

# PT Bank Danamon Indonesia, Tbk. a Subsidiaries

## Consolidated Financial Statements

### STATEMENTS OF FINANCIAL POSITION AS AT 31 DECEMBER 2014 AND 2013 (in million Rupiah)

NO.	ACCOUNTS	BANK DANAMON		CONSOLIDATED	
		2014	2013	2014	2013
<b>ASSETS</b>					
1.	Cash	2.728,140	2,825,082	2,856,242	2,943,909
2.	Placements with Bank Indonesia	13,384,832	12,903,138	13,384,832	13,384,832
3.	Placements with other banks	8,976,765	11,221,226	11,473,141	11,473,141
4.	Spot and derivative receivables	242,287	740,000	461,291	1,174,517
5.	Marketable securities	702,775	128,788	702,775	128,788
a.	Designated at fair value through profit/loss	12,820,272	11,272,216	12,820,272	11,272,216
b.	Available for sale	210,346	321,819	289,346	400,819
6.	Securities sold under repurchase agreements (repo)	933,094	937,500	933,094	937,500
7.	Securities purchased under resale agreements (reverse repo)	540,541	-	540,541	-
8.	Acceptance receivables	7,587,043	4,107,561	7,587,043	4,107,561
9.	Loans	-	-	-	-
a.	Designated at fair value through profit/loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	107,088,814	103,895,851	107,088,814	103,895,851
10.	Share financing	2,486,315	1,884,790	2,486,315	1,884,790
11.	Consumer financing receivables	-	27,536,299	29,091,602	-
12.	Reinsurance receivables	-	-	-	-
13.	Reinsurance assets	-	-	1,171,447	(913,771)
14.	Investments	2,802,796	2,657,392	157,581	12,175
15.	Allowance for impairment losses on financial assets	(21,442)	(21,122)	(21,442)	(21,122)
a.	Marketable securities	(2,800,918)	(2,800,918)	(2,800,918)	(2,800,918)
b.	Loans	(8,633)	(8,633)	(8,633)	(8,633)
16.	Intangible assets	1,022,023	929,252	3,117,933	2,992,259
17.	Accumulated depreciation on intangible assets	(799,660)	(681,188)	(1,749,851)	(1,611,884)
18.	Fixed assets and equipment	4,135,605	3,702,845	5,137,287	4,587,425
19.	Accumulated depreciation of fixed assets and equipment	(2,165,411)	(1,625,790)	(2,647,430)	(2,203,431)
20.	Non-earning asset	-	-	-	-
a.	Idle properties	16,397	16,289	16,397	16,289
b.	Fixed assets	499	1,626	499	1,626
c.	Surplus assets	570	570	570	570
d.	Interbranch assets	-	-	-	-
e.	Conducting operational activities in Indonesia	-	-	146	117
f.	Conducting operational activities outside Indonesia	-	-	-	-
21.	Deferred tax assets	1,073,523	945,200	1,945,602	1,511,042
