Danamon

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

BALANCE SHEETS AS AT 31 MARCH 2010 AND 2009 (In million Rupiah)					ASSET QUALITY AND OTHER INFORMATION AS AT 31 MARCH 2010 AND 2009 (In million Ruplah)					FINANCIAL INFORMA	ATION ON SHARIA BUSINESS UNIT
NO. ACCOUNTS	2010	2009	CONSOI 2010	LIDATED 2009	NO. ACCOUNTS	Special Mention Su	2010	BANK DANAMON           2009           bifful         Loss         Total         Current         Special Mention         Substandard         Doubth	I Loss Total	Report, Quarterly and Monthly Published Fina	tank Indonesia No. 7/56/IDPbS, dated 9 December 2005 regarding "Annual ncial Statements and Certain Reports of Banks Submitted to Bank Indonesia" 3ank Indonesia No. 8/11/IDPbS dated 7 March 2006 regarding "Amendment
ASSETS 1. Cash 2. Placements with Bank Indonesia a. Current accounts with Bank Indonesia	1,493,969 4,635,368	2,441,692 5,550,667	1,528,728 4,635,368	2,474,696 5,550,667	I. Related parties A. Earning assets	Special Mention Su	Substandard Do			to Circular Letter from Bank Indonesia No. 7/ Monthly Published Financial Statements And	Sol/PbS, dated 9 December 2005 regarding Annual Report, Quarterly and d Certain Reports of Banks Submitted to Bank Indonesia*.
b. Certificates of Bank Indonesia     c. Wadiah Certificates of Bank Indonesia     d. Others     Current accounts with other banks	3,026,287 - 325,000	6,363,318 525,000	3,026,287 - 325,000	6,363,318 - 525,000	Placement with other banks     Marketable securities and Government Bonds issued by third parties or Bank Indonesia     Loans to third parties	-	-	- 742,986 965,215	965,2 	BALANCE SHEETS AS AT 31 MARCH 2010 AND 2009 (In million Rupiah)	
a. Rupiah     b. Foreign currencies     Allowance for possible losses on current accounts	108,422 984,481	52,521 1,212,498	397,556 994,049	203,853 1,218,807	a. Small business credit (KUK) b. Property loans i. Restructured ii. Unrestructed	-					COUNTS 2010 2009
with others banks -/- 4. Placements with other banks a. Rupiah Allowance for possible losses on placements	(10,929)	(12,650) 70,000	(10,929) 669,712	(12,650) 471,040	c. Other restructured loans d. Others 5,731 3b. IB receivables and financing with contract 4. Investment in third parties	-	-	5,731 11,201	11,2	1. Cash 201 2. Current accounts with Bank Indonesia	8,145 5,729 29,506 24,350
with other banks -/- b. Foreign currencies Allowance for possible losses on placements with other banks -/-	613,411	(700) 238,946 (2,389)	615,709	(700) 238,977 (2,389)	a. Non-bank financial institution 4,327,486 b. For loans restructuring c. Others 686,259	-	-	4,327,486 1,962,019	1,962,0 424,1	A. Placement with other sharia banks	enent with other sharia banks -/-
<ol> <li>Placement with other sharia banks         Allowance for possible losses on placement         with other sharia banks -/-</li> </ol>	(0,134)	(2,303)	(0,134)	(2,309)	Other receivables from third parties     Commitments and contingencies to third parties     Non earning assets	-		910		Marketable securities - sharia bonds     Allowance for possible losses on market     iB receivables *)	table securities - sharia bonds -/- (1,800) (2,101) (2,101) (254,381) 350,405
Marketable securities     a. Rupiah     i. Trading     ii. Available for sale	211,309	251,616	211,309	298,227	Unutilised properties     Foreclosed assets - net     Interbank and suspense account	-	-			- Allowance for possible losses on iB rec	
Held to maturity     Allowance for possible losses on marketable securities     b. Foreign currencies	1.161.456	1,364,029 (16,673)	1,161,456 (13,721)	1,364,029 (16,673)	II. Third parties A. Earning assets 1. Placement with other banks 2. Marketable securities and Government Bonds issued	15	-	3,008,704 3,228,404 13 -	- 30,552 3,258,9	Allowanea for passible leases on iD fine	442,026 397,464
Trading     Available for sale     iii. Held to maturity     Allowance for possible losses on marketable securities	121,136 64,308 -/- (1,841)	155,869 190,169 (2,633)	121,136 64,308 (1,841)	155,869 190,169 (2,633)	by third parties or Bank Indonesia 3a. Loans to third parties a. Small business credit (KUK) 7,532,777 b. Property loans	837,521		14,087,214 20,606,831 519 - 2,390 200,447 8,916,268 8,685,689 1,219,641 158,574 213,4	20,607,3 73 92,144 10,369,5	9. Fixed assets Accumulated depreciation of fixed asset	9,120 9,098 ets -/- (2,559) (2,347)
