

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

STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2015 AND 31 DECEMBER 2014	ASSET QUALITY AND OTHER INFORMATION AS AT 30 SEPTEMBER 2015 AND 2014		FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
BAS AT 30 SEPTEMBER 2015 AND 31 DECEMBER 2014 (In million Rupiah) BANK DANAMON CONSOLIDATED NO. ACCOUNTS BANK DANAMON CONSOLIDATED 30 Sep 2015 31 Dec 2014*) 30 Sep 2015 31 Dec 2014*)	(In million Rupiah) NO. ACCOUNTS 30 Sep 201	BANK DANAMON 5 30 Sep 2014	PT BANK DANAMON INDONESIA, Tbk This published report are presented to comply with the Copy Circular Letter of Otoritas Jasa Keuangan No. 18/SEOJK.03/2015 dated 8 June 2015 regarding Transparency and Publication of Sharia Bank and Sharia Business Unit.
Indext of the second	L RELATED PARTIES devices devices de la construir de la construira de la c	Construint Constru	BALANCE SHEETS AS AT 30 SEPTEMBER 2015 AND 31 DECEMBER 2014 (In million Rupiah)
a. Designated at fair value through profit/loss 329,507 702,775 329,907 702,775 b. Available for sale 11,941,671 12,902,972 12,932,758 13,589,338 c. Heid to maturity 161,769 210,346 221,769 289,346 d. Loans and receivables 6. Securities sold under repurchase agreements (repo) 195,860 933,094 195,860 933,094	3. Marketable securities L a. Ruppin 68,227 - b. Comparison add under repurchase agreements (repo) 14,714 - b. Fruppin - - - c. - - - - c. - - - - -		NO. ACCOUNTS 30 Sep 2015 31 Dec 2014 ASSETS .
5 Securities purchased under resale agreements (reverse repo) 10000 - 540,541 540,541 8 Acceptance receivables 6,511,554 7,567,043 6,511,554 9 Loans - - - a. Designated af fair value through profit/loss - - - b. Available for sale - - -	b. Foreign currencies		2. Placements with Bank Indonesia 523,489 325,275 3. Placements with other banks - - 4. Marketable securities 50,000 95,000
c. Held to maturity -	i. Rupinh 232,696 718 ii. Fording currencies - - c. Restruction - - ii. Fording currencies - - iii. Fording currencies - - d. Properties loan 2,645,312 - 9. Tempory qualy investment 2,645,312 -	- 233,614 26,057 - 26,057 - 16,399 222,752 - 22,645,312 - 22,645,312 - 22,645,312	5. Financing receivables ') 208,539 221,066 6. Profit sharing financing 2,955,722 2,262,613 7. Leased financing 23,200 2,636 8. Other earing asset 558 -
Allowance for impairment losses on consumer financing receivables -/ - (1,098,792) (1,117,447) 12. Premium receivables - - 194,965 366,554 13. Reinsurance Assets 2,815,363 2,802,796 170,166 157,561	10. Others receivables - - 10. Commitments and contingencies to third parties 905.099 - 10. Competenziemencies 0.0 - 10. Others receivables - - 10. Competenziemencies - - 13. Forencieseates - - 14. Subgene accounts - -	- 905.099 1.221.956 1.221.956 1.221.956 1.221.956 	9. Allowance for impairment losses on earning asset (-/-) - - a. Individual (11,897) (11,962) b. Collective (52,034) (65,074) Collective (22,034) (55,074)
15. Allowance for impairment losses on financial assets -/- a. Marketable securities (500) (21,442) (500) (21,442) b. Loans (3,139,893) (2,800,918) (3,139,893) (2,800,918) (3,6606) c. Others (7,641) (7,663) (41,930) (3,6606) 16. Intangible assets 1,114,325 1,22,520 3,22,614,23 3,117,093	II. NON RELATED FARTES Placement with other banks 1922.057 D. Foreign currencies S. 504.345 A. 504.345 B. 504.345 B. 504.345 B. 21.542 B. AMarginal Bescurities	- 1,922,057 757,798 757,798 - 0,964,345 7,281,885 757,798 - 3,87,943 212,007 - 2,21,942 46,387 2,212,007 - 2,21,942 46,387	10. Fixed assets and equipment 8,452 8,376 11. Non earning asset 0 1 12. Allowance for impairment losses on other assets -/- - - 13. Other assets 31,621 34,187
