

PT Bank Danamon Indonesia, Tbk. and Subsidiaries

Consolidated Financial Statements

STATEMENTS OF FINANCIAL POSITION

AS AT 30 JUNE 2014 AND 31 DECEMBER 2013
(in million Rupiah)

NO.	ACCOUNTS	BANK DANAMON		CONSOLIDATED	
		30 Jun 2014	31 Dec 2013	30 Jun 2014	31 Dec 2013
1.	ASSETS	2,142,187	2,825,082	2,300,086	2,943,909
1.	Placements with Bank Indonesia	10,424,139	12,903,138	10,424,139	12,903,138
2.	Placements with other banks	5,527,647	7,127,228	7,795,127	9,212,626
3.	Spot and derivative receivables	241,791	740,000	403,753	1,174,517
4.	Marketable securities	680,989	126,788	680,989	126,788
5.	Available for sale through profit/loss	10,937,894	11,272,216	11,544,730	11,881,419
6.	Securities held to maturity	309,820	321,819	388,820	400,819
7.	Securities sold under repurchase agreements (repo)	930,056	937,500	930,056	937,500
8.	Loans and receivables	144,541	144,541	144,541	144,541
9.	Acceptance receivables	5,032,596	4,107,561	5,032,596	4,107,561
10.	Loans	-	-	-	-
11.	Designated at fair value through profit/loss	-	-	-	-
12.	Available for sale	-	-	-	-
13.	Held to maturity	-	-	-	-
14.	Loans and receivables	107,378,821	103,895,851	107,378,821	103,895,851
15.	Share financing	2,139,522	1,884,790	2,139,522	1,884,790
16.	Consumer financing receivables	-	29,326,825	-	29,326,825
17.	Allowance for impairment losses on consumer financing receivables -/-	-	(1,001,471)	-	(913,717)
18.	Premium receivables -/-	-	104,795	-	104,795
19.	Reinsurance assets	-	57,580	-	58,311
20.	Investments	2,657,392	2,657,392	12,175	12,175
21.	Allowance for impairment losses on financial assets -/-	(20,942)	(21,122)	(20,942)	(21,122)
22.	Marketable securities	(2,613,834)	(2,312,387)	(2,613,834)	(2,312,387)
23.	Loans	(27,078)	(28,200)	(50,553)	(42,440)
24.	Others	5,525,222	5,225,222	5,525,222	5,225,222
25.	Intangible assets	(737,259)	(681,198)	(1,676,926)	(1,611,884)
26.	Fixed assets and equipment	3,849,378	3,702,845	4,785,532	4,587,425
27.	Accumulated depreciation of fixed assets and equipment -/-	(1,957,739)	(1,625,780)	(2,412,584)	(2,203,431)
28.	Non-earning assets	-	-	-	-
29.	Idle properties	16,289	16,289	16,289	16,289
30.	Forecasted assets	974	1,626	974	1,626
31.	Expense accruals	1,148	570	1,148	570
32.	Interbranch assets	-	-	-	-
33.	Conducting operational activities in Indonesia	-	-	515	117
34.	Conducting operational activities outside Indonesia	-	-	-	-
35.	Allowance for impairment losses on other assets -/-	-	-	-	-
36.	Deferred tax assets	524,562	940,200	1,801,119	1,511,042
37.	Leases	5,561,200	2,456,859	3,472,849	2,655,989
38.	Others	-	-	-	-
39.	TOTAL ASSETS	154,428,916	152,021,037	155,433,371	154,237,348

ASSET QUALITY AND OTHER INFORMATION

AS AT 30 JUNE 2014 AND 2013
(in million Rupiah)

