on

 BANK DANAMON
 CONSOLIDATED

 31 Mar 2015
 31 Dec 2014
 31 Mar 2015
 31 Dec 2014

104,587,269 2,697,915 26,543,874

(21,516) (2,982,538) (42,023) 3,147,168 (1,785,922) 5,248,264 (2,733,478)

1,865,145 1,098,596 3,241,606

193,810,792

14,119,010 16,731

2,856,242 13,384,832 11,473,141 461,291

933,094 540,541 7,567,043

107,088,814 2,486,315 27,536,299

(1,117,447) 366,554 670,216 157,581

(21,442) (2,800,918) (36,606) 3,117,093 (1,749,851) 5,137,287 (2,647,430)

16,397 499 671

195,708,593

2,428,794 129,261 750,000 7,554,464 11,892,943

14,496,842 11,907

2,728,140 13,384,832 8,976,765 242,267

2,802,796

163,244,951

2,042,731 11,907

2,809,778

16,397 499 737

1,013,507 2,627,602 161,935,712

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

116,328 632,852

39,246 6,524

22,79

166,814 29,891 11,251,158 929,496

4,361,41

33,548,404 267,926

60,573,496 10,954,615

2,453,752 2,670,508 32.10% 13.62% 9.93% 8.47%

TOTAL OPERATING INCOME

Unused iB financing facilites **) iB guarantees issued

|) | anam |
|-------------------|--|
| | |
| | STATEMENTS OF FINANCIA AS AT 31 MARCH 2015 AND 31 DECEMB (In million Rupiah) |
| NO. | ACCOUNTS |
| 1. 2. 3. | Cash Placements with Bank Indonesia Placements with other banks |
| 4. 5. | Spot and derivative receivables Marketable securities |
| | Designated at fair value through profit/loss Available for sale Held to maturity |
| 6. | d. Loans and receivables Securities sold under repurchase agreements (re |
| 7. 8. 9. | Securities purchased under resale agreements (rever Acceptance receivables Loans |
| | Designated at fair value through profit/loss Available for sale Held to maturity |
| 10. | d. Loans and receivables Sharia financing |
| 11. | Consumer financing receivables Allowance for impairment losses on consumer fir receivables -/- |
| 12. 13. | Premium receivables Reinsurance Assets |
| 14. 15. | Investments Allowance for impairment losses on financial ass a. Marketable securities |
| 40 | b. Loans c. Others |
| 16. 17. | Intangible assets Accumulated amortisation on intangible assets - Fixed assets and equipment |
| 18. | Accumulated depreciation of fixed assets and equip Non earning asset |
| | a. Idle properties b. Foreclosed assets c. Suspense accounts |
| | d. Interbranch assets i. Conducting operational activities in Indone |
| 19. 20. | ii. Conducting operational activities outside In: Allowance for impairment losses on other assets Leased receivables |
| 21. 22. | Deferred tax assets Other assets |
| | TOTAL ASSETS LIABILITIES AND EQUITY |
| 1. 2. 3. | Current accounts Savings Time deposits |
| 4. 5. | Revenue sharing investment funds Deferred premium income |
| 6. 7. 8. | Unearned premium reserve Loans from Bank Indonesia Borrowings from other banks |
| 9. 10. | Spot and derivative liabilities Securities sold under repurchase agreements (re |
| 11. 12. 13. | Acceptance payables Marketable securities issued Borrowings |
| 4.4 | a. Loans that can be counted as capital b. Other Borrowings |
| 14. 15. | Security deposits Interbranch liabilities a. Conducting operational activities in Indonesia |
| 16. 17. | b. Conducting operational activities outside Indo Deferred tax liabilities Other liabilities |
| 18. | Profit sharing investment funds TOTAL LIABILITIES |
| 19. | EQUITY Issued and fully paid capital |
| | a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- |
| 20. | Additional paid-up capital a. Agio |
| | b. Disagio -/- c. Donated capital d. Capital paid in advance |
| 21. | e. Others Other comprehensive income |
| | Difference in foreign currencies translation Gains (losses) from changes in the value of fi assets as available for sale |
| | c. Cash flow hedges d. Revaluation reserves of fixed asset |
| | Part of other comprehensive income of assoc Gains (losses) on defined benefit actuarial prog. Income tax related to other comprehensive in |
| 22. 23. | h. Others Difference in quasi- reorganisation Difference in restructuring value of transaction of |
| 24. | under common control Others Equity |
| 25. | Reserves a. General reserves b. Specific reserves |
| 26. | Retained earnings a. Previous years |
| | b. Current year TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT EQUITY |
| 27. | Non-controlling interests TOTAL EQUITY |
| | TOTAL LIABILITIES AND EQUITY |
| | STATEMENTS OF COMPRE FOR THE 3 MONTHS PERIODS END (In million Rupiah, except earning per s |
| NO. | ACCOUNTS |
| _ | INCOME AND EXPENSES FROM OPERATIO |
| A. 1. | Interest Income and Expenses Interest Income a. Rupiah |
| 2. | b. Foreign currencies Interest Expense a. Rupiah |
| 3. | b. Foreign currencies Net Interest Income Underwriting income |
| | 3.1. Premium income 3.2. Underwriting expense Net Underwriting Income |
| 4. | Net Interest and underwriting income |
| | 4.1. Margin 4.2. Profit sharing 4.3. Bonus income Total Sharia Income |
| 5. | Total Sharia Income Sharia Expenses 5.1. iB loss sharing 5.2. iB bonus expense |
| _ | Net Sharia Interest Income |
| B. 1. | Other Operating Income and Expense Other Operating Income a. Increase in fair value of financial assets (mark to i. Marketable securities |
| | ii. Loans |
| | ii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to c. Gain from sale of financial assets i. Marketable securities |
| | ii. Loans |
| | iii. Other financial assets |

