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

	STATEMENTS OF FINANCIAL PO AS AT 30 SEPTEMBER 2014 AND 31 DECEMBE				
NO.	(In million Rupiah)  ACCOUNTS	BANK Da 30 Sep 2014		CONSOI 30 Sep 2014	LIDATED 31 Dec 2013*)
1.	ASSETS Cash	1,775,915	2,825,082	1,921,606	2,943,909
2.	Placements with Bank Indonesia Placements with other banks	16,317,763 8,376,340	12,903,138 7,127,226	16,317,763 11.065.087	12,903,138 9,210,256
4. 5.	Spot and derivative receivables Marketable securities	257,394	740,000	391,789	1,174,517
•	a. Designated at fair value through profit/loss     b. Available for sale	950,514 10,807,232	126,788 11,272,216	950,514 11,292,603	126,788 11,881,419
	c. Held to maturity	211,178	321,819	290,178	400,819
6.	d. Loans and receivables Securities sold under repurchase agreements (repo)	931,603	937,500	931,603	937,500
7. 8.	Securities purchased under resale agreements (reverse repo) Acceptance receivables	885,742 5,736,496	4,107,561	885,742 5,736,496	4,107,561
9.	Loans a. Designated at fair value through profit/loss	_	_	_	
	b. Available for sale     c. Held to maturity				
10	d. Loans and receivables	104,028,770	103,895,851	104,028,770	103,895,851
10. 11.	Sharia financing Consumer financing receivables	2,295,035	1,884,790	2,295,035 30,472,807	1,884,790 28,091,602
	Allowance for impairment losses on consumer financing receivables -/-	-		(1,048,249)	(913,771)
12. 13.	Premium receivables Reinsurance Assets	-	-	348,221 614,992	118,268 568,311
14. 15.	Investments Allowance for impairment losses on financial assets -/-	2,657,392	2,657,392	12,175	12,175
	Marketable securities     Loans	(20,839) (2,719,335)	(21,122) (2.312.387)	(20,839) (2,719,335)	(21,122) (2,312,387)
16.	c. Others Intangible assets	(29,382) 1,007,525	(28,260) 926,022	(57,263) 3,099,258	(42,440) 2,990,289
	Accumulated amortisation on intangible assets -/-	(766,902)	(681,198)	(1,711,789)	(1,611,864)
17.	Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -/-	3,943,296 (2,077,493)	3,702,845 (1,825,780)	4,926,678 (2,527,352)	4,587,425 (2,203,431)
18.	Non earning asset a. Idle properties	16,289	16,289	16,289	16,289
	b. Foreclosed assets     c. Suspense accounts	552 1,512	1,626 570	552 1,512	1,626 570
	d. Interbranch assets i. Conducting operational activities in Indonesia	1,012	0.0	43	117
	ii. Conducting operational activities outside Indonesia			+3	- "-
19. 20.	Allowance for impairment losses on other assets -/- Leased receivables	:		1,883,861	1,511,042
21. 22.	Deferred tax assets Other assets	902,812 6,140,060	946,200 2,496,869	1,011,928 3,962,278	1,022,113 2,955,988
	TOTAL ASSETS	161,629,469	152,021,037	194,372,953	184,237,348
1.	LIABILITIES AND EQUITY Current accounts	19,193,342	20,123,886	18,483,453	19,538,749
2.	Savings Time deposits	29,619,200 64,427,923	31,610,413 57,159,885	29,619,200 64,380,923	31,610,413 56,637,058
4.	Revenue sharing investment funds	1,959,279	1,402,833	1,877,147	1.374.962
5. 6.	Deferred premium income Unearned premium reserve	:		1,173,913 1,027,644	1,004,137 940,109
7. 8.	Loans from Bank Indonesia Borrowings from other banks	3,519,092	1,699,244	3,519,092	1,699,244
9. 10.	Spot and derivative liabilities Securities sold under repurchase agreements (repo)	102,625 750,000	456,211 759,245	161,037 750,000	458,850 759,245
11. 12.	Acceptance payables Marketable securities issued	5,726,084 919,713	4,103,382 918,972	5,726,084 12,357,485	4,103,382 12,122,028
13.	Borrowings a. Loans that can be counted as capital	-		,,	,,
14.	b. Other Borrowings Security deposits	2,552,968 17,976	4,816,559 46,981	15,097,021 17,976	16,068,470 46,981
15.	Interbranch liabilities	17,570	40,501	17,570	40,561
	a. Conducting operational activities in Indonesia     b. Conducting operational activities outside Indonesia	:			
16. 17.	Deferred tax liabilities Other liabilities	4,344,880	3,167,200	337,075 7,534,982	347,424 5,973,313
18.	Profit sharing investment funds TOTAL LIABILITIES	133,133,082	126,264,811	162,063,032	152,684,365
19.	EQUITY Issued and fully paid capital	.,,	, , , ,	, , , , , ,	. , . , ,
10.	a. Authorized capital b. Unpaid capital -/-	12,238,589 (6,337,468)	12,238,589 (6,337,467)	12,238,589 (6,337,468)	12,238,589
20.	c. Treasury stock -/-	(0,337,400)	(0,337,407)	(0,337,400)	(6,337,467)
20.	Additional paid-up capital a. Agio	7,391,756	7,391,756	7,391,756	7,391,756
	b. Disagio -/- c. Donated capital	:	-		
	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 financial assets as available for sale	(53,176)	(71,161)	(89,389)	(116,646)
	c. Cash flow hedges     d. Revaluation reserves of fixed asset	13,286	31,273	(65,617)	5,625
	e. Part of other comprehensive income of associates     f. Gains (losses) on defined benefit actuarial program	:	:	:	
	g. Income tax related to other comprehensive income h. Others	-	-	-	
22.	Difference in quasi- reorganisation	-	-	-	-
23.	Difference in restructuring value of transaction of entities under common control	-	-	-	-
24. 25.	Others Equity Reserves		-	-	
	a. General reserves b. Specific reserves	276,767	236,350	276,768	236,350
26.	Retained earnings	11,014,012	9,303,232	16,580,389	13,791,582
	a. Previous years *) b. Current year	3,952,621	2,963,654	2,105,666	4,041,684
27.					