Marketable securities - sharia bonds Allowance for possible losses on marketable securities - sharia bonds -/-     Government Bonds	180,000	210,064 (2,101)	180,000	210,064 <sup>2</sup> (2,101)	i. Resfructured 156,019 ii. Urrestructured 5,834,280 c. Other restructured loan 876,601		192,122   1	4,221         4,394         220,011         69,082         59,916         1,052         1,052         1,072         1,072         4,177         16,72         1,072         4,177         16,72         1,072         4,177         16,72         1,072         4,177         16,72         1,072         1,072         4,177         16,72         1,072         4,177         1,072	23 8,510 6,984,4 79 75,932 534,3	199 11. Prepaid expenses	6,093 9,699 352 574 11,147 22,399
Trading     Available for sale     iii. Held to maturity	421,969 9,906,208	598,111 10,041,125 2,423,196	421,969 10,210,381 115,167	598,111 10,278,701 2,542,484	d. Others 3b. IB receivables and financing with contract 4. Investment in third parties a. Non-bank financial institution 37,115,521 688,290	4,728,598 10,053	184,053 4 1,299	1,362 785,597 43,255,131 37,080,860 4,037,748 313,393 338,4 1,866 2,753 704,261 705,512 31,273 931 2,3	476,518   42,246,8   27   2,488   742,4   -   -	TOTAL ASSETS	956,282 1,053,135
Securities purchased under resale agreements (Reverse Repo)     a. Rupiah Allowance for possible losses on securities purchased	-	-	-	-	b. For loans restructuring c. Others 5. Other receivables from third parties 1,566,947 6. Commitments and contingencies to third parties 2,835,670		72,800 256,960	75,180 2,355 25 8,160 407,327 2,421,675 2,290,057 333,895 580,761 47,8	- 2,3 24 105,962 3,358,1 - 50 2,762,6	99   1.   15 tantas	306,889 85,015
under resale agreements -/- b. Foreign currencies Allowance for possible losses on securities purchased under resale agreements -/-	-	-	-	-	B. Non earning assets 1. Unutilised properties 5,480 2. Foreclosed assets - net 150,547	-	794 25,349	9,737 - 26,011 7,930 - 1,033 29,0 7,454 - 183,350 70,814 - 35,974 3,3	69 - 38,0	b. iB deposit savings 2. Others iB current liabilities	1,376 1,741 1,193 978
<ol> <li>Derivative receivables         Allowance for possible losses on derivative receivables -/-         11. Loans     </li> </ol>	280,265 (2,893)	977,635 (46,694)	280,265 (2,893)	977,635 (46,694)	3. Interbank and suspense account         2,279           TOTAL         79,626,041           1. a. Minimum required allowance for possible losses	6,399,983	889,821 1,0	- 948 3,227 3,761	- 17 3,7 94 804,476 94,525,0	Deposits from other banks     iB marketable securities issued	68,271 222,805 - 29,500
Rupiah     Related parties     ii. Third parties     Allowance for possible losses on loans -/-	5,731 55,442,690 (2,065,287)	11,201 53,388,951 (1,495,464)	5,731 55,442,690 (2,065,287)	11,201 53,388,951 (1,495,464)	on earning assets b. Minimum required allowance for possible losses on non earning assets	-	3,921	9,740 1,236,349 2,969,925 638,531 283,793 157,065 301,6 3,596 948 18,465 5,551 16,	95 17 21,7	7. Investment funds a. iB savings	251,391 306,507 115,952 108,569
Deferred income -/- b. Foreign currencies i. Related parties ii. Third parties	5,284,444	7,404,649	5,284,444	7,404,649	c. Total minimum requires allowance for possible losses 2. a. Allowance for possible losses on earning assets (excluding iB receivables and financing with contract) 878,701	280,831	377,786 5	3,336 1,237,297 2,988,390 638,531 283,793 162,616 317,8 2,751 1,184,435 3,304,504 1,213,868 435,564 328,549 300,4	23 621,911 2,900,3	8. Accumulated gain	199,250 291,087 11,960 6,933
Allowance for possible losses on loans -/- Deferred income -/- 12. Consumer financing receivables	(228,187)	(180,184)	(228,187) 2,979,605	(180,184) 1,724,890	b. Allowance iB receivables and financing with contract d. Allowance for possible losses on non earning assets e. Total allowance for possible losses 3. Collateralised assets 885,970	281,276		1,069         931         9,899         7,038         1,147         152         1,3           3,596         948         18,465         -         -         5,551         16,           7,416         1,186,314         3,332,868         1,220,906         436,711         334,252         317,8	95 17 21,7	63 TOTAL EIABILITIES	956,282   1,053,135
