Danamon

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

STATEMENTS OF FINANCIAL I AS AT 30 JUNE 2014 AND 31 DECEMBER 201 (In million Rupiah)				ASSET QUALITY AND OTHER INFOR AS AT 30 JUNE 2014 AND 2013 (In million Ruplah)	RMATION					FINANCIAL INFORMATION ON	I SHARIA BUSINESS UNIT
NO. ACCOUNTS ASSETS 1. Cash	BANK DANAM 30 Jun 2014 31 De 2,142,187 2,8			NO. ACCOUNTS	Current Specia	30 June 201 al Mention Substandard Do	BANK DANAMON 30 June 2013 offul Loss Total Current Special Mention Substandard Doub		Total	In accordance with the Circular Letter from Bank Indonesia No. Report, Quarterly and Monthly Published Financial Statements an which was amended by Circular Letter from Bank Indonesia No. to Circular Letter from Bank Indonesia No. 766(DPbS, dated 9)	nd Certain Reports of Banks Submitted to Bank Indonesia" 8/11/DPbS dated 7 March 2006 regarding "Amendment
Placements with Bank Indonesia Placements with other banks Spot and derivative receivables Marketable securities Designated at fair value through profit/loss	10,424,319 12,9 5,527,047 7,1 241,791 7	03,138 10,424,319 27,226 7,795,127 40,000 403,753 26,788 660,989	9 12,903,138 7 9,210,256 3 1,174,517	RELATED PARTIES Placements with other branks Republication of the process of the pr	127,558 269,167 -		- 127,588 101,567 269,167 163,662		101,567 163,662	Monthly Published Financial Statements And Certain Reports of BALANCE SHEETS AS AT 30 JUNE 2014 AND 2013	f Banks Submitted to Bank Indonesia".
b. Available for sale c. Held to maturity d. Loans and receivables Securities sold under repurchase agreements (repo)	10,937,894 11,2 309,820 3	72,216 11,544,730 21,819 388,820 - 37,500 930,056	11,881,419	a. Rupiah b. Foreign currencies 4. Securities sold under repurchase agreements (repo) a. Rupia currencies 5. Securities purchased under resale agreements (reverse repo) a. Rupia nurrencies a. Rupia purchased under resale agreements (reverse repo) a. Rupia	74,178 10,227 - -		- 74,178 5,078 - 10,227 9,245		5,078 9,245 - -	(In million Rupiah) NO. ACCOUNTS A. ASSETS 1. Cash	30 Jun 2014 30 Jun 2013 47,493 42,501
Securities purchased under resale agreements (reverse repo) Acceptance receivables Loans Designated at fair value through profit/loss	144,541 5,032,596 4,1	- 144,541 07,561 5,032,596		b. Foreign currencies 6. Acceptance receivables 7. Loans a. Debtor micro, small and medium Bugplah B. Foreign currencies b. Non debtor micro, small and medium	2,602		9 2,834		2,634	Current accounts with Bank Indonesia Certificates of Bank Indonesia Sharia Placement with other sharia banks Allowance for possible losses on placement with other st Marketable securities - sharia bonds	95,000 95,000
b. Designated at lan value infough profiness b. Available for sale c. Held to maturity d. Loans and receivables 10. Sharia financing		95,851 107,378,821 84,790 2,139,522		I. Nuplan ii. Foreign currencies c. Restructured i. Rupiah ii. Foreign currencies d. Properties loan	25,081 - - - 21,749 2,645,312	- 2	25,083 837,912		837,912 - 16,424 2,645,312	Allowance for possible losses on marketable securities - i. ii receivables ') Allowance for possible losses on iB receivables -/- Others iB receivables Allowance for possible losses on others iB receivables -/-	220,416 230,048 (16,178) (17,742) 97,675 167,515 (117) (543)
Consumer financing receivables Allowance for impairment losses on consumer financing receivables -/- Premium receivables Reinsurance Assets	-	- 29,326,825 - (1,001,471 - 104,795 - 537,980	(913,771) 5 118,268	8. Investments 9. Temporary equity investment 10. Others receivables 11. Commisments and contingencies to third parties b. Foreign currencies 12. If proporties 13. Foreign currencies 14. Suspense accounts	1,251,553		1,251,553 64 -		64	Il B financing Allowance for possible losses on iB financing -/- Fixed assets Accumulated depreciation of fixed assets -/- Accured income The prepared expenses	1,821,431 1,360,745 (22,446) (23,179) 27,614 26,555 (11,886) (8,106) 15,194 14,407 33,251 45,714
Investments Allowance for impairment losses on financial assets -/- a. Marketable securities b. Loans	(20,942) ((2,613,834) (2,3	57,392 12,175 21,122) (20,942 12,387) (2,613,834	12,175 2) (21,122) 4) (2,312,387)	14. Suspense accounts II. NON RELATED PARTIES 1. Placements with other banks a. Rugilar Company of the Company	459,276 4,671,046 198,577		- 459,276 78,195 - 4,071,046 2,196,961		78,195 2,196,961	TOTAL ASSETS B. LIABILITIES B. IJABILITIES B. IJABILITIES	2,747 12,815 2,767,153 2,480,544
C. Others Intangible assets Accumulated amortisation on intangible assets -/- Fixed assets and equipment Accumulated depreciation of fixed assets and equipment.	935,222 9 (737,259) (6 3,849,378 3,7	28,260) (50,553 26,022 3,013,179 B1,198) (1,676,926 02,845 4,785,532 25,780) (2,412,584	2,990,289 (1,611,864) 4,587,425	D. Foreign currencies Marketable securities a. Rupiah D. Foreign currencies Securities sold under repurchase agreements (repo) a. Rupiah Rupiah	198,577 43,214 11,107,170 697,128 930,056		- 198.577 127.377 - 143.214 9,079	20,000	9,161,586 169,702 926,691	a. iB deposit current accounts b. iB deposit savings 2. Others iB current liabilities 3. Liabilities to Bank Indonesia (FPJPS) 4. Deposits from other banks	244.135 256.507 3.729 32.427 5,928 2,590 40,071 28,323
Non earning asset a. Idle properties b. Foreclosed assets c. Suspense accounts	1	16,289 16,289 1,626 974 570 1,148	16,289 1,626	Securities purchased under resale agreements (reverse repo) a. Ruplah b. Foreign currencies A. Ceptance receivables Loans a. Debtor micro, small and medium		44,482 - 161,315 324,297 3,070	144,541 462,390 5,029,994 1,892,635 1,892,635	0,986 626,496 : 2,806 1,050	462,390 1,892,635 32,464,118 323,920	5. IIB marketable securities issued 6. Others liabilities 7. Investment funds a. IB savings b. IB deposits 8. Accumulated (loss)/qain	- 200,000 788,420 474,156 440,865 378,997 1,242,347 1,107,914 1,658 (370)
d. Interbranch assets i. Conducting operational activities in Indonesia ii. Conducting operational activities outside Indones 19. Allowance for impairment losses on other assets -/- 20. Leased receivable.		- 515 1,801,119	: :	Rupiah Foreign curencies Non debtor micro, small and medium Rupiah Foreign curencies Regularity Regularity Regularity Foreign curencies Regularity Foreign curencies Foreign curencies Properties loan	57,987,272 4,5 11,363,520 5 730,518 4 184,883 5		10.523 279.718 63.218.334 48.284.046 5.012.686 140.871 25.4070 146.353 12.130.659 9.594.316 376.661 - 27.729 43.297 14.33.621 6.66.453 300.013 44.640 4.640	2,256 342,103 493,289 7,854 98,513	54,031,962 10,464,266	TOTAL LIABILITIES STATEMENTS OF INCOME FOR THE PERIOD 6 MONTH 30 JUNE 2014 AND	2,767,153 2,480,544
Deferred tax assets Other assets TOTAL ASSETS LIABILITIES AND EQUITY	5,561,200 2,4	46,200 992,941 96,869 3,472,849 21,037 185,433,37 1	2,955,988	Investments Temporary equity investment Others receivables Commitments and contingencies to third parties Ruplah Foreign currencies	12,055 38,140	180,644 11,540 25	- 12,080 12,055 25 - 38,140 141,965 - 4,902 31,245,797 26,070,595 157,565 - 1141,040 8,383,883 84,082	1,688	26,228,160 8.447,765	(In million Rupiah) NO. ACCOUNTS A. OPERATING INCOME	30 Jun 2014 30 Jun 2013
Current accounts Savings Time deposits Revenue sharing investment funds	28,977,261 31,6 60,323,444 57,1	23,886 18,033,119 10,413 28,977,261 59,885 60,271,444 02,833 1,868,765	31,610,413 56,637,058 1,374,962	12 Idle properties	1,148		540 16.289 19.28 19.74 - 80 19.44 1,148 2,023 - 80	1,908 593 1,265	16,289 1,938 2,023 62,560	1. Margin 2. Profit sharing 3. IIB Bonus 4. Other operating income B. TOTAL OPERATING INCOME	15,763 12,735 93,042 69,288 1,549 496 30,001 38,396 140,355 120,895
Deferred premium income Unearned premium reserve Loans from Bank Indonesia Borrowings from other banks Spot and derivative liabilities		- 1,049,113 - 891,216 99,244 4,140,326 56,211 370,096	940,109	b. To other parties Total Allowance for impairment losses on financial assets -/- Minimum required allowance for possible losses on assets Percentage of micro, small and medium enterprises credit to total loans Percentage of micro and small enterprises credit to total loans Percentage of micro an			2,661,854 2,865,901 31:18% 12,74% 9.42%		2,497,014 2,960,901 33.42% 14.52% 9.63%	Margin distribution for non - discretionary investment funi a. Bank b. Non Bank c. Bank Indonesia (FPJPS) TOTAL PROFIT SHARING Income from operation after deducting margin	ds 320 514 46,485 21,991 46,805 22,505
Securities sold under repurchase agreements (repo) Acceptance payables Borrowings Loans that can be counted as capital	5,032,687 4,1	59,245 750,000 03,382 5,032,687 18,972 12,319,374	7 4,103,382	Percentage of micro and small enterprises debtor to total debtors Others a. Chanelling loans b. Chanelling loans Mudharabah Muqayadah c. Written-off earning assets d. Recovery on written-off earning assets			7.85% 350,638 1,154,193 340,859		8.33% 350,644 1,207,502 343,743	distribution for non-discretionary investment funds F. OPERATING EXPENSES 1. IB bonus 2. Allowance for possible losses on assets	93,550 98,390 1,224 782 8,462 11,016
b. Other Borrowings Security deposits Interbranch liabilities a. Conducting operational activities in Indonesia		16,559 13,078,033 46,981 40,849		e. Charged-off earning assets STATEMENTS OF COMMITMENTS AN AS AT 30 JUNE 2014 AND 31 DECEMBER 2013	ND CONTINGEN	ICIES	KEY FINANCIAL RATIOS AS AT 30 JUNE 2014 AND 2013		311,532	General and administrative Salaries and employee benefits Others TOTAL OPERATING EXPENSE H. NET OPERATING INCOME	1,224 782 8,462 11,016 12,054 11,333 54,184 52,279 13,630 19,448 89,554 94,858 3,996 3,532