Accumulated amortisation on intangible assets -/ (895,510) (799,660) (1,858,491) (1,749,851) 17. Fixed assets and equipment 4,379,073 4,135,606 5,381,033 5,137,287 Accumulated depreciation of fixed assets and equipment -// 4,22,072,718) (2,165,411) (2,809,109) (2,647,430) 18. Non earning asset 16,397 16,397 16,397 16,397	a. Kupian 8, U99-402 D. Foreign currencies agreements (repo) 3,350,574 3,350,574	- 8,999-402 11.074,545 20,000 11.094,545 33,350574 802,552 20,000 11.094,545 902,562 931,603 885,742 931,603	TOTAL ASSETS 3,747,497 2,897,518 LIABILITIES
b. Foreclosed assets 499 499 499 499 c. Suspense accounts 525 671 525 671 d. Interbranch assets 1 525 671 112 1146 i. Conducting operational activities in Indonesia - - 112 146 ii. Conducting operational activities outside Indonesia - - - -	ii. Foreign currencies 263,855 29,204 - b. Non debtor micro, small and medium 57,839,886 5,300,375 328,089	· ·	1. Wadiah saving 266,768 181,477 2. Non profit sharing investment funds 2,720,286 1,983,673 3. Liabilities to Bank Indonesia - - 4. Liabilities to other bank 526,918 313,055
19. Allowance for impairment losses on non financial assets - - - - - 1,710,106 1,945,602 20. Leased receivables 1,109,501 1,152,466 1,218,152 1,260,192 21. Deferred tax assets 2,796,134 2,206,829 3,273,739 2,580,497 22. Other assets 2,796,134 2,206,829 3,273,739 2,580,497	c. Restructured Loss 1.077.347 784.657 151.001 i. Foreign currencies 2.28.432 195.461 8.2844 d. Tropper loss 2.437.172 196.211 8.244 d. Tropper loss 2.26 197.462 196.211 d. Tropper loss 2.37.172 196.211 196.21 9. Temporary equity investment 170.262 - - 0. Others revealables 11.210 - -	20.3041 30.004 11.918.00 10.218 11.912.20 11.912	5. Marketable securities issued - 6. Others liabilities 15,505 7. Profit sharing investment funds -
TOTAL ASSETS 163,621,094 163,323,894 195,011,508 195,788,112 LABILITIES AND EQUITY .	11. Commitments and contingencies to third parties 33.001.960 256.595 250 a. Rogani 6.261.197 34.156 147 12. Idle properties 6.261.197 34.156 147 13. Foreclosed assets - - - 14. Suppense accounts 525 - - 18. OTHER BNFORMATION 525 - -	- 100 34,158,914 38,353,77 161,572 150 - 99 30,00765,157 - 8,292,201,3969,355 295,762	8. Working funds 161,450 393,727 9. Accumulated gain/(loss) 56,570 7,216 TOTAL LIABILITIES 3,747,497 2,897,518
4. Revenue sharing investment funds 2,987,055 2,165,150 2,448,536 2,108,712 5. Deferred premium income 2,108,712 1,244,443 1,223,633 1,244,443 1,235,633 6. Unearned premium reserve - 924,473 976,255 7. 7. Loans from Bank Indonesia - - - - - 8. Borrowings from dher banks 5,235,431 2,428,794 5,235,431 2,428,794	Collateralised assets a. To fask indexesis b. To other parties Total Alwance for impainment losses on financial assets -6. Total Alwance for impainment losses on assets A Percentage of micro, small and medium enterprises credit to total losses A Percentage of micro, small and enterprises credit to total losses A Percentage of micro, small and enterprises credit to total losses	3,146,050 3,146,050 2,260,016 2,260,016 3,260,015 10,315 10,255 11,2755 11,2755	STATEMENTS OF INCOME FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2015 AND 2014 (In million Rupiah)