Allowance for possible losses on consumer financing receivables -/-  13. Premium receivable Allowance for possible losses on premium receivable -/-			(50,155) 50,457 (17)	(37,221) 20,916 (21)	a. To Bank Indonesia     b. To other banks     Percentage of small business credit to total loan			62,560 15.13%	62,5 17.53	FOR THE 3 MONTHS PERIODS EN (In million Rupiah)	
Lease receivables     Allowance for possible losses on lease receivable -/-     iB receivables and financing with contract	-	250 105	8,525 (85)		Percentage of total small business credit debtors to total debtors     Percentage of small medium enterprise credit to total loans     Percentage of total small medium enterprise debtors to total debtors			8.46% 76.68% 99.98%	10.84 70.19 99.97	9% 9% 7% A. OPERATING INCOME	
a. Murabaha b. Istishna c. Qardh d. Mudharabah	254,381 - 29,987 442,026	350,405 - 38,972 397,464	254,381 - 29,987 442,026	350,405 - 38,972 397,464	STATEMENTS OF INCOME AND RETAINED EARN FOR THE 3 MONTHS PERIODS ENDED 31 MARCH 2010 AND 2009 (In million Burish, sycont agring per share)	NINGS		KEY FINANCIAL RATIOS AS AT 31 MARCH 2010 AND 2009		1. Margin 2. Profit sharing 3. iB bonus	8,084 8,851 16,736 13,947
Musyarakah     Allowance for posible losses on iB financing and receivables -/-     Acceptance receivables	(10,116) 1,165,318	(11,171) 607,456	(10,116) 1,165,318	(11,171) 607,456	(In million Ruplah, except earning per share)           NO.         ACCOUNTS         BANK DANAMON 2010 2009		LIDATED 2009	NO. RATIOS (%)	2010 2009	B. TOTAL OF ENATING INCOME	11,227 14,042 36,047 36,840
Allowance for possible losses on acceptance receivables - 17. Investments Allowance for possible losses on investments -/-		(5,792) 2,398,218 (23,983)	1,165,318 (11,340) 84,975 (21,097) 1 230,059	(5,792) 12,175 (122) 229,580	INCOME AND EXPENSES FROM OPERATIONS  1. Interest income, fees and commissions 1.1. Interest income			CONSOLIDATED RATIOS:  I. Capital  1. CAR with credit risk	21.62% 17.04	C. Margin distribution for non - discretiona a. Bank b. Non Bank	ry investment funds 981 3,395 6,373 8,531
Goodwill - net     Interest receivable     Prepaid expenses     Prepaid taxes	709,829 433,007 1,647	916,752 418,889 36,207	1,230,059 714,565 456,124 2,962	229,580 915,885 504,426 36,207	a. Rupiah 2,711,175 3,133,22 b. Foreign currencies 120,657 232,81		3,862,689 232,819	CAR with credit and market risk     CAR with credit, market and operational risk	21.46% 16.90 19.70% N	% c. Bank Indonesia (FPJPS)	7,354 11,926
Deferred tax assets     Fixed assets     Accumulated depreciation of fixed assets -/-	827,514 3,037,206 (1,539,082)	828,163 2,879,469 (1,244,401)	839,131 3,528,491 (1,789,717)	833,986 3,315,959 (1,444,902)	1.2. Fees and commissions income a. Rupiah b. Foreign currencies 2,606 8,86	369 2,606	429,946 8,869	II. Earning assets 1. Non-performing earning assets 2. NPL gross	3.73% 2.68° 4.00% 2.89°	% Usunbution for non-discretionary invest	,
Unutilised properties     Allowance for possible losses on unutilised properties -/     Leased assets     Accumulated depreciation of leased assets -/-	26,011 (9,987) -	38,032 (14,689)	26,011 (9,987)	38,032 (14,689)	Total interest income, fees and commissions 3,040,102 3,586,02 2. Interest expense, fees and comissions 2.1. Interest expense		4,534,323	NPL net after minimum BI provision of possible losses     NPL net after the consolidated total provision on possible losses	1.84% 1.54 0.39% 0.00	% F. OPERATING EXPENSES 1. iB bonus	408 124
Foreclosed assets     Allowance for possible losses on foreclosed assets -/-     Other assets	183,350 (7,530) 2,701,366	110,108 (7,056) 3,562,123	187,744 (7,530) 3,869,539	114,427 (7,056) 4,516,475	a. Rupiah 966,076 1,808,24 b. Foreign currencies 19,308 178,18 2.2. Fees and commissions expense 80,647 59,62	180 19,308 325 81,533	1,814,011 178,180 285,173	Allowance for possible losses to earning assets      Rentability     Return on Assets (ROA) after tax	3.65% 3.07 2.86% 1.46	General and administrative     Salaries and employee henefits	s 4,425 7,001 551 478 6,521 5,590