b. Conducting operational activities outside Indonesia Deterred ka: labilities 7. Other liabilities Profit sharing investment funds TOTAL LIABILITIES		410,568 67,200 6,445,620 64,811 153,678,468	5,973,313	(In million Rupiah) NO. ACCOUNTS BI	BANK DANAMON un 2014 31 Dec 2013 30	CONSOLIDATED 30 Jun 2014 31 Dec 2013	NO. RATIOS (%) CONSOLIDATED RATIOS: L. Capital	30 Jun 2014 30		I. Other non-operating income J. Other non-operating expenses K. NON-OPERATING LOSS L. NET INCOME/(LOSS) DURING PERIOD	2,868 139 5,206 4,041 (2,338) (3,902) 1,658 (370)
EQUITY 19. Issued and fully paid capital a. Authorized capital b. Unpaid capital -/-	12,238,589 12,2	38,589 12,238,589 37,467) (6,337,468		Unused borrowing facilities a. Rupiah b. Foreign currencies Quistanding buying of spot and derivative contract 10.60	607,807 8,927,047 1	10,607,807 8,927,047	Capital Adequacy Ratio (CAR) Earning assets Non-performing earning assets and non productive assets to total earnings and non productive assets Non-performing earning assets to total productive assets	1.41% 1.77%	18.71% 1.70% 2.10% 2.43%	STATEMENTS OF COMMITMENTS A AS AT 30 JUNE 2014 AND 2013 (in million Ruplah)	AND CONTINGENCIES 30 Jun 2014 30 Jun 2013
c. Treasury stock -/- 20. Additional paid-up capital a. Agio b. Disagio -/- c. Donaled capital	7,391,756 7,3	91,756 7,391,756	7,391,756	3. Uthers II. COMMITMENT PAYABLES 1. Unused loans facilities granted to debtors a. BUMN i. Committed			3. Allowance for impairment losses for financial asset to productive asset NPL gross 5. NPL net 11. Rantability 1. Return on Assets (ROA) 2. Return on Equity (ROE)	2.22% 2.09% 1.24% 2.19% 9.78% 8.38%	2.43% 2.38% 0.00% 3.51% 14.33% 9.88%	NO. ACCOUNTS 1. Unused IB financing facilities **) 2. Outstanding IB irrevocable letters of credit 3. IB guarantees issued 4. Others	30 Jun 2014 30 Jun 2013
d. Capital paid in advance e. Others 21. Other comprehensive income a. Difference in foreign currencies translation b. Gains (losses) from changes in the value of financie				- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others	50,611 49,551	50,611 49,551	Mill including third party premium expenses Cost to income BANK RATIOS: Capital CAR	56.06%	9.88% 51.87%	TABLE OF MARGIN DISTRIBUTION FOR THE MONTH OF JUNE 2014 (In million Rupian)	
assets as available for sale c. Cash flow hedges d. Revaluation reserves of fixed asset e. Part of other comprehensive income of associates f. Gains (fosses) on defined benefit actuarial program	(51,597)	71,161) (90,116 31,273 9,967		i. Committed ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed i. Rupiah	220,454 43,771 294,125 31,106,414 3 13,436 23,155	220,454 38,543,771 294,125 31,106,414 13,436 23,155	Earning assets Non-performing earning assets and non productive assets to total earnings and non productive assets Non-performing earning assets to total productive assets Non-performing earning assets to total productive assets NiPugross NiPugross NiPugross	1.37% 1.79% 1.96% 2.23%	1.72% 2.21% 2.15% 2.62%	NO. Type Average of funding dis	evenues to be Nisbah (%) Total bonus Arate of return sharing (%)
g. Income tax related to other comprehensive income h. Others 22. Difference in quasi-reorganisation 33. Difference in restructuring value of transaction of entiti	- - -			ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies 3. Outstanding irrevocable L/C	289,085 217,207	289,085 217,207	NPL net after impairment value Non performing B receivables and financing with contract Rentability ROA ROE NIM	1.26% 1.56% 4.93% 28.23%	0.13% 1.69% 3.36% 15.46%	1. IB deposit current accounts a. Bank b. Non Bank 2. IB deposit savings 2. IB deposit savings	41 0.00
Others Equity Reserves a. General reserves b. Specific reserves	276,767 2	36,350 276,767	7 236,350	b. Local L/C 4. Outstanding selling of spot and derivative contract 5. Others III. CONTINGENT RECEIVABLES	1,573,293 138,589 914,713 167,775 3,208,393	1,447,412 1,573,293 238,589 914,713 3,267,775 3,208,393	NIM including third party premium expenses Operating expenses to operating income Cost to income It liquidity LDR	58.92%	8.62% 8.45% 75.74% 55.01%	a. Bank	- 0.00
26. Retained earnings a. Previous years b. Current year TOTAL COUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT EQUITY	3,510,990 2,9	03,232 16,580,293 63,654 1,488,624 56,226 31,558,412	4,041,684	Interest receivables on non performing assets a. Loan interest income	82,817 85,902 340,060 292,383	82,817 85,902 340,060 292,383	V. Compliance 1. Percentage violation on Legal Lending Limit a. 1. Related parties a.2. Third parties b. Percentage lending in excess of Legal Lending Limit	0.00% 0.00%	0.00% 0.00%	4. IB deposits a. Bank - 1 month - 3 months - 6 months - 12 months - 3,330	38 46.00 18 4.61 - 46.00 - 4.61 - 46.00 - 4.61 27 46.00 13 4.61
27. Non-controlling interests TOTAL EQUITY TOTAL LIABILITIES AND EQUITY		- 196,491 56,226 31,754,903	301,510 31,552,983			2,538 2,591,401 2,764,076	b. 1. Relaifed parties b. 2. Third parties 2. Statutory Reserve Requirements (GWM) a. GWM Primary Idr b. GWM Foreign Currency 4. Net Open Position	0.00% 0.00% 8.07% 8.17% 0.29%	0.00% 0.00% 8.09% 8.24% 1.18%	b. Non Bank - 1 month - 3 months - 3 months - 6 months - 120,568 - 12 months - 19,183	7,209 46,00 3,316 4,61 227 46,00 105 4,61 993 46,00 457 4,61 76 46,00 35 4,61
As reclassified (Note 2) STATEMENTS OF COMPREHEI FOR THE 6 MONTH PERIODS ENDED 30	ISIVE INCOME	13		2. D. Foreign currencies 52 CAPITAL ADEQUACY RATIO (CAR) AS AT 30 JUNE 2014 AND 2013	521,638 588,719	521,638 588,719	*) After Reclasification (Note 2) CONSOLIDATED STATEMENTS OF CASH FLOW: AS AT 30 JUNE 2014 AND 2013	s		TOTAL 1,738,197 SOURCES AND UTILISATION OF ZI FOR THE 6 MONTH PERIODS ENDED 30 JUNE 2	
(In million Rupiah, except earning per share No. ACCOUNTS	BANK DANAM		OLIDATED	(In million Rupiah)	30 June 2014	30 June 2013	(In million Rupiah)	30 Jun 2014 30	lun 2012	(In million Rupiah) NO. DESCRIPTION	30 Jun 2014 30 Jun 2013
	30 Jun 2014 30 Ju	n 2013*) 30 Jun 201	4 30 Jun 2013*)	NO. DESCRIPTION Bank D	Danamon Consolidated Ba	ank Danamon Consolidated	Cash flows from operating activities:			Sources of ZIS funds a. Zakat from bank b. Zakat from parties other than bank	108 101
INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses Interest Income a. Ruplain b. Foreign currencies	7,646,416 6,	541,200 10,832,87 271,653 351,65	4 9,316,685	I. COMPONENTS 23,7 A. CORE CAPITAL 23,7 1. Paid up capital 5,9	Danamon Consolidated Ba 712,419 28,363,924	20,809,615 25,786,144 5,901,122 5,901,122	Cash flows from operating activities: Interest income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Payments of interests on securities issued	8,087,848 15,051,278 12,548,258) (3,860,667) (553,367)	3,084,525 3,074,856 3,532,226) 2,647,933) (591,921)	a. Zakat from bank b. Zakat from parties other than bank c. Infaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2.1. Distributed through other parties/institutions:	108 101 67 107 175 208
A. Interest Income and Expenses Interest Income a. Ruplah b. Foreign currencies Interest Expense c. Foreign currencies Net Interest Income J. Underwitting income	7,646,416 351,651 3,050,703 282,264	541,200 10,832,87 271,653 351,65 013,153 3,904,04 107,718 484,60 591,982 6,795,88	4 9,316,685 3 271,655 2 2,709,010 5 164,022 0 6,715,308	Bank D COMPONENTS 23,7 COMPONENTS 2 23,7 COMPONENTS 2 23,7 COMPONENTS 2 23,7 COMPONENTS 2 21,7 COMPONENTS	Danamon Consolidated Ba 712,419 28,363,924 5,901,122 391,756 7,391,756 276,767 276,767 102,564 15,660,350	20,809,615 5,901,122 7,391,756 236,350 8,489,868 12,978,222	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Payments of interest, ence and commissions Payments of interests on securities issued Receipts from insurance operation Other operating income Gains from foreign exchange transactions - net Other operating expenses Non-operating expenses Non-operating expenses - net	8.087.848 8 15.051.278 13 (12.548,258) (13 (3.860,667) (2 (553,367) 263,345 1.389,923 1 (188,099) (4,539,803) (4	3,084,525 1,074,856 1,532,226 1,647,933 1,691,921 1,303,737 1,566,256 1,492 1,388,786 1,46,785	a. Zakat from bank b. Zakat from pariles other than bank c. Infaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2. Ibstributed through other parties/institutions: a. Dompet Dhudis Republika b. Battul Maal Muamalat d. Bamuis BNI e. Dompet Peduli Ummat Daarut Tauhid f. LAZIS Dewan Dawh Islamiwah Indonesia	
A. Interest Income and Expenses 1. Interest Income a. Rupiah b. Foreign currencies 2. Interest Expense a. Rupiah b. Foreign currencies Net Interest Income 3. Underwriting income 3.1. Premium income 3.2. Underwriting income Net Interest and underwriting income	7,646,416 6, 351,651 3,050,703 2, 282,264 4,665,100 4,	541,200 10,832,877 271,653 351,65 013,153 3,904,04 107,718 484,60 591,982 6,795,88 - 754,92 - 501,13 - 253,78 591,982 7,049,66	4 9,316,685 3 271,655 2 2,709,010 5 164,022 0 6,715,308 2 369,826 9 226,256 9 41,564	Bank D B	Danamon Consolidated Barria 712,419 28,363,924 301,122 5,901,122 391,756 7,391,756 276,767 276,767	20,809,615 5,901,122 5,901,122 7,391,756 236,350 236,350 7,391,756	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Payments of interest on securities issued Receipts from insurance operation General form of the consumer fo	8,087,848 15,051,278 12,548,258) (13,086,667) (26,53,367) (263,345) 1,389,923 (1,539,803) (4,539,803)	,084,525 ,074,856 ,532,226) ,647,933) (591,921) 303,737 ,566,256 (19,492) ,388,786) (46,785) ,802,231	a. Zakat from bank b. Zakat from pariles other than bank c. Inflaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2.1. Distributed through other parties/institutions: a. Dompet Dhuafa Republika b. Battu Mal Hidayatuliah c. Battu Mal Hidayatuliah c. Battu Mal Hidayatuliah d. Dompet Pedul Ummat Daarut Tauhid f. LAZIS Dewan Da wah Islamiyah Indonesia d. LAZIS SIS Muhammadiyah h. LAZINAS BSM ummat LAZINAS BSM ummat k. Pos Keadilan Peduli Ummat l. Rumah Zakat Indonesia	175 208