STATEMENTS OF COMPREHENSIVE INCOME FOR THE 9 MONTH PERIODS ENDED 30 SEPTEMBER 2014 AND 2013

ACCOUNTS

INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses Interest Income

Sharia Income
4.1. Margin
4.2. Profit sharing
4.3. Bonus income
Total Sharia Income
Sharia Expenses
5.1. iB loss sharing
5.2. iB bonus expense

Total Sharia Expenses

Net Sharia Interest Income
Other Operating Income and Expense
Other Operating Income

ii. Loans
iii. Spot and derivatives
iv. Other financial assets
v. Other financial assets
v. Other financial assets
v. Decrase in fair value of financial liabilities (mark to market)
c. Gain from sale of financial assets
ii. Loans
iii. Other financial assets
d. Gain from spot and derivative transaction (realised)
e. Sain from investment under equity method
c. Sain from investment under equity method
provided in the sale of the sale of

I. Marketable securities
II. Loans
III. Other financial assets
III. Other financial assets
III. Other financial assets
III. State securities
III. Sharia financial
III. Sharia

Gain/(loss) from sale of premisses and equipment Gain (loss) on foreign currencies translation Income(expenses) non operating expenses NON OPERATING LOSS INCOME BEFORE INCOME TAX

INCOME BEFORE INCOME TAX
Income tax
a. Income tax expenses
b. Deferred tax expenses
control tax expenses (income)
NET INCOME
NET INCOME
OTHER COMPREHENSIF INCOME NET OF TAX
a. Foreign exchange difference from translation
of financial statements in foreign currency
c. Cash flow hedges
c. Cash flow hedges
c. Cash flow hedges
d. Gain fixed asset revalution
e. Part of other comprehensive income of associates
f. Gains (tosses) on defined benefit actuarial program
g. Income tax relating to components of other
comprehensive income
h. Others

n. Unlers
Other comprehensive income, net of tax
TOTAL COMPREHENSIVE INCOME
Comprehensive income attribute to:
EQUITY HOLDERS OF THE PARENT ENTITY

TOTAL COMPREHENSIVE INCOME IN CURRENT YEARS

PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE

ALLOWANCE FOR IMPAIRMENT LOSSES
AS AT 30 SEPTEMBER 2014 AND 2013
(In million Rupiah)

OTHERS EARNINGS PER SHARE

As reclassified (Note 2)

Placements with other banks

Marketable securities

agreements (repo)

Acceptance receivables

Temporary equity investmen

Others receivable

Loans

Spot and derivative receivables

Securities sold under repurchas

Securities purchased under res

NON OPERATING INCOME

 BANK DANAMON
 CONSOLIDATED

 30 Sep 2014
 30 Sep 2013\*)
 30 Sep 2014
 30 Sep 2013\*)

16,389,540 526,029

3,901,763

2.627

23,590

63,615

1,479 1,668,180

298,585

362,589

2,896,510 11,221 68,057 7,671

266,640

1,858 1,177

(77,460) (74,425) 2,878,215

701,412 8,095 2,168,708

34,670 (88,753)

8,264

63,042 2,168,708

2,061,679 61,210

2,122,889

(1,212,457)

30 Sep 2013

7,006

28,505 20,000

30.671

890,715

26,574

57,033

3,746 50.465

21,210

44,414 1,189

382,139 1,984,658

(40,417) 219.69

14,208,221 427,414

4,185,817 294,856 10,154,962

920,394 574,183 346,211 10,501,173

19,435 106,283 689 126,407

37,916 1,247

39,163 87,244

9,989

229,655

4,448 1,615,839

2,084,604 10,594,071 243

275,898

5,578

16,249

460 2,515,953 14,247 23,596 5,415

254,149 1,087 4,117,290 224,210 3,139,696 (6,416,292)

1,777 7,451 (62,833) (53,605) 4,118,520

970,919 56,000 3,091,601

31,544

3.006.630

84,971 3,091,601

2,938,282 83,740 3,022,022

(1,203,640)

4,177,779

10,004,971 427,410

3,126,036 180,174 7,126,171

7,126,17

3.002,715

3,713

229,655

908,794 1,152,204

275,898

11,713

460 1,654,374 14,247 10,726 5,114

3,102 337

(2,448) 991 3,023,075

475,905 75,136 2,472,034

(126,177) 30,698

31,544

2.472.034

2,472,034

2,408,099

2,408,099

(1,203,640)

