

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

STATEMENTS OF FINANCIAL POSIT	ΓΙΟΝ	_	ASSET QUALITY AND OTHER INFORMATION		FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
NO. ACCOUNTS 31 M	3ANK DANAMON CONSO lar 2014 31 Dec 2013*) 31 Mar 2014		AS AT 31 MARCH 2014 AND 2013 (In million Ruplah) NO. ACCOUNTS 31 March 20		In accordance with the Circular Letter from Bank Indonesia No. 7/56/IDPbS, dated 9 December 2005 regarding "Annual Report, Quarterly and Monthly Published Financial Statements and Certain Reports of Banks Submitted to Bank Indonesia"
2. Placements with Bank Indonesia 12,5 3. Placements with other banks 9,2	427,219 2,825,082 1,713,514 528,970 12,903,138 12,528,970 250,388 7,127,226 11,258,474 196,725 740,000 387,659	2,943,909 12,903,138 9,210,256 1,174,517	Current Special Mention Substandard D I. RELATED PARTIES 1 9 1 9 1<	Ubtful Loss Total Current Special Mention Substandard Doubful Loss Total .	which was amended by Circular Letter from Bank Indonesia No. 8/11/DPbS dated 7 March 2006 regarding "Amendment to Circular Letter from Bank Indonesia No. 7/56/DPbS, dated 9 December 2005 regarding Annual Report, Quarterly and Monthly Published Financial Statements And Certain Reports of Banks Submitted to Bank Indonesia".
Marketable securities a. Designated at fair value through profit/loss b. Available for sale 11,6 c. Held to maturity	130,120 140,000 301,000 293,501 126,788 293,501 622,473 11,272,216 12,298,014 310,450 321,819 389,450	126,788 11,881,419 400,819	a. Rupiah		BALANCE SHEETS AS AT 31 MARCH 2014 AND 2013 (In million Rupiah) 31 Mar 2014 NO. ACCOUNTS 31 Mar 2014
 Securities purchased under resale agreements (reverse repo) 	928,772 937,500 928,772 362,530 4,107,561 4,362,530	937,500 - 4,107,561	b. Foreign currencies -		A. ASSETS 7.064 1. Cash 37.964 45.273 2. Current accounts with Bank Indonesia 102.063 84.676 3. Certificates of Bank Indonesia Sharia 635.000 400.000
9. Loans a. Designated at fair value through profit/loss b. Available for sale c. Held to maturity		-	b. Non deligio currencies con anti and medium 22,465 332 - li. Foreign currencies 2,465 332 - li. Foreign currencies - c. T. Rupphal	- 1,039 2,814 2,814 - 22,797 16,882 1 16,882 1 16,882	Placement with other sharia banks Allowance for possible losses on placement with other sharia banks -/- Marketable securities - sharia bonds Placement sharia banks -/- Allowance for possible losses on marketable securities - sharia bonds -/- (20,750) (20,750)
	482,013 103,895,851 103,482,013 887,164 1,884,790 1,887,164 	103,895,851 1,884,790 28,091,602 (913,771)	ii. Foreign currencies - - - d. Properties loan 20,554 330 - 8. Investments 2,645,312 - - 9. Topport equation - - - - 10. Topport equation - - - - - 11. Commitments and contingencies to third parties 1,220,966 - - -	20.884 16.290	6. IB receivables */ 236,355 199,231 Allowance for possible losses on IB receivables -/- (16,022) (13,526) 7. Others IB receivables 120,215 301,817 Allowance for possible losses on others IB receivables -/- (137) (245)
12. Premium receivables 13. Reinsurance Assets 14. Investments 15. Allowance for impairment losses on financial assets -/-	¹ 108,129 595,219 657,392 2,657,392 12,175	118,268 568,311 12,175	b. Foreign currencies - - - 1. Idle properties - - - 13. Foreclosed assets - - - 14. Suspense accounts - - - 14. Suspense accounts - - - 11. NON RELATED PARTIES - - - 11. Placements with other banks - - -		8. IB financing 1,531,630 1,260,972 Allowance for possible losses on IB financing -/- (17,209) (24,505) 9. Fixed assets 27,413 26,486 Accumulated depreciation of fixed assets -/- (10,934) (7,205) 0. Accumulated depreciation of fixed assets -/- 14,5558 17,795
b. Loans (2,4 c. Others (1) 16. Intangible assets 9	(21,058) (21,122) (21,058) (401,311) (2,312,387) (2,401,311) (31,383) (28,260) (45,027) 926,989 926,022 2,994,738 709,385) (681,198) (1,644,572)	(21,122) (2,312,387) (42,440) 2,990,289 (1,611,864)	b. Foreign currencies 7,978,782 - Spot and derivative receivables 166,814 - b. Foreign currencies 28,891 - 3. Markotable securities 112,9146 -		10. Propagi Revenses 14,000
 Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -/ (1,9) Non earning asset a. Idle properties 	752,208 3,702,845 4,657,597 912,440) (1,825,780) (2,316,195) 16,289 16,289 16,289	4,587,425 (2,203,431) 16,289	b. Foreign currencies '223/466	- 928,772 930,769 201,769 - 227,105 227,105 - 4,361,410 1,557,996 1557,996	B. LIABILITIES 1. IB funds a. IB deposit current accounts 244,279 b. IB deposit savings 4,135 4,897 4,897