A. Interest Income and Expenses I Interest Income a. Ruplah b. Foreign currencies Interest Expense a. Ruplah b. Foreign currencies Net Interest Income Underwriting income 3.1. Premium income 3.2. Underwriting expense Net Underwriting income Net Interest and underwriting income All Margin 4.2. Profit sharing 4.3. Borus income Total Sharia Income 5. Sharia Expenses	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 93,043 1,549 110,365 46,805	541,200 10,832,872 1013,153 1013,153 1013,153 1017,718 484,60 6,795,88 754,92 501,13 253,78 759,992 709,992	4 9,316,885 3 271,685 2 2,709,010 5 164,022 0 6,715,308 1 596,082 2 369,826 9 226,256 9 6,941,564 3 69,268 9 496 5 82,499 5 22,505	I. COMPONENTS A. CORE CAPITAL 23,7 1. Paid up capital 2. Discogard reserves 2. Additional paid up capital 2. Additional paid up capital 2. General reserve 3. Additional paid up capital 3. Center serve 4. Specific reserve 6. Specific reserves 6. Prior years' profit after tax (100%) 7. Current year profit after tax (100%) 9. Possitive adjustment in foreign currency 1. Paid up capital fund 1. Issued warrant (50%) 1. Issued warrant (50%) 1. Issued warrant (50%) 2. Deduction factors 3. Dissign 3. Dissign 3. Current year losses (100%) 3. Current year losses (100%) 4. Current year losses (100%) 5. Current year losses (100%) 5. Current year losses (100%)	Danamon Consolidated Ba 712,419 28,363,924 5,901,122 391,756 7,391,756 276,767 276,767 102,564 15,660,350	20,809,615 5,901,122 7,391,756 236,350 8,489,868 12,978,222	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Payments of interest, fees and commissions Payments of interest, fees and commissions Receipts from insurance operations Receipts from insurance operation General form of the contract of the contract of the coperation of the coperating income Gains from foreign exchange transactions - net Other operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets and liabilities: Decreases/(increase) in operating assets. Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading Securities purchased under resale agreement Investment in finance leases Prepayments and other assets	8,087,848	1,084,525 1,074,856 1,532,226) 1,647,933) 1,691,921) 303,737 5,666,256 (19,492) 1,388,786) (46,785) 1,802,231	a. Zakat from bank b. Zakat from bank c. inflaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2. Utilisation of ZIS funds 2.1. Distributed through other parties/institutions: a. Dompet Dhusfa Republika b. Battu Maal Muamalat d. Bamuis RBI e. Dompet Peduli Ummat Daarut Tauhid f. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Mutammadiyah i. LAZIAS BSBM Ummat i. LAZIAS SBSM Ummat i. LAZIAS SP ersis k. Pos Keadilan Peduli Ummat l. Rumah Zakat Indonesia n. Amanah Takatul institution o. Dana Sosial AI Falah Institution p. Others p. Others p. Others p. Directly distributed	175 208 180 66
A. Interest Income and Expenses I Interest Income a. Ruplah b. Foreign currencies Interest Expense a. Foreign currencies Net Interest Income 3. Underwiting income 3.1. Premium income 3.1. Premium income 3.2. Underwiting income Met Underwitting income 4. Profit sharing 4.1. Margin 4.2. Profit sharing 4.3. Borus income 5. Sharia Expenses 5.1. Ill Joss sharing 5.2. Ill bost swernes Telest Sharia Income 5. Sharia Expenses 5.1. Bloss sharing 5.2. Ill bost swernes Telest Sharia Income B. Other Operating income and Expense B. Other Operating income and Expense	7,646,416 6,351,651 3,050,703 2,22,264 4,665,100 4,15,763 93,043 1,549 110,355 46,805 1,224 48,029 62,326	541,200 10,832,875 271,653 351,65 113,153 3,904,04 107,718 484,60 1991,982 6,795,88 50,132,78 50	4 9,316,885 271,655 2 2,709,010 164,022 0 6,715,308 1 596,082 1 596,082 2 369,826 9 226,256 9 5,941,564 3 12,735 3 69,288 8 2,499 5 82,499 5 22,505 4 782 9 23,87 782 9 3 49,68 6 5 42,499 5 5 22,505 4 782 9 23,87 782 9 3 6 5 5 25,505 4 782 9 23,87 6 59,212	I. COMPONENTS A. CORE CAPITAL 2,7 Paid up capital 2. Discognation researches 2. Additional paid up capital 3. Additional paid up capital 4. Connect capital 5. Connect capital 6. General reserve 7.3 Septific reserve 9. Specific reserve 1. Specific reserve 9. Specific reserve 1. Prior years profit after tax (100%) 1. Postive adisultarient in foreign currency 1. Prior years profit after tax (100%) 1. Septime adisultarient in foreign currency 1. Paid up capital fund 1. Issued warrant (50%) 1. Issued warrant (50%) 2. Deduction factors 2. Disagio 5. Prior years losses (100%) 6. Current year losses (100%) 6. Translation of overseas branch 9. Current year losses (100%) 6. Translation of overseas branch 9. Current year losses (100%) 1. Translation of overseas branch 9. Current year losses (100%) 1. Translation of overseas branch 1. Under provision between regulatory provision 1. (1)	Danamon Consolidated Ba 712,419 28,363,924 5,901,122 391,756 7,391,756 276,767 276,767 102,564 15,660,350	20,809,615 5,901,122 7,391,756 236,350 8,489,868 12,978,222	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Payments of interest on securities issued Receipts from insurance operation Gains from foreign exchange transactions - net Other operating expenses Non-operating expense	8.087.848	,084,525 ,074,856 ,074,856 ,532,226) ,647,933 ,033,737 ,566,256 ,194,921 ,388,786) ,467,833 ,802,231 ,786,894 ,321,362 ,535,732 ,535,7327 ,340,035 ,225,716 ,476,603 ,476,603	a. Zakat from bank b. Zakat from pariles other than bank c. Infaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2.1 Distributed through other parties/institutions: a. Dompet Dhusfa Republika b. Baitut Maal Hidaystulliah c. Bantut Maal Hidaystulliah c. Bantut Maal Hidaystulliah d. Barmus BNI e. Dompet Pedul Durwah Islamiyah Indonesia J. LaZNAS BMI Durwah Islamiyah Indonesia n. LaZNAS BMI Durwah I. LaZNAS BMI Ummat J. LaZNAS BMI Ummat J. LaZNAS BMI Ummat J. Ratin Indonesia n. Amanah Takatul Institution n. Baltut Maal BRI Institution n. Baltut Mas BRI Institution O. Differs	175 208 180 66
A. Interest Income and Expenses 1. Interest Income a. Rupiah b. Foreign currencies c. Interest Expense a. Rupiah b. Foreign currencies Net Interest Income 3. Underwriting income 3. Underwriting income 3. 1. Premium income Met Interest Income Het Interest Income 4. 1. Margin 4. 2. Profit sharing 4. 3. Borus income Total Sharia Income Total Sharia Income 5. Sharia Expenses 5. 1. il Boss sharing 5. 2. il brows expense Total Sharia Expenses Net Sharia Interest Income B. Other Operating income and Expense Total Sharia Interest Income B. Other Operating income and Expense Net Sharia Interest Income B. Other Operating income and Expense Net Sharia Interest Income a. Increase in air value of financial assets (Marketalde securities ii. Loans iii. Sobt and derivatives	7,646,416 6,351,651 3,050,703 2,22,264 4,665,100 4,15,763 93,043 1,549 110,355 46,805 1,224 48,029 62,326	541,200 10,832,87 271,653 351,65 351,65 351,65 351,65 351,65 371,718 484,60 391,962 574,88 591,962 574,98 591,962 7,049,66 12,735 15,76 69,288 93,04 48,02,499 110,35 22,505 46,80 782 12,23,287 48,02 592,12 62,32 322,219 2,890,55	4 9.316,885 3 277,855 2 2,708,910 5 164,022 0 6,115,308 1 596,082 2 2 368,826 9 6,241,564 3 3 162,38 3 162,38 3 162,38 5 82,49 9 5 24,29 1 22,250 5 82,499 9 5 22,27 1 2,567,489	I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Discognation researchers 2. Additional paid up capital 3. Additional paid up capital 4. Connect capital 5. Connect capital 6. General reserve 6. Specific reserve 7. Specific reserve 9. Prior years profit after tax (100%) 1. Prostread paid after tax (100%) 1. Specific reserve 1. Specific reserve 1. Prior years profit after tax (100%) 2. Deduction factors 2. Disaglo 5. Prior years losses (100%) 6. Current year losses (100%) 6. Current year losses (100%) 6. Under provision between regulatory provision and impairment value on not productive assets b. Under provision between regulatory provision and impairment value on not productive assets b. Under provision between regulatory provision and impairment value on not productive assets b. Negative difference on fair value of inancial services (100%) 8. Involved Capital	Danamon Consolidated Bt 712,419 28,383,924 5,901,122 5,901,122 76,767 276,767 102,564 743,791	20,809,615 5,901,122 7,391,756 236,350 8,489,888 12,978,222 679,380 12,978,222 679,380	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Receipts from insurance operation Receipts from insurance operation General Consumers of the Consumers of the Consumers Receipts from insurance operation Gains from foreign exchange transactions - net Other operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets and liabilities: Decreases/(increase) in operating assets. Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading Samilies purchased under reside agreement Investment in finance leases Prepayments and other assets Increase/(decrease) inoperating liabilities: Deposits from customers: - Current accounts - Time deposits - Current accounts - Time deposits from other banks Accrusia and other liabilities Deposits from other liabilities Income tax paid during the period Net cash used in operating activities Cash flows from investing activities Cash flows from investing activities Froceeds from sales of and matured marketable securities and	8.087.848	,084,525 ,074,856 ,074,856 ,532,226) ,547,933 ,031,737 ,566,256 ,184,925 ,388,786 ,802,231 (320,033) ,78,684 ,321,362 ,535,732 (132,497) (340,035) ,225,716) ,476,639	a. Zakat from bank b. Zakat from bank c. inflaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2.1. Distributed through other parties/institutions: a. Dompet Dhuila Republika b. Buitu Maal Hidayatullah c. Bantu Maal Muamalat c. Bantu Maal Muamalat d. Dompet Peduli Ummat Daarut Tauhid f. LAZIS Dewan Da wah Islamiyah Indonesia g. LAZIS Muhammadiyah h. LAZINAS BSM ummat j. LAZINAS BSM ummat j. LAZINAS BSM ummat j. LAZINAS BSM ummat j. LAZINAS BSM institution n. Bantu Maal BRI Institution j. Dana Sosial AI Falah Institution Total utilisation of ZIS funds JIS Funds at the beginning of the year	175 208 180 66