| ab | ACCOUNTS | | | | | | BANK DA | | | | | |
|----------|--|--------------------------|------------------------|-------------------|-------------------|--------------------|------------------------------------|--------------------------------|----------------------|-------------|--------------|-----------------------------|
| ab | | | | 31 Marc | h 2015 | | DANK DA | INAWION | | 31 Marc | h 2014 | |
| ab | | Current | Special Mention | Substandard | Doubtful | Loss | Total | Current | Special Mention | Substandard | Doubtful | Loss |
| a b | RELATED PARTIES Placements with other banks | | | | | | | | | | | |
| a | a. Rupiah 5. rorign currencies 5.pot and derivative receivables | 125,444 235,242 | | : | | - | 125,444 235,242 | 116,328 632,852 | | : | 1 | . : |
| | a. Rupiah b. Foreign currencies | 4 | : | : | | - | 4 | 20 | - : | - | | . : |
| . A | Marketable securities 3. Rupiah 5. Foreign currencies | 71,780 3,744 | : | : | | - | 71,780 3,744 | 39,246 6.524 | - | | - | |
| l s | Securities sold under repurchase agreements (repo) 3. Rupiah 5. Foreign currencies | 3,744 | | - | | - | - | 0,324 | - | | - | |
| c | Cocurities purchased under resale agreements (reverse rene) | - | | | | - | - | - | - | - | - | |
| | a. Rupiah b. Foreign currencies Acceptance receivables | - : | : | : | | - | : | 1,120 | - : | : | | . : |
| a | .oans a. Debtor micro, small and medium i. Rupiah | 8 | | | | _ | 8 | 1,926 | 13 | | _ | |
| ь | Foreign currencies Non debtor micro, small and medium Rupiah | 20,815 | - | - | - | - | 20,815 | 22,465 | 332 | - | - | - |
| | ii. Foreign currencies c. Restructured | 20,013 | | | | - | 20,013 | 22,403 | - 332 | | - | |
| ١, | i. Rupiah ii. Foreign currencies 1. Properties Ioan | 18 259 | | | | - | 18 259 | 20 554 | 330 | - | | |
| . 1.10 | nvestments Γemporary equity investment Others receivables | 2,645,312 | : | - : | | - | 2,645,312 | 2,645,312 | - | : | | . : |
| 10 | Commitments and contingencies to third parties | 1,221,090 | | | | - | 1,221,090 | 1,220,966 | | - | - | |
| la la | 3. Foreign currencies dle properties Coreclosed assets | | : | | | | | | | - : | | . : |
| . 8 | Suspense accounts NON RELATED PARTIES | | | | | - | : | | | | - | |
| | Placements with other banks | 1,606,053 | | | - | - | 1,606,053 | 522,426 | - | | - | |
| 1 8 | p. Foreign currencies Spot and derivative receivables a. Rupiah p. Foreign currencies | 8,111,360 258.241 | | - | | - | 8,111,360 258,241 | 7,978,782 166,814 29,891 | - | - | | |
| l N | o. Foreign currencies Marketable securities a. Rupiah | 44,670 13,860,742 | - | - | - | 20,000 | 44,670 13,880,742 | 29,891 11,231,158 | - | - | - | 20,000 |
| l b | o. Foreign currencies Securities sold under repurchase agreements (repo) | 2,505,768 | : | | | 20,000 | 2,505,768 | 929,496 | | : | | 20,000 |
| a | a. Rupiah . Poreign currencies Securities purchased under resale agreements (reverse repo) | 935,072 | : | - : | | - | 935,072 | 928,772 | - | : | | |
| a | a. Rupiah b. Foreign currencies | 99,694 | : | : | | - : | 99,694 | | - : | : | | . : |
| . I L | Acceptance receivables .oans a. Debtor micro, small and medium | 7,160,870 | - | - | - | - | 7,160,870 | 4,361,410 | - | - | - | |
| | i. Rupiah ii. Foreign currencies). Non debtor micro, small and medium | 28,152,604 241,008 | 2,311,985 | 271,446 | 457,145 | 985,787 3,050 | 32,178,967 244,058 | 30,177,994 264,454 | 2,011,439 2,932 | 271,816 | 415,937 | 671,218 540 |
| | i. Rupian ii. Foreign currencies | 57,966,869 9,657,852 | 5,070,280 1,009,169 | 280,925 14,304 | 272,727 21,813 | 285,573 261,824 | 63,876,374 10,964,962 | 55,505,443 10,354,955 | 4,445,887 459,418 | 146,533 | 208,595 | 267,038 140,242 |
| c | b. Restructured i. Rupiah ii. Foreign currencies | 909,581 142,356 | 704,218 860,861 | 74,395 | 74,038 | 167,511 257,435 | 1,929,743 1,260,652 | 687,693 233,826 | 388,858 391,938 | 48,417 | 57,207 | 150,235 37,205 22,763 |
| , d | i. Properties loan nvestments | 4,553,034 164,441 | 179,049 25 | 25,656 | 16,918 | 44,258 | 4,818,915 164,466 | 4,310,530 12,055 | 156,398 25 | 7,610 | 6,919 | 22,763 |
| 18 | femporary equity investment Others receivables Commitments and contingencies to third parties | 3,890 | 718 | | - | - | 4,608 | 96,319 | 227 | | - | . : |
| a | a. Rupiah b. Foreign currencies | 33,098,164 15,443,740 | 196,112 173,698 | 4,950 | - | 16.397 | 33,299,226 15,617,438 16,397 | 27,417,588 11,279,726 | 168,267 133,254 | : | 1 000 | 14,381 |
| F | dle properties Foreclosed assets Suspense accounts | 737 | : | | 80 | 419 | 499 737 | 1,086 | | | 1,908 540 | 434 |
| | OTHERS INFORMATION Collateralised assets | | | | | | | | | | | |
| Ь | a. To Bank Indonesia b. To other parties | | | | | | : | | | | | |
| I N | 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 | | | | | | 3,012,971 3,208,581 30.22% | | | | | |
| F | rercentage of micro, small and medium enterprises credit to total loans Percentage of micro and small enterprises credit to total loans Percentage of micro, small and medium enterprises debtors to total debtors | | | | | | 30.22% 11.78% 9.48% | | | | | |
| F | Percentage of micro and small enterprises debtor to total debtors Others | | | | | | 7.83% | | | | | |
| a | a. Chanelling loans b. Chanelling loans Mudharabah Mugayadah | | | | | | 350,623 | | | | | |
| d | c. Written-off earning assets d. Recovery on written-off earning assets | | | | | | 681,791 173,085 1,312,426 | | | | | |