 b. Foreclosed assets c. Suspense accounts d. Interbranch assets i. Conducting operational activities in Indonesia ii. Conducting operational activities outside Indonesia 	974 1,626 974 1,086 570 1,086 888	1,626 570 117	7. Loans a. Debtor micro small and medium ii. Foreign currencies b. Non debtor micro, small and medium 30,177,094 264,454 2.011,439 264,454 271,816 2,932 b. Non debtor micro, small and medium 55,505,434 4.445,887 146,553	15.937 671.218 33.548.404 28.182.186 1.832.693 257.458 428.187 561.248 312.61.673 08.595 267.023 0.673.466 44.865.524 5.167.127 165.352 300.951 331.025 56.568.779 08.595 247.023 10.964.74 1.984.524 5.167.127 165.352 300.951 331.025 56.568.779 08.595 247.024 10.984.164 8.886.712 294.345 5.463.99 9.674.3999 9.674.3999	2. Others iB current liabilities 3,332 1,809 3. Labilities to Bark Indonesia (FPJPS) - - 4. Deposits from other banks 34,488 16,296 5. iB marketable securities issued 50,000 315,000
19. Allowance for impairment losses on other assets -/- 20. Leased receivables 21. Deferred tax assets		1,511,042 1,022,113 2,955,988	c. Restructured 687 rep3 388 858 48.417 ii. Foreign currencies 233 826 391 933 - c. Properties loan 4.33 0.530 F5.398 7.610 9. Temporty equity investment 1.2,055 56.398 7.610	57.207 150.225 1.332.401 657.401 209.340 - - - 4.93.333 9.07.4999 57.207 150.235 1.332.401 657.401 504.346 48.934 49.355 81.356.56 1.133.668 6.919 2.2.766 4.504.220 3.769.51 51.248.698 3.980.143 8.027 28.789.53 3.980.143 3.980.143 3.980.143 1.9.76 1.2.385 3.980.143 1.9.76 1.2.385 3.980.143 3.980.143 1.9.76 1.2.080 1.2.085 2.276 1.18.688 3.980.143 1.12.080 1.2.085 1.2.26 1.12.080 1.2.085 1.2.26 1.12.085 1.2.26 1.12.085 1.1	6. Others liabilities 538,566 826,394 7. Investment funds
LIABILITIES AND EQUITY 1. Current accounts 17,1	845,690 152,021,037 185,919,628 ,115,683 20,123,886 16,578,399 943,588 31,610,413 27,943,588	184,237,348 19,538,749 31,610,413	10. Others receivables 96,319 227 1. Commitments and contingencies to third parties 96,319 227 b. Foreign currencies 11,279,728 188,267 1. Idle properties 11,279,728 133,254 1. Idle properties - - 1. Kommisse accounts 1,066 -	- - - - - - - - - - - - 1.000 105,002 - - 27.565,565 33.513,965 128,922 - - - 33.642,887 - - 1.907 15,175 17,082 - - - 1.907 15,175 17,082 - - - 1.907 15,175 17,082 - - - - 1.907 15,175 17,082 - - - - 1.907 15,175 17,082 - - - - 1.907 15,175 17,082 - - - - 1.907 15,175 17,082 - - - - 1.907 15,195 10,0970 - - - - - - - 1.907 15,195 10,997 - - - - - - 1.908 - - - - -	8. Accumulated gain 6,462 3,690 TOTAL LIABILITIES 2,774,370 2,426,035
3. Time deposits 63,7 4. Revenue sharing investment funds 2,1 5. Deferred premium income 6. Uncarned premium reserve	727,814 141,543 1,029,065 921,063	56,637,058 1,374,962 1,004,137 940,109	III. OTHERS INFORMATION 1. Collateralised assets a. To Bank Indonesia b. To other parties 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/- 2. Total Allowance for impairment losses on financial assets -/ 2. Total Allowance for impairment losses on financial assets -/	62,560 2,453,752 2,670,508 2,670,508	STATEMENTS OF INCOME FOR THE PERIOD 3 MONTHS 31 MARCH 2014 AND 2013 (In million Rupiah) 31 Mar 2014 31 Mar 2014 31 Mar 2013 NO. ACCOUNTS 31 Mar 2014 31 Mar 2013 31 Mar 2013
9. Spot and derivative liabilities 3 10. Securities sold under repurchase agreements (repo) 7	088,934 1,699,244 2,088,934 757,700 456,211 570,534 759,937 759,245 759,937 334,845 4,103,382 4,334,845	1,699,244 458,850 759,245 4,103,382	Minimum required allowance for possible losses on assets Percentage of mice, small and medium enterprises credit to total loans Percentage of mice, small and medium enterprises credit to total loans Percentage of mice, small and medium enterprises debtors to total debtors Percentage of mice, and and medium enterprises debtor to total debtors Others a. Channelling loans	* 02-10% 13-22% 13-22% 9-93% 8-47% 30-059 30-045 30-045	A. OPERATING INCOME 1. Margin 8,888 5,660 2. Profit sharing 47,151 32,872 3. IB Bonus 358 155
12. Marketable securities issued 9 13. Borrowings a. a. Loans that can be counted as capital b. b. Other Borrowings 3,1	304,050 919,213 918,972 11,616,979 164,885 4,816,559 48,062 46,981 48,062	12,122,028 16,068,470 46,981	A. Chaneling loans Mudharabah Muqayadah Chaneling loans Mudharabah Muqayadah Written-of earning assets Reference of the second secon	330.043 300.63 606.885 180.232 661,107 300.645 905.300 148.921 144,078	0. Docustor 15,650 20,264 0. Other operating income 15,650 20,264 B. TOTAL OPERATING INCOME 71,877 58,951 C. Margin distribution for non - discretionary investment funds 180 277