TOTAL ASSETS  LIABILITIES AND EQUITY  1. Current accounts	95,196,556	102,986,851	97,330,245	104,843,157	Total interest expense, fees and commissions 1,066,031 2,046,05  3. Underwriting income - 3.1. Premium income	1,087,178 - 153,554	2,277,364 132,405	ROA before tax     Return on average core capital	4.03% 2.45 18.04% 14.41	%   5. Others %   G. TOTAL OPERATING EXPENSE	2,855 3,533 14,760 16,726
a. Rupiah     b. Foreign currencies     iB current accounts	4,487,440 2,480,859 306,889	4,151,271 2,343,338 85,015	4,247,876 2,479,040 305,142	3,883,135 2,341,508 85,015	3.2. Underwriting expense Total underwriting income Net interest and underwriting income 1,974,071 1,539,96	- 75,123 - 78,431	80,346 52,059 2,309,018	4 Return on average equity 5 NIM including third party premium expenses 6. Cost to income - Normalized *)	16.44% 14.55 14.00% 9.99 47.48% 52.73	%   H. NET OPERATING INCOME	13,933 8,188 1 24
Other current liabilities     Savings     Bed eposit savings     Bed eposit savings	273,372 15,445,372 1,376	217,661 12,355,737 1,741	291,604 15,445,372 1,376	232,756 12,355,737 1,741	4. Sharia income 4.1. Margin 8,084 8,85 4.2. Profit sharing 16,736 13,94	8,084	8,851 13,947	7. Cost to income - Reported **)	47.48% 52.41		1,974 1,279 (1,973) (1,255)
b. iB savings 6. Time deposits a. Rupiah	115,952	108,569	115,952	108,569	4.3. Bonus income - Total sharial income 24,820 22,79 5. Sharia expenses		22,798	BANK RATIOS: I. Capital 1. CAR with credit risk	18.27% 15.10		11,960 6,933
Related parties     ii. Third parties     b. Foreign currencies     i. Related parties	267,010 38,375,785 21,170	948,774 46,957,693 28,083	46,416 38,375,785 9,339	42,659 46,957,693 10,173	5.1. iB loss sharing 7,354 11,92 5.2. iB bonus expense 408 12	124 408	11,926 124 12,050	CAR with credit and market risk     CAR with credit, market and operational risk     Fixed assets to total capital	18.13% 14.97 16.78% N 18.00% 23.59	AS AT 31 MARCH 2010 AND 200 (In million Rupiah)	
ii. Third parties 7. iB time deposits 8. Certificates of deposits	3,407,051 199,250	7,667,708 291,087	3,407,051 189,255	7,667,708 291,087	Net interest income - sharia         17,058         10,74           6. Other operating income	748 17,058	10,748	Earning assets     Non-performing earning assets	3.84% 2.71	NO. ACC	COUNTS 2010 2009
a. Rupiah b. Foreign currencies 9. Deposits from other banks 10. Securities sold under repurchase agreement (Repo)	956,256 3,755,792	1,355,155 5,833,487	956,256 3.755.792	1,355,155 5.833.487	6.1. Fees and commissions 50,377 43,30 6.2. Gain on foreign exchange transactions 17,654 93,08 6.3. Gain from increase in fair value of marketable	17,225	43,340 94,918	NPL gross     NPL net after minimum BI provision of possible losses     NPL after the Bank's total provision on possible losses	4.17% 2.94 1.92% 1.57 0.40% 0.00	% 2. Outstanding is inevocable letters of cit	42,779 61,418
Deferred premium income     Unearmed premium reserve     Derivative payables	280,437	1,035,106	446,938 266,069 280,437	382,765 237,868 1,035,106	securities Government Bonds   - 1,12	311 136,655 334 204,257	1,126 96,593 235,977	Non performing iB receivables and financing with contract     Allowance for possible losses on earning assets	0.84% 0.76 3.71% 3.08	% 4. Others	395 888
Acceptance payables     Marketable securities issued     a. Rupiah     b. Foreign currencies	1,171,583 1,500,000 227,622	646,307 1,500,000 184	1,171,583 2,051,333 227,622	646,307 2,234,399 184	7. Income from investment in subsidaries 385,043 270,63 8. Allowance for possible losses in assets 520,677 448,80 9. Allowance for possible losses/(gain) on commitments	502,611	459,350	Fulfillment of allowance for possible losses on earning assets     Fulfillment of allowance for possible losses on non earning assets     Rentability	111.60% 145.25 100.00% 100.00		TRIBUTION 010
D. Puteryn currencies     Borrowings     a. Short term funding facilities from Bank Indonesia     b. Others	-	-	-	- 104	and contingencies (7,734) (2,94)  10. Other operating expenses 10.1. General and administrative expenses 431,253 419,12	121 545,358	518,419	ROA after tax     ROA before tax	2.93% 1.49 3.49% 1.69	%	Average to be Depositor's portion  Nisbah Total bonus Rate of return