| | BALANCE SHEETS AS AT 31 MARCH 2015 AND 2014 (In million Rupiah) | | |
|-----|---|-------------|-----------|
| 10. | ACCOUNTS | 31 Mar 2015 | 31 Mar 20 |
| A. | ASSETS | | |
| 1. | Cash | 13,051 | 37,96 |
| 2. | Current accounts with Bank Indonesia | 128,443 | 102,06 |
| 3. | Certificates of Bank Indonesia Sharia | 82,000 | 635,00 |
| 4. | Placement with other sharia banks | - | |
| | Allowance for possible losses on placement with other sharia banks -/- | - | |
| 5. | Marketable securities - sharia bonds | 95,000 | 95,00 |
| | Allowance for possible losses on marketable securities - sharia bonds -/- | (20,750) | (20,75 |
| 6. | iB receivables *) | 165,772 | 236,35 |
| | Allowance for possible losses on iB receivables -/- | (14,251) | (16,02 |
| 7. | Others iB receivables | 31,221 | 120,21 |
| | Allowance for possible losses on others iB receivables -/- | (126) | (13 |
| 8. | iB financing | 2,500,922 | 1,531,63 |
| | Allowance for possible losses on iB financing -/- | (37,532) | (17,20 |
| 9. | Fixed assets | 26,656 | 27,41 |
| | Accumulated depreciation of fixed assets -/- | (18,605) | (10,93 |
| 10. | Accrued income | 19,407 | 14,55 |
| 11. | Prepaid expenses | 5,332 | 36,60 |
| 12. | Other assets | 3,684 | 2,62 |
| | TOTAL ASSETS | 2,980,224 | 2,774,37 |
| В. | LIABILITIES | | |
| 1. | iB funds | | |
| | a. iB deposit current accounts | 248,174 | 244,27 |
| | b. iB deposit savings | 4,769 | 4,13 |
| 2. | Others iB current liabilities | 3,925 | 3,33 |
| 3. | Liabilities to Bank Indonesia (FPJPS) | - | |
| 4. | Deposits from other banks | 497,954 | 34,48 |
| 5. | iB marketable securities issued | - | 50,00 |
| 6. | Others liabilities | 239,185 | 538,56 |
| 7. | Investment funds | | |
| | a. iB savings | 478,617 | 488,92 |
| | b. iB deposits | 1,498,826 | 1,404,18 |
| 8. | Accumulated gain/(loss) | 8,774 | 6,46 |
| ┪ | TOTAL LIABILITIES | 2,980,224 | 2,774,37 |

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

| Habilitico | _ | _ | 100,001 | 104,000 | INO. | I ACCOUNTS | | | | |
|---|-----------------------|-------------------------|-----------------------|-------------------------|------|--|----------------------|----------------------|----------------------|----------------------|
| es g investment funds | 3,700,497 | 3,200,807 | 6,674,998 | 6,564,807 | 100 | AGGGGNIG | 31 Mar 2015 | 31 Mar 2014 | 31 Mar 2015 | 31 Mar 2014 |
| BILITIES | 132,309,587 | 134,175,827 | 160,054,028 | 162,691,069 | I. | COMMITMENT RECEIVABLES | | | | |
| SILITIES | 132,303,307 | 134,173,027 | 100,034,020 | 102,031,003 | 1. | Unused borrowing facilities | | | | |
| ully paid capital | | | | | | a. Rupiah | - | - | - | |
| d capital | 12,238,589 | 12,238,589 | 12,238,589 | 12,238,589 | 2. | b. Foreign currencies Outstanding buying of spot and derivative contract | 6,401,024 | 6,939,124 | 6,401,024 | 6,939,124 |
| apital -/- | (6,337,468) | (6,337,467) | (6,337,468) | (6,337,467) | 3. | Others | - | - | - | - |
| stock -/- | - | - | - | | II. | COMMITMENT PAYABLES | | | | |
| aid-up capital | 7 004 750 | 7.004.750 | 7 004 750 | 7.004.750 | 1. | Unused loans facilities granted to debtors a. BUMN | | | | |
| , | 7,391,756 | 7,391,756 | 7,391,756 | 7,391,756 | | i. Committed | | | | |
| capital | | | | : | | - Rupiah | - | - | - | - |
| aid in advance | | | | | | - Foreign currencies ii. Uncommitted | - | | - | - |
| | | - | - | | | - Rupiah | 50,000 | 49.727 | 50,000 | 49,727 |
| rehensive income | | | | | | Foreign currencies | - | - | - | - |
| e in foreign currencies translation | | - | - | - | | b. Others i. Committed | 360,256 | 358,494 | 360,256 | 358.494 |
| sses) from changes in the value of financial | 450.007 | 400 407 | 407.000 | 00.070 | | ii. Uncommitted | 43,037,200 | 39,657,668 | 43,037,200 | 39,657,668 |
| available for sale v hedges | 152,687 10,665 | 120,407 6,493 | 127,090 (62,618) | 88,876 (63,404) | 2. | Unused loan facilities granted to other banks | .,, | , | | |
| on reserves of fixed asset | 10,005 | 0,493 | (02,010) | (03,404) | | a. Committed i. Rupiah | 14,366 | 14,436 | 14,366 | 14,436 |
| her comprehensive income of associates | | | | | | ii. Foreign currencies | 14,000 | 14,400 | 14,000 | 14,400 |
| sses) on defined benefit actuarial program | | - | - | | | b. Uncommitted | 040 500 | 250,833 | 040 500 | 050 000 |
| ax related to other comprehensive income | | - | - | - | | i. Rupiah | 240,503 | 250,833 | 240,503 | 250,833 |
| | | - | - | - | 3. | ii. Foreign currencies Outstanding Irrevocable L/C | | | | |
| quasi- reorganisation | | - | - | - | | a. Offshore L/C b. Local L/C | 2,465,701 374,338 | 2,242,068 420,119 | 2,465,701 374,338 | 2,242,068 420,119 |
| restructuring value of transaction of entities on control | | | | | 4. | Outstanding selling of spot and derivative contract | 3,731,508 | 3,090,535 | 3,731,508 | 3,090,535 |
| V STEED | | | | | 5. | Others | - | - | - | - |
| j | | | | | III. | CONTINGENT RECEIVABLES | | | | |
| reserves | 276,767 | 276,767 | 276,767 | 276,767 | 1. | Guarantees received | | | | |
| eserves | | - | - | - | | a. Rupiah b. Foreign currencies | 123,369 | 130,110 | 123,369 | 130,110 |
| mings | 45 070 570 | 44.044.040 | 40 404 400 | 40 500 000 | 2. | Interest receivables on non performing assets | ., | , | ., | , |
| years ear | 15,372,579 520,550 | 11,014,012 4,358,567 | 19,184,409 686,829 | 16,580,392 2,604,017 | | a. Loan interest income b. Other interest | 395,042 | 377,432 | 395,042 | 377,432 |
| IITY ATTRIBUTABLE TO EQUITY | 320,330 | 4,330,307 | 000,029 | 2,004,017 | 3. | Others | | | | |
| OF THE PARENT EQUITY | 29,626,125 | 29,069,124 | 33,505,354 | 32,779,526 | IV. | CONTINGENT PAYABLES | | | | |
| ing interests | 20,020,120 | 20,000,124 | 251,410 | 237,998 | 1. | Guarantees issued | | | | |
| IITY | 29,626,125 | 29,069,124 | 33,756,764 | 33,017,524 | | a. Rupiah | 2,601,961 | 2,910,891 | 2,601,961 | 2,910,891 |
| BILITIES AND EQUITY | 161,935,712 | 163,244,951 | 193,810,792 | 195,708,593 | 2. | b. Foreign currencies Others | 993,428 | 708,119 | 993,428 | 708,119 |
| JILITEO ARD EQUIT | 101,030,712 | 100,244,331 | 100,010,792 | 190,700,093 | | 1 | | | | |
| IENTS OF COMPREHENS | SIVE INCO | OME | | | | CAPITAL ADEQUACY RATIO (C | ·AD) | | | |
| MONTHS DEDICATE ENDED OF | MA POLL COA | SIVIL DOGGA | | | | CAPITAL ADEQUACT KATIO (C | AN | | | |