Individual Collective General Specific Individual Collective General Specific

7,049,312

22,569 149,019 1,659 173,243

71,634 2,124

73,758 99,485

2.627

21,277

63,615

2,798,724 1,157,918

298,585

2,311

362,589

265,761

2,706,218 151,248 2,205,973 (2,751,910 4,396,887

1,714 (70 (23,118 (21,474 4,375,413

389,828 32,964 3,952,621

(10,423

3,952,618

3.952.621

3,952,621

3,952,618

3,952,618

(1,212,457) (40,417) 412.39

30 Sep 2014

7.205 83,763

20,839

2,574

32,545 20,000

56.873 2.460

941,336 1,659,908

293

26,574

5.043.054

T		illion Rupiah) BANK DANAMON								In a	ccordance with the Circular Letter from Bank				
0.	ACCOUNTS			30 Sep	2014					30 Sep	2013			Rep	oort, Quarterly and Monthly Published Finar
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total		onesia" which was amended by Circular Lette
I. 1.	RELATED PARTIES Placements with other banks														nendment to Circular Letter from Bank Indone: arterly and Monthly Published Financial State
	a. Rupiah b. Foreign currencies	84,149 252,708				- 1	84,149 252,708	354,348 219,303	- :	- :	- 1	:	354,348 219,303		
2.	Spot and derivative receivables a. Rupiah	-	-		-	-	-			-	-				BALANCE SHEETS
3.	a. Rupiah b. Foreign currencies Marketable securities a. Rupiah	70,996	-	-	-	-	70,996	40	-	-	-	-	40		AS AT 30 SEPTEMBER 2014 AND 201 (In million Rupiah)
	a. ruplan b. Foreign currencies Securities sold under repurchase agreements (repo)	821					821	33,554 5,206		-			33,554 5,206	NO.	, , ,
	a. Rupiah b. Foreign currencies	-	- :	:	:		-	- :	- :	-	- :	:		A.	ASSETS
- 1	Securities purchased under resale agreements (reverse repo) a. Rupiah	-	-			-	-	-	-	-	-	-	-	1.	Cash
j.	b. Foreign currencies Acceptance receivables loans	-		- :	-	-	-	3,895		-			3,895	2.	Current accounts with Bank Indonesia
	Debtor micro, small and medium     Rupiah	7				_	7	2,261			_		2,261	3.	Certificates of Bank Indonesia Sharia Placement with other sharia banks
	ii. Foreign currencies b. Non debtor micro, small and medium	-	-	-	-	-	-	-	-	-	-	-		4.	Allowance for possible losses on placemen
	i. Rupiah ii. Foreign currencies	26,057		:	:	-	26,057	20,483	287	:	- :	:	20,770	5.	Marketable securities - sharia bonds
	c. Restructured i. Rupiah	-	-	-	-	-	-	-	-	-	-	- ]	-	6.	Allowance for possible losses on marketab iB receivables *)
	ii. Foreign currencies Troperties loan	22,752 2.645.312	-				22,752 2,645,312	18,719 2.645.312					18,719 2,645,312	0.	Allowance for possible losses on iB receive
1	Temporary equity investment Others receivables	2,040,012	-	-	-	-	2,040,012	2,040,012	-	-			2,040,012	7.	Others iB receivables
- 1	Commitments and contingencies to third parties a. Rupiah	1,221,956				-	1,221,956	1,220,950		-	-		1,220,950	8.	Allowance for possible losses on others iB iB financing
П	b. Foreign currencies dle properties					- 1			1		- 1	:		0.	Allowance for possible losses on iB finance
1	Suspense accounts		- :	:	:	-	-	- :	1	- :		:		9.	Fixed assets
1	NON RELATED PARTIES Placements with other banks	252 200					757 700	326 586					326 586	10.	Accumulated depreciation of fixed assets Accrued income
ı	a. Rupiah broeign currencies Spot and derivative receivables	757,798 7,281,685	- :	- :			757,798 7,281,685	4,146,247		-			4,146,247	11.	Prepaid expenses
ш	a. Rupiah	212,007 45.387	:	:	:	-	212,007 45,387	301,025 399,539	- :	-		:	301,025 399,539	12.	Other assets
1	Marketable securities a. Rupiah	11,074,545 802.562				20,000	11,094,545 802.562	10,122,803 465,718				20,000	10.142.803		TOTAL ASSETS
ı	b. Foreign currencies Securities sold under repurchase agreements (repo)	802,562 931,603	-	-	-	-	802,562 931,603	465,718 931,969	-	-	-		465,718 931,969	В.	LIABILITIES
	a. Rupiah Securities purchased under resale agreements (reverse repp)	931,003			- :		931,003	931,969		-		- :	931,969	1.	iB funds
	a. Rupiah b. Foreign currencies	885,742	:	:	:	-	885,742	220,007		-		:	220,007		a. iB deposit current accounts     b. iB deposit savings
1	Acceptance receivables	5,687,304	49,192	-	-	-	5,736,496	3,063,177	-	-	-	-	3,063,177	2.	Others iB current liabilities
1	a. Debtor micro, small and medium i. Runiah	29,270,673	2,010,441 5.075	343,974	526,207 3.069	876,236	33,027,531	29,528,112 382,445	1,824,553	280,125	425,088	656,659	32,714,537	3.	Liabilities to Bank Indonesia (FPJPS)
	ii. Foreign currencies b. Non debtor micro, small and medium i. Runjah	260,914 56 308 979	5,075 4,369,640	215.440	3,069 245,282	574 262 669	269,632	382,445 50 019 992	4 660 222	166,224	553 233,870	4,726 329,611	387,725 55 409 930	4. 5.	Deposits from other banks iB marketable securities issued
	ii. Foreign currencies c. Restructured	10,610,579	790,846	39,914	245,202	157,229	11,598,568	11,597,000	4,660,233 375,757	100,224	233,070	259,108	12,231,865	6.	Others liabilities
	i. Rupiah ii. Foreign currencies	722,645 137,221 4,479,212	562,182 710,618 179,198	102,800 16,122 6,558	69,043	180,449 43,522 46,567	1,637,119 907,483 4,716,240	677,398 392,423	323,828 371,149	57,600	56,819	121,679 37,925 25,751	1,237,324 801,497 4,066,335	7.	Investment funds
П	d. Properties loan Investments	4,479,212 12,055	179,198 25	6,558	4,705	46,567	4,716,240 12,080	3,859,925 12,055	163,181 25	6,992	10,486	25,751	4,066,335 12,080		iB savings     iB deposits
	Temporary equity investment Others receivables Commitments and contingencies to third parties	29,313	- :	:	:		29,313	118,877	-	:		:	118,877	8.	Accumulated gain/(loss)
	Commitments and contingencies to third parties a. Rupiah b. Foreign currencies	36,835,837 13,969,355	151,572 295,762	150	:	99	36,987,658 14,265,117	27,914,388 10.643.053	172,110 57,811			:	28,086,498 10,700,864		TOTAL LIABILITIES
. П	Idle properties Foreclosed assets	-	200,702		80	16,289 472	16,289 552 1,512	-		80	1,908 593	14,381 1,108	16,289 1 781		<u> </u>
4	Suspense accounts	1,512	-	-			1,512	1,622	-		-77		1,622		STATEMENTS OF INCOM
. П	OTHERS INFORMATION Collateralised assets												00.55-		FOR THE PERIOD 9 MONTHS 30 SEI
	a. To Bank Indonesia b. To other parties												62,560		(In million Rupiah)
1	Total Allowance for impairment losses on financial assets -/- Minimum required allowance for possible losses on assets						2,769,556 2,930,016						2,436,176 2,798,601	NO.	
	Percentage of micro, small and medium enterprises credit to total loans Percentage of micro and small enterprises credit to total loans						31.32% 12.75%						32.85% 14.08%	A.	OPERATING INCOME Margin
	Percentage of micro, small and medium enterprises debtors to total debtors Percentage of micro and small enterprises debtor to total debtors						9.66% 8.02%						9.65% 8.31%	2.	Profit sharing
П	Others a. Chanelling loans						350,638						350,640	3.	iB Bonus
	b. Chanelling loans Mudharabah Muqayadah c. Written-off earning assets						1.791.932						2.037.771	4.	Other operating income
	d. Recovery on written-off earning assets e. Charged-off earning assets						530,024 854,433						511,811 453,029	B.	TOTAL OPERATING INCOME
T	s. Orangeo-on earling descre						004,403						400,029	C.	Margin distribution for non - discretionary  a. Bank