NO.	ACCOUNTS	BANK DANAMON				
		Current	Special Mention	Substandard	Doubtful	Loss
1.	RELATED PARTIES	-	-	-	-	-
1.	Placements with other banks	127,588	-	-	-	-
2.	Foreign currencies	209,167	-	-	-	-
3.	Spot and derivative receivables	-	-	-	-	-
4.	Marketable securities	-	-	-	-	-
5.	Foreign currencies	-	-	-	-	-
6.	Securities sold under repurchase agreements (repo)	74,178	-	-	-	-
7.	Foreign currencies	10,227	-	-	-	-
8.	Loans and receivables	2,602	-	-	-	-
9.	Foreign currencies	-	-	-	-	-
10.	Securities sold under repurchase agreements (reverse repo)	-	-	-	-	-
11.	Foreign currencies	-	-	-	-	-
12.	Loans	25,081	-	-	-	-
13.	Foreign currencies	-	-	-	-	-
14.	Investments	21,740	-	-	-	-
15.	Foreign currencies	2,645,312	-	-	-	-
16.	Consumer financing receivables	1,251,593	-	-	-	-
17.	Foreign currencies	-	-	-	-	-
18.	Reinsurance assets	-	-	-	-	-
19.	Investments	-	-	-	-	-
20.	Foreign currencies	-	-	-	-	-
21.	Loans	499,276	-	-	-	-
22.	Foreign currencies	4,871,046	-	-	-	-
23.	Spot and derivative receivables	198,577	-	-	-	-
24.	Marketable securities	43,214	-	-	-	-
25.	Foreign currencies	-	-	-	-	-
26.	Securities sold under repurchase agreements (repo)	20,000	-	-	-	-
27.	Foreign currencies	11,107,170	-	-	-	-
28.	Securities sold under repurchase agreements (reverse repo)	900,006	-	-	-	-
29.	Foreign currencies	-	-	-	-	-
30.	Securities purchased under resale agreements (reverse repo)	144,541	-	-	-	-
31.	Foreign currencies	-	-	-	-	-
32.	Acceptance receivables	5,039,994	44,482	-	-	-
33.	Loans	-	-	-	-	-
34.	Debtors micro, small and medium	30,998,315	2,161,316	324,297	514,628	736,135
35.	Foreign currencies	30,998,315	2,161,316	324,297	514,628	736,135
36.	Non-debtors micro, small and medium	57,987,272	4,564,341	146,490	240,523	279,718
37.	Foreign currencies	11,363,520	590,088	19,818	31,715	62,186
38.	Restructured	730,518	407,886	89,036	76,522	143,522
39.	Foreign currencies	194,883	528,100	1,518	2,070	38,826
40.	Profit/loss	4,412,664	12,005	25	7,767	3,987,640
41.	Investments	12,005	25	-	-	12,005
42.	Others	38,140	-	-	-	38,140
43.	Comprehensive income contingencies to third parties	31,023,348	212,692	5,923	-	4,902
44.	Foreign currencies	11,023,297	395,761	-	-	16,289
45.	Forecasted assets	1,148	-	-	-	434
46.	Others	-	-	-	-	974
47.	Others	-	-	-	-	1,148
48.	Others	-	-	-	-	2,023
49.	Others	-	-	-	-	-
50.	Others	-	-	-	-	-
51.	Others	-	-	-	-	-
52.	Others	-	-	-	-	-
53.	Others	-	-	-	-	-
54.	Others	-	-	-	-	-
55.	Others	-	-	-	-	-
56.	Others	-	-	-	-	-
57.	Others	-	-	-	-	-
58.	Others	-	-	-	-	-
59.	Others	-	-	-	-	-
60.	Others	-	-	-	-	-
61.	Others	-	-	-	-	-
62.	Others	-	-	-	-	-
63.	Others	-	-	-	-	-
64.	Others	-	-	-	-	-
65.	Others	-	-	-	-	-
66.	Others	-	-	-	-	-
67.	Others	-	-	-	-	-
68.	Others	-	-	-	-	-
69.	Others	-	-	-	-	-
70.	Others	-	-	-	-	-
71.	Others	-	-	-	-	-
72.	Others	-	-	-	-	-
73.	Others	-	-	-	-	-
74.	Others	-	-	-	-	-
75.	Others	-	-	-	-	-
76.	Others	-	-	-	-	-
77.	Others	-	-	-	-	-
78.	Others	-	-	-	-	-
79.	Others	-	-	-	-	-
80.	Others	-	-	-	-	-
81.	Others	-	-	-	-	-
82.	Others	-	-	-	-	-
83.	Others	-	-	-	-	-
84.	Others	-	-	-	-	-
85.	Others	-	-	-	-	-
86.	Others	-	-	-	-	-
87.	Others	-	-	-	-	-
88.	Others	-	-	-	-	-
89.	Others	-	-	-	-	-
90.	Others	-	-	-	-	-
91.	Others	-	-	-	-	-
92.	Others	-	-	-	-	-
93.	Others	-	-	-	-	-
94.	Others	-	-	-	-	-
95.	Others	-	-	-	-	-
96.	Others	-	-	-	-	-
97.	Others	-	-	-	-	-
98.	Others	-	-	-	-	-
99.	Others	-	-	-	-	-
100.	Others	-	-	-	-	-