| NO. | RATIOS (%) | 31 Mar 2015 | 31 Mar 2014 |
|----------------------------------|---|--|--|
| | CONSOLIDATED RATIOS : | | |
| 1. 1. II. | Capital Capital Adequacy Ratio (CAR) Earning assets | 18.74% | 18.76% |
| 1. 2. 3. 4. 5. | 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 Allowance for impairment losses for financial asset to productive asset NPL gross NPL net Rentability | 1.55% 1.99% 2.41% 2.54% 1.47% | 1.26% 1.56% 2.05% 1.89% 1.14% |
| 1. 2. 3. 4. | Return on Assets (ROA) Return on Equity (ROE) NIM including third party premium expenses Cost to income | 1.90% 8.58% 8.31% 53.32% | 2.61% 11.42% 8.62% 55.17% |
| I. 1. II. | BANK RATIOS : Capital CAR Earning assets | 19.79% | 18.43% |
| 1. 2. 3. 4. 5. 6. | Non-performing earning assets and non productive assets to total earnings and non productive assets some performing earning assets to total productive assets some performing earning assets to total productive asset to productive asset NPL gross NPL net after impairment value Non performing iB receivables and financing with contract Rentability Rentability | 1.48% 1.98% 2.08% 2.69% 1.48% 2.11% | 1.23% 1.59% 1.82% 2.03% 1.16% 1.05% |
| 1. 2. 3. 4. 5. 6. | ROA ROA NIM NIM including third party premium expenses Operating expenses to operating income Cost to income | 1.73% 7.44% 7.33% 7.15% 85.31% 52.04% | 1.43% 6.41% 7.51% 7.33% 89.59% 59.44% |
| | LDR | 92.74% | 94.12% |
| V. | Compilance 1. 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.1. Related parties b.1. Related parties | 0.00% 0.00% 0.00% | 0.00% 0.00% 0.00% |
| | b 2. Third partities 2. Statutory Reserve Requirements (GWM) a. GWM Primary Idr b. GWM Foreign Currency 4. Net Open Position | 0.00% 8.07% 8.16% 1.71% | 0.00% 8.09% 8.17% 0.28% |

| | b. Non Bank | 29,787 | 20,824 | |
|-----|--|-------------|-------------|--|
| | c. Bank Indonesia (FPJPS) | 20,707 | 20,024 | |
| D. | TOTAL PROFIT SHARING | 35,301 | 21,004 | |
| E. | Income from operation after deducting margin distribution for non-discretionary investment funds | 51,939 | 50,873 | |
| F. | OPERATING EXPENSES | | | |
| 1. | iB bonus | 621 | 573 | |
| 2. | Allowance for possible losses on assets | 9,899 | 2,427 | |
| 3. | General and administrative | 1,958 | 5,732 | |
| 4. | Salaries and employee benefits | 21,764 | 26,514 | |
| 5. | Others | 5,225 | 6,805 | |
| G. | TOTAL OPERATING EXPENSE | 39,467 | 42,051 | |
| H. | NET OPERATING INCOME | 12,472 | 8,822 | |
| I. | Other non-operating income | 34 | 175 | |
| J. | Other non-operating expenses | 3,732 | 2,535 | |
| K. | NON-OPERATING LOSS | (3,698) | (2,360) | |
| L. | NET INCOME/(LOSS) PERIOD ENDED | 8,774 | 6,462 | |
| | | | | |
| | STATEMENTS OF COMMITMENTS AND CONTINGE | NCIES | | |
| | AS AT 31 MARCH 2015 AND 2014 | | | |
| | (In million Rupiah) | | | |
| NO. | ACCOUNTS | 31 Mar 2015 | 31 Mar 2014 | |