A. Interest Income and Expenses Interest Income a. Ruplah b. Foreign currencies Interest Expense a. Ruplah s. Volument in the Expense a. Ruplah s.	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 1,549 110,355 46,805 1,224 48,029 62,326 4,471,087 1,	541,200 351,65 10,832,87 271,653 3,904,04 484,60 991,982 - 754,92 - 501,13 - 501,13 - 501,13 - 501,13 - 501,13 - 253,78 - 501,13 - 15,76 - 60,288 - 60,288 - 10,49 - 10,58 - 10,58 - 22,505 - 762 - 12,235 - 22,505 - 762 - 12,225 - 22,505 - 762 - 12,225 - 22,505 - 22,505 - 59,212 - 62,32 - 22,227 - 46,80 - 22,227 - 46,80 - 22,227 - 46,80 - 22,227 - 46,80 - 22,227 - 46,80 - 22,227 - 46,80 - 22,227 -	4 9.316,885 3 271,855 2 2,709,010 2 5,709,010 1 640,022 2 2 20 9,015,208 9 6,941,564 3 3 12,735 3 66,288 9 5 82,499 5 82,499 5 82,499 6 59,212 1 2,567,489 1 2,567,489	I. COMPONENTS A. CORE CAPITAL 2, Plaid up capital 2. Discognad reserves 2. Additional paid up capital 3. Additional paid up capital 3. Additional paid up capital 4. Ceneral reserves 5. Additional paid up capital 6. General reserves 6. Specific reserves 7. Additional paid up capital 7. Ceneral year profit net of taxes (50%) 9. In Superior profit net of taxes (50%) 9. In Superior profit net of taxes (50%) 9. In Superior profit net of taxes (50%) 1. In Superior profit net of taxes (50%) 1. In Superior profit net of taxes (50%) 2. Deduction factors 2. Disagio 3. Disagio 3. Prior years losses (10%) 9. Courrent year losses (10%) 9. Co	Danamon Consolidated Bt 712,419 28,383,924 5,901,122 5,901,122 76,767 276,767 102,564 743,791 1 (51,567) (26,038) 187,054 1 (16,993) (16,993) (10,74,532)	20,809,615 25,786,144 5,901,122 5,901,122 7,391,756 7,391,756 226,350 226,350 8,489,868 12,978,222 992,500	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Payments of interest on securities issued Receipts from insurance operation Characteristics of the consumer financing transactions - net Other operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets and liabilities: Decrease(increase) in operating assets Paccurries yant on the banks and Bank Indonesia - mature more than 3 months from Marketable securities and Government Bonds - trading Securities purchased under resale agreement Loans Investment in finance leases Prepayments and other assets Increase/(fecrease) inoperating liabilities: Deposits from customers: - Savings - Savings - Savings - Deposits from other banks - Accruais and other liabilities Income tax paid during the period Net cash used in operating activities Cash flows from investing activities Cash flows from investing activities Cash flows from investing activities - Cavineria accounts - Acquisition of marketable securities and Government Bonds - held to maturity and available for sale - Acquisition of marketable securities and Sovernment Bonds - held to maturity and available for sale	8.097.848	0.084,525 0.074,856 0.074,856 0.647,856 0.647,933 0.691,921 303,737 566,256 0.786 0.	a. Zakat from bank b. Zakat from bank c. Inflaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2.1. Distributed through other parties/institutions: a. Dompet Dhuafa Republika b. Baitu Maal Hidayatuliah c. Bantu Maal Muamalat d. Barmat Maal Hidayatuliah c. Bantu Maal Muamalat d. Barmat Peduli Ummat Daarut Tauhid f. LAZIS Dewan Da wah Islamiyah Indonesia g. LAZIS Mahammadiyah Indonesia g. LAZIS Mahammadiyah f. LAZINAS BSM Ummat j. LAZINAS LAZINAS j. LAZINAS LAZINAS j. LAZINAS LAZ	175 208 160 66
A. Interest Income and Expenses 1. Interest Income a. Rupiah b. Foreign currencies b. Foreign currencies v. Rupiah b. Foreign currencies Net Interest Expense a. Rupiah b. Foreign currencies Net Interest Income Underwriting Income V. Rupiah J. Lunderwriting Income V. Lunderwriting Income Net Interest and underwriting income 4. Sharia Income 4. Sharia Income Total Sharia Income Total Sharia Income Total Sharia Expenses 5.1. IB loss sharing 5.2. Ib conus expense Total Sharia Expenses Income Total Sharia Expenses Total Sharia Expenses Total Sharia (ari value of financial assets (mark to market) I. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets (mark to market) C. Gari from spot and derivatives (mark to market) C. Gari from spot and derivative reaction (realise Gain from spot and derivative transaction (realise Gain from spot and derivative University of the spot of the	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 1,549 110,355 46,805 1,224 48,029 62,326 4,471,087 1,247 1,477	541,200 10,832,87 361,656 351	4 9,316,885 3 271,855 2 2,709,010 5 164,022 5 6,715,308 1 2,735 3 682,888 9 22,22,26 8 6 2,241,78 9 5 22,29 1 2,557,489 1 2,557,489 1 2,557,489 1 2,557,489 1 2,557,489 1 2,557,489 1 2,557,489 1 2,557,489	I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Discognition and paid up capital 2. Discognition and paid up capital 3. Additional paid up capital 3. Additional paid up capital 3. C. General reserve 4. Specific reserve 5. Specific reserve 6. Specific reserve 7. Specific reserve 9. Prior years profit after tax (100%) 1. Proor years profit after tax (100%) 1. Proor years profit and up capital up capital 1. Is usued warrant (50%) 1. Proor years profit after the contract of the component of the	Danamon Consolidated Bt 712,419 28,383,924 5,901,122 5,901,122 76,767 276,767 102,564 743,791 1 (51,567) (26,038) 187,054 1 (16,993) (16,993) (10,74,532)	20,809,615 25,786,144 5,901,122 7,391,756 7,391,756 236,350 236,350 8,489,868 12,978,222 992,500 (446,979) (135,731) (16,908) (16,908)	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Payments of interest, dese and commissions Payments of interest on securities succeed Payments of interests on securities succeed Payments of interests on securities succeed Other operating income Gains from foreign exchange transactions - net Other operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Poor-operating expenses Non-operating assets and liabilities: Changes in operating assets and liabilities: Decreases/(increase) in operating assets. Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading Securities purchased under reside agreement Loans Capacities purchased under reside agreement Loans Loans Prepayments and other assets Increase/(decrease) inoperating liabilities: Deposits from customers: - Current accounts - Savings - Time deposits Deposits from customers: - Current accounts - Savings - Time deposits Deposits from other banks Accusts and other liabilities Increase paid during the period Net cash succeed from sales of and matured Roomeman English securities and Government Bonds - held to maturity Acquisition of marketable securities and Government Bonds - held to maturity and available for sale	8.097.848	.084.525 .074.856 .074.856 .532.203 .532.203 .564.203 .303.737 .566.256 .796.256 .786.256 .786.256 .786.256 .786.256 .786.253 .78.682 .786.231 .78.682 .786.231 .78.682 .786.293 .78.684 .786.293 .78.684 .786.293 .786.293	a. Zakat from bank b. Zakat from bank c. inflaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2. Utilisation of ZIS funds 2.1. Distributed through other parties/institutions: a. Dompet Dhusfa Republika b. Batul Meal Hidaystalliah c. Dompet Deut Ummat Daarut Tauhid d. Bamuis RNI e. Dompet Pedul Ummat Daarut Tauhid f. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Muhammadiyah h. LAZINAS BRII Ummat l. LAZINAS Perisis k. Pos Keadilan Pedulf Ummat l. Rumah Zakat Indonesia m. Amanah Takatu Institution D. Batul Meal BRI Institution D. Batul Meal BRI Institution D. Others 2.2. Directly distributed Total utilisation of ZIS funds 3. Increase (decrase) on utilisation of ZIS funds 4. ZIS Funds at the beginning of the year 5. ZIS Funds at the beginning of the year SOURCES AND UTILISATION OF Q/ FOR THE 6 MONTH PERIODS ENDED 30 JUNE 2 (In million Ruplah) NO. DESCRIPTION 1. Sources of Oarth funds a. Infoq and Shadaqah b. Penalities D. Onations/grants D. D. D. Description	175 208 180 66
A. Interest Income and Expenses I. Interest Income a. Rupiah b. Foreign currencies linterest Expense a. Rupiah b. Foreign currencies Network Interest Income 3.1. Premium income 3.2. Underwriting expense Net Underwriting income Net Interest and underwriting income 4. Sharia Income 4. Sharia Income 7. Sharia Income 7. Sharia Income 8. Sharia Income 7. Sharia Income 8. Sharia Income 8. Sharia Income 9. Sharia Income 8. Sharia Income 9. Sharia Income 8. Sharia Expenses 9. Sharia Income Interest Income 9. Sharia Income 9. Sharia Expenses 9. Sharia Expenses 9. Sharia Expenses 9. Sharia Expenses 9. La Maria Expenses 1. Loans 1. Lo	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 11,549 110,355 46,805 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 1,471,087 1,271,087 1	541,200 10,832,87 351,65 351,65 351,65 351,65 31,050,40 454,64 45	4 9.316.885 3 277.655 2 2,709.010 5 164.022 0 6,715.308 1 5969.826 9 6,241.524 3 3 162.23 3 3 62.28 3 3 62.28 3 3 62.28 5 4 72.505 5 24.29 6 22.267 6 52.212 1 2,567.489 2 2,267.489 2 2,267.489 5 52.122 1 2,567.489 5 52.122 1 2,567.489 2 2 2,11.78 5 5 2,902.52 1 2,567.489 2 2 1,178 2 1,	I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Discourage of the process of the paid up capital 2. Discourage of the process of the paid up capital 3. Additional paid up capital 3. Additional paid up capital 4. Connect capital 5. Connect capital 6. General reserve 7. Specific reserve 8. Prior years profit after tax (100%) 9. Posteria delutratin for present currency 1. From years profit after tax (100%) 9. Posteria delutratin for present currency 1. Issued warrant (50%) 9. Issued warrant (50%) 9. Issued warrant (50%) 1. Issued warrant (50%) 9. Issued warrant (50%) 9. Issued warrant (50%) 9. Prior years losses (100%) 9. Prior years losses (100%) 9. Prior years losses (100%) 9. Courrent year losses (100%) 9. Prior years losses (100%) 9. Prior years losses (100%) 9. Prior years losses (100%) 9. Losses delutration of the provision of	Danamon Consolidated Bt 712,419 28,363,924 5,901,122 5,901,122 276,767 276,767 102,564 15,680,350 743,791	20,809,615 25,786,144 5,901,122 5,901,122 5,901,122 7,391,756 236,350 236,350 236,350 992,500 992,500 (446,979) (135,731) (16,908) (16,908) (16,908) (16,908) (16,908) (16,908) (16,908)	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Receipts from insurance operation Receipts from insurance operation Gether operating income Gains from foreign exchange transactions - net Other operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets and liabilities: Decrease/(increase) in operating assets. Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading Marketable securities and Government Bonds - trading Marketable securities and other assets Investment in finance leases Prepayments and other assets Investment in finance leases Investment in finance leases Prepayments and other assets Increase/(decrease) inoperating liabilities: Deposits from outsomers: - Current accounts - Cur	8.097.848	.084,525 .074,826 .074,826 .074,826 .647,633 .647,633 .647,633 .659,921 .303,737 .566,256 .194,922 .303,737 .566,256 .194,922 .303,737 .303,737 .303,737 .303,737 .303,737 .303,737 .304,035 .225,716 .476,603 .47	a. Zakat from bank b. Zakat from bank c. inflaq and Shadaqah Total zlS funds 2. Utilisation of ZIS funds 2. Utilisation of ZIS funds 2.1. Usint/buted frucupy other parties/institutions: a. Dompet Drusta Republika c. Bantul Rall Manamalat d. Bamuis RNI e. Dompet Pedul Ummat Daarut Tauhid f. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Mutommaduyah i. LAZINAS Persis k. Pos Keadilan Pedul Ummat l. LAZINAS Persis k. Pos Keadilan Pedul Ummat l. Ruman Zakat Indonesia g. LAZIS Devan Bank Bank Bank Bank Bank Bank Bank Ba	175 208 180 66
A. Interest Income and Expenses Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Underwriting income 3.1. Premium income 3.2. Underwriting expense Net Underwriting income Net Interest and underwriting income Net Interest and underwriting income A. Expenses A. Expenses A. Expenses B. Expenses B	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 11,549 110,355 46,805 46,805 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,247	541,200 10,832,87 371,653 351,65 371,153 3,904,04 107,718 484,60 107,718 484,60 107,718 484,60 107,718 484,60 107,718 484,60 107,718 484,60 107,718 484,60 108,288 93,04 496 1,54 122,735 15,76 122,735 46,80 1,54 123,287 48,02 124,499 110,50 125,205 46,80 126,212 (23,287 48,02 127,217 18,375	4 9.316,885 3 277,855 2 2,708,910 5 1484,022 2 368,826 9 6,241,564 3 3 12,735 3 162,288 9 6,341,564 3 3 62,288 5 82,499 5 22,2565 6 22,499 6 23,287 6 23,287 6 23,287 6 24,287 6 25,212 1 2,567,489 2 2 2,11,78 2 18,375 5 99,855 5 2,962 5 1,1903,392 2 1,1303,297 2 1,331,297 3 1,297 3	I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Discognate reserves 2. Additional paid up capital 2. Connect capital 3. Additional paid up capital 3. Connect capital 3. Connect capital 4. Connect capital 5. Connect capital 6. Connect capital 7. Connect capital 7. Connect capital 7. Connect capital 8. Connect capital 9. Connect capital 9. Connect capital 1. Connect capital capital cammulative) 1. Connect capital capital which has not been capital	Danamon Consolidated Bt 712,419 28,363,924 5,901,122 5,901,122 76,767 276,767 102,564 15,660,350 743,791	20,809,615 25,786,144 5,901,122 5,901,122 5,901,122 7,391,756 236,350 236,350 236,350 992,500 992,500 (446,979) (135,731) (16,908) (16,908) (16,908) (16,908) (16,908) (16,908) (16,908)	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, ene and commissions Payments of interest on securities issued Payments of interest on securities issued Other operating income Gains from foreign exchange transactions - net Other operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating assets and liabilities: Decrease/(increase) in operating assets and liabilities: Decrease/(increase) in operating assets. Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading Securities purchased under resale agreement Loans Increase/(secrease) in operating isabilities: Deposits from customers: - Current accounts - Savings - Time deposits Deposits from customers: - Current accounts - Savings - Time deposits Deposits from other banks Accruais and other liabilities Increase/(decrease) inoperating isabilities: Deposits from other banks - Accruais and other liabilities Increase/(decrease) inoperating activities - Cash flows from investing activities - Cash flows from investing activities - Cash flows from investing activities - Proceeds from sales of and matured marketable securities and - Government Bonds - held to maturity - and available for sale - Acquisition of fixed assets and software - Proceeds from sale of fixed assets - Receipt from investing activities - Cash flows from financing activities - Cash flows from financing activities - Proceeds from bonds issuance - Proceeds from bonds issuan	8.097.848	0.084,525 0.074,858 0.074,858 0.074,858 0.847,933 0.591,921 0.303,737 5.66,256 0.756	a. Zakat from bank b. Zakat from bank c. inflaq and Shadaqah Total ziS funds 2. Utilisation of ZiS funds 2. Utilisation of ZiS funds 2.1. Distributed through other parties/institutions: a. Dompet Drustaf Republika c. Bantul Asal Muamalat d. Bamuis RNI e. Dompet Pedul Ummat Daarut Tauhid f. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Mutammadyah i. LAZIAS Parsis k. Pos Keadilan Pedul Ummat l. LAZIAS SBM Ummat l. LAZIAS SBM Ummat l. LAZIAS Persis k. Pos Keadilan Pedul Ummat l. Rumah Zakat Indonesia g. LAZIAS Persis l. Pos Keadilan Pedul Ummat l. Rumah Zakat Indonesia g. LAZIAS Persis l. Pos Keadilan Pedul Ummat l. Rumah Zakat Indonesia g. Distributed Total utilisation of ZiS funds g. Distributed Total utilisation of ZiS funds g. ZiS Funds at the eleginning of the year SURCES AND UTILISATION OF Q. FOR THE 6 MONTH PERIODS ENDED 30 JUNE 2 (In million Ruplah) NO. DESCRIPTION 1. Sources of Qardh funds a. Infaq and Shadaqah b. Penatlies c. Domations grants c. Domations grants c. Domations grants Total Qardh funds 3. Increase (decrease) on utilisation of funds 4. Gardh funds 3. Increase (decrease) on utilisation of funds 4. Qardh funds at the beginning of the year Total Qardh funds 3. Increase (decrease) on utilisation of funds 4. Qardh funds at the beginning of the year Total dardh funds 3. Increase (decrease) on utilisation of funds 4. Qardh funds at the beginning of the year Danamon Sharia Branches , Jakarta, Bukul Tinggi, Aech, Surkatas Raikmalaya, Lewelk, Mattaraan, Lampu	175 208
A. Interest Income and Expenses 1. Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Toreign currencies Net Interest Income 3. Underwifting income 3.1. Premium income 3.1. Underwifting expense Net Underwifting income 3.2. Underwifting income Net Interest and underwifting income Net Sharia Expenses Net I lis loss sharing Net	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 30,043 1,549 110,335 46,805 1,254 48,029 62,326 4,471,087 1,47,975 2,725,479 765,367 349,107 5,393,210 4,257 4,2	541,200 10,832,87 351,65 351,6	4 9.316,885 3 271,855 2 2,709,010 1 164,022 2 0 6,115,308 1 599,022 2 390,826 9 6,941,564 3 12,735 3 66,288 9 5 24,99 5 22,205 5 82,499 9 23,287 6 28,289 9 23,287 1 2,567,489 1 2,567,489 2 2 2,1178 2 2 2 1,178 6 5 9,855 5 9,855 6 9,855 7 9,855 7 9,855 8	I. COMPONENTS A. CORE CAPITAL 23,7 1. Paid up capital 2. Discoagn freerweit 2. Additional paid up capital 2. Content capital 2. Content capital 2. Additional paid up capital 3. Additional paid up capital 3. Content capital 3. Content capital 4. Content veap routine of utaxes (50%) 6. Possible situations on shapes outlined from the following compensation programs (50%) 7. Susued share profitions on shapes option compensation programs (50%) 8. Is issued share profitions on shapes option compensation programs (50%) 9. Possible situations of shapes option compensation programs (50%) 9. Is issued share profitions on shapes option compensation programs (50%) 9. Prior years' losses (100%) 9. Pr	Danamon Consolidated Bt 712,419 28,383,924 5,901,122 5,901,122 5,901,122 1,001,102,564	20,809,615 5,901,122 7,391,756 7,391,756 236,350 236,3	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Payments of interest fees and payments Payments of interest fees and payments of principal on bonds Issued Payments of principal on bonds Payments of portrolipal on bonds Payments of portrolipal on payments Payments of principal on bonds Payments of portrolipal on payments Payments of portrolipal on bonds Payments of portrolipal on payments Payments of portrolipal on bonds Payments of portrolipal on payments Payments of portrolipal on bonds Payments of portrolipal on bonds Payments of portrolipal on payments Payments of portrolipal on bonds Payments of portrolipal on bonds Payments of portrolipal on payments Payments of portrolipal on bonds Payments of portrolipal on bonds Payments of portrolipal on payments Payments of portrolipal on payments Payments of portrolipal on pa	8.087.848	.084.525 .074.858 .074.858 .547.633 .547.633 .569.263 .566.256 .775.66.256 .786.256	a. Zakat from bank b. Zakat from bank c. inflaq and Shadaqah Total ZiS funds 2. Utilisation of ZiS funds 2. Utilisation of ZiS funds 2.1. Distributed through other parties/institutions: a. Dompet Dhusta Republika b. Batul Mala Hidayatiliah c. Dompet Dhusta Republika d. Bamuls RNI e. Dompet Pedul Ummat Daarut Tauhid f. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Muhammadyah h. LAZINAS Parisis k. Pos Keadilan Pedul Ummat l. LAZINAS Parisis k. Pos Keadilan Pedul Ummat l. Rumah Zakat Indonesia m. Amanah Takatu Institution p. Batul Mala RNI Institution p. Batul Mala RNI Institution p. Diners 2.2. Directly distributed Total utilisation of ZiS funds 3. Increase (decrase) on utilisation of ZiS funds 3. Increase (decrase) on utilisation of ZiS funds 5. ZiS Funds at the beginning of the year 5. ZiS Funds at the Pedul Tunde Size Funds at the Period Size Funds g. Diners g. Cources of Oardh funds a. Information of Cardh funds a. Information of Cardh funds a. Information of Cardh funds a. Information d. Non-halal income b. Donation c. Others Total Qardh funds J. Increase (decrease) on utilisation of funds J. Cources of Cardh funds J. Increase (decrease) on utilisation of funds J. Cources of Cardh funds J. Increase (decrease) on utilisation of funds J. Cources of Cardh fu	175 208