 Interbranch liabilities Conducting operational activities in Indonesia Conducting operational activities outside Indonesia Deferred tax liabilities 	417,565	347,424	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 31 MARCH 2014 AND 31 DECEMBER 2013 (In million Rupiah) BANK DANAMON CONSOLIDATED	KEY FINANCIAL RATIOS AS AT 31 MARCH 2014 AND 2013 NO. RATIOS (%) 31 Mar 2014 31 Mar 2013')	a. barin 160 277 b. Non Bank 20,824 10,484 c. Bank Indonesia (FPJPS) 21,004 10,761 E. Income from operation after deducting margin
 Profit sharing investment funds 	070,253 3,167,200 6,839,940 690,457 126,264,811 153,483,209	5,973,313 - 152,684,365	NO. ACCOUNTS 31 Mar 2014 31 Dec 2013 31 Mar 2014 31 Dec 2013 I. COMMITMENT RECEIVABLES Image: Commitment and the commitm	CONSOLIDATED RATIOS : L Capital 1. Capital Adequacy Ratio (CAR) 18.76% 20.11%	distribution for non-discretionary investment funds 50,873 48,190 F. OPERATING EXPENSES
a. Authorized capital 12,2	238,589 337,468) 12,238,589 (6,337,467) (6,337,468)	12,238,589 (6,337,467) -	a. Rupiah a. Rupiah b. Foreign currencies John State Stat	 I. Non-performing earning assets and non productive assets to total earnings and non productive assets Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset Allowance for impairment losses for financial asset to productive asset NPL gross NPL protect Non-performing assets Non-performing asse	3. General and administrative 5,732 5,556 4. Salaries and employee benefits 26,514 25,784 5. Others 6,805 6,871
a. Agio 7,3 b. Disagio -/- c. Donated capital d. Capital paid in advance e. Others	391,756 7,391,756 7,391,756	7,391,756	1. Unused loans facilities granted to debtors a. BUMN i. Committed - Rupiah - Foreign currencies 	II. Rentability 1.147.8 1.30% II. Return on Assets (ROA) 2.61% 3.63% 2. Return on Equity (ROE) 11.42% 14.44% 3. NIM including third party premium expenses 8.62% 10.09% 4. Cost to income 55.17% 57.78%	G. TOTAL OPERATING EXPENSE 42,051 42,057 H. NET OPERATING INCOME 8,822 5,633 I. Other non-operating income 175 89 J. Other non-operating expenses 2,535 2,022
21. Other comprehensive income a. Difference in foreign currencies translation b. Gains (losses) from changes in the value of financial assets as available for sale	(55,792) (71,161) (94,440)	(116,646)	ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed 24,489 49,551 24,489 49,551 24,489 49,551 24,489 49,551 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 262,344 294,125 2016	BANK RATIOS : L. Capital 1. CAR 18.43% 19.96% II. Earning assets 1. Non-performing earning assets and non productive assets to total earnings	K. NON-OPERATING LOSS (2,360) (1,933) L. NET INCOME PERIOD ENDED 6,462 3,690
 Cash flow hedges Revaluation reserves of fixed asset Part of other comprehensive income of associates Gains (losses) on defined benefit actuarial program Income tax related to other comprehensive income 	19,412 31,273 (36,406)	5,625	2. Unused loan facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted	1. For the commits the mark of the section of the communication of the com	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 31 MARCH 2014 AND 2013 (In million Rupiah) NO. ACCOUNTS 31 Mar 2014 31 Mar 2013
h. Others 22. Difference in quasi- reorganisation 23. Difference in restructuring value of transaction of entities under common control 4. Others Equity		-	I. Rupiah 188,055 217,207 188,055 217,207 3. Outstanding trevocable LIC 1 149,220 1,573,293 1,449,220 1,573,293 b. Local LIC 392,790 914,713 392,790 914,713 392,790	III. Rentability 1 1. ROA 143% 2.59% 2. ROE 641% 10.63% 3. NiMi inclution third party gramium expenses 7.73% 8.76%	1. Unused IB financing facilities **) - - 2. Outstanding IB irrevocable letters of credit - 2,806 3. IB guarantees issued - -
25. Reserves 2 a. General reserves 2 b. Specific reserves 2 26. Retained earnings	236,350 236,350 236,350	236,350 -	5. Others	IV. Liquidity LDR 94.12% 103.37% V. Compliance 94.12% 103.37%	4. Others 2,404 3,017 TABLE OF MARGIN DISTRIBUTION FOR THE MONTH OF MARCH 2014
b. Current yéar 3 TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT EQUITY 26,1	266,886 9,303,232 17,833,264 395,500 2,963,654 874,555 155,233 25,756,226 32,106,200	13,791,582 4,041,684 31,251,473	b. Foreign currencies 76,720 85,902 76,720 85,902 1. Interest receivables on non performing assets a. Loan interest income 298,889 292,383 298,889 292,383 294,889 292,383 2,404 2,538 3. Others - - - - - -	1. a. Percentage violation on Legal Lending Limit 0.00% 0.00% 2. Third parties 0.00%	(In million Repeat) NO. Type Average Revenues Depositor's portion No. funding balance Nisbah Total bonus Rate of return Second Light Indication
