCRIPTION BESCR	201 Bank 1 11,873,201 5,316,344 3,016,763 134,034 6,200,968 716,718 1,985	0 Bar 13,933,268 13,239 5,316,763 2,833 716,761 422 1,985 12,251 41 (1,178,219) (287,529) (1,144 1,186	ik Consolidated 5,497 13,924,209 5,061 5,296,061 5,753 2,835,753 3,709 118,709 3,006 5,657,104 425,970 2,037 2,037	IV. Liquid LDR V. Compli 1. a. Per 1. a. 2. b. Per 1. b. 2. c. statuto 2. Statuto 3. Net ope 5. statuto 3. Net ope 6. c. statuto 7. In limit 1. Section 1	income- Reported ity lance coentage violation on Lega Related parties Third parties Third parties Related parties Third parties Related parties Third parti	al Lending Limit Rupiah *) Foreign Currency etel 25/PB/2006 dated 23 Octobe serve Requirements ("GWM] Gotober 2009, Bank is require party funds in Rupiah throug BN EXCHANGE AN Market Value Hedging Others - 978,237 - 250,198 - 523,201 - 206,485 - 4,861,440	d to fulfill Secondary GWM : SBJ. SUN and/or Excess F : SBJ. SUN and SBJ. SBJ. SBJ. SBJ. SBJ. SBJ. SBJ. SBJ.	51.35% 5 98.77% 8 0.00% 0.00% 0.00% 0.00% 1.10% 1.130% 1.1.23% 2.4% 2.4% 2.4% 2.4% 2.4% 2.4% 2.4% 2.4	N. 17.61% 0.00% 0.00% 0.00% 0.00% 0.00% 1.01% 1	(In million Rupiah) (In million Rupiah) 1. Sources of ZIS funds a. Zakaf from bank a. Zakaf from bank a. Zakaf from bank b. Zakaf from bank c. India grading from bank b. Zakaf from b	OF QARDH FUND	2010 2009 57 76 42 4 99 80 115 30 72
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest Income 3. Underwriting Income 3.1. Premium income 3.1. Premium income 3.1. Premium income 4.1. Margin 4.2. Profit sharing 4.3. Brusus income Total Sharia Income 5. Sharia Expenses 5.1. IB boss sharing 5.2. Ib borus expense Net Sharia Income 5. Sharia Expenses Net Sharia Income 5. Sharia Expenses Net Sharia Income 6. Other Operating income and Expenses 7 Total Sharia Expenses Net Sharia Income 8. Other Operating income and Expense 1. Other Operating income and Expenses 1. Marketable securities ii. Loans iii. Soot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market) c. Cain from sale of financial liabilities (mark to market) c. Cain from sale of financial iasets ii. Marketable securities iii. Loans iii. Sort and derivatives iv. Marketable securities iii. Loans iii. Sort and derivatives iv. Marketable securities iii. Loans	5.567,768 141,592 1,949,518 24,238 3,735,604 - - 3,735,604 12,342 41,215 239 53,796 12,401 902 13,303 40,493	AMON CC 2009 201 6.151,647 6.73 410,052 144 3.265,698 263,808 2 3.032,193 4,868 263,808 158 - 3.032,193 15,03 18,919 1 29,576 4 48,495 5 23,228 1 24,972 4 1,483,339 1,73 4,485 179,628 179,628	0 2009 1,472 7,610,43 1,592 410,05 1,973 3,285,99 1,853 4,470,68 1,863 4,470,68 1,863 4,470,68 1,863 4,470,68 1,863 4,470,68 1,973 12,155 1,071 141,93 1,732 12,95 1,732 12,95 1,796 48,49 1,215 29,57 1,796 48,49 1,491 23,22 1,303 23,52 1,493 24,97 1,396,33	(In million Rupiah NO. I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 2.1 Additional fact a. Additional fact a. Additional fact a. Additional fact b. Donated ca c. General res d. Specific res e. Prior years f. Current year g. Postive adj translation on h. Paid up capi i. Issued warr j. Issued sharr j. Issued of sharr 4. Deduction fact 4.1 Goodwill 4.2 Other inlangle 4.3 Investment (60' 4.4 Short of capital company (50%) 5. Minority interest B. SUPPLEMENTARY 1. Upper Tier 2 1.1 Preferen stock	SOTO AND 2009 ESCRIPTION Sorors aid up capital pital enve enves profit after tax (100%) r profit net of taxes (50%) ustiment in foreign currency of overseas brand (50%) el options on shares option on programs (50%) ors Core capital es assets (%) CAPITAL (perpetual cummulative) parketable securities	201 Bank 1 11,873,201 5,316,344 3,016,763 134,034 6,200,968 716,718 1,985	0 Bar 13,933,268 13,233 5,316,763 2,833 716,763 421 111 1,985 12,251 41 (1,178,219) (287,529) (1,144)	18. Consolidated 5,497 13,924,209 5,061 5,296,061 5,753 2,835,753 3,709 118,709 10,006 425,970 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037	IV. Liquid LDR V. Compli 1. a. Per 1. a. 2. b. Per 1. b. 2. b. Per 1. b. 2. c.	income- Reported ity