i. Rupiah - Related parties - Third parties	1,014,056	1,633,438	1,214,056	1,716,771	10.2. Salaries and employee benefits 593,253 513,89 10.3. Losses from decline in fair value of marketable securities and Government Bonds 459	991 845,357 - 459	686,854	Return on average core capital     Return on average equity     NIM excluding third party premium expenses	18.04% 14.41 16.83% 14.55 10.19% 7.08	%     _	balance distributed (%) & profit sharing (%)  A B C D E
ii. Foreign currencies         - Related parties         - Third parties         - Third parties  17. Estimated allowance for possible losses on commitmen	1,013,824	2,204,375	1,013,824	2,204,375	10.4. Losses on foreign exchange transactions   -		39,734 54,775	NIM including third party premium expenses     Operating expenses to operating income     Cost to income - Normalized *)	10.03% 6.90 73.88% 86.65 49.98% 59.26	% a. Bank	2,218 22 4.22 1 0.50 222,304 2,207 4.22 93 0.50
and contingencies  18. Lease payables  19. Accruals	22,530 - 300,065	25,254 - 532,039	22,530 309,389 24,550	25,254 - 525,025	10.7. Others expenses   30,565   39,75     Total other operating expenses   1,112,856   1,060,55     NET OPERATING INCOME   954,361   548,26	557 1,531,246	55,826 1,355,608 743,727	Cost to income - Reported **)  IV. Liquidity	49.98% 58.75		222,004 2,207 4.22 50 0.00
Estimated tax payable     Deferred tax liabilities     Other liabilities     Subordinated loans	2,209,510	1,576,243	257,657 2,959,838	280,420 210,108 2,078,057	NON-OPERATING INCOME AND EXPENSES   11.   Non - operating income   18,499   13,75   12.   Non - operating expenses   86,257   96,21		47,278 110,864	LDR V. Compliance	93.82% 81.44	% b. Non Bank 3. iB savings	1,532 15
a. Related parties b. Third parties 24. Loan capital a. Related parties	500,000	500,000	500,000	500,000	Non - operating (expenses)/income - net (67,758) (82,45   13.   Amortisation of goodwill 51,841 20,87   Extraordinary (expense)/income -		(63,586) 20,871	1. a. Percentage violation on Legal Lending Limit     a.1. Related parties     a.2. Third parties	0.00% 0.00° 0.00% 0.00°		1,485         15         20.00         3         2.38           113,917         1,131         20.00         226         2.38
b. Third parties 25. Minority interests 26. Equity	5,306,306	3,632,077	119,907 5,306,306	611,509	INCOME BÉFORE TAX   834,762   444,93		659,270 (26,066)	b. Percentage lending in excess of Legal Lending Limit     b.1. Related parties     b.2. Third parties	0.00% 0.00° 0.00% 0.00°	o/.   a. bank	
a. Paid up capital     b. General and legal reserve     c. Additional paid up capital     d. Difference in transaction of changes in equity	118,709 2,977,531	103,409 676,413	118,709 2,977,531	103,409 676,413	- Current year 99,750 81,30 16. INCOME AFTER TAX 700,555 393,13 17. Minority interest -/-	184,869	213,135 472,201 (79,068)	Statutory Reserve Requirements Rupiah (GWM) ***)     a. Primary	5.10% 5.08	- 3 months % - 6 months	60,404 600 55.00 330 6.55 1,258 12 55.00 7 6.55
of subsidiaries e. Capital donation f. Foregin exchange difference from translation of finance statement	(2,943) - 1,986	(65,018) - 2,064	(28,042) - 1,986	(65,018) - 2,064	18.         CURRENT YEAR INCOME         700,555         393,13           19.         Retained earnings balance at the beginning of the periode         7,741,634         6,989,41	133 700,555	393,133 6,989,413	b. Secondary 3 Net open position 4 Net open position on balance sheet	14.08% 0.00 2.74% 3.13 12.89% 11.18	% - 12 months b. Non Bank	4,191 42 55.00 23 6.55
g. Unrealized gain/(loss) from available for sale marketable securities and Government Bonds     h. Other comprehensive income	19,577	(742,905)	19,577	(742,905)	20. Dividend -/- 21. Others -/- 22. Retained earnings at the end of the periode 8,442,189 7,382,54		7,382,546	") Normalized cost to income exclude cost to unwind derivative contracts. ") Reported cost to income include cost to unwind derivative contracts. "1) In line with B1 regulation No. 10/25/B1/2008 dated 23 October 2008 regarding.	"Changes on BI Regulatio	- 1 month - 3 months - 6 months	188,015         1,867         55.00         1,027         6.55           32,008         318         55.00         175         6.55           6,619         66         55.00         36         6.55