b. Dottoming form on the bilities C284,970 1,92,951 9. Spot adervisitive liabilities C284,970 1,92,951 10. Securities soid under repurchase agreements (repo) 179,730 750,000 179,730 11. Acceptance payables 6,90,9673 7,554,464 6,09,673 7,554,464 12. Marketable securities issued 920,788 919,985 11,366,617 11,492,943 13. Borrowings 1,929,639 2,02,731 14,497,882 14,498,642	Percertage of micro, small and medium enterprises debtors to total debtors Percertage of micro and small enterprises debtor to total debtors Others a. Chaneling loans b. Chaneling loans Mudavadah c. Writer-off earning aasts	9.68% 7.89% 350.623 2,507/96 1,791.932	NO. ACCOUNTS 30 Sep 2015 30 Sep 2014 OPERATING INCOME AND EXPENSE
14. Security deposits 17,048 11,907 17,048 11,907 15. Intertvarach liabilities a. Conducting operational activities in Indonesia - - - - b. Conducting operational activities outside Indonesia - - - -	d. Recovery on welfer off earning assets e. Charged-off earning assets STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 SEPTEMBER 2015 AND 31 DECEMBER 2014	530,218 530,224 530,024 854,433 KEY FINAL RATIOS	1. Income from Distribution of Fund 14,734 41,630 a. Income from receivables 14,924 41,630 b. Income from profit sharing 241,825 149,021 c. Others 9,398 8,351
16. Deferred tax liabilities - - 109,193 1143,641 17. Other liabilities 3,528,552 3,516,581 6,836,522 6,928,077 18. Profit sharing investment funds 133,877,021 134,491,601 161,085,880 163,043,041 EQUITY EQUITY EQUITY 134,491,601 161,085,880 163,043,041	ALSO SET TENDER 2015 AND 31 DECEMBER 2016 (In million Rupich) BANK DANAMON CONSOLIDATED NO. ACCOUNTS BANK DANAMON CONSOLIDATED 1. COMMITMENT RECEIVABLES 31 Dec 2014 30 Sep 2015 31 Dec 2014	AS AT 30 SEPTEMBER 2015 AND 2014 NO. RATIOS (%) 30 Sep 2015 30 Sep 2014 CONSOLIDATED RATIOS : .	2. Margin distribution to owners of investment funds -/- a. Non Profit sharing 117,319 71,634 b. Profit sharing - - 3. Income after margin distribution 148,638 127,368
Levori Levori 19. Issued and fully paid capital 12.238,589 12.238,589 12.238,589 a. Authorized capital (6.337,467) (6.337,467) (6.337,467) (6.337,467) c. Treasury stock -i- (6.337,467) (6.337,467) (6.337,467) (6.337,467)	Unused borrowing facilities a. Rupiah b. Foreign currencies 2. Outstanding buying of spot and derivative contract 2,684,268 6,939,124 2,684,268 6,939,124	1. Capital Adequacy Ratio (CAR) 19.05% 11. Earning assets 19.05% 1. Non-performing earning assets and non productive assets to total earnings and non productive assets 1.91% 2. Non-performing earning assets 2.39% 3. Aligowance for impairment losses for financial asset to productive asset 2.39%	B. Other Operating Income and Expense 1. Other Operating Income a. Income as mudharib in mudharabah muqayyadah b. Commision/Provision/Fees and administrative 1,385 2,096
a. Agio 7,391,756 7,391,75	II. COMMITMENT PAYABLES 1. Unused loans facilities granted to debtors a. BUMN b. Committed b. C	4. NPL gross 2.99% 2.36% 5. NPL net 1.76% 2.45% 11. Rentability 1.76% 2.06% 1. Restarting 1.75% 2.06% 3. NIM including third party premium expenses 8.15% 8.36% 3. NIM including third party premium expenses 8.15% 8.36%	c. Other income 39,477 14,213 2. Other Operating Expenses