	330,219 155,233 25,756,226 32,436,419 845,690 152,021,037 185,919,628	301,510 31,552,983 184,237,348	IV. CONTINGENT PAYABLES 1. Guarantees issued a. Rupia unrencies 2,467,313 2,764,076 b. Foreign currencies 596,460 588,719 596,460 0. Others 596,460 588,719 596,460	2. Statutory Reserve Requirements (GWM) 8.09% a. GWM Primary US 8.17% b. GWM Prinary US 8.17% 3. Net Open Position 0.28% 0.46% 0.46%	or running barance distributed (%) & proint sharing indication (%) Image: I
STATEMENTS OF COMPREHENSIV FOR THE 3 MONTHS PERIODS ENDED 31 MA (In million Rupiah, except earning per share)	VE INCOME ARCH 2014 AND 2013		CAPITAL ADEQUACY RATIO (CAR) AS AT 31 MARCH 2014 AND 2013 (In million Rupiah)	CONSOLIDATED STATEMENTS OF CASH FLOWS AS AT 31 MARCH 2014 AND 2013 (In million Rupiah)	b. Non Bank 267,751 2,280 0.00 - - 2. iB deposit savings a. Bank - - 0.00 - - b. Non Bank 4.804 41 0.00 - - -
NO. ACCOUNTS 31 Ma	BANK DANAMON CONSOL lar 2014 31 Mar 2013*) 31 Mar 2014		NO. DESCRIPTION 31 March 2014 31 March 2013 Bank Danamon Consolidated Bank Danamon Consolidated	31 Mar 2014 31 Mar 2013 Cash flows from operating activities: Interest income, fees and commissions 3,664,434 4,740,428	3. IB savings a. Bank 25,653 218 13.00 28 1.30 b. Non Bank 397,890 3,388 13.00 440 1.30
b. Foreign currencies 1 2. Interest Expense	.766,261 3,239,054 5,382,493 174,231 124,242 174,232 462,334 971,774 1,886,346	4,618,176 124,243 1,310,597	A. CORE CAPITAL 23,346,716 29,224,669 21,311,604 26,456,670 1. Paid up capital 5,901,122 5,901,1	Receipts from consumer financing transactions 7,573,329 6,332,279 6,332,279 6,332,279 6,332,379 6,332,379 6,332,379 6,332,379 6,332,379 6,332,379 6,345,477 (8,059,686) Payments of interest, fees and commissions (1,755,864) (1,74,329) 6,342,379 Receipts from insurance operation (1,255,286) (452,398) (425,238) (452,398) (452,398) (1,252,345) (1,252,345) (2,752,345) (2,723,355) (2,723,355) (1,252,345) (1,273,345) <	4. iB deposits a. Bank - 1 month 2,086 - 3 months - - 6 months - - 7 46.00 - 6 months - - 7 46.00
b. Foreign currencies		80,196 3,351,626 296,375 189,961	c. General reserve 236,350 126,231 196,231 d. Specific reservation 136,252 15,914,904 97,05,038 14,193,391 e. Prior years profit net of taxes (50%) 197,751 437,280 299,326 502,651 g. Positive adjustment in foreign currency transition of overseas branch 197,751 437,280 299,326 502,651	Gains from foreign exchange transactions - net 231,568 448,932 Other operating expenses (2,250,571) (2,251,271) Non-operating expenses - net (3,079) (3,079) Cash flows before changes in operating assets and liabilities 1,925,391 (128,689) Changes in operating assets and liabilities: 1 1 1	- 1 months 3,080 26 46,00 12 4,81 b. Non Bank - 1 month 915,937 7,798 46,00 3,587 4,61 - 3 months 23,331 199 46,00 91 4,61
Net Underwriting Income 2,3 Net Interest and underwriting income 2,3 4. Sharia Income	348,520 2,339,121 3,577,005 8,688 5,660 8,688 47,151 32,872 47,151	106,414 3,458,040 5,660 32,872	h. Paid up capital fund i. Issued warren (150%) j. Issued warren (150%) compensation programs (50%) 22 Deduction factor programs (50%) a. Josano	Decrease/(increase) in operating assets: Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition (1,408,643) (124,891) Marketable securities and Government Bonds - trading (180,312) (127,491) Securities purchased under resale agreement 556,647	- 6 months 104,814 882 46,00 411 4,61 - 12 months 10,249 87 46.00 40 4.61 TOTAL 1,758,340 14,970 4,617 4.617
4.3. Bonus income Total Sharia Income 5. ISharia Excenses	47,151 358 125 378 358 155 358 56,197 36,687 56,197 38,687 56,197 21,004 10,761 21,004 573	155 38,687 10,761 449	D. Prioryaersi losses (100%) c. Current year losses (100%) d. Negative adjustment in foreign currency d. Negative adjustment in foreign currency e. Other comprehensive income: loss on declining	Loans (1,465,259) 850,552 Investment in finance leases (141,021) (185,552) Prepayments and other assets (141,021) (185,562) Increase/(decrease) inoperating liabilities: (460,450) (103,126) Deposits from customers: (274,965) (55,005)	Notes: - Danamon Sharia Branches were started in May 2002. Until March 2014 Danamon Sharia has 160 Sharia sub-branches. - Danamon Sharia Branches : Jakarta, Bukit Tinggi, Aceh, Surabaya, Martapura, Solo, Makasar, Bandung, Cirebon,