i. Retained earnings*)  TOTAL LIABILITIES AND EQUITY  *) After being eliminated with deficit of Rp 32,968,8	8,442,189 95,196,556 331 through quasi-			7,382,546 104,843,157 01.	Basic earnings per share 83.47 77.9     Diluted earnings per share') 83.43 79.9  * After considering the effect of stock options granted to qualified employees of Bank I	.96 83.43	77.91 79.96	***) In line with BI regulation No. 1025/PBI/2008 dated 23 October 2008 regardin No. 1019/PBI/2008 regarding Statutory Reserve Requirements ('GMM/) Orom in Rupiah and Foreign Currency' that starting 24 October 2009, Bank is require Rupiah Currency amounted to 2.50% from average of total third party funds in For Excess Reserve			23,751 236 55.00 130 6.55 657,702 6,531 2,051
STATEMENTS OF COMMITMEN AS AT 31 MARCH 2010 AND 2009					CAPITAL ADEQUACY RATIO CALCULATION AS AT 31 MARCH 2010 AND 2009			MANAGEMENT OF THE BANK AS AT 31 MARCH 2010 19 Board Of Commissioners		Notes: - Danamon Sharia Branches were	
(In million Rupiah)  NO. ACCOUNTS	BANK D 2010	ANAMON 2009	CONSOI 2010	LIDATED 2009	(In million Ruplah)  NO. DESCRIPTION	2010	2009	Board Of Commissioners  1. President Commissioner  2. Vice President Commissioner  3. Commissioner  4. Commissioner  5. Commissioner  6. Commissioner  6. Commissioner  7. Commissioner  8. Can Chee Yen  9. Can Chee Yen  9. Can Chee Yen	sukanto 2)	and Bandung.	arta, Bukit Tinggi, Aceh, Surabaya, Martapura, Solo, Makasar
COMMITMENT Commitment receivables 1. Unused borrowing facilities					I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves a. Additional paid up capital	<b>15,629,537</b> 5,306,306 2,944,674	10,977,706 3,632,077 619,955	6. Commissioner : Liew Cheng San Victor 7. Commissioner : Manggi Taruna Habir <sup>2)</sup> 8. Commissioner : Krisna Wijaya  Roard Of Directors	uirraqui	*) IB receivables exclude margin to 31 March 2010 and 2009, respec	be received of Rp 55,341 million and Rp 86,130 million as at tively.
a. Rupiah b. Foreign currencies Others	-	:	-	-	b. Discount on nominal value of shares ( -/- )     c. Capital donation     d. General and specific reserves	118,709	103,409	President Director : Juan Eugenio Sebastian Paredes M     Vice President Director : Joseph Fellipus Peter Luhukay     Director : Muliadi Rahardja     Director : Ali Rukmijah / Ali Yong     Director : Vera Eve Lim	uiitagui		Jakarta, April 21, 2010
Total commitment receivables  Commitment payables  1. Unused loans facilities *) a. Rupiah	<u> </u>			-	e. Prior years' profit after tax f. Prior years' losses (-I-) g. Current year profit net of taxes (50%) h. Current year loss (-I-) i. Difference in foreign currency translation of overseas branch	6,907,588 - 350,274	6,438,383 - 181,818	6. Director : Sanjiv Malhotra 7. Director : Herry Hykmanto 8. Director : Kanchan Keshav Nijasure 9. Compilance Director : Fransiska Oei Lan Siem 3)  Note:			Sharia Business Unit
b. Foreign currencies     Outstanding irrevocable letters of credit     Others	958,314	453,740	958,314	453,740	i. Difference in foreign currency translation of overseas branch 1) Positive adjusment 2) Negative adjusment (-/-) i. Paid up capital fund 1. Positive adjusment (-/-) i. Paid up capital fund 1. Positive adjustment of capital blad for calls acquirities.	1,986	2,064	Note:  1) All members of Board of Directors and Board of Commissioners are reappointed by Annnual G 3 April 2008 except for the appointment of Fransiska Oei Lan Siem.  2) Independent Commissioner.  3) Fransiska Oei Lan Siem is appointed by the Annual GMS dated 25 May 2009 and has become e 11 June 2009 No.117/4/GBIDP/PiRahaisa.			ru Lo
Total commitment payables COMMITMENT PAYABLES - NET CONTINGENCIES	958,314 (958,314)	453,740 (453,740)	958,314 (958,314)	453,740 (453,740)	b. Decline in fair value of available for sale securities     Goodwill (-/-)     Differences arising from the revaluation of the assets and liabilities due to the quasi reorganisation	-	-	11 JUNE 2009 NO. 11/14/LIGHUP/PKARISSIS.  SHAREHOLDERS AS AT 31 MARCH 2010  1. Asia Financial (Indonesia) Pte. Ltd.		Prof. DR. M. Din Syams	