22.	Leased tax assets	2,206,829	2,458,859	2,580,497	2,580,497
23.	Other assets	-	-	-	-
24.	TOTAL ASSETS	163,344,851	152,021,037	195,708,993	184,237,348
<b>LIABILITIES AND EQUITY</b>					
1.	Current accounts	20,123,886	20,123,886	21,436,762	19,538,749
2.	Savings	34,624,640	31,610,413	34,624,640	31,610,413
3.	Time deposits	57,153,888	57,153,888	58,255,325	59,537,065
4.	Revenue sharing investment funds	2,165,150	1,402,833	2,165,150	1,402,833
5.	Deferred premium income	-	-	-	-
6.	Unearned premium reserve	-	-	-	-
7.	Loan from Bank Indonesia	-	-	-	-
8.	Borrowings from other banks	2,428,794	1,699,244	2,428,794	1,699,244
9.	Spot and derivative liabilities	101,438	456,211	129,261	458,890
10.	Securities sold under repurchase agreements (repo)	750,000	750,000	750,000	750,000
11.	Accumulated payables	7,554,464	4,103,382	7,554,464	4,103,382
12.	Marketable securities issued	919,985	919,972	11,892,943	12,122,028
13.	Loans	-	-	-	-
a.	As can be counted as capital	-	-	-	-
b.	Other Borrowings	21,027	4,816,599	14,496,842	16,068,470
14.	Security deposits	1,404,713	1,307,461	1,404,713	1,307,461
15.	Interbranch liabilities	-	-	-	-
16.	Conducting operational activities in Indonesia	-	-	-	-
17.	Conducting operational activities outside Indonesia	-	-	-	-
18.	Other liabilities	3,200,807	3,167,200	6,564,807	5,973,313
19.	Profit sharing investment funds	-	-	-	-
20.	TOTAL LIABILITIES	134,175,827	128,264,811	162,691,969	152,684,368
<b>EQUITY</b>					
1.	Issued and fully paid capital	12,328,589	12,328,589	12,328,589	12,328,589
a.	Authorized capital	12,328,589	12,328,589	12,328,589	12,328,589
b.	Unpaid capital	(6,337,467)	(6,337,467)	(6,337,467)	(6,337,467)
2.	Unpaid call-up capital	-	-	-	-
3.	Reserve	7,391,756	7,391,756	7,391,756	7,391,756
a.	Agio	-	-	-	-
b.	Diagno	-	-	-	-
c.	Dorated capital	-	-	-	-
d.	Capital paid in advance	-	-	-	-
4.	Retained earnings	110,014,012	9,303,232	16,890,392	13,791,582
a.	Previous year	4,358,567	2,604,017	2,604,017	4,041,684
b.	Current year	105,655,445	6,699,215	14,286,375	9,749,898
5.	Equity attributable to equity holders of the parent entity	20,969,124	25,766,228	32,799,520	31,251,473
6.	Equity attributable to equity holders of non-controlling interests	-	-	237,996	301,510
7.	TOTAL EQUITY	29,869,124	25,766,228	33,017,524	31,882,993
8.	TOTAL LIABILITIES AND EQUITY	163,344,851	152,021,037	195,708,993	184,237,348