A. Interest Income and Expenses Interest Income a. Rupiah b. Foreign currencies linterest Experse a. Rupiah b. Foreign currencies a. Rupiah b. Foreign currencies b. Foreign currencies a. Rupiah b. Foreign currencies b. Foreign currencies a. Rupiah b. Foreign currencies b. Company currencies a. Lunderwifting income 3.1. Underwifting expense Net Underwifting income A. Interest and underwifting income 4. I. Margin 4.2. Profit sharing 5.2. Interest and underwifting income 5. Sharia income 5. Sharia income 5. Sharia Expenses 5. 1. Ill loes sharing 5.2. Ill borsus expense Net Sharia Interest Income 5. Sharia Expenses Net Sharia Interest Income 6. Other Operating income and Expense Net Sharia Interest Income a. Increase in fair value of financial assets (mark for market) 1. Loans ii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities (mark for market) 1. Loans iii. Spot and derivatives v. Other financial assets 1. Marketable securities iii. Loans iii. Loans iii. Loans iii. Go din from investment under equity method f. Dividend g. Feescommissions and administrative h. Recovery of impairment loss reserves i. Other innoncial assets d. General company in the compan	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 11,545 110,355 46,805 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 1,225 1,226	541,200 10,832,87 271,653 351,65 351,65 351,65 351,65 351,65 371,718 484,60 6,795,88 6,795,88 6,795,88 7,049,66 12,735 12,735 12,735 12,735 110,735 110,735 110,735 110,735 110,735 110,735 110,735 110,232 111,735 1	4 9.316.885 3 277.655 2 2,709.010 5 164.022 2 369.826 9 6 1.341.524 3 3 66.288 3 66.288 3 66.288 3 66.288 3 66.288 5 72.2505 5 2.505 5 2.507 6 5.5212 1 2.507,489 2 2 2.1,178 2 2 2.1,178 2 2 3.481 2 5.67,489 2 1 3.31,267 6 6 5.921 1 1.331,267 6 6 5.921 1 1.75,614 1 1.75,614 1 1.75,614 1 1.75,614 1 1.75,614 1 1.75,614 1 1.75,614	I. COMPONENTS A. CORE CAPITAL 23,7 1. Paid up capital 2. Discoaged reserves 2. Additional paid up capital 2. Connect capital 3. Additional paid up capital 3. Connect capital 3. Connect capital 4. Connect capital 5. Connect capital 6. Connect capital 6. Connect capital 7.3 Connect capital 7.3 Connect capital 7.3 Connect capital 7.3 Connect capital 8. Con	Danamon Consolidated Bt 712,419 28,383,924 5,901,122 5,901,122 5,901,122 1,001,102,564	20,809,615 5,901,122 7,391,756 7,391,756 236,350 8,489,868 (79,380 (4446,979) (10,774,532) (16,908) (16,908) (16,908) (16,908) (16,908) (16,908) (16,908)	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of nierest, fees and commissions Payments of interest, fees and payments of principal on bonds Issued Payments of principal on bonds Payments of principal on b	8.097.848	.084.525 .074.856 .074.856 .074.856 .532.203 .054.856 .532.203 .333.737 .566.256 .736.256 .736.233 .338.786 .78.684 .321.362 .321.362 .3	a. Zakat from bank b. Zakat from bank b. Zakat from bank c. Inflaq and Shadaqah Total ziS funds 2. Utilisation of ZiS funds 2. Utilisation of ZiS funds 2.1. Distributed fruough other parties/institutions: a. Dompet Drusia Republika c. Baitul Maal Muamalat d. Bamuis RNI e. Dompet Pedul Ummat Daarut Tauhid f. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Beran Da wah Islamiyah Indonesia g. LAZIS Beran Da wah Islamiyah Indonesia g. LAZIS Beran Da wah Islamiyah Indonesia g. LAZINAS Persis k. Pos Keadilan Pedul Ummat l. Rumah Zakat Indonesia g. Da Sea Sea Sea Sea Sea Sea Sea Sea Sea Se	175 208
A. Interest Income and Expenses I. Interest Income a. Ruplah b. Foreign currencies Interest Expense a. The Interest Income 3.1. Premium Income 3.1. Premium Income 3.2. Underwriting expense Net Underwriting income Net Interest and underwriting income Net Interest and underwriting income A. The Income Sharia Expenses 5.1. Is loss sharing 5.2. Is borus expense Total Sharia Expenses 5.1. Is loss sharing 5.2. Is borus expense Total Sharia Expenses I. Canner Individues II. Loans III. Spot and value of financial assets I. Marketable securities III. Loans III. Other financial assets I. Marketable securities III. Loans III. Other financial assets I. Marketable securities III. Spot and derivative III. Recovery of impairment loss reserves Individual assets I. Marketable securities III. Loans III. Sharia financial assets I. Marketable securities III. Loans IIII. Loans III. Loans III. Loans III. Loans III. Loans III. Loans I	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 11,549 110,355 46,805 1,254 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 1,225 1,254	541,200 10,832,87 351,65 31,05 41,200 371,85 41,200 371,81 454,60 371,81 454,60 454,61	4 9.316,885 3 277,855 2 2,708,910 1 55,008,108 1 596,825 9 6,341,564 3 12,735 3 12,735 3 12,735 3 12,735 3 16,276 6 2,293 6 1,331,267 6 2,982 1 1,093,392 2 1,1093,392 2 1,1093,392 2 1,178,264 1 1,178,420 1 1,083,495 9 9 855 5 3,481 2 1,178,420 1 1,178,420 1 1,178,420 1 1,178,420 1 1,178,420 1 1,183,41 1 1,1	I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Discount reserves 2. Additional paid up capital 3. Additional paid up capital 4. Consecurity provided in the capital 5. General reserves 6. Specific reserves 7. Additional paid up capital 7. Consecurity provided in the capital 8. Prior years profit after tax (100%) 9. Possitive adulustment in foreign currency 1. Foreign and up capital fund 1. Issued warrant (50%) 9. Possitive adulustment in foreign currency 1. Issued warrant (50%) 9. Issued share policy on sitigates option 1. Issued warrant (50%) 1. Issued warrant (50%) 9. Prior years' losses (100%) 9. Prior years' losses (100%	Danamon Consolidated Bt 712,419 28,363,924 5,901,122 5,901,122 391,766 7,391,766 276,767 276,767 102,564 15,680,350 743,791 - (26,038) 187,054) (16,993) - (1,074,532) - (1,074,532) - (1,074,532) - (492,299) - (1,074,532) - (1,	20,809,615 25,786,144 5,901,122 7,391,756 7,391,756 226,350 236,350 8,489,868 12,978,222 879,380 (16,908) (16,9	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of niterest, fees and commissions Payments of interest on securities issued Payments of interest on securities issued Other operating income Gains from foreign exchange transactions - net Other operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating assets and liabilities: Decreases/(increase) in operating assets and liabilities: Decreases/(increase) in operating assets. Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading Securities purchased under resale agreement Loans Interest in finance leases Pracyments and other assets Increase/(decrease) inoperating liabilities: Deposits from customers: - Current accounts - Savings - Time deposits Deposits from customers: - Current accounts - Savings - Time deposits Deposits from other banks Accruatis and other liabilities Increase/(decrease) inoperating activities Cash flows from other banks Accruatis and other liabilities Increase tap again during the period Net cash used in operating activities Cash flows from investing activities Proceeds from sales of and matured marketable securities and Government Bonds - held to maturity Acquisition of fixed assets and software Proceeds from sale of fixed assets Receipt from investing activities Cash flows from financing activities Cash flows from financing activities Receipt for cash dividends Receipt for asset and software Proceeds from bonds issued Receipt from investing activities Cash and cash power as the power and activities Cash and cash equivalents as at the end of period Cash and cash equivalents as at the beginning of period Cash and cash equivalent	8.097.848	.084.525 .074.856 .074.856 .524.263 .524.263 .526.253 .526.256 .526.256 .526.256 .526.256 .526.256 .78	a. Zakat from bank b. Zakat from bank c. inflaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2.1. Distributed through other parties/institutions: a. Dompet Dhuafa Republika b. Battl Mala Hidayatiliah c. dompet Dhuafa Republika b. Battl Mala Hidayatiliah c. dompet Dhuafa Republika c. dompet Dhuafa Republika c. dompet Dhuafa Republika c. dompet Dedui Hummat Danut Tauhid f. LAZIS Dewan Da wah Islamiyah Indonesia g. LAZIS Mahammadyah h. LAZINAS BATT h. LAZINAS Paris k. Pos Keadilan Peduli Ummat l. Rumah Zakat Indonesia m. Amanah Takatul Institution o. Dana Sosial Al Falah Institution o. Dana Sosial Al Falah Institution 2. 2. Directly distributed Total utilisation of ZIS funds 3. Increase (decrase) on utilisation of ZIS funds 4. ZIS Funds at the beginning of the year 5. ZIS Funds at the beginning of the year 5. ZIS Funds at the beginning of the year 5. ZIS Funds at the defining of the year 6. ZIS Funds at the defining of the year 7. Domain Complete Complete Complete Complete Complete Grant Complete	175 208