8,688 47,151 358 15,680 71,877

| 27. | Non-controlling interests | - | | 251,410 | 237,998 |
|----------|---|---------------------------|--------------------------------|---------------------------|--------------------------------|
| _ | TOTAL EQUITY TOTAL LIABILITIES AND EQUITY | 29,626,125 161,935,712 | 29,069,124 163,244,951 | 33,756,764 193,810,792 | 33,017,524 195,708,593 |
| | | ,,,,, | | 193,610,792 | 195,700,593 |
| | STATEMENTS OF COMPREHENS FOR THE 3 MONTHS PERIODS ENDED 31 (In million Rupiah, except earning per share) | MARCH 201 | DME 5 AND 2014 | | |
| ١٥. | ACCOUNTS | BANK D | ANAMON | CONSO | LIDATED |
| ••• | | 31 Mar 2015 | 31 MAR 2014 | 31 Mar 2015 | 31 Mar 2014 |
| Α. | INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses | | | | |
| 1. | Interest Income a. Rupiah | 3,937,871 | 3,766,261 | 5,493,998 | 5,382,493 174,232 |
| 2. | b. Foreign currencies Interest Expense | 176,215 | 174,231 | 176,215 | 174,232 |
| | a. Rupiah b. Foreign currencies | 1,513,139 135,786 | 1,462,334 129,638 | 1,907,839 312,700 | 1,886,346 222,952 |
| 3. | Net Interest Income | 2,465,161 | 2,348,520 | 3,449,674 | 3,447,427 |
| 3. | Underwriting income 3.1. Premium income | | | 388,505 | 361,233 |
| | 3.2. Underwriting expense Net Underwriting Income | | | 308,361 80,144 | 231,655 129,578 |
| 4. | Net Interest and underwriting income Sharia Income | 2,465,161 | 2,348,520 | 3,529,818 | 3,577,005 |
| ۳. | 4.1. Margin 4.2. Profit sharing | 4,342 70,164 | 8,688 | 4,342 70,164 | 8,688 |
| | 4.3. Bonus income Total Sharia Income | 438 74,944 | 47,151 358 56,197 | 438 74,944 | 47,151 358 56,197 |
| 5. | Sharia Expenses | | | | |
| | 5.1. iB loss sharing 5.2. iB bonus expense | 35,301 621 | 21,004 573 | 34,746 621 | 21,004 573 |
| | Total Sharia Expenses Net Sharia Interest Income | 35,922 39,022 | 21,577 34,620 | 35,367 39,577 | 21,577 34,620 |
| B. 1. | Other Operating Income and Expense Other Operating Income | 620.884 | 1,130,928 | 1,043,639 | 1,765,216 |
| " | Other Operating Income a. Increase in fair value of financial assets (mark to market) i. Marketable securities | 520,004 | .,700,020 | .,040,000 | .,. 00,210 |
| | ii. Loans iii. Spot and derivatives | 70,978 | 558,909 | 70,978 | 558,909 |
| | iv. Other financial assets Decrease in fair value of financial liabilities (mark to market) | 70,570 | 330,808 | 70,570 | 300,808 |
| | Decrease in lar value of financial assets i. Marketable securities | 20,511 | 6.305 | 24,904 | 6.312 |
| | ii. Loans | 20,511 | 0,303 | 24,904 | 0,312 |
| | d. Gain from snot and derivative transaction (realised). | 10,108 | 28,525 | 10,108 | 28,525 |
| | e. Gain from investment under equity method f. Dividend | 144 | 247 | 144 | 247 |
| | g. Fees/commissions and administrative h. Recovery of impairment loss reserves | 356,508 | 370,056 | 532,379 | 537,098 |
| 2. | Other income Other Operating Expenses Decrease in fair value of financial assets (mark to market) | 162,635 2,418,507 | 166,886 2,980,302 | 405,126 3,672,260 | 634,125 4,171,205 |
| | Marketable securities | 673 | 1,700 | 673 | 1,700 |
| | ii. Loans iii. Spot and derivatives | 3,384 | 511,682 | 3,384 | 511,682 |
| | iv. Other financial assets b. Increase in fair value of financial liabilities (mark to market) | | | | |
| | c. Losses from sale of financial assets i. Marketable securities | | 316 | | 316 |
| | ii. Loans iii. Other financial assets | : | | : | |
| | d. Losses from spot and derivative transaction (realised) e. Impairment losses on financial assets | 61,446 | 115,801 | 61,446 | 115,801 |
| | i. Marketable securities | 75 689,011 | 568,253 | 75 1,095,972 | 851,085 |
| | ii. Coars iii. Sharia financing iv. Other financial assets | 9,867 6,148 | 2,146 7,460 | 9,867 25.876 | 2,146 16,578 |
| | Losses related to operational risk | 1,324 | 1,123 | 1,807 | 1,414 |
| | g. Losses from investment in shares under equity method h. Fees/commissions and administrative i. Losses from decrease in value of non financial assets | 56,037 | 86,230 | 56,265 52 | 86,407 |
| | j. Salaries and employee benefits k. Promotion expenses | 850,841 35,805 | 919,573 49,721 | 1,307,846 | 1,478,077 62,575 |
| | Other expenses | 703,896 | 716,297 | 44,817 1,064,180 | 1,043,424 |
| | Net Other Operating Expenses OPERATING INCOME | (1,797,623) 706,560 | (1,849,374) 533,766 | (2,628,621) 940,774 | (2,405,989) 1,205,636 |
| 1. | NON OPERATING INCOME Gain/(loss) from sale of premisses and equipment | 464 | 812 | 4.128 | 1,033 |
| 2. | Gain (loss) on foreign currencies translation Income(expenses) non operating expenses | 12 (34) | 71 4,398 | 3,016 (20,919) | (2,102) (4,573) |
| | NON OPERATING LOSS INCOME BEFORE INCOME TAX | 707,002 | 5,281 539,047 | (13,775) 926,999 | (5,642) 1,199,994 |
| 1. | Income tax a. Income tax expenses | 139,326 | 131,681 | 210,989 | 196,056 |
| | Deferred tax expenses (income) | 47,126 | 11,866 | 16,394 | 99,904 |
| | NET INCOME OTHER COMPREHENSIF INCOME NET OF TAX | 520,550 | 395,500 | 699,616 | 904,034 |
| | Items that not reclassified to profit or loss a. Gain fixed asset revalutioan | | | | |
| | Gain (loss) on defined benefit actuarial program Part of other comprehensive income of associates | : | : | : | : |
| | Others Income tax relating to components that not reclassified to profit or loss | | | | |
| | Items that may reclassified to profit or loss | - | | | |
| | Adjustment from translation of financial statements Gain (loss) from changes of financial assets | - | | | |
| | available for sale c. The effective portion of cash flow hedges | 43,781 5,562 | 20,492 (5,391) | 50,514 813 | 28,598 (48,186) |
| | d. Others e. Income tax related to Items that will be reclassified. | 5,002 | (0,391) | - 013 | (40,100) |
| | to profit and loss | (12,891) | (11,593) | (11,703) | (1,006) |
| | Other comprehensive income, net of income tax TOTAL COMPREHENSIVE INCOME | 36,452 557,002 | 3,508 399,008 | 39,624 739,240 | (20,594) 883,440 |
| | Comprehensive income attribute to : EQUITY HOLDERS OF THE PARENT ENTITY | 520,550 | 395,500 | 686,829 | 874,556 |
| | NON-CONTROLLING INTERESTS TOTAL INCOME FOR THE PERIOD | 520,550 | 395.500 | 12,787 699,616 | 29,478 904,034 |
| | Total comprehensive income attribute to : | 020,000 | 333,300 | 000,010 | 304,004 |