Total Sharia Expenses Net Sharia Interest Income B. Other Operating Income and Expense	21,577 11,210 21,577 34,620 27,477 34,620 ,130,928 619,130 1,765,216	11,210 27,477 1,223,227	f. Under provision between regulatory provision and impairment value on productive assets g. Under provision between regulatory provision g. Under provision between regulatory provision (16.039) (16.039) (19.061) h. Negative difference on fair value of financial (16.039) (19.061) (19.061)	- Current accounts (2,771,805) (653,004) - Savings (3,633,446) (1,317,033) - Time deposits 9,191,436 (1,444,247,833) Deposits from other banks 390,151 (12,478) Accruats and other liabilities 732,560 417,853 Income tax paid during the period (699,784) (375,546)	Malang, Tasikmalaya, Kediri, Semarang, Jember, Mataram, Lampung, Serang, Yogyakarta, Palembang, Pekanbaru, Medan, Purwokerto, Denpasar, Batam and Tegal. In accordance with Letter from Bank Indonesia No. 10/57/DpG/DPbS dated 27 May 2008 regarding 'Equalisation of
i. Marketable securities ii. Loans	558,909 5,545 558,909 14,150	5,545 14,150	insfrument in trading book	Not cash used in operating activities Cash flows from investing activities Proceeds from sales of and matured marketable securities and Government Bonds - held to maturity and available for sale	Sharia Banking Products and Services [*] , starting June 2008 all sharia banking products/sevices equalized as islamic Banking (IB). [*]) IB receivables exclude margin to be received of Rp 49,066 million and Rp 46,176 million as at 31 March 2014 and 2013. respectively.
c. Gain from sale of financial assets i. Marketable securities ii. Loans iii. Other financial assets	6,305 4,550 6,312 28,525 56,538 28,525	2,012 56,538	4. Deduction factor to core capital (1,074,532) (1,074,532) 4. Codorill (1,074,532) (1,074,532) 4. Shoot ritinangle assets (1,074,532) (1,074,532) 5. Minost prestorent (20%) (1,463,989) (528,757) (1,673,909) 6. Minost primeries (1,074,532) (1,074,532) (1,074,532)	Acquisition of marketable securities and Government Bonds - held to marketable for sale Acquisition of fixed assets and software (3,194,052) (1,487,945) Proceeds from sale of fixed assets and software (105,467) (13,124) (15,183) Proceeds from investment 58,722 41,1904 15,183 Receipt from investment 58,722 (13,272)	 and colls, respectively. **) Starting June 2008, reporting to BI for unused IB financing facilities to debtors, only committed facilities are being reported by the Bank on off balance sheet (commitments and contingencies)
f. Dividend g. Fees/commissions and administrative 3 h. Recovery of impairment loss reserves i. Other Operating Excenses 2.9.	247 370,056 382,561 537,098 166,886 155,786 980,302 2,182,467 4,171,205	533,823 611,159 3,325,681	B. SUPPLÉMENTARY CAPITAL - 858,105 - 658,173 1. Upper Iter 2. 1. Preferen stock (perpetual cummulative) 1. Subordinated marktanke securities (perpetual cummulative) 1. Subordinated loan (perpetual cummulative)	Receipt of cash dividends 247 Not cash provided by investing activities 217,167 2,117,684 Cash flows from financing activities: 692 (291,439) Increase in securities soil under repurchase agreements 692 (291,439)	Jakarta, April 17, 2014 Sharia Business Unit
a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives v. Other financial assets	1,700 1,632 1,700 511,682 21,669 511,682	1,632 21,669	1.4 Mandatory covertible bond 1.5 Remaining innovative capital which has not been calculated in core capital 1.6 Other supplementary capital upper tier 2 1.7 Fixed assets revaluation 1.1 General allowance for possible losses on earning	Payments of principal on bonds issued (505,000) 50,000 Proceeds from limited public offering with pre-emptive rights (Right Issue) V Payments of cash dividends Payment of subordinated cash limited bits for an and the second se	2 min to
 b. Increase in fair value of financial liabilities (mark to market) c. Losses from sale of financial assets i. Marketable securities ii. Loans iii. Other financial assets d. Losses from sale to and downitive transaction (realised) 	316 659 316 115.801 379 115.801	- 659 - 379	assets (max. 125%) of weighted risk-based assets) 1,181,323 1,386,862 971,404 1,142,124 of available for sale investment (45%) 1,181,323 1,386,862 971,404 1,142,124 of available for sale investment (45%) 1,21 Redemable preference shares 2,1 Redemable preference shares 1,21 Redemable preference sh	Proceeds from borrowings in relation to joint financing 1,982,500 353,552 Repayment of borrowings in relation to joint financing (1,403,598) (1,343,4016) (Decrease)Increase in borrowings (2,041,661) (710,001) Employee/management stock options exercised (2,041,661) (710,001) Net cash provided by financing activities (1,807,513) 337,6771	Prof. DR. M. Din Syamsuddin, MA. Herry Hykmanto