e. Others 21. Other competensive income a. Adjustment in foreign currencies translation b. Gains (losses) from changes in the value of financial assets as available for sale 40,496 112.076 (33,582) 80,544	- Foreign currencies - II. Uncommitted 50,000 - Ruplain 50,000 - Foreign currencies - - Others - - L. Committed - - Committed - - Ruplain - - Rolegin currencies - - Others - - Committed - - Committed -	BANK RATIOS : 1. Capital 1. CAR 1. Earning addression earning assets and non-productive assets to total earnings 18.20%	c. Losses on operational risk 23 136 d. Commision/Provision/Fees and administrative 582 312 e. Impairment losses on other asset (non financial) - - f. Salaries and employee benefits 54,203 79,619
c. Effective portion on fair value for cash flow hedge 16,951 8,657 105,883 (85,766) d. Gain on reveluation of fixed asset -	ii. Uncommitted 36,947,047 39,657,668 36,947,047 39,657,668 2. Unused (an facilities granted to other banks i. Committed 36,947,047 39,657,668 36,947,047 39,657,668 3. Committed 10,083 14,436 10,083 14,436 b. Uncommitted 10,083 14,436 10,083 14,436	2. Non-performing earning assets to total productive assets 2.47% 1.96% 3. Allowance for impairment losses for financial asset to productive asset 2.28% 2.02% 4. NPL gross 3.24% 2.54% 1.85% 5. NPL net after impairment value 1.85% 1.85% 1.45% III. Ronability 1 7.6% 3.76%	g. Other expenses 21,384 40,578 3. Other Operating Income (Expense) (82,143) (118,983) OPERATING INCOME (LOSS) 66,495 8,385 NON OPERATING INCOME AND EXPENSE 6 6
comprehensive income 104,578 85,111 93,353 121,512 h. Others - - - - - 22. Difference in quasi- reorganisation - - - - - 23. Difference in restructuring value of transaction of entities - - - - - 24. Difference in common control - - - - - -	i. Rupiah 222,041 250,833 222,041 260,833 3. Outstanding Invocable L/C 1,571,804 2,242,068 1,571,804 2,242,068 b. Local L/C 1,571,804 2,242,068 1,571,804 2,242,068 3,00,135 4. Outstanding temporating selling of spot and derivative contract 5,499,765 3,090,535 5,499,756 3,090,	2. ROE 8.26% 21.06% 3. NIM 7.28% 7.13% 4. NIM including third party premium expenses 6.93% 7.11% 5. Operating expenses to operating income 85.17% 5.06% 1V. Linue/difu 53.70% 59.06%	1. Gain (loss) from sale of premisses and equipment 21 26 2. Gain (loss) of noreign currencies translation 335 (70) 3. Income(expenses) non operating expenses (10,281) (4,798)
24. Others Equity -	5. Others	Compliance A. Bercentage violation on Legal Lending Limit A. Related parties A. Three and the parties A. Down on the parties	NON OPERATING INCOME (LOSS) (9,925) (4,842) INCOME (LOSS) FOR THE PERIOD ENDED BEFORE TAX 56,570 3,543 Income tax - -
a. Previous years *) 14,656,390 11,014,012 18,377,221 16,580,392 b. Current year 1,738,759 4,358,567 1,894,902 2,604,017 TOTAL EQUITY ATTRIBUTABLE TO EQUITY 29,744,073 28,832,233 33,666,180 32,507,073 27. Non-controlling interests - - 257,448 237,998	2. Interest receivables on non performing assets 465,443 377,432 465,443 377,432 b. Other interest -	b. 1. Reliafed parties 0.00%	INCOME (LOSS) FOR THE PERIOD ENDED NET OF TAX 56,570 3,543 STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 SEPTEMBER 2015 AND 31 DECEMBER 2014