| | | DESCRIPTION | | | | | | | | |
|----------|---|------------------------------|------------------------|--------------|---------------|--|-------------|---------------|-------------|---------------|
| | | DEGG | | | | | Bank | Consolidation | Bank | Consolidation |
| | Core Capital (Tier 1) | | | | | | 25,549,154 | 29,944,672 | 23,346,716 | 29,224,669 |
| | 1 Main Core Capital (CET 1) | | | | | | 25,549,154 | 29,944,672 | | |
| | 1.1 Paid Up Capital (After | er deducted v | vith Treasury | Stock) | | | 5,901,122 | 5,901,122 | | |
| | 1.2 Disclosed reserves | | | | | | 23,518,729 | 27,696,239 | | |
| | 1.2.1 Agio / Disag 1.2.2 Donated cap | | | | | | 7,391,756 | 7,391,756 | | |
| | 1.2.2 Donated cap 1.2.3 General rese | | | | | | 276,767 | 276,767 | | |
| | 1.2.4 Prior years's | | can be reckone | wt | | | 15,372,579 | 19,184,409 | | |
| | 1.2.5 Current year | | | | | | 520,550 | 686,829 | | |
| | 1.2.6 Adjustment in | | | | | | | | | |
| | 1.2.7 Paid up capit | | | | | | | | | |
| | 1.2.8 Issued warra | n | | | | | | | | |
| | 1.2.9 Issued share | options on sh | | | | | | | | |
| | 1.2.10 Other compre | ehensive incor | | 152,687 | 173,334 | | | | | |
| | 1.2.11 Surplus of fo | | | | | | | | | |
| | 1.2.12 Under provisi | | | | | | (178,754) | | | |
| | 1.2.13 Under provision | | | | | | (16,856) | (16,856) | | |
| | 1.2.14 Negative diff | | | | | | | | | |
| | Minority interest which Deduction factor to co | | | (3,870,697) | (3,652,689) | | | | | |
| | 1.4.1 Deffered tax of | | | (1,013,507) | (1,034,080) | | | | | |
| | 1.4.2 Goodwill | 0.000001 | | (1,010,001) | (1,074,532) | | | | | |
| | 1.4.3 Other intangib | le assets | | (211,878) | (280,574) | | | | | |
| | 1.4.4 Investment ca | lculated as de | duction factor | | | | (2,645,312) | (1,263,503) | | |
| | 1.4.5 Short of capits | on insurance | subsidiary co | mpany | | | | | | |
| | 1.4.6 Capital securi | tisation exposu | ire | | | | | | | |
| | 1.4.7 Other deduction | on factor to co | re capital | | | | | | | |
| | 1.4.8 Investment at | AT1 and Tier 2 | to other bank | | | | - | | | |
| | 2 Additional Core Capital (| AT-1) | | | | | | | | |
| | 2.1 Instrument that qualit | | | | | | | | | |
| | 2.2 Agio / Disagio | | | | | | | | | |
| | 2.3 Deduction Factor: Inv | vestment at AT | 1 and Tier 2 to | other bank | | | | | | |
| | Supplementary Capital (Tier 2) | | | | | | 1,258,429 | 1,446,042 | | 858.105 |
| | Capital instrument in form o | | ers which are | cualified | | | 1,200,120 | 1,110,012 | | 000,100 |
| | 2 Agio or disagio originating fr | | | | nstruments | | | | | |
| | 3 General allowance for possi | | | | | Risk) | 1,258,429 | 1,446,042 | | |
| | 4 Specific reserves | | | | | | | | | |
| | 5 Deduction Factor of Suppler | mentary Capita | al | | | | - | | | |
| | 5.1 Sinking Fund | | | | | | - | | | |
| | 5.2 Investasi pada instrur | nen Tier 2 pad | a bank lain | | | | - | - | | |
| | Total Capital | | | | | | 26,807,583 | 31,390,714 | 23,346,716 | 30,082,774 |
| | DESCRIPTION | | r 2015 | | r 2014 | Description | | ar 2015 | | r 2014 |
| _ | | Bank | Consolidation | Bank | Consolidation | | Bank | Consolidation | Bank | Consolidation |
| EIGH | HTED RISK BASED ASSETS | | | | | CAR RATIO | | | | |
| NA C | CREDIT RISK | 110,298,194 | 132,831,786 | 104,176,630 | 128,048,290 | Main Core Capital (CET 1) Ratio | 18.86% | 17.88% | | |
| NA N | MARKET RISK | 718,641 | 719,138 | 274,929 | 277,663 | Main Capital (Tier 1) Ratio | 18.86% | 17.88% | 18.43% | 18.22% |
| NA C | DPERATIONAL RISK | 24,416,521 | 33,923,198 | 22,214,233 | 32,060,719 | Supplementary Capital (Tier 2) Ratio | 0.93% | 0.86% | 0.00% | 0.54% |
| DTAL | .RWA | 135,433,356 | 167,474,122 | 126,665,792 | 160,386,672 | Total Ratio | 19.79% | 18.74% | 18.43% | 18.76% |
| Ra Ja | fective January 2015, capital atio for Commercial Bank, pri nuary 2015 is using the new | eviously bas capital comp | ed on PBI Nonent as we | lo. 14/18/PI | 3l/2012 date | d 28 Novembe | er 2012. As | a results, F | ROE calcula | tion starting |
| | STATEMENT TRA AS OF 31 MARCH 201 In million Rupiah) | | TIONS | OF FO | REIGN | EXCHA | NGE A | ND DE | RIVATI | VE |

| | 31 Mar 2015 | 31 Mar 201 |
|--|-------------------------|-----------------------|
| Cash flows from operating activities: | | |
| nterest income, fees and commissions deceipts from consumer financing transactions | 2,614,224 8,658,965 | 3,664,43 7,573,32 |
| layments of new consumer financing transactions | (4,423,613) | (6,145,44) |
| ayments of interest, fees and commissions | (2,080,650) | (1,755,86 |
| ayments of interests on securities issued leceipts from insurance operation | (282,590) (3,019) | (275,28 145,60 |
| Other operating income | 547,969 | 744,25 |
| ains from foreign exchange transactions - net | 6,420 | 231,56 |
| Other operating expenses on the control of the cont | (2,201,344) (14,235) | (2,250,51 (6,67 |
| ash flows before changes in operating assets and liabilities | 2,822,127 | 1,925,39 |
| hanges 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 | (717,956) | (1,408,64 |
| farketable securities and Government Bonds - trading | (160,380) | (180,31 |
| ecurities purchased under resale agreement pans | 440,847 1,621,875 | (1,465,25 |
| ovestment in finance leases | 84,620 | (141,02 |
| repayments and other assets ncrease/(decrease) inoperating liabilities: | (212,009) | (460,45) |
| ncreaser(decrease) inoperating ilabilities: Deposits from customers: | | |
| - Current accounts | (1,278,599) | (2,771,80 |
| - Savings - Time deposits | (3,541,955) 976,643 | (3,693,44 9,191,43 |
| Deposits from other banks | 815,531 | 390.15 |
| ccruals and other liabilities | 158,104 | 732,56 |
| ncome tax paid during the period | (451,463) 557,385 | (699,78 1,418,81 |
| let cash provided by/(used in) operating activities cash flows from investing activities: | 557,365 | 1,410,01 |
| Proceeds from sales of marketable securities and Government Bonds - held | | |
| to maturity and available for sale | 2,822,908 | 3,354,35 |
| equisition of marketable securities and Government Bonds - held to maturity and available for sale | (5,029,841) | (3,194,05 |
| acquisition of fixed assets and software | (277,224) | (105,46 |
| Proceeds from sale of fixed assets Receipt from investment | 85,240 71,426 | 11,49 |
| Receipt from investment Placement in deposits | 71,426 | 58,72 91,87 |
| Receipt of cash dividends | 144 | 24 |
| let cash used in investing activities | (2,254,597) | 217,16 |
| cash flows from financing activities: Decrease)fincrease in securities sold under repurchase agreements | | 69 |
| Payments of principal on bonds issued | (184,000) | (505,00 |
| Proceeds from bonds issuance Proceeds from limited public offering with pre-emptive rights (Right Issue) V | 197,700 | 159,55 |
| ayments of cash dividends | | |
| Payment of subordinated loans Proceeds from borrowings in relation to joint financing | 2,772,900 | 1,982,50 |
| Repayment of borrowings in relation to joint financing | (3,299,625) | (1,403,59 |
| Decrease)/increase in borrowings | 148,893 | (2,041,66 |
| Employee/management stock options exercised | (264 422) | /1 007 E1 |
| let cash provided by financing activities let (decrease)/ increase in cash and cash equivalents | (364,132) | (1,807,51 |
| ash and cash equivalents as at the beginning of period | 25,356,800 | 24,518,59 |
| Cash and cash equivalents as at the end of period | 23,295,456 | 24,347,06 |
| Cash and cash equivalents consist of: | | |
| Cash Cash | 2,015,750 | 1,713,51 |
| Current accounts with Bank Indonesia Current accounts with other banks | 10,179,384 5,055,419 | 9,483,37 6,722,32 |
| Placements with other banks and Bank Indonesia - mature within 3 months | 0,000,419 | 0,122,32 |
| from the date of acquisition | 6,044,903 | 5,933,93 |
| Certificates of Bank Indonesia and Certificate Deposits of Bank Indonesia - mature | 1 | 402.00 |
| within 3 months from the date of acquisition | | 493,92 |
| otal cash and cash equivalents | 23,295,456 | 24,347,06 |