e. Impairment loises on financial assets i. Marketable securities ii. Loans iii. Sharia financing iv. Other financial assets	568,253 508,880 851,085 2,146 4,035 2,146 7,460 (4,348) 16,578	379 - 818,633 4,035 824 1,965	1 Subcritinized bornowing or consumer can be calculated 2.0 Other supplementary capital were tree 3. Deduction factor supplementary capital 3. Set of capital 3.2 Set of capital 3.3 Set of capital 3.4 Set of capital 3.5	Net (decrease)/ increase in cash and cash equivalents (171,530) (42,601) Cash and cash equivalents as at the beginning of period 24,518,596 20,033,126 Cash and cash equivalents as at the end of period 24,347,066 19,990,525 Cash and cash equivalents consist of: 1 1	Sharia Supervisory Board Director
f. Losses related to operational risk. g. Losses from investment in shares under equity method h. Fees/commissions and administrative i. Losses from decrease in value of non financial assets j. Salaries and employee benefits 9	1,123 1,890 1,414 86,230 77,857 86,407 1,531 919,573 847,962 1,478,077	77,857 1,531 1,347,254	D. Other supplementary capital which meet the criterias (Tier 3) E. Other supplementary capital allocated to anticipate market risk II. TOTAL CORE AND SUPPLEMENTARY CAPITAL (A+B-C) 23,346,716 30,082,774 21,311,604 27,145,843 III. TOTAL CORE, SUPPLEMENTARY CAPITAL AND	Cash 1,713,514 1,578,068 Current accounts with Bank Indonesia 9,483,370 7,559,286 Current accounts with other banks 6,722,321 2,685,469 Placements with other banks and Bank Indonesia - mature within 3 months 6,722,321 2,685,469	Notes : 1. Information in the consolidated statements of financial position and consolidated statements of commitments and contingencies as at 31 March 2014 and 31 December 2013, and in the consolidated statements of comprehensive income and consolidated statements of cash flows for the three-month periods ended 31 March 2014 and users taken form the coexcillated descuell technometer for the three-month periods ended 31 March 2014 and and technological statements of technological technological statements of technological st
Net Other Operating Expenses (1,8 OPERATING INCOME 5 NON OPERATING INCOME	49,721 36,293 62,575 716,297 684,028 1,043,424 849,374) (1,563,337) (2,405,989) 533,766 803,261 1,205,636	55,916 993,327 (2,102,454) 1,383,063	ADDITIONAL SIPPLEMENTARY CAPITAL ALLOCATED 23,346,716 30,082,774 21,311,604 27,145,843 IV. RISK WEIGHTED ASSETS - OREDIT RISK '1 104,176,630 128,048,209 86,212,920 106,140,384 V. RISK WEIGHTED ASSETS - OREDIT RISK '1 104,176,630 128,048,209 86,212,920 106,140,384 V. RISK WEIGHTED ASSETS - OPERATIONAL RISK 22,214,23 32,060,719 20,269,167 28,601,98 V. RISK WEIGHTED ASSETS - MARKET RISK 274,929 277,452 275,62 285,115 283,115 283,115	from the date of acquisition Certificates of Bank Indonesia- Total cash and cash equivalents 5,933,937 4878,853 493,924 24,347,066 19,999,525	were taken from the consolidated financial statements for the three-month periods ended 31 March 2014 and 2013 and as at 31 December 2013. The above financial information are published in order to comply with the Circular Letter of Bank Indonesia (SE BI) No. 13/30/DPnP dated 16 December 2011 regarding Thirld Amendment on Bank Indonesia Circular Letter No. 3/30/ DPnP dated 14 December 2001 regarding Quarterly and Monthly Published Tinancial Statements of Commercial
Gain/(loss) from sale of premisses and equipment Gain (loss) on foreign currencies translation Income(expenses) non operating expenses NON OPERATING LOSS	812 914 1,033 71 (69) (2,102) 4,398 2,536 (4,573) 5,281 3,381 (5,642) 539,047 806,642 1,199,994	872 336 (13,405) (12,197) 1,370,866	VII. CAPITAL ADEQUACY RATIO WITH OREDIT RISK AND OPERATIONAL RISK CHARGE (III:(IV+V)) 18.47% 20.01% 20.15% VII. CAPITAL ADEQUACY RATIO WITH CREDIT RISK, MARKET RISK AND OPERATIONAL RISK CHARGE (III:(IV+VI)) 18.47% 18.79% 20.01% 20.15%	MANAGEMENT OF THE BANK AS AT 31 MARCH 2014 Board Of Commissioners I President Commissioner I President Commissioner I Board Of	Bank and Certain Reports Submitted to Bank Indonesia" and in accordance with Regulation of Capital Market and Financial Institution Supervisory Agency (Bapegan-LK* Which function has been transferred to Financial Service Authority (*OLK*) starting 1 January 2013) No. VIII.G.7. Attachment to Decision of Chairman of Bapegan and LK No. Rep3478/EU2012 regarding "Financial Statements Presentation and Disclosure of Issuer or Public