TOTAL EQUITY 29,744,073 28,832,293 33,925,628 32,745,071 TOTAL LIABILITIES AND EQUITY 163,621,094 163,322,894 195,011,508 195,788,112 *) Presented after adjument in respect of the initial implementation of SPR5 24 (revised 2013) STATEMENTS OF COMPRETENSIVE INCOME	a. Rupiah 2,888,905 2,910,891 2,888,905 2,910,891 2,2910,891 2,2910,891 2,2910,891 2,10,891 612,227 708,119 612,227 708	 Effective August 2015, Loan to funding ratio (LFR) is replacing. LDR and calculated based on BI Regulation No. 17/11/PBI/2015 dated 25 June 2015 regarding changes of BI Regulation No. 15/15/PBI/2013 regarding Gio Wajib Minimum of Commercial Banks in Bank Indentesia in Rugala ward Foreign Currency for Concentrol Bank. CONSOLIDATED STATEMENTS OF CASH FLOWS 	NO. ACCOUNTS 30 Sep 2015 31 Dec 2014 I. CONTINGENT RECEIVABLES . . . 1. Unused Financing facilities . . .
STATEMENTS OF COMPREHENSIVE INCOME FOR THE 9 MONTHS PERIODS ENDED 30 SEPTEMBER 2015 AND 2014 (In million Rupiah, except earning per share) NO. ACCOUNTS BANK DANAMON CONSOLIDATED 30 Sep 2015 30 Sep 2015 30 Sep 2014'1 30 Sep 2014'1 30 Sep 2014'1	CAPITAL ADEQUACY RATIO (CAR) AS AT 30 SEPTEMEER 2015 AND 2014 (In million Ruplah) DESCRIPTION 30 Sep 2015 ') 30 Sep 2014 DESCRIPTION Bark Considered	AS AT 30 SEPTEMBER 2015 AND 2014 (In million Ruplah) 30 Sep 2015 30 Sep 2014	2. Outstanding buying of spot and forward contract - - - 3. Others - - - II. COMMITMENT PAYABLES - -
INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses 1. Interest Income a. Rupiah 1. Interest Income 1. Interest Income 1. Interest Income 1. Interest Income 2. Interest Income 1. Interest Income 1. Interest Income 2. State 2. State 3. Rupiah 1. Foreign currencies 532,378 526,029 532,379 526,029	L Cere Capital (Ter 1) 25,775.97 30,142.002 24,020,46 28,47,786 23,77587 30,142.002 24,020,46 28,47,786 23,77597 30,142.002 24,020,46 28,47,786 23,71749 23,77597 30,142,002 24,020,46 24,	Cash flows from operating activities: 1 Interest income, fees and commissions 8,114,761 12,589,094 Receipts from consumer financing transactions 24,633,944 22,865,804 Payments of new consumer financing transactions (13,028,294) (19,930,734) Payments of interest, fees and commissions (6,187,144) (6,265,367) Payments of interest, fees and commissions (6,187,144) (6,265,367)	1. Unused Financing facilities 548,923 661,245 2. Others 14,336 46,207 III. CONTINGENT RECEIVABLES - - 1. Guarantees received - -
2. Interest Expense 4,513,167 4,659,668 5,681,806 5,952,549 b. Foreign currencies 390,304 438,830 912,065 7917,89 Net Interest Income 7,407,934 7,148,797 10,373,523 10,344,474 3. Underwriting income - - 1,303,486 1,114,688	1.2.3 General reserve 302,807 12.4 Proxy years profitosis that can be recisioned 14,803,300 18,377,222 1.2.5 Curret year profitosis that can be recisioned 1,383,799 1,884,900 1,374,799 1.2.5 Supplik tom thingking currency translation - - - 1.2.8 Supplik tom thingking currency translation - - - 1.2.8 Issued waran - - - 1.2.8 Issued waran - - -	Receipts from insurance operation 481,995 383,076 Other operating income 1,847,260 2,011,967 Gains from foreign exchange transactions - net (280,127) 94,867,300 Other operating expenses (6,961,320) Non-operating expenses - net (6,961,320) Non-operating expenses - net (6,961,320) (76,348) (76,348)	2. Margin receivables on non performing assets 4,282 2,484 3. Others - - IV. CONTINGENT PAYABLES - -