			0.VITIN 0.E						
	STATEMENTS OF COMMITMENT AS AT 30 SEPTEMBER 2014 AND 31 DECE	<b>S AND C</b> ( MBER 20 <u>13</u>	ONTINGE	NCIES		KEY FINANCIAL RATIOS AS AT 30 SEPTEMBER 2014 AND 2013			
	(In million Rupiah)								
0.	ACCOUNTS	BANK DA		CONSOL		NO.	RATIOS (%)	30 Sep 2014	30 Sep 2013*)
		30 Sep 2014	31 Dec 2013	30 Sep 2014	31 Dec 2013	Н.	CONSOLIDATED RATIOS:		
I.	COMMITMENT RECEIVABLES					1.	Capital Capital Adequacy Ratio (CAR)	17.95%	18.34%
1.	Unused borrowing facilities a. Rupiah	_		_		II.	Earning assets	17.00%	10.0470
۱	b. Foreign currencies						Non-performing earning assets and non productive assets to total earnings and non productive assets	1.49%	1.47%
2. 3.	Outstanding buying of spot and derivative contract Others	5,242,105	8,927,047	5,242,105	8,927,047	2. 3. 4.	Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset	1.94% 2.29%	1.85% 2.22% 2.17%
II.	COMMITMENT PAYABLES					4. 5.	NPL gross NPL net	2.36% 1.43%	2.17% 1.25%
1.	Unused loans facilities granted to debtors					III.	Rentability Return on Assets (ROA)		
	a. BUMN i. Committed					1.	Return on Equity (ROE)	2.05% 9.25%	3.47% 14.47%
	Rupiah     Foreign currencies			:	:	2. 3. 4.	NIM including third party premium expenses Cost to income	8.39% 56.25%	9.78% 52.21%
	ii. Uncommitted	40.050	40 ==4	10.050	10.551	T.	BANK RATIOS :	30.2070	JZ.Z170
	<ul> <li>Rupiah</li> <li>Foreign currencies</li> </ul>	10,252	49,551	10,252	49,551	1. 1.	Capital CAR	18.20%	18.09%
	b. Others i. Committed	213.077	294.125	213.077	294.125	II.	Earning assets	18.20%	18.09%
۱	ii. Uncommitted	45,136,820	31,106,414	45,136,820	31,106,414	1.	Non-performing earning assets and non productive assets to total earnings and non productive assets	1.43%	1.46%
2.	Unused loan facilities granted to other banks a. Committed					2. 3.	Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset	1.96% 2.02%	1.91% 1.96%
	Rupiah     Foreign currencies	14,436	23,155	14,436	23,155	4.	NPI gross	2.54% 1.44%	2.36% 1.29%
	b. Uncommitted					5.	NPL net after impairment value  Non performing iB receivables and financing with contract	1.44%	1.76%
	Rupiah     Foreign currencies	597,415	217,207	597,415	217,207	III.	Rentability ROA	3.76%	3.10%
3.	Outstanding Irrevocable L/C a. Offshore L/C	0.000.400	4 570 000	0.000.400	4 570 000	1. 2. 3. 4.	ROE	21.06%	14.50%
	b. Local L/C	2,200,130 699,705	1,573,293 914,713	2,200,130 699,705	1,573,293 914,713	3. 4.	NIM NIM including third party premium expenses	7.28% 7.11%	8.60% 8.43%
4.	Outstanding selling of spot and derivative contract Others	2,229,580	3,208,393	2,229,580	3,208,393	5.	Operating expenses to operating income Cost to income	74.57% 59.06%	77.72% 55.99%
II.	CONTINGENT RECEIVABLES			_	-	IV.	Liquidity LDR		99.00%
1.	Guarantees received					V.	Compliance	91.34%	99.00%
	Rupiah     Foreign currencies	96,983	85,902	96,983	85,902	1.	Percentage violation on Legal Lending Limit     a.1. Related parties	0.00%	0.00%
2.	Interest receivables on non performing assets a. Loan interest income	362,353	292,383	362,353	292,383		a 2. Third parties	0.00%	0.00%
	b. Other interest	302,333	2,538	302,333	2,538		Percentage lending in excess of Legal Lending Limit     1. Related parties     b.2. Third parties	0.00%	0.00%
3.	Others CONTINGENT PAYABLES	-		-		2.	Statutory Reserve Requirements (GWM)	0.00%	0.00%
v. 1.	Guarantees issued						a GWM Primary Idr	8.07% 8.17%	8.08% 8.12%
"	a. Rupiah	2,824,937	2,764,076 588,719	2,824,937	2,764,076	4.	b. GWM Foreign Currency Net Open Position	1.34%	0.63%
2.	b. Foreign currencies Others	777,959	588,719	777,959	588,719	*).	After Reclasification (Note 2)		
_									
- (	CAPITAL ADEQUACY RATIO (CA	R)					CONSOLIDATED STATEMENTS OF CASH FLOWS		