### ASSET QUALITY AND OTHER INFORMATION AS AT 31 DECEMBER 2014 AND 2013 (in million Rupiah)

NO.	ACCOUNTS	2014				2013							
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
<b>I. RELATED PARTIES</b>													
<b>Placements with other banks</b>													
1.	Foreign currencies	32,831	-	-	-	-	32,831	-	-	-	-	-	32,831
2.	Spot and derivative receivables	523,608	-	-	-	-	523,608	-	-	-	-	-	523,608
3.	Foreign currencies	69,501	-	-	-	-	69,501	-	-	-	-	-	69,501
4.	Spot and derivative receivables	1,756	-	-	-	-	1,756	-	-	-	-	-	1,756
5.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-
6.	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
7.	Acceptance receivables	199	-	-	-	-	199	-	-	-	-	-	199
8.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
a.	Debtors micro, small and medium	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non-debtors micro, small and medium	-	-	-	-	-	-	-	-	-	-	-	-
9.	Share financing	22,171	902	-	-	-	23,073	2,760	813	-	-	-	26,646
10.	Consumer financing receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Reinsurance receivables	19,483	-	-	-	-	20,344	20,394	-	-	-	-	40,838
12.	Reinsurance assets	2,645,312	881	-	-	-	2,645,312	2,645,312	1,079	-	-	-	4,370,503
13.	Investments	1,221,076	-	-	-	-	1,221,076	1,220,925	-	-	-	-	2,442,001
14.	Temporarily equity investment	1,089,461	-	-	-	-	1,089,461	1,089,461	-	-	-	-	2,178,922
15.	Commitments and contingencies to third parties	3,368	-	-	-	-	3,368	94,705	-	-	-	-	98,073
16.	Other receivables	30,843,129	184,076	-	-	-	31,027,205	26,500,144	163,084	-	-	-	31,250,373
17.	Securities issued	12,366,405	209,574	-	-	-	12,575,979	10,932,144	1,643	-	-	-	14,219,766
18.	Loans	691	-	-	-	-	691	691	-	-	-	-	1,382
19.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
20.	TOTAL	1,156,200	799,927	-	-	-	1,956,127	3,290,344	1,560,137	252,608	400,608	672,202	5,822,987
21.	Spot and derivative receivables	2,633,746	2,930,267	-	-	-	5,564,013	3,880,967	-	-	-	-	9,445,020
22.	Foreign currencies	22,589	431,103	-	-	-	254,692	431,103	-	-	-	-	685,795
23.	Other receivables	606,506	19,150	-	-	-	625,656	22,765	-	-	-	-	648,421
24.	Securities sold under repurchase agreements (repo)	20,000	10,988,461	-	-	-	11,008,461	20,000	-	-	-	-	11,028,461
25.	Securities purchased under resale agreements (reverse repo)	-	1,089,461	-	-	-	1,089,461	1,089,461	-	-	-	-	2,178,922
26.	Acceptance receivables	540,541	540,541	-	-	-	1,081,082	540,541	-	-	-	-	1,621,623
27.	Loans	7,586,844	4,107,807	-	-	-	11,694,651	7,586,844	-	-	-	-	14,102,457
28.	Share financing	247,266	1,785,987	328,786	399,556	-	989,535	32,260,353	291,344	1,560,137	252,608	672,202	33,223,887
29.	Consumer financing receivables	59,987,961	4,495,600	176,299	246,268	-	65,720,128	233,134	55,289,884	3,955,913	123,911	276,950	69,025,344
30.	Reinsurance receivables	10,421,190	795,942	-	-	-	11,217,132	10,914,380	368,987	-	-	-	21,813,399
31.	Reinsurance assets	888,518	88,112	-	-	-	976,630	140,887	1,959,100	125,785	205,669	64,569	7,968,911
32.	Investments	213,897	648,023	-	-	-	861,920	200,411	1,111,388	545,348	322,870	-	2,780,017
33.	Temporarily equity investment	157,449	25,193	-	-	-	182,642	6,949	4,350,127	117,042	-	-	7,151,783
34.	Commitments and contingencies to third parties	3,368	-	-	-	-	3,368	94,705	-	-	-	-	98,073
35.	Other receivables	30,843,129	184,076	-	-	-	31,027,205	26,500,144	163,084	-	-	-	31,250,373
36.	Securities issued	12,366,405	209,574	-	-	-	12,575,979	10,932,144	1,643	-	-	-	14,219,766
37.	Loans	691	-	-	-	-	691	691	-	-	-	-	1,382
38.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
39.	TOTAL	1,156,200	799,927	-	-	-	1,956,127	3,290,344	1,560,137	252,608	400,608	672,202	5,822,987

### 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	2014		2013	
		2014	2013	2014	2013
<b>A. ASSETS</b>					
1.	Cash	15,401	42,481	-	-
2.	Current accounts with Bank Indonesia	119,275	76,387	-	-
3.	Certificates of Bank Indonesia Sharia	206,000	505,000	-	-
4.	Allowance for possible losses on placement with other sharia banks	-	-	95,000	95,000
5.	Allowance for possible losses on placement with other sharia banks -/-	-	-	(20,750)	(20,750)
6.	Allowance for possible losses on placements with sharia banks	-	-	174,075	261,572
7.	Allowance for possible losses on receivables -/-	-	-	(17,030)	(16,898)
8.	Other receivables	46,991	159,321	-	-
9.	Allowance for possible losses on other receivables -/-	-	-	(46,991)	(159,321)
10.	Other receivables				