lote:) Sing Seow Wash was appointed as the Bank's President Director effective after the Extraordinary General Meeting of Shareholders (EGMS) tabled 27 refusuary 2016, which previously has been passed the Fit and Proper Test by Financial Services Authority in the International Service

Amandements.

Mutaid Rahardin has peen districts with hoor-from has title as the Director of the Company and at the same time to appoint Mutaid Rahardin has peen desired in the Very Revision Director of the Company and at the same time to appoint the Company of the American Company

874,556

67.37% 6.82% 25.81%

100.00%

| | | | Revenues | | Depositor's po | rtion |
|-----|---------------------------------|-----------------|----------------------|---------------|------------------------------------|-------------------------------------|
| 10. | Type of funding | Average balance | to be distributed | Nisbah (%) | Total bonus & profit sharing | Rate of return indication (%) |
| | | Α | В | С | D | E |
| 1. | Wadiah deposit current accounts | | | | | |
| | a. Bank | 5,433 | 46 | 0.00 | | |
| | b. Non Bank | 331,911 | 2,827 | 0.00 | | |
| 2. | Wadiah deposit savings | | | | | |
| - | a. Bank | | | 0.00 | | |
| | b. Non Bank | 9,403 | 80 | 0.00 | | |
| 3. | Mudharabah savings | ., | | | | |
| ٥. | a. Bank | 27,362 | 233 | 13.00 | 30 | 1.30 |
| | b. Non Bank | 446,772 | 3,806 | 13.00 | 495 | 1.30 |
| | | 440,772 | 3,000 | 13.00 | 455 | 1.50 |
| 4. | Mudharabah deposits | | | | | |
| | a. Bank | | | | | |
| | - 1 month | 348,418 | 2,968 | 45.00 | 1,336 | 4.51 |
| | - 3 months | 1,081 | 9 | 45.00 | 4 | 4.51 |
| | - 6 months | 0 | 0 | 45.00 | 0 | 4.51 |
| | - 12 months | 3,800 | 32 | 45.00 | 15 | 4.51 |
| | b. Non Bank | | | | | |
| | - 1 month | 1,234,791 | 10,518 | 45.00 | 4,733 | 4.51 |
| | - 3 months | 37,122 | 316 | 45.00 | 142 | 4.51 |
| | - 6 months | 34,923 | 297 | 45.00 | 134 | 4.51 |
| | - 12 months | 10,511 | 90 | 45.00 | 40 | 4.51 |
| _ | TOTAL | 2,491,527 | 21,222 | | 6,929 | |

*) iB receivables exclude margin to be received of Rp 30,266 million and Rp 49,066 million as at 31 March 2015 **) This unused iB financing facilities is only for committed facilities

Jakarta, April 17, 2015 Sharia Business Unit

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



The above financial information is extracted from the consolidated financial statements of PT Bank Danamon Indonesia Tbk (the "Bank") and its subsidiaries as of March 31, 2015 and for the three-month periods then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The above financial information does not contain notes to the consolidated financial statements.

financial information does not contain notes to the consolidated financial statements.

The above published report are presented in order to comply with Financial Services Authority Regulation No. 6/POJNC03/2015 dated 31 March 2015 regarding "Transparancy and Publication of Bank's Reports" the Circular Letter of Bank Indonesia (SE Bi) No. 13/30/DPhP dated 16 December 2011 regarding 'Third Amendment on Bank Indonesia Circular Letter No. 3/30/DPhP dated 14 December 2011 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 ("OUK") starting 1 January 2013) No. VIII.G.7. Attachment to Decision of Chairman of Bapepam and LK No. KEP-564/BL/2010 dated 30 December 2011 regarding "Memdement on Decision of Chairman of Bapepam and LK No. KEP-564/BL/2010 dated 30 December 2011 regarding "Memdement on Decision of Chairman of Eappaal Market Supervisory Agency No. KEP-06/PM/2000 dated 13 March 2001 regarding Guidelines for the Preparation of Financial Statements of Issuer or Public Companies", and Regulation No. X.K.2 Attachment to Decision of Chairman of Bapepam No. SE-02/PM/2002 orgarding "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-LKNo. Kep-34/BL/2011 dated 5 July 2011 regarding "Submission Obligation of Periodic Financial Statements".

The consolidated financial statements as at 31 March 2015 and for the three-month periods then ended included financial statements of subsidiaries, i.e. PT Adira Dinamika Multi Finance Tok, PT Asuransi Adira Dinamika, and PT Adira Quantum Multifinance.

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.

The Bank has conduct the Annual General Meeting of Shareholders (Annual GMS) which was held on 7 April 2015, among others approve the appointment of Emisyah Satar as the Commissioner (independent) of the Company subject to the Fit and Proper Test of the Indonesia Financial Services Authority (2014).

On 9 April 2015, Bank had received a resignation letter from Pradip Chhadva from his position as the Bank Directors. The resignation become effective starting from 1 July 2015.

Exchange rate as at 31 March 2015: USD 1 = Rp13,074; Exchange rate as at 31 Desember 2014: USD 1 = Rp12,385; Exchange rate as at 31 March 2014: USD 1 = Rp11,360.