30 Sep 2014

276.767

(16,801)

(1.074.532)

(538,186)

890,114

1,428,300

(538,186)

29,537,912

17.99%

17.95%

609,250

6,918,184 6,308,934 609,250 257,394 102,625

Trading Hedging

7.391.756

276,767

10,124,498 1,976,311

(143,659)

(16,801)

(1,436,411)

1,208,901

(1,208,901)

24.020.406

24,020,406 109,353,185 22,214,233 411,649

18.26%

18.20%

5,374,072

STATEMENT TRANSACTIONS OF FOREIGN EXCHANGE AND DERIVATIVE AS OF SEPTEMBER 30, 2014 (In million Ruplah)

Notional Amount

5,983,322

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE 9 MONTH PERIODS ENDED 30 SEPTEMBER 2014 AND 2013 (In million Rupiah)

Balance as at 1 January 2014
Total comprehensive income for the period
Net income for the period
Net income for the period
Service of the period
Life of the period
Life of the period of the life of

Distribution of cash de not regerve

Balance as at 30 September 2014

Balance as at 11 January 2013

Total comprehensive income for the period

Other comprehensive income, net of tax

Effective portion on fair value changes of derivative instruments for cash flow hedges

Unrealized losses on Available For Sale Marketable Securities and Government Bonds-net

Total other comprehensive Income
Total comprehensive income for the period

DESCRIPTION

Under provision between regulatory provision and impairment value on productive assets

3.1 Subordinated marketable securities (perpetual non cummulative)
3.2 Subordinated loan (perpetual non cummulative)
3.2 Subordinated loan (perpetual non cummulative)
3.3 Other innovalve capital instruments
Deduction factor to core capital
4.1 Goodwill
4.2 Other infrangible assets
4.3 Investment (60%)
4.4 Short of capital on insurance subsidiary company (50%)
Miniority interests.