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

In accordance with the Circular Letter from Bank Indonesia No. 756/DPS, dated 9 December 2005 regarding Annual Report, Quarterly and Monthly Published Financial Statements and Certain Reports of Banks Submitted to Bank Indonesia which was amended by Circular Letter from Bank Indonesia No. 8111/DPS dated 7 March 2006 regarding "Amendment to Circular Letter from Bank Indonesia No. 756/DPS, dated 9 December 2005 regarding Annual Report, Quarterly and Monthly Published Financial Statements and Certain Reports of Banks Submitted to Bank Indonesia".

NO.	ACCOUNTS	30 Jun 2014		30 Jun 2013	
		30 Jun 2014	30 Jun 2013	30 Jun 2014	30 Jun 2013
1.	ASSETS	47,493	42,501	47,493	42,501
2.	Current accounts with Bank Indonesia	100,709	77,564	100,709	77,564
3.	Certificates of Bank Indonesia Sharia	377,000	478,000	377,000	478,000
4.	Placements with other banks	-	-	-	-
5.	Allowance for possible losses on placement with other banks -/-	95,000	95,000	95,000	95,000
6.	Marketable securities - Sharia bonds	(20,750)	(20,750)	(20,750)	(20,750)
7.	Allowance for possible losses on marketable securities - Sharia bonds -/-	220,416	230,048	220,416	230,048
8.	Others (receivables) -/-	18,973	18,973	18,973	18,973
9.	Others (receivables)	97,875	167,515	97,875	167,515
10.	Allowance for possible losses on others (receivables) -/-	(2,446)	(2,446)	(2,446)	(2,446)
11.	Others (receivables)	1,821,431	1,360,745	1,821,431	1,360,745
12.	Allowance for possible losses on others (receivables) -/-	(22,446)	(22,446)	(22,446)	(22,446)
13.	Accrued income	27,614	26,288	27,614	26,288
14.	Accrued income	(11,886)	(8,106)	(11,886)	(8,106)
15.	Prepaid expenses	15,191	15,191	15,191	15,191
16.	Total assets	2,747	12,815	2,747	12,815
17.	LIABILITIES	2,747,153	2,480,544	2,747,153	2,480,544
18.	IB deposit current accounts	244,135	256,507	244,135	256,507
19.	IB deposit savings	5,928	2,990	5,928	2,990
20.	Others IB current liabilities	-	-	-	-
21.	Liabilities to Bank Indonesia (FP-PS)	40,071	28,323	40,071	28,323
22.	Liabilities to other banks	-	-	-	-
23.	IB marketable securities issued	788,420	200,000	788,420	200,000
24.	IB deposits	440,895	378,987	440,895	378,987
25.	IB savings	1,242,347	1,107,914	1,242,347	1,107,914
26.	Accumulated (loss)/gain	1,658	(370)	1,658	(370)
27.	TOTAL LIABILITIES	2,747,153	2,480,544	2,747,153	2,480,544

STATEMENTS OF COMPREHENSIVE INCOME

FOR THE PERIOD 6 MONTHS 30 JUNE 2014 AND 2013
(in million Rupiah)

NO.	ACCOUNTS	30 Jun 2014		30 Jun 2013	
		30 Jun 2014	30 Jun 2013	30 Jun 2014	30 Jun 2013
1.	Operating Income	15,763	12,735	15,763	12,735
2.	Profit sharing	1,549	496	1,549	496
3.	IB Bonus	1,549	496	1,549	496
4.	Other operating income	140,355	120,895	140,355	120,895
5.	Margin distribution for non-disciplinary investment funds	320	51	320	51
6.	Non Bank	46,485	21,991	46,485	21,991
7.	Bank	46,805	22,505	46,805	22,505
8.	Income from operation after deducting margin contribution for non-disciplinary investment funds	93,550	98,390	93,550	98,390
9.	IB Bonus	1,224	782	1,224	782
10.	General and other benefits	12,			