A. Interest Income and Expenses Interest Income a. Rupiah b. Foreign currencies c. Rupiah c. Conderwilling come d. Underwilling expense Net Underwilling expense Net Underwilling expense Net Underwilling income 4.1 Margin 4.2 Profit sharing 4.3 Expuss income 5. Sharia income 4.1 Margin 6.3 Expuss income 5. Sharia Expenses 5.1 Ills loss sharing 5.2 Ills bors sepense Net Sharia Expenses 1. Other Operating income and Expense (mark to market) 1. Lord Control of the C	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 1,549 110,355 46,805 46,805 46,805 46,805 46,805 46,805 47,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 4,805 689 69 69 69 60 60 60 60 60 60 60 60 60 60 60 60 60	541,200 10,832,87 351,65 351,65 351,65 351,65 351,65 371,718 484,60 991,982 750,49,66 112,755 113,752 110,76 110,7	4 9.316.885 3 277.855 2 2,708.910 5 1454.02 2 1,708.910 1 5 5 99.825 5 1,708.910 1 2,567.489 2 2,23.78 6 2,2505 6 5,212 1 2,567.489 2 2,178 6 2,567.489 2 2,178 6 2,567.489 6 2,178 6 2,567.489 7 1,178.375 7 1,17	I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Discouraged reserves 2. Additional paid up capital 3. Additional paid up capital 4. Correct year profit and of taxes (50%) 5. Specific reserves 6. Prior years profit after fax (100%) 6. Current year profit ned of taxes (50%) 7. Specific reserves 8. Prior years profit after fax (100%) 9. In Susued share polition on playes option 1. Susued warrant (50%) 1. Issued warrant (50%) 1. Issued warrant (50%) 1. Issued warrant (50%) 1. Issued warrant (50%) 2. Deduction factors 2. Disagio 3. Disagio 3. Prior years losses (100%) 6. Current year losses (100%) 6. Current year losses (100%) 7. In Judger provision between regulatory provision and impairment value on productive assets 8. In Judger provision between regulatory provision and impairment value on on productive assets 9. Negative difference on fair value of financial instrument in trading book 1. In Judger provision difference on fair value of infancial instrument in straiged to the state of the control of the comprehensive on one productive assets 9. Negative difference on fair value of financial instrument in straiged book of the control of the comprehensive on one productive assets 9. Negative difference on fair value of financial instrument in trading book 1. In prepietual non cummulative) 1. Ciperpetual cummunative) 1. Ciperpetual cummunative) 1. Ciperpetual cummunative) 1. Deduction factor to core capital 1. Ciperpetual cummunative) 1. Prior innovative capital instruments 1. In prefix of capital on insurance subsidiary company (50%) 1. Minority interest 1. Prefix of capital on insurance subsidiary company (50%) 1. Minority interest 1. Prefix of capital on insurance subsidiary company (50%) 1. Comprehensive income increase in fair value 1. Prefix of capital on insurance subsidiary company (50%) 1. Comprehensive income increase in fair value 2. Lower Tra T ams 50% core capital 2. Lower Tra T ams 50% core capital 2. Subortion factors on prefix or on ad supplementary capital succasti on articipate market frast 2.	Danamon Consolidated Bt 712,419 28,363,924 5,901,122 5,901,122 276,767 276,767 102,564 15,660,350 743,791	20,809,615	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, ene and commissions Payments of interest, ene and commissions Payments of interest on securities issued Other operating income Gains from foreign exchange transactions - net Other operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating expenses Non-operating assets and liabilities: Decreases/(increase) in operating assets and liabilities: Decreases/(increase) in operating assets. Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading Securities purchased under resale agreement Investment in finance leases Prepayments and other assets Increase/(decrease) inoperating liabilities: Deposits from customers: - Current accounts - Savings - Time deposits - Interest of the control of th	8.097.848	.084.525 .074.856 .074.856 .547.233 .547.233 .547.233 .547.233 .547.233 .547.233 .547.233 .348.736 .347.233 .348.736 .347.233 .348.736 .347.233 .348.736 .347.338 .348.736 .34	a. Zakat from bank b. Zakat from pariles b. Zakat from pariles c. Inflaq and Shadaqah Total ZiS funds 2. Utilisation of ZiS funds 2.1. Distributed through other parties/institutions: a. Dompet Dhusfa Republika b. Bathi Meal Hidaystallah c. Dompet Dhusfa Republika c. Despet Pedul Ummat Daarut Tauhid f. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Muramanadyah h. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Muramanadyah h. LAZIAS BASI Ummat l. LAZIAS SISH Ummat l. LAZIAS SISH Ummat l. LAZIAS SISH Ummat l. Rumah Zakat Indonesia m. Amanah Taskat Indonesia m. Amanah Taskat Indonesia m. Amanah Taskat Indonesia g. Despetit Meal Sish Indonesia g. Despetit Meal Sis	175 208
A. Interest Income and Expenses Interest Income a. Ruplah b. Foreign currencies Interest Expense a. 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Infaq and Shadaqah b. Penalties c. Donations/grants d. Non-halal income c. Others Total Utilisation of Cardh funds a. Infaq and Shadaqah b. Penalties c. Donations/grants d. Non-halal income c. Others Total Utilisation of Gardh funds a. Infaq and Shadaqah b. Penalties c. Donations/grants d. Non-halal income c. Others Total Utilisation of Gardh funds a. Infaq and Shadaqah b. Penalties c. Donations/grants d. Non-halal income c. Others Total Utilisation of Gardh funds a. Infaq and Shadaqah b. Penalties c. Donations/grants d. Non-halal income c. Others Total Utilisation of Gardh funds a. Infaq and Shadaqah b. Penalties c. Donations/grants d. Non-halal income c. Others Total Utilisation of Gardh funds a. Infaq and Shadaqah b. Penalties c. Donations/grants d. Non-halal income c. Others Total Utilisation of Gardh funds a. Infaq and Shadaqah b. Penalties c. Donations/grants d. Non-halal income c. Others Total Utilisation of Gardh funds a. Infaq and Shadaqah b. Penalties c. Donations/grants d. 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A. Interest Income and Expenses Interest Income a. Ruplah b. Foreign currencies Interest Expense a. Ruplah Metrest Income a. Ruplah Metrest Expense a. Ruplah Metrest Expense a. Ruplah Metrest Expense a. Ruplah Metrest Expense a. Ruplah Metrest and underwriting income 3.1. Underwriting income 3.2. Underwriting income Met Interest and underwriting income Met Interest Income Met Interest Income Met Interest Income Met Interest Income Met Income Sharia Income Sharia Expenses S. 1.18 loss sharing 5.2.18 borus expenses S. 1.18 loss sharing 5.2.18 borus expenses Met Sharia Expenses Met Sharia Interest Income Other Metal	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 1,543 110,355 46,805 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,124 1,125,75 2,725,479 765,367 349,107 5,393,210 4,669 425,760 425,760 425,760 425,760 425,760 426,760 427,724 4,751 4,753 4	541,200 10,832,87 271,653 351,65 31,	4 9.316.885 3 277.655 2 277.655 2 2.505 4 22.505 4 22.505 4 22.505 5 2.507 4 20 20 20 20 20 20 20 20 20 20 20 20 20	I. COMPONENTS CORE CAPITAL 1. Paid up capital 2. Discognation and paid up capital 2. Discognation and paid up capital 3. Additional paid up capital 3. Additional paid up capital 3. Ceneral reserve 4. Specific reserves 6. Prior years profit after tax (100%) 6. Prior years profit after tax (100%) 7. Prosentive adjustment in foreign currency translation of overseas brand 8. Issued warrant (50%) 9. Postitive adjustment in foreign currency translation of overseas brand 1. Issued warrant (50%) 9. Losse the state policy of the paid of the paid up capital fund 1. Issued warrant (50%) 9. Losse the state policy of the paid up capital fund 1. Issued warrant (50%) 9. Losse the state policy of the paid up capital fund 1. Issued warrant (50%) 9. Prior years' losses (100%) 9. Current year losses (100%) 9. Long provision between regulatory provision and impairment year losses of the paid of	Danamon Consolidated Bt 712,419 28,383,924 5,901,122 5,901,122 5,901,122 15,660,350 743,791 15,660,350 743,791 16,660,350 743,791 17,67 16,993) (16	20,809,615 25,786,144 5,901,122 5,901,122 5,901,122 7,391,756 228,350 228,350 992,500 992,500 (16,908)	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of interest, fees and commissions Payments of interest, fees and commissions Payments of interest, end commissions Payments of interest on securities issued Other operating income Gains from foreign exchange transactions - net Other operating expenses Non-operating assets and liabilities: Changes in operating assets and liabilities: Decreases/(increase) in operating assets Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading Securities purchased under reside agreement Loans Deposits from customers: - Current accounts - Savings - Time deposits Deposits from customers: - Current accounts - Savings - Time deposits Deposits from lorter liabilities Increase in securities - Current accounts - Savings - Time deposits - Current accounts - Current accounts - Savings - Time deposits - Receipt for aim attention to joint financing - Receipt for aim well-and to a mature securities and account securities and under repurchase agreements - Payments of cash dividends - Savings - Savi	8.097.848	.084,525 .074,858 .074,858 .647,4858 .647,4858 .647,4858 .647,4853 .6591,9211 .303,737 .566,256 .(19,492) .303,737 .566,256 .(19,492) .802,231 .303,737 .802,231 .302,033 .786,884 .321,362 .525,716 .476,603 .476	a. Zakat from bank b. Zakat from paniles other than bank c. Inflaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds 2.1. Distributed through other parties/institutions: a. Dompet Dhusta Republika b. Battl Mall Hidayatilah c. Dompet Deut Ill ummat Daarut Tauhid f. LAZIS Devan Da wah Islamiyah Indonesia g. LAZIS Muhammadyah h. LAZIS Sevan Da wah Islamiyah Indonesia g. LAZIS Muhammadyah h. LAZIAS Serisis k. Pos Keadilan Pedult Immat l. Rumah Zakat Indonesia m. Amanah Takatu Institution n. Battl Mall Hidayatilah other series and the series of the series of the series and Jakatu Institution n. Battl Mall Ball Bill Bill Bill Bill Bill Bill B	175 208 175 208 160 66 67 66 67 67 68 67 68 67 68 67 68 67 68 68