Minority interest
SUPPLEMENTARY CAPITAL
Upper Tier 2

1.1 Preferen stock (perpetual cummulative)
1.2 Preferen stock (perpetual cummulative)
2.3 Subordinated framiciatible securities
(perpetual cummulative)
1.3 Subordinated ioan (perpetual cummulative)
1.4 Mandatory covertible bond
1.5 Remaining innovative capital which has not been calculated in core capital
1.6 Other supplementary capital upper tier 2
1.7 Prod assets revaluation

General allowance for possible losses on earning assets (max. 1.25% of weighted risk-based assets)

3.1 Investments (50%)
3.2 Short of capital on insurance subsidiary company (50%)
Deduction factors on core and supplementary
capital securitisation exposure

capital securitisation exposure
Other supplementary capital which meet the criterias (Tier 3
Other supplementary capital allocated to anticipate market rist
TOTAL CORE AND SUPPLEMENTARY CAPITAL (A+B-C)

TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)

TO AN ICHPATE MARKET RISK (445-046) RISK WEIGHTED ASSETS - CREDIT RISK RISK WEIGHTED ASSETS - OPERATIONAL RISK RISK WEIGHTED ASSETS - MARKET RISK

CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (III:(IV-VI)) CAPITAL ADEQUACY RATIO WITH CREDIT RISK, MARKET RISK AND OPERATIONAL RISK AND OPERATIONAL RISK CHARGE (III:(IV-VV-VI))

TRANSACTION

Related to interest rate Forward

TOTAL

1.9 Other comprehensive income: Increase of available for sale investment (45%)

Lower Tier 2 max 50% core capital

2.1 Redemable preference shares

Disclosed reserves 2.1 Additional factors

30 Sep 2013

236.350

(345,672)

(16,751)

(1.553,156)

1,092,156

(1.092,156)

21,293,620

18.13%

18.09%

247,551

23 1,643

7.391.756

236.350

(65,465)

(16,751)

(1.074.532

(445,275)

842,287

1,287,562

(445,275

27,205,114

27,205,114 119,412,236 28,600,198 306,172

18.38%

18.34%

488 5,240

96,773

1	1. 2. 3. 4. L. 1. H.	Rentability Rentability Return on Seasets (ROA) Return on Equity (ROE) NIM including third party premium expenses Cost to income  BANK RATIOS: Capital CAR Earning assets	2.05% 9.25% 8.39% 56.25%	3.47% 14.47% 9.78% 52.21%	E H	l. I. J.	TOTAL OPERATING EXPENSE NET OPERATING INCOME Other non-operating income Other non-operating expenses NON-OPERATING LOSS NET INCOME/(LOSS) PERIOD EN	IDED
7 - 3333 -	1. 2. 3. 4. 5. 6. <b>III.</b> 1. 2. 3. 4. 5. 6. <b>IV.</b>	Non-performing earning assets and non productive assets to total earnings and non productive assets.  Non-performing earning assets to total productive assets Allevance for impairment tossets for financial asset to productive asset Allevance for impairment value.  NPL net after impairment value. Non performing IB receivables and financing with contract Rentability.  ROA ROE NIM NIMI including third party premium expenses Operating expenses to operating income Liquidity LDR	1.43% 1.96% 2.02% 2.54% 1.44% 1.46% 21.06% 7.28% 7.11% 74.57% 59.06%	1.46% 1.91% 1.96% 2.36% 1.29% 1.76% 3.10% 4.50% 8.60% 8.43% 77.72% 55.99%	NC 1 2 3 4	D. 1. 2. 3.	Unused iB financing facilites **) Outstanding iB irrevocable letters of iB guarantees issued Others	CCOU
3 3 3 -	V. 1.	Compilance a. Percentage violation on Legal Lending Limit a.1. Related parties a.2. Third parties b. Percentage lending in excess of Legal Lending Limit b.7. Relater parties Statutory Reserve Requirements (GWM) a. GWM Primary ldf b. GWM Foreign Currency Net Open Position	0.00% 0.00% 0.00% 0.00% 8.07% 8.17% 1.34%	0.00% 0.00% 0.00% 0.00% 8.08% 8.12% 0.63%	NO	Э.	TABLE OF MARGIN DI: FAMILIE MONTH OF SEPTEMI (In million Ruplah)  Type  of funding	Ave bal
	,	ofter Reclasification (Note 2)  CONSOLIDATED STATEMENTS OF CASH FLOWS AS AT 30 SEPTEMBER 2014 AND 2013 (In million Rupiah)			2		IB deposit current accounts a. Bank b. Non Bank lib deposit savings a. Bank b. Non Bank	33
			30 Sep 2014	30 Sep 2013	3		iB savings	
7 2 6 0	Inte Rec Pay Pay Pay Rec Oth Gaii	In flows from operating activities: rest income, fees and commissions seipts from consumer financing transactions ments of new consumer financing transactions ments of interest, fees and commissions ments of interests on securities issued seipts from insurance operation or operating incomments of interest properation or operating incomments of the consumer of the consumer operation or operating expenses operating expenses - net	12,589,094 22,865,852 (19,930,734) (6,265,212) (553,367) 383,076 2,011,967 94,659 (6,961,320) (76,348)	12,627,749 20,159,567 (21,042,753) (4,098,995) (880,714) 541,382 2,421,666 (191,920) (6,082,109) (56,463)	4	i.	a. Bank b. Non Bank iB deposits a. Bank - 1 month - 3 months - 6 months - 12 months b. Non Bank	40
5	Cas	sh flows before changes in operating assets and liabilities	4,157,667	3,397,410			- 1 month - 3 months	94
	Place Place ti Mar Sec Loa	Inges in operating assets and liabilities: rease/(increase) in operating assets: sensenters with other banks and Bank Indonesia - mature more than 3 months from he date of acquisition ketable securities and Government Bonds - trading unrities purchased under resale agreement ns sstiment in finance leases	(805,947) (721,526) (885,741) (2,860,233) (359,119)	324,033 85,234 563,745 (8,599,598)	No	tes	- 6 months - 12 months TOTAL	1,83
-	Pre	payments and other assets	(565,830)	(416,002)	-		Danamon Sharia Branches: Jakarta, Malang, Tasikmalaya, Kediri, Semarai	