Income tax a. Income tax expenses b. Deferred tax expenses (income) NET INCOME OTHER COMPRETIENSIF INCOME NET OF TAX	335,547 305,042 1,155,054 131,681 192,982 196,056 11,866 15,008 99,904 395,500 598,652 904,034	274,250 67,338 1,029,278	STATEMENT TRANSACTIONS OF FOREIGN EXCHANGE AND DERIVATIVE AS OF 31 MARCH 2014 (In million Rupiah)	Vice President Commissioner Johanes Berchmans Kristladi Pudjosukanto ¹¹ Commissioner Mian Robert Shuster ¹¹ Commissioner Commissioner Commissioner Commissioner Commissioner Commissioner Emest Wong Yuen Weng	Companies" i.o. Decision of Chairman of Bapepam and LK. No. KEP-554/BL/2010 dated 30 December 2010 regarding "Amendment to Decision of Chairman of Capital Market Supervisory Agency No. KEP-06PM/2000 dated 13 March 2000 regarding Cuidelines for the Preparation of Financial Statements" (o. Circular Letter of Chairman of Bapepam No. SE-027PM/2002 regarding "Cuidelines for Presentation and Disclosure of Financial Statements of Issuer or Public Companies", and Regulation No. X.K.2 Attachment to Decision of Chairman of Bapepam-LK
 Cash flow hedges Gain fixed asset revalutioan Part of other comprehensive income of associates 	20,492 (5,391) 741 (48,186) (48,186)	(6,717) 10,222	NO. TRANSACTION Between the service of the service	Commissioner Commissioner Commissioner Commissioner Commissioner Commissioner Commissioner Commissioner Coperational Directors Mulaid Rahardja Coperational Director and Human Resources Mulaid Rahardja Coperational and Small Medium Enterprise Al Rukmijah / Al Yong ¹⁰	No. Kep-346/BL/2011 dated 5 July 2011 regarding "Submission Obligation of Periodic Financial Statements". 2. Certain account in the consolidated financial statements for the year ended 31 December 2013 and three-month period ended 31 March 2013 have been reclassified to conform with the presentation of consolidated financial statements for the three-month period ended 31 March 2014.
 Gains (losses) on defined benefit actuarial program Income tax relating to components of other 	(11,593) 1,117 (1,006) 3,508 (2,612) (20,594)	- 1,117 - 4.622	1. Spot 296,424 296,424 - 520 424 2. Forward 403,871 403,871 - 18,790 278 3. Option - - - - - - a. Purchased - - - - - - b. Written - - - - - -	and Commercial Director : Herry Hykmanto 5. Finance Director : Vera Eve Lim 6. Integrated Risk Director : Satinder Pal Singh Ahluwalia 7. Information and Technology Director : Kanchan Keshav Nijasure	 The consolidated financial statements for the three-month periods ended 31 March 2014 and 2013 and for the year then ended induded financial statements of subsidiaries, i.e. PT Adira Dinamika, and PT Adira Quanthum Multifinance: The ultimate shareholder of Asia Financial (Indonesia) Pte. Ltd. (AFI) is Temasek Holding Pte. Ltd., an investment the ultimate shareholder of Asia Financial (Indonesia) Pte. Ltd. (AFI) is Temasek Holding Pte. Ltd., an investment
TOTAL COMPREHENSIVE INCOME 3 Comprehensive income attribute to :	3,508 (2,612) (20,594) 399,008 596,040 883,440 395,500 598,652 874,556 - 29,478	4,622 1,033,900 1,005,303 23,975	4. Future	Indinaudi and recirclogy breckin Carlician Resiav Vejssue Carlician Resiav Carlician Resiave Carlician Resiave Vejssue Carlician Resiave Vejssue Carlician Resiave Vejssue Carlician Resiave Resiave Carlician Resiave Resia	holding company based in Singapore which is wholly owned by the Ministry of Finance of Singapore. As at 2 April 2012, the Bank has been informed by Fullerton Financial Holding IPe. Ltd. (FFH), that it has entered into a contingent share purchase agreement with DBS Group Holdings (DBS) to sell the entire FFH interest in the share capital of AFI to DBS. Currently, AFI holds approximately 67.37% of the total issued shares of the Bank. This transaction is subject to the approvals, among others, or DBS shareholders and regulators, including Bank
TOTAL INCOME FOR THE PERIOD ENDED 3 Total comprehensive income attribute to : EQUITY HOLDERS OF THE PARENT ENTITY 3 NON-CONTROLLING INTERESTS	395,500 598,652 904,034 399,008 596,040 854,731 - 28,709	1,029,278 1,009,918 23,982	1. Forward -<	Note : 1) Independent Commissioner. 2) All Yong proposed his resignation as on 6 January 2014 and become effective on 7 March 2014.	This transaction is subject to the approvals, among others, of DBS shareholders and regulators, including Bank Indonesia. On June 3, 2013, the Bank has been informed by FFH that DBS and FFH has mutually agree to renew the conditional share purchase agreement of the entire FFH interest in the share capital of AFI, which previously expired at April 4, 2013 and June 2, 2013 changed to August 1, 2013.
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND OTHERS	399,008 596,040 883,440	1,033,900	4. Swap 196,424 196,424 - 2,807 172 5. Others -	SHAREHOLDERS AS AT 31 MARCH 2014 1. Asia Financial (Indonesia) Pte. Ltd. 2. JPMCB-FRANKLIN Templeton Investment Funds 6.40%	On 31 July 2013, the Bank has been informed by FFH that the conditional share purchase agreement between FFH and DBS to purchase AFI shares will be expired after the date of August 1, 2013, and will not be renewed, and therefore the agreement is no longer valid after August 1, 2013.