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A. Interest Income and Expenses Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Interest and underwriting income 3.1. Premium income 3.2. Underwriting income Met Interest and underwriting income Met Interest and underwriting income Met Interest and underwriting income A. Interest and underwriting income Sharia Income 4.2. Profit sharing 4.3. Borus income Total Sharia Income 5.1. Bloss sharing 5.2. Ib Ossus expenses 5.1. Ib Oss Sharia Expenses Met	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 1,549 110,355 46,805 1,224 48,029 62,326 4,471,087 1, 1,224 48,029 62,326 4,471,087 1, 570,302 - 12,857	541,200 10,832,87 351,65 31,05 41,200 37,18 484,60 981,982 754,92 10,48 91,982 10,48 91,982 10,48 91,982 10,48 91,982 10,48 91,982 10,48 91,982 10,48 91,982 10,48 91,98 10,48	4 9,316,885 3 277,855 2 27,1855 2 1,165,081 3 12,735 3 12,735 3 12,735 3 16,228 9 6,341,564 3 12,735 3 12,735 3 12,735 5 2,932 1 1,25,367,489 5 2,421 1 2,567,489 6 22,23,287 6 52,121 1 2,567,489 6 52,121 1 2,567,489 6 6 52,121 1 1,103,375 6 1,103,392 7 1,103	I. COMPONENTS CORE CAPITAL 1. Paid up capital 2. Discourage reserves 2. a. Additional paid up capital 2. Discourage reserves 3. a. Additional paid up capital 3. c. General reserves 4. Specific reserves 6. Prior years profit after tax (100%) 7. f. Comparts profit after tax (100%) 8. prosterile paid after tax (100%) 9. prosterile paid after tax (100%) 9. prosterile adjustment in foreign currency 1. issued warrant (50%) 9. prosterile adjustment in foreign currency 1. issued warrant (50%) 9. prosterile adjustment in foreign currency 1. issued warrant (50%) 9. profit years losses (100%) 1. issued warrant (50%) 9. profit years losses (100%) 1. issued warrant (50%) 9. prior years losses (100%) 1. issued warrant (50%) 9. prior years losses (100%) 1. involve adjustment in breeign currency 1. involve capital vision on the calculated Ca	Danamon Consolidated Bt 712,419 28,383,924 5,901,122 5,901,122 5,901,122 1,743,791 1,743,791 1,395,432 1,149,802 1,775,804 1,	20,809,615	Interest Income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Receipts from insurance operation Other operating income Gains from foreign exchange transactions - net Other operating expenses Non-operating assets and liabilities: Changes in operating assets and liabilities: Decrease(increase) in operating assets and insulfations Marketable securities and Government Bonds - trading Marketable securities and Government Bonds - trading Marketable securities and Government Bonds - trading Marketable securities and dovernment Bonds - trading Marketable securities and other assets Investment in finance leases Prepayments and other assets Investment in finance leases Invest	8,097,848	.084,525 .074,856 .074,856 .547,233 .547,233 .547,233 .547,233 .547,233 .547,233 .547,233 .348,736 .547,233 .348,736 .34	a Zakat from bank b. Zakat from paniks c. inflaq and Shadaqah Total ziSt Junds 2. Utilisation of ZiSt funds 2. Utilisation of ZiSt funds 2. Utilisation of ZiSt funds c. Banuls R8N c. B	175 208 160 66 66 67 67 67
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IB borus expenses S. 1.18 loss sharia Expenses Net Other Operating Expenses OPERATING INCOME Net Sharia Expenses Net Other Operating Expenses Net Other O	7,646,416 351,651 3,050,703 282,264 4,665,100 4, 15,763 93,043 1,549 110,355 46,805 1,224 48,029 62,326 4,471,087 1, 570,302 - 12,857 - 570,302 - 12,857 - 570,302 - 12,857 - 570,302 - 12,857 - 570,302 - 12,857 - 570,302 - 12,857 - 570,302 - 12,857 - 1,7531 8,165 2,552 - 1,7531 8,165 2,552 - 1,7531 8,165 2,552 - 1,7531 8,165 2,552 - 1,7531 8,165 2,552 - 1,7531 8,165 2,552 - 1,7531 8,165 2,552 - 1,7531 8,165 2,552 - 1,7531 8,165 2,552 - 1,7531 1,458,606 1,(2,204) 3,799,009 2,266,893 11,126 3,510,990 1,3,510,990 1,3,511,93 1,1,509 3,511,193 1,1,511,193 1,193 1,193	541,200 10,832,87 351,65 31,05 41,200 107,718 484,60 989,1992 754,92 11,275 11,742 11,102,33 11,102,33 11	4 9,316,885 3 271,855 2 271,855 2 1,163,08 1 556,082 9 6,241,564 3 16,222 2 386,826 9 7 6,241,564 3 12,735 3 16,276 6 6,241,564 1 1,256 5 2,922 2 1,178 5 5 2,922 1 1,178 5 6,308 6 7 1,178 6 7 1,178 6 7 1,178 6 7 1,178 7 1,	I. COMPONENTS CORE CAPITAL 1. Paid up capital 2. 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FOR THE 6 MONTH PERIODS ENDED 30 JUNE 2 (Inmillion Ruplah) NO. DESCRIPTION 1. Sources of Qardh funds a. Infaq and Shadaqah b. Penatities d. Domation c. Others Total Qardh funds a. Infaq and Shadaqah b. Penatities d. Domation d. Domation d. Domation d. Domation d. Domation d. Others Total Qardh funds at the beginning of the year Notes: Total Qardh funds at the beginning of the year John Stall Standard, John Stall Stall Tinggl, Aceb, Sustia fasikmalaya, Kedif. Semarang, Jember, Mataram, Lampu Purwokerto, Denpasar, Batam and Tegal. in accordancy decrease) on utilisation of funds d. Qardh funds at the beginning of the year Danamon Sharia Branches Jakarda, Bukit Tinggl, Aceb, Sustia fasikmalaya, Kedif. 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Information of S</td> <td>175</td>	20,809,615 25,786,144 5,901,122 5,901,122 7,391,756 7,391,756 236,350 236,350 8,499,868 12,978,222 879,380 992,500 (446,979) (135,731) (16,908) (16,908) (1,020,338) 1,188,054 (1,020,338) 1,188,054 (1,020,338) (486,635) 20,809,615 26,487,563 20,809,615 26,487,	Interest income, fee's and commissions Payments of new consumer financing transactions Payments of ingring income Receipts from insurance operation Other operating expenses Non-operating seasets and liabilities Changes in operating assets and liabilities Decrease(increase) in operating assets Decrease(increase) in operating assets Non-operating expenses N	8,097,848	.084,525 .074,886 .074,886 .074,886 .074,886 .074,886 .074,886 .074,886 .084,533 .084,533 .084,586 .084,533 .081,686 .081,333 .081,886 .081,338,786 .082,331 .082,331 .082,331 .082,331 .082,331 .082,331 .082,331 .082,331 .082,331 .084,584	a. Zakat from bank b. Zakat from pariles other than bank c. Inflaq and Shadaqah Total ZiS funds 2. 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A. Interest Income and Expenses Interest Expense a. Ruplah b. Foreign currencies Interest Expense a. The Interest and underwriting income 3.1. Premium income 3.1. Underwriting lexpense Net Underwriting income Net Interest and underwriting income 3.1. Margin 4.2. Profit sharing 4.3. Borus income Total Sharia Income Sharia Expenses 5.1. Il Boss sharing 5.2. Il Boss sharing 6.2. Increase in fair value of financial assets (mark to market) 1. Marketable securities II. Loans 1. Increase in fair value of financial isabilities (mark to market) 2. Cani from sale of financial assets (mark to market) 2. Cani from sale of financial assets (mark to market) 3. Increase in fair value of financial isabilities (mark to market) 4. Cani from spic and derwrative transaction (realise 6. Cani from sale of financial assets 1. Marketable securities II. Loans III. Other income 2. Other Operating Expenses 3. Decrease in fair value of financial isabilities (mark to market) 1. Loans III. Loans IIII. 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Loans IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	7,646,416 351,601 3,050,703 282,264 4,665,100 4, 15,763 93,043 1,545 110,355 46,805 1,224 48,029 62,326 4,471,087 1,124 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,224 48,029 62,326 4,471,087 1,124 48,029 62,326 4,471,087 1,125 570,302 - 12,857 - 570,302 - 12,857 - 570,302 - 12,857 - 570,302 - 12,857 - 570,302 - 12,857 - 1,172,508 1,069 1,075 1,0	541,200 10,832,872,71,653 351,65 351,65 351,65 351,65 351,65 351,65 371,718 484,60 482,49 110,35 223,287 48,02 22,219 2,890,55 47,97 32,212 62,212 62,217,18 18,375 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,216 110,35 22,217 110,35 22,21 22,31	4 9,316,885 3 27,1655 2 2,716,50 3 6 6,30 3 6 6,30 3 6 6,30 3 6 6,30 4 5 6 6 7 6 5 2,12 1 2,25 6 6 7 6 5 2,12 1 2,267 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6	A COMPONENTS CORE CAPITAL Pild up capital Discussion Additional factors Application of overseas braid of the same factor of the	Danamon Consolidated BI 7/12,419 28,383,924 5,901,122 391,756 7,391,756 7,391,756 102,564 15,660,350 743,791 102,564 15,660,350 743,791 1,560,350 (49,299) 16,993 1,7074,532 (492,299) 16,993 1,712,419 29,267,087 172,499 1,712,419 29,267,087 172,491 1,712,419 29,267,087 172,491 1,718,114 17,75% 17,75% SN EXCHANGE AN 17,75% SN EXCHANGE AN 17,75% 11,490,802 592,750 12,337,00 17,75% 20,1192 592,750 23,710 17,75% 24,403 3,200,719 11,490,802 592,750 23,710 17,75% 25,901,122 7,391 3,901,122 7,391 3,901,122 7,391 3,901,122 7,391 3,901,122 7,391 <td>20,809,615 25,786,144 5,901,122 5,901,122 7,391,756 7,391,756 236,350 236,350 8,499,868 12,978,222 879,380 992,500 (446,979) (135,731) (16,908) (16,908) (1,020,338) 1,188,054 (1,020,338) 1,188,054 (1,020,338) (486,635) 20,809,615 26,487,563 20,809,615 26,487,</td> <td>Interest income, fee's and commissions Payments of interest, fees and commissions Receipt from insurance operation Gains from frequence and interest of the commissions Receipt from insurance operation Cash flows before changes in operating assets and liabilities Increase (foccrease) in operating assets and liabilities Increase (foccrease) in operating albilities: Correlate outcomers - Savings - Time deposits - Time deposits</td> <td>8,097,848 61,091,848 61,091,848 61,091,848 61,091,948 61,091</td> <td>.0084.525 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0072.331 .0072.</td> <td>a. 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Lazis Seyan Sey</td> <td> 175 208 </td>	20,809,615 25,786,144 5,901,122 5,901,122 7,391,756 7,391,756 236,350 236,350 8,499,868 12,978,222 879,380 992,500 (446,979) (135,731) (16,908) (16,908) (1,020,338) 1,188,054 (1,020,338) 1,188,054 (1,020,338) (486,635) 20,809,615 26,487,563 20,809,615 26,487,	Interest income, fee's and commissions Payments of interest, fees and commissions Receipt from insurance operation Gains from frequence and interest of the commissions Receipt from insurance operation Cash flows before changes in operating assets and liabilities Increase (foccrease) in operating assets and liabilities Increase (foccrease) in operating albilities: Correlate outcomers - Savings - Time deposits	8,097,848 61,091,848 61,091,848 61,091,848 61,091,948 61,091	.0084.525 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0074.826 .0072.331 .0072.	a. Zakat from bank b. Zakat from paniles other than bank c. Inflaq and Shadaqah Total ZIS funds 2. 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