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 and available for sale

Acquisition of 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 investment

Placement in deposits

Receipt of cash dividends

Net cash practical by Available and the sale of the sale

Net cash provided by investing activities

Cash and cash equivalents consist of:

Board Of Commissioners
1. President Commissioner

MANAGEMENT OF THE BANK AS AT 30 SEPTEMBER 2014

1. Asia Financial (Indonesia) Pte. Ltd.

Asia Financial (indonesia) Fte. Ltd.
 JPMCB-FRANKLIN Templeton Investment
 Public (shares ownership under 5%)

(71,242)

38,092

40,118

to equity holders of the parent entity

TOTAL

Net cash provided by investing activities

Cash flows from financing activities:
Increase in securities soid under repurchase agreements
Payments of principal on bonds issued
Payments of principal on bonds issued
Proceeds from invited guideline
Proceeds from invited guideline
Proceeds from invited guideline
Payment of subordinated loans
Proceeds from borrowings in relation to joint financing
Repayment of borrowings in relation to joint financing
(Decrease)fincrease in borrowings
Employee/management stock options exercised
Net cash provided by financing activities
Net (decrease) increase in cash and cash equivalents
Cash and cash equivalents as at the beginning of period
Cash and cash equivalents as at the end of period
Cash and cash equivalents consist of:

Cash
Current accounts with Bank Indonesia
Current accounts with other banks
Placements with other banks and Bank Indonesia - mature within 3 months
from the date of acquisition
Certificates of Bank Indonesia - mature within 3 months from the date of acquisition

			Revenues	Depositor's portion				
NO.	Type of funding	Average balance	to be distributed	Nisbah (%)	Total bonus & profit sharing	Rate of return indication (%)		
		A	В	С	D	E		
1.	iB deposit current accounts a. Bank b. Non Bank	9,487 331,535	78 2,732	0.00 0.00	:	:		
2.	iB deposit savings a. Bank b. Non Bank	3,141	- 26	0.00 0.00	:	:		
3.	iB savings a. Bank b. Non Bank	22,847 403,874	188 3,329	13.00 13.00	24 433	1.30 1.30		
4.	iB deposits a. Bank - 1 month - 3 months	44,034 0	363 0	46.00 46.00 46.00	167 0	4.61 4.61 4.61		
	- 6 months - 12 months b. Non Bank	3,772	0 31	46.00	14	4.61		
	- 1 month - 3 months - 6 months - 12 months	946,252 18,595 46,356 9,557	7,799 153 382 79	46.00 46.00 46.00 46.00	3,587 70 176 36	4.61 4.61 4.61 4.61		
-	TOTAL	1,839,450	15,160		4,507			

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 30 SEPTEMBER 2014 AND 2013
(In million Ruojah)

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

in accordance with the Circular Letter from Bank Indonesia No. 7/56/IDPbS, dated 9 December 2005 regarding "Annua 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. 8/11/IDPbS dated 7 March 2006 regarding Amendment to Circular Letter from Bank Indonesia No. 7/56/IDPbS, dated 9 December 2006 regarding Annual Report, Quarterly and Monthly Published Financial Statements And Certain Reports of Banks Submitted to Bank Indonesia".

OPERATING EXPENSES
iB bonus

Salaries and employee benefits

Others TOTAL OPERATING EXPENSE

Income from operation after deducting margir distribution for non-discretionary investment f

Allowance for possible losses on placement with other sharia banks -/ Allowance for possible losses on placement with other sharia banks -/Marketable securities - sharia bonds
Allowance for possible losses on marketable securities - sharia bonds -/Bl receivables ')
Allowance for possible losses on iB receivables -/Others iB receivables
Allowance for possible losses on others iB receivables -/Allowance for possible losses on others iB receivables -/Allowance for possible losses on others iB receivables -/-

STATEMENTS OF INCOME
FOR THE PERIOD 9 MONTHS 30 SEPTEMBER 2014 AND 2013

30 Sep 2014 30 Sep 2013

308.000

2,028,236 (24,584

2,829,785

3,530 4,251

624,257

462,082

3,543

149,019

42,066

215,309 70,858

71,634

143,675

81,208

21,275

8,520

3,543

1,883

30 Sep 2014 30 Sep 201

2,344,562

4,614 2,770

298,878 687,930

(2,567)2,829,785 2,344,562

106,283

37,916

142,570

27,500 138,896

3,674

(2,567)

iB receivables exclude margin to be received of Rp 40,843 million and Rp 54,161 million as at 30 September 2014 and 2013, respectively.