1. Contingent receivables Guarantees received a. Rupiah	25.000	5,049 72,483	25.000	5,049 72,483	B. SUPPLEMENTARY CAPITAL (Max. 100% of core capital)     Reserve from revaluation of fixed assets     Differences arising from the revaluation of the assets and liabilities due to the quasi reorganisation	1,224,431	1,230,128	Public (shares ownership under 5%)     TOTAL	67.59% 32.41% 100%	Sharia Supervisory	
b. Foreign currencies  Interest receivables on non performing assets     a. Rupiah     b. Foreign currencies	35,390 337,987 33,697	72,483 159,788 23,962	35,390 337,987 33,697	72,483 159,788 23,962	que to the quasi reorganisation 3. General allowance for possible losses on earning assets (max 1.25% of weighted risk-based assets) 4. Loan capital 5. Subordinated loan (max 50% of core capital)	811,001 413,430	818,112 412,016	Notes:  1. The consolidated balance sheets and consolidated commitments and contingencies a are prepared based on consolidated financial statements as at and for three months; 13 December 2001 regarding the "Transparency of Bank's Financial Condition" and p.	eriods ended 31 March 2010 repared based on Circular Le	and 2009. The above financial statements are publish- ter of Bank Indonesia No. 3/30/DPnP dated 14 Dece	ed in order to comply with Bank Indonesia regulation No. 3/22/PBI/2001 dated mber 2001 regarding "Quarterly and Monthly Published Financial Statements
3. Others Total contingent receivables Contingent payables	407,074	-	407,074	-	Subordinated loan (max 50% of core capital)     Increase in fair value of available for sale securities (45%)     TOTAL SUPPLEMENTARY CAPITAL WHICH FULFILL     THE REQUIREMENTS	+10,400	- 12,010	of Commercial Banks and Certain Reports Submitted to Bank Indonesia' which was a respectively, and in accordance to Rule of Capital Market Supervisory Agency (Bappan refer to No. X.K.2 Decision of Chairman of Bapepam No. Kep-36/PM/2003 dated 30 St 2. As of 13 April 2010, Bank Indonesia issued new BI Circular Letter No. 12/11/DP	mended by Bank Indonesia ren) No. VIII.G.7 Decision of Chaptember 2003 regarding "Obli	egulation No. 7/50/PBI/2005 dated 29 November 2005 airman of Bapepam No. Kep-06/PM/2000 dated 13 Mar igation to Submit Periodic Financial Statements".	and Circular Letter of Bank Indonesia No. 7/10/DPnP dated 31 March 2005, ch 2000 regarding "Guidelines for the Preparation of Financial Statements" and
Guarantees issued in the form of :     a. Bank guarantees     Rupiah     Foreign currencies	1,413,038 492,179	1,567,298 741,633	1,413,038 492,179	1,567,298 741,633	D . ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK  II. TOTAL CORE AND SUPPLEMENTARY CAPITAL (A+B)	16 853 959	12,207,834	Published Financial Statements of Commercial Banks and Certain Reports Su Bank has submitted a letter to Bank Indonesia No. B060-DIR dated 12 April 2010 with consideration the draft of new format of publication report was only received I	omitted to Bank Indonesia", states that the Bank's Public	effective starting quarterly publication report as o cation Financial Statement will continue using the fo	f 31 March 2010 must use new format as required by Bank Indonesia. rmat stipulated in BI Circular Letter No. 7/10/DPNP dated 31 March 2005,
b. Others     Standby letters of credit     Others	-	-	-	-	III. TOTAL CORE, SUPLEMENTARY CAPITAL AND ADDITIONAL SUPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B+D)	16,853,968		expose for first quarter of 2010 scheduled on 20 April 2010.  3. Certain account in the consolidated financial statements for the three months p ended 31 March 2010.  4. The ultimate shareholder of Asia Financial (Indonesia) Pte.Ltd. is Temasek Holdir			
Total contingent payables  CONTINGENT PAYABLES - NET  ') Starting June 2008, reporting to BI for unused loan for the Bank on off balance sheet (commitments and commitments).	1	2,308,931 (2,047,649) rs, only committee	(1,498,143)	2,308,931 (2,047,649) being reported	IV. INVESTMENTS (-/-) V. TOTAL CAPITAL FOR CREDIT RISK (II-IV) VI. TOTAL CAPITAL FOR CREDIT RISK. AND MARKET RISK	5,013,746 11,840,222	2,386,138 9,821,696	The unimate state indice of risal minimate influences in the LLO. Is Tentasek mount     Exchange rate as at 31 March 2010 : USD 1 = Rp. 9,100; exchange rate as at 31	March 2010 : USD 1 = Rp. Jakart	11,555. a, April 21, 2010	, ,