557,002

557,002

399,008

| | ALLOWANCE FOR AS AT 31 MARCH 2015 AND : (In million Rupiah) | | IKWEI | NI LO | SSES | | | | | AS AT 31 MARCH 2015 AND 2014 (In million Rupiah) | HANGE | S IN EQU | JIIY | Attributab | e to equity holders |
|----|---|--------------|------------------------|-------------------------|-----------------|--------------|------------------------|------------------------|-----------------|---|-----------|--------------------|---------------|---|---|
| lo | ACCOUNTS | Impairment L | 31 Ma oss Allowance | ar 2015 Minimum Requ | ired Regulatory | Impairment L | 31 Ma oss Allowance | r 2014 Minimum Requ | ired Regulatory | | Share | Additional paid-up | Other paid-up | Unrealized gains/(losses) on Available For Sale Marketable Securities and Government | Effective portion on Fair Value changes of derivative instruments |
| | | Individual | Collective | General | Specific | Individual | Collective | General | Specific | | capital | capital | capital | Bonds-net | for cash flow hedges |
| 1 | Placements with other banks | | 8,917 | 100,781 | | | 8,151 | 92,504 | - | Balance as of 31 December 2014 Total comprehensive income for the year Net income for the year | 5,901,122 | 7,391,756 | 189 | 88,876 | (63,404) |
| 2 | Spot and derivative receivables | - | - | 3,029 | - | - | - | 1,967 | - | Other Comprehensive Income, net of tax Effective portion on Fair Value changes of derivative instruments for cash flow hedges | | | | _ | 786 |
| 3 | Marketable securities | | 21,516 | 45,554 | 20,000 | - | 21,058 | 29,395 | 20,000 | Unrealized losses on Available For Sale Marketable Securities and Government Bonds-net | | - | | 38,214 | _ |
| 4 | Securities sold under repurchase | | | | | | | | | Total Other Comprehensive Income Total comprehensive income for the period | - | - | - | 38,214 38,214 | 786 786 |
| 5 | agreements (repo) Securities purchased under resale | - | - | - | - | - | | - | - | Addition to non controlling interest Appropriation of general and legal reserve Distribution of cash dividends | | | | 30,214 | - |
| J | agreements (reverse repo) | | | 997 | ١. | | ١. | ١. | | Balance as of 31 March 2015 | 5,901,122 | 7,391,756 | 189 | 127,090 | (62,618) |
| 6 | Acceptance receivables | | | 71,609 | | | | 43,625 | | Balance as of 31 December 2013 Total comprehensive income for the year Net income for the year | 5,901,122 | 7,391,756 | 189 | (116,646) | 5,625 |
| 7 | Loans | 668,993 | 2,313,545 | 944,048 | 1,894,026 | 299,127 | 2,102,184 | 937,292 | 1,438,057 | Other Comprehensive Income, net of tax Effective portion on Fair Value changes of derivative instruments for cash flow hedges | | | | _ | (42,032) |
| 8 | Others receivable | | | 39 | 36 | 23,232 | - | 963 | 11 | for cash flow hedges Unrealized losses on Available For Sale Marketable Securities and Government Bonds-net | | _ | _ | 22,207 | _ |
| 9 | Investments | | | 28,098 | 1 | | | 26,574 | 1 | Total Other Comprehensive Income Total Other Comprehensive Income for the year | - | - | - | 22,207 22,207 | (42,032) (42,032) |
| n | Temporary equity investment | | | | | | | | | Addition in non - controlling interest | - | - | - | 22,207 | (42,032) |
| 14 | Transaction administrative accounts | | | 64.275 | 19,233 | | | 49.004 | 15,076 | Appropriation for general and legal reserve Distribution of cash dividends | - | 1 | 1 | - | - |
| | Transaction durini ISU duve doccourits | | - | 04,210 | 15,233 | 1 | 1 | 73,004 | 10,070 | Balance as of 31 March 2014 | 5,901,122 | 7,391,756 | 189 | (94,439) | (36,407) |
| _ | | | | | | | | | | | • | | | | |

TRANSACTION

Related to interest rate Forward Option a. Purchased b. Written

| INTS OF C | HANGE | S IN EQU | JIIY | | | | | | | |
|------------------|---------------|--------------------|-----------------------------|--|--|--------------|----------------|---|-------------------------|-----------------|
| | | | | Attributabl | e to equity holders | of the parer | nt entity | | | |
| | Additional | | | Unrealized gains/(losses) on Available For Sale | Effective portion on Fair Value changes of | Retaine | d earnings | | Non- | |
| | Share capital | paid-up capital | Other paid-up capital | Marketable Securities and Government Bonds-net | derivative instruments for cash flow hedges | Appropriated | Unappropriated | Total before non-controlling interest | controlling interest | Total Equity |
| | 5,901,122 | 7,391,756 | 189 | 88,876 | (63,404) | 276,578 | 19,184,409 | 32,779,526 | 237,998 | 33,017,524 |
| | - | - | - | - | - | - | 686,829 | 686,829 | 12,787 | 699,616 |
| tive instruments | | | | | | | | | | |
| ble Securities | - | - | | - | 786 | - | - | 786 | (178) | 608 |
| | - | - | - | 38,214 | - | - | - | 38,214 | 802 | 39,016 |
| | - | - | - | 38,214 | 786 | - | | 39,000 | 624 | 39,624 |
| | - | - | - | 38,214 | 786 | - | 686,829 | 725,829 | 13,411 | 739,240 |
| | - | - | - | - | - | - | | - | | - |
| | 1 | 1 1 | 1 : | 1 | | 1 | 1 | 1 | | 1 |
| | 5,901,122 | 7,391,756 | 189 | 127,090 | (62,618) | 276,578 | 19,871,238 | 33,505,355 | 251,409 | 33,756,764 |
| | 5,901,122 | 7,391,756 | 189 | (116,646) | 5,625 | 236,161 | 17,833,266 | 31,251,473 | 301,510 | 31,552,983 |
| | - | - | - | - | - | - | 874,556 | 874,556 | 29,478 | 904,034 |
| tive instruments | | | | | | | | | | |
| ble Securities | - | | - | - | (42,032) | - | - | (42,032) | (1,588) | (43,620 |
| iore occurrings | I | | I | 00.007 | I | 1 | | 00.007 | 040 | 00.000 |

Asia Financial (Indonesia) Pte. Ltd.
 JPMCB-FRANKLIN Templeton Investme
 Public (shares ownership under 5%)

| Jakarta, April 17, 2015 Board of Directors |
|---|
| Sng Seow Wah President Director |

1st Winner of Annual Report Award (ARA) 2013 for category of Private Financial of Listed Companies







Public Affairs Division - Menara Bank Danamon 5th Floor , Jl. Prof. Dr. Satrio Kav. E IV / 6, Mega Kuningan, Jakarta 12950, Telp. (021) 57991001-03, Fax. (021) 57991161, Email: public.affairs@danamon.co.id Investor Relation Division - Menara Bank Danamon 6th Floor, Jl. Prof. Dr. Satrio Kav. E IV / 6, Mega Kuningan, Jakarta 12950, Telp. (021) 57991001-03, Fax. (021) 57991445, Email: investor.relation@danamon.co.id

1,488