This unused iB financing facilities is only for committed facilities Jakarta, October 17, 2014

6,615,354

(208,260)

(1,256,925

(6,360,584 1,302,902

67.37% 6.53% 26.10%

2,168,70

(74,046

2,122,889

3,091,602

(1,231) (69,579) 83,740 3,022,023

63,042

(2,804)

61,209

84,971

8,404,286

478,483

(1,365,949

8,091,061 (6,489,272) (2,573,240)

27,810,110

Henry Ho Hon Cheong Muliadi Rahardja Herry Hykmanto Vera Eve Lim Satinder Pal Singh Ahluwalia Kanchan Keshav Nijasure Fransiska Oei Lan Siem Pradip Chhadva

Note:

1) Made Sukada effective in accordance with the provisions of the Financial Services Authority's letter dated 8 August 2014.

No. SR-1330.03/2014.

2) Andriaan Laoh has tendered his resignation on his nomination as Commissioner (Independent) on 13 August 2014.

3) In compliance with the Decision of the Board of Directors of Indonesia Stock Exchange No.Kep-00001/BEI01-2014.

dated 20 January 2014 on Rule Number 1-A regarding the Listing of Shares and Equity Securities Other Than Shares by Listed Company, Fransiska Cel Lan Stein is assigned as Independent Director by the Annual GMS dated 7 May 2014.

4) Khoe Minhari Handikusuma proposed his resignation on 5 July 2014.

2,105,666

2,105,666

(40,417) (1,212,457)

3.006.631

- (68,348) 3,006,631 2,938,283

2,105,666

(71,242

2,061,680

3,006,631

20 m Prof. DR. M. Din Syamsuddin, MA.
Sharia Supervisory Board



1. Information in the consolidated statements of financial position and consolidated statements of commitments and contingencies as at 30 September 2014 and 31 December 2013, and in the consolidated statements of and confingencies as at 30 September 2014 and 31 December 2015, and if the consolidated statements of cash flows for the nine-month periods ended 30 September 2014 and 2013, were taken from the consolidated financial statements for the nine-month periods ended 30 September 2014 and 2013 and as at 31 December 2013. The above financial information are published in order to comply with the Circular Letter of Bank Indonesia (SE BI)

No. 13/20/DPhP dated 16 December 2011 regarding "Third Amendment on Bank Indonesia Circular Letter No. 3/30/ DPhP dated 14 December 2001 regarding Quarterly and Monthly Published Financial Statements of Commercial Bank and Certain Reports Submitted to Bank Indonesia" and in accordance with Regulation of Capital Market and Financial Institution Supervisory Agency ("Bapepam-LK" which function has been transferred to Financial Service Authority ("OJK") starting 1 January 2013) No. VIII.G.7. Attachment to Decision of Chairman of Bapepam and LK No. Kep-34f78LZ012 regarding "Financial Statements Presentation and Disclosure of Issuer or Public Companies" jo. Decision of Chairman of Bapepam and LK. No. KEP-55f8LZ010 dated 30 December 2010 regarding "Amendment on Decision of Chairman of Capital Market Supervisory Agency No. KEP-06f7M2000 dated 13 March 2000 regarding Guidelines for the Preparation of Financial Statements" jo. Circular Letter of Chairman of Bapepam No. SE-02/PM/2002 regarding "Guidelines for Presentation and Disclosure of Financial Statements of Issuer or Public Companies", and Regulation No. X.K.2 Attachment to Decision of Chairman of Bapepam-LK No. Kep-346/BL/2011 dated 5 July 2011 regarding "Submission Obligation of Periodic Financial State

Certain account in the consolidated financial statements for the year ended 31 December 2013 and the nine-month period ended 30 September 2013 have been reclassified to conform with the presentation of consolidated financial statements for the nine-month period ended 30 September 2014.

3. The consolidated financial statements for the nine-month periods ended 30 September 2014 and 2013 and for the year then ended 31 December 2013 and for periods/year then ended included financial statements of subsidiaries, i.e. PT Adira Dinamika Multi Finance Tbk, PT Asuransi Adira Dinamika, and PT Adira Quantum Multifinance.

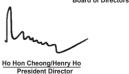
4. The ultimate shareholder of Asia Financial (Indonesia) Pte, Ltd. (AFI) is Temasek Holding Pte, Ltd., an investment holding company based in Singapore which is wholly owned by the Ministry of Finance of Singapore

As at 2 April 2012, the Bank has been informed by Fullerton Financial Holding Pte. Ltd. (FFH), that it has entered into a contingent share purchase agreement with DBS Group Holdings (DBS) to sell the entire FFH interest in the share capital of AFI to DBS. Currently, AFI holds approximately 67.37% of the total issued shares of the

On June 3, 2013, the Bank has been informed by FFH that DBS and FFH has mutually agree to renew the conditional share purchase agreement of the entire FFH interest in the share capital of AFI, which previously expired at April 4, 2013 and June 2, 2013 changed to August 1, 2013.

On 31 July 2013, the Bank has been informed by FFH that the conditional share purchase agreement between FFH and DBS to purchase AFI shares will be expired after the date of August 1, 2013, and will not be renewed, and therefore the agreement is no longer valid after August 1, 2013.

5. Exchange rate as at 30 September 2014: USD 1 = Rp12,185; Exchange rate as at 31 December 2013:





## Thank You for Your Vote of Confidence







Public Affairs Division - Menara Bank Danamon 5th Floor , J	. Prof. Dr. Satrio Kav. E IV / 6, Mega Kuningan, Jakarta 12950, Telp. (021) 57991001-03, Fax. (021) 57991161, Email : public.affairs@danamon.co.id

391,450 2,327,885

22,177