lance coentage violation on Lega Related parties Third parties Third parties Related parties Third parties Related parties Third parti	sof Legal Lending Limit Rupiah *) Foreign Currency set 25PB/2009 dated 23 Octobe serve Requirements (CWM) Cooleder 2009, Bank is required p any funds in Rupiah throug GN EXCHANGE AN Market Value Hedging Others - 978.237 - 250,108 - 523.201 - 523.201 - 523.401	do fulfill Secondary CWM	51.35% 5 98.77% 8 0.00% 0.00% 0.00% 0.00% 1.30% 1.30% 1.73% 1.30% 1.73%	N. 17.61% 0.00% 0.00% 0.00% 0.00% 0.00% 1.01% 1	(In million Rupiah) 10. DESCRIPTIO 1. Sources of ZIS funds	OF QARDH FUND	2010 2009
(In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest income 3.1 Premium income 3.1. Premium income 3.2. Underwriting Income Net Underwriting Income Net Interest and Underwriting Income Net Interest and Underwriting Income Val. Margin 4.2. Profit sharing 4.3. Borus income Total Sharia Income Sharia Expenses 5.1. IB loss sharing 5.2. IB borus expense Total Sharia Expenses Net Sharia Interest Income B. Other Operating Income and Expenses Total Sharia Expenses Net Sharia Interest Income B. Other Operating Income and Expense 1. O	5.567,768 141,592 1,949,518 24,238 3,735,604 12,342 41,215 239 53,796 12,401 902 13,303 40,493 1,799,360	AMON CCC 2009 201 6.151,647 6,73 410,052 14 3.265,698 1,98 263,308 2 3,032,193 5,03 18,919 1 29,776 4 48,495 5 23,286 22,295 23,523 1 24,972 4 1,483,339 1,73 4,485 1 179,628 2,372 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 188 1	0 2009 1,472 7,610,43 1,592 410,05 2410,05 2410,05 263,80 3,8653 4,470,68 3,8653 4,470,68 3,8053 271,52 1,732 129,56 1,585 4,600,26 2,342 18,91 2,156 29,57 2,39 4,796 48,49 2,322 2,902 2,903 2,493 24,91 1,396,33 4,488 179,49 2,37 1,102 18	(In million Rupial NO. I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 2.1 Additional fact a. Additional fact a. Additional fact b. Donated ca c. General res d. Specific res e. Prior years' f. Current yea g. Positive adj translation h. Paid up cap i. Issued warr j. Issued shar compensati 2.2 Deduction factor te 4.1 Goodwill 4.2 Other intangolic 4.3 Investment (6); 4.4 Short of capital company (50%, 5. Minority interest B. SUPPLEMENTARY 1. Upper Tier 2 1.1 Preferen stock 1.2 Subordinated in (perpetual cum 1.3 Subordinated in 1.4 Mandatory com 1.5 Minority interest 1.4 Mandatory com 1.5 Subordinated in 1.4 Mandatory com 1.4 Mandatory com 1.5 La Compensation 1.5 La Compensation 1.6 La Compensation 1.7 La Compensation 1.8 La Compensation 1.8 La Compensation 1.9 La Co	SOTO AND 2009 ESCRIPTION Solors aid up capital pital enve enves	201 Bank 1 11,873,201 5,316,344 3,016,763 134,034 6,200,968 716,718 1,985	0 Bar 13,233,268 13,234 5.294 5.294 5.294 1141 6.200,968 716,671 421 12,251 41 (1,178,219) (287,529) (1,141 1,153,912 51	18. Consolidated 5,497 13,924,209 5,061 5,296,061 5,753 2,835,753 3,709 118,709 10,006 425,970 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037 2,037	IV. Liquid LDR V. Compil LDR	income- Reported that income- Reported that income- Reported that income creating eviolation on Legarantee Related parties. Third parties creating elements in the process of the process	al Lending Limit Rupiah *) Foreign Currency etel 25/PB/2006 dated 23 Octobe serve Requirements ("GWM] Gotober 2009, Bank is require party funds in Rupiah throug BN EXCHANGE AN Market Value Hedging Others - 978,237 - 250,198 - 523,201 - 206,485 - 4,861,440	Derivative Receivables and Pa Derivative Receivables Payable	51.35% 5 98.77% 8 0.00% 0.00% 0.00% 5.11% 11.30% 11.73% 8.74% 8.74% 8.75	17.61% 0.00% 0.00% 0.00% 0.00% 0.00% 1.01% 6.09% 1.01% 6.09% 1.01	(In million Rupiah) 10. 10. 11. Sources of ZIS funds 12. Zakaf from bark 13. Zakaf from bark 14. Zakaf from bark 15. Zakaf from bark 16. Zakaf from bark 16. Zakaf from bark 16. Zakaf from bark 17. Zakaf from bark 17. Zakaf from bark 18. Zakaf	OF QARDH FUND	2010 2009 57 76 42 4 99 80 115 30 72
NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest income 3.1 Premium income 3.2 Underwriting Income 3.2. Underwriting Income Net Interest and Underwriting Income Net Interest and Underwriting Income Val. Profit sharing 4.2 Profit sharing 4.3 Borus income Total Sharia Income Sharia Expenses 5.1 iB loss sharing 5.2 iB borus expense Total Sharia Income B. Other Operating Income and Expenses Total Sharia Interest Income B. Other Operating Income and Expenses 1. Other Operating Income and Expenses 1. Other Operating Income and Expenses 1. Other Operating Income and Expense 2. Other Operating Income and Expense 3. Other Operating Income and Expense 4. Other Operating Income and Expense 5. Other Operating Income and Expense 5. Other Operating Income and Expense 5. Other Operating Income and Expense 6. Other Operating Income and Expense 6. O	5.567,768 141,592 1,949,518 24,238 3,735,604 12,342 41,215 239 53,796 12,401 902 13,303 40,493 1,799,360	AMON CCC 2009 201 6.151,647 6,73 410,052 14 3.265,698 1,98 263,308 2 3,032,193 5,03 18,919 1 29,776 4 48,495 5 23,286 22,295 23,523 1 24,972 4 1,483,339 1,73 4,485 1 179,628 2,372 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 187 9 188 1	0 2009 1,472 7,610,43 1,592 410,05 1,973 3,285,99 1,238 263,80 1,853 4,470,68 1,803 271,52 1,732 129,56 1,585 4,600,26 2,342 18,91 2,15 29,97 1,796 48,49 2,342 2,902 2,902 2,903 1,102 18	(In million Rupiah NO. I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 2.1 Additional fact a. Additional fact a. Additional fact a. Additional fact a. Additional fact b. Donated ca c. General res d. Specific res e. Prior years f. Current yea g. Postive adj translation on h. Paid up capi i. Issued warr j. Issued sharr j. Issued sharr j. Issued varr j.	Solo AND 2009 ESCRIPTION Solors aid up capital pital enve enves	201 Bank 11,873,201 5,316,344 3,016,763 134,034 6,200,968 716,718 1,965 12,251 (3,525,862)	0 Bar 13,233,268 13,234 5.294 5.294 5.294 1141 6.200,968 716,671 421 12,251 41 (1,178,219) (287,529) (1,141 1,153,912 51	18 Consolidated 5,497 13,924,209 5,061 5,296,061 5,753 2,835,753 3,709 118,709 3,006 5,667,104 425,970 2,037 2,037 - (208,709) 3,478 48,478 - (208,709) 3,517) (251,194) - 1	IV. Liquidi LDR V. Compil 1. a. Per a. 1. 2. b. Per b. See Statuto a. Pri b. See Statuto a. Net ope 4. Net ope 4. Net ope 7. In limit of the month o	income-Reported that income-Reported that income-Reported that income recentage violation on Legarantee Related parties. Third parties creatage lending in excess. Related parties. Third parties recentage lending in excess. Related parties ry Reserve Requirements many condary ry Reserve Requirements en position on balance she en position on balance she position on balance she en with Bir regulation No. 10/2008 regarding Statutory Reserve and Company in attaining 24 doors from average of total third TRANSACTION. INTENT OF FOREIG ON TRANSACTION to exchange rate to interest rate hassed en en expressers total notional morning and purport of the cerevisials payables repers. GEMENT OF THE OJUNE 2010 17 THE OJUNE 2010 10 JUNE 2	al Lending Limit Rupiah *) Foreign Currency bet 25/PB/2006 dated 25 Octobe 4/PB/2006 dated 25 Octobe 4/PB/2006 dated 25 Octobe 4/PB/2006 dated 25 Octobe 25/PB/2006 dated 25 Octobe 4/PB/2006 dated 25 Octobe 4/PB/2006 dated 25 Octobe 25/PB/2006 dated 25 Octobe 4/PB/2006 dated 25 Octobe 4/PB/200	Derivative Receivables and Pa Derivative Receivables Payable	51.35% 5 98.77% 8 0.00% 0.00% 0.00% 5.11% 11.30% 11.73% 8.74% 8.74% 8.75	17.61% 0.00% 0.00% 0.00% 0.00% 0.00% N/A 3.06% 6.09% 1.01% 6.09% 1.01%	(In million Rupiah) 10. DESCRIPTIO 11. Sources of ZIS funds 12. Zaket from bank 13. Zaket from bank 14. Zaket from bank 15. Zaket from bank 16. Zaket from bank 17. Zaket from parties other than bank 18. Lifts and Shadaqah 18. L	OF QARDH FUND 30 JUNE 2010 AND 2009	2010 2009
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Statuto a. Perir b. Statuto a. Perir b. See b. Prir	income- Reported ity lance recentage violation on Lega Related parties . Third parties creatage lending in exces . Related parties . Third parties recentage lending in exces . Related parties . 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