STATEMENT OF FOREIGN EXCHAN					AND OPERATIONAL RISK (III-IV)  VII. RISK WEIGHTED ASSETS - CREDIT RISK	11,840,222 64,808,310 5 249 744	65,024,485	/	/ /_// /// Boar	rd of Directors	,
(In million Rupian)  NO TRANSACTION Market Va	alue Deriv	ative Receivable and eivables Pay	Payables	Market Value	IX. RISK WEIGHTED ASSETS - MARKET RISK (INTEREST RATE AND EXCHANGE RATE)	5,249,744 510,580	NA 576,857	M	Nel M	1 Year	
A. Related to exchange rate 1. Spot - 2. Forwards - 3. Options	1,744,960 173,497	2,496 (. 797 (.	2,462) 4,317)	:	X. RISK WEIGHTED ASSETS - MARKET RISK (EQUITY RISK) XI. TOTAL RWA - CREDIT RISK + MARKET RISK (VII+IX+X) XII. TOTAL RWA - CREDIT RISK + MARKET RISK + OPERASIONAL RISK	65,318,890	' '		sebastian Paredes M. President Director	Vera Eve Lim Director	
a. Purchased - b. Written - 4. Furtures -	655,188		(84) (2,625)	:	XIII. CAPITAL ADEQUACY RATIO WITH CREDIT RISK CHARGE (V: VII)  XIV. CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND MARKET	70,568,634 18.27%	NA 15.10%	Thank Yo	ou for You	ur Vote of Confid	dence
6 Others	-	.	-		RISK CHARGE (VI : XI)  XV. CAPITAL ADEQUACY RATIO WITH CREDIT RISK, MARKET RISK	18.13% 16.78%	14.97% NA			ĺ	
6. Others -  B. Related to interest rate 1. Forwards - 2. Options -	-	-			AND OPERATIONAL RISK CHARGE (VI : XII)) *)				1	100	_
B. Related to interest rate 1. Forwards - 2. Options 2. Purchased - 3. Futures - 1.	3,344,828	70,255 (7	- - - - 75,119)	-	XVI. MINIMUM REQUIRED CAPITAL ADEQUACY RATIO  1) According to BI regulation No. 10/15/PBI/2008 dated 24 September 2008 regarding	8.00% g "Capital Adequacy i	8.00% Ratio", Bank	GIORAL			ABFI INSTITUTE PERBANAS
B. Related to interest rate	sell position at aro	280,265 (28			MINIMUM REQUIRED CAPITAL ADEQUACY RATIO  7) According to BI regulation No. 10/15/PBI/2008 dated 24 September 2008 regarding required to calculate Risk Weighted Asset (RWA) with credit risk, market risk and of RWA with operational risk stipulated in BI Circular Letter No. 11/30/PW dated 27 with Operational Risk Calculation using Basic Indicator Approach (BIA)* Based required to calculate RWA with operational risk in which capital charge with operation.	g "Capital Adequacy i operational risk. The 77 January 2009 rega d on this circular let ional risk at 5%; 10%	Ratio", Bank ne calculation parding "RWA etter, Bank is % and 15% of	GIRRANCE  Best Bank in Indonesia Best Emerging Market Banks 2008 Global Finance  Overall Best Compan for Corporate Governance P. Corporate Governance P. Corporate Governance P.	nance oll 2009	The Most Consistent Bank in Service Excellence Banking Service Excellence Awards 20	PERBANAS  Best Performance Banking 2009  ABFI Banking Award
B. Related to interest rate 1. Forward 2. Options a. Purchased 3. Written 3. Swaps 5. Others C. Others TOTAL  Market value represents total notional amount buy and Derivative receivables/payables represent the settlemen	sell position at gro cified in the contra t value of derivati	280,265 (28 sss basis. act. ve instruments a	io,437) as at balance she		XVI. MINIMUM REQUIRED CAPITAL ADEQUACY RATIO  7) According to BI regulation No. 10/15/PBI/2008 dated 24 September 2008 regarding required to calculate Risk Weighted Asset (RMA) with credit risk, market risk and continued to calculate Risk Weighted Asset (RMA) with credit risk, market risk and continued to the continued Risk Calculation using Basic Indicator Approach (BIA): Based with Operational Risk Calculation using Basic Indicator Approach (BIA): Based	"Capital Adequacy i operational risk. The 7 January 2009 rega d on this circular let onal risk at 5%; 10% I January 2010, 1 Ju	Ratio", Bank ne calculation parding "RWA titler, Bank is % and 15% of uly 2010 and	Best Emerging Market Banks 2008 Global Finance  Global Finance  for Corporate Governance Polyagement of Corporate Governance Polyagement (Corporate Governance Polyagement)	nance oil 2009	Service Excellence Banking Service Excellence Awards 20 InfoBank and Marketing Research Indonesia (MRI)	PERBANAS  Best Performance Banking 2009 ABFI Banking Award Private Bank with Large Scale Asset Category ABFI Institute & PERBANAS