*) As reclassified (Note 2)	41.26 62.19 91.25	104.89	Market value represents total notional amount buy and sell position at gross basis. A national amount is a number of currency units spacified in the contract. Derivative receivables/liabilities represent the settlement value of a derivative instrument on balances sheet date.	3. Public (shares ownership under 5%) 26.23% TOTAL 100.00%	 Exchange rate as at 31 March 2014: USD 1 = Rp11,360.00; Exchange rate as at 31 December 2013: USD 1 = Rp12,170.00; exchange rate as at 31 March 2013: USD 1 = Rp9,717.50. Jakarta, April 17, 2014

(In million Rupiah)									(In million Rupiah)					le to equity holders	of the pare	nt entity					•		
		31 March 2014					31 March 2013							Effective portion on Fair Value	Retaine	d earnings				Λ	0	$\wedge \wedge$	
No	ACCOUNTS	Impairment Lo			ired Regulatory		1		1		Share r	Additional paid-up	Other paid-up	For Sale Marketable Securities and	changes of derivative instruments	Appropriated	d Unappropriated	Total before non-controlling	Non- controlling interest	Total Equity		1	
+		Individual	Collective	General	Specific	Individual	Collective		Specific		capital	capital	capital	Government Bonds-net	for cash flow hedges			interest	301.510		Mun		<u> </u>
1.	Placements with other banks		8,151	92,504			-	48,053	-	Balance as at 31 December 2013 Total comprehensive income for the year	5,901,122	7,391,756	189	(116,646)	5,625	236,161	17,833,266	31,251,473		31,552,983	· m		Y
	Spot and derivative receivables		., .	1.967				1.047		Net income for the year Other Comprehensive Income, net of tax	-	-	-	-	-	-	874,556	874,556	29,478	904,034			
				.,			-	<i>,</i>	-	Other Comprehensive Income, net of tax Effective portion on Fair Value changes of derivative instruments for cash flow hedges					(42.032)			(42.032)	(1.588)	(43.620)	Ho Hon Cheong/Henr		Vera
3.	Marketable securities	20,000	1,058	29,395	20,000	20,000	750	24,147	20,000	Unrealized losses on Available For Sale Marketable Securities and Government Bonds-net	-		-	22.207	(42,032)		-	22.207	(),	23.026	President Direct	or	Di
4.	Securities sold under repurchase									Total Other Comprehensive Income	-		-	22,207	(42.032)	-	-	(19.825)	819 (769)	(20,594)	-		
	agreements (repo)								-	Total comprehensive income for the period	-	-	-	22,207	(42,032)	-	874,556	854,731	28,709	883,440	Thank You f	or Your Vote of Co	nfic
5.	Securities purchased under resale									Addition to non controlling interest Appropriation of general and legal reserve Distribution of cash dividends	-	-	-	-	-	-	-	-	-	-			<u></u>
	agreements (reverse repo)	-	-		· ·		-	-	-	Balance as at 31 March 2014		7,391,756	189	(94,439)	(36,407)	236,161	18,707,822	32,106,204	330,219	32,436,423		Se Sth	
6	Acceptance receivables			43.625				15.580		Balance as at 31 December 2012 Total comprehensive income for the year	5,901,122	7,391,756	189	(12,228)	(18,580)	196,043	15,035,340	28,493,642	239,669	28,733,311	Caracteria a	JUII	
	oans	299 127	2.102.184		1.438.057	545.330	1.748.953	805.371	1 851 307	Net income for the year Other Comprehensive Income, net of tax	-	-	-	-	-	-	1,005,303	1,005,303	23,975	1,029,278	JUARA HI Print Research and Mark		
			2,102,101		1,100,007	,	1,1 10,000		.,	Effective portion on Fair Value changes of derivative instruments for cash flow hedges					9.747			9.747	(475)	9.272		CONTRACTOR OF THE OWNER	
8.	Others receivable	23,232	-	963	11	46,915	-	1,550	1,688	Unrealized losses on Available For Sale Marketable Securities	-	-	-		3,141	-	-		· · · ·		Annual Report Award	Best Overall Award – ASEAN	
9.	Investments	-	-	26,574	1		-	26,574	1	and Government Bonds-net Total Other Comprehensive Income	-	-	-	(5,132)	9,747	-	-	(5,132) 4,615	482	(4,650)		Corporate Governance Scorecard	1
10	Temporary equity investment									Total Other Comprehensive Income for the year	-	-	-	(5,132)	9,747	-	1.005.303	1.009.918	23.982	1.033.900	2 nd Winner, Annual Report Award 2012, Private Financial Listed Category, from	5th Indonesian Institute of Corporat	te
										Addition to non controlling interest	-	-	-	-	-	-	-	-	(11)	(11)	the Financial Services Authority (OJK),	Directorship Corporate Governanc	;e
1.	Transaction administrative accounts	-	-	49,004	15,076		28	49,083	6,446	Balance as at 31 March 2013	5 901 122	7.391.756	189	(17.360)	(8.833)	196.043	16.040.643	29.503.560	263 640	29.767.200	Bank Indonesia (BI), and the Indonesian	Conference and Award, Indonesian Institute of Corporate	

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