3.2. Underwriting expense - - 950,308 759,150 Net Underwriting Income 7,407,934 7,148,797 10,726,701 10,700,192 B. Other Operating Income 2,393,948 5,043,054 3,238,035 3,901,763	1.2 to Other comprehensive income 69.885 22.955 1.2.15 Upda of frace assets involution 1.2 Upda provision between regulatory provision and impairment value on productive assets (16 15.19) 1.2.15 Upda provision between regulatory provision and impairment value on non productive assets (16 15.69) 1.3. Monitory interest which can be regulatory and assignment of financial instrument in trading book 1.3. Monitory interest which can be reduced	Cash flows before changes in operating assets and liabilities 7,758,186 4,157,667 Changes in operating assets and liabilities 7,758,186 4,157,667 Decrease(increase) in operating assets: Placements with other barks and Bank indonesia - mature more than 3 months from the date of accusition (616,274) (805,947) Marketable securities and Government Bonds - trading 332,234 (721,526) (721,526)	1. Guarantees issued - 2. Others -
a. Increase in fair value of financial assets I. Marketable securities I. Loans III. Spot and derivatives V. Other financial assets V. Other financial assets	1.1 Detection for to one capital (3.97.827) (3.77.87) 1.4.1 Defined tax closation (1.90.950) (1.52.445) 1.4.2 Goodwill (1.97.452) (1.97.452) 1.4.3 Other many closation (2.18.846) (21.20.97) 1.4.4 Short of capital on insurance substains company (2.64.572) (1.28.697) 1.4.4 Short of capital on insurance substains company (2.64.572) (1.28.697) 1.4.6 Short of capital on insurance substains company (2.64.572) (1.28.697)	Securities purchased under resale agreement 540,541 (885,741 (886,733) Loans 1,628,708 (2,860,233) (104,921) Investment in shares (104,921) (104,921) (104,921) Investment in finance leases (240,891) (359,119) (359,119)	FINANCIAL RATIO AS AT 30 SEPTEMBER 2015 AND 2014 NO. RATIO 30 Sep 2015 30 Sep 2014
b. Decrease in fair value of financial itabilities - <t< td=""><td>1.4.7 Other doduction factor to core capital -</td><td>Prepayments and other assets (241,608) (565,830) Increase/idecrase/inoperating liabilities: (241,608) (565,830) Deposits from customers (2,945,654) (798,891) - Current accounts (2,945,654) (798,891) - Time deposits (1,556,176) (1,556,176)</td><td>1. Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which owned UUS 2.29% 1.75% 2. Non-performing earning assets to total productive assets 1.60% 2.24% 3. Allowance for impairment tosses for financial asset to productive asset 1.97% 2.66%</td></t<>	1.4.7 Other doduction factor to core capital -	Prepayments and other assets (241,608) (565,830) Increase/idecrase/inoperating liabilities: (241,608) (565,830) Deposits from customers (2,945,654) (798,891) - Current accounts (2,945,654) (798,891) - Time deposits (1,556,176) (1,556,176)	1. Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which owned UUS 2.29% 1.75% 2. Non-performing earning assets to total productive assets 1.60% 2.24% 3. Allowance for impairment tosses for financial asset to productive asset 1.97% 2.66%
e. Gain from investment under equity method f. Dividend g. Fees/commissions and administrative h. Recovery of impairment loss reserves i. Other income 2. Other operating Expenses 7.820,558 7.824,465 11,309,993 11,664,792	1 Capital instrument in term of alwares or others which are qualified 2 Agio 7 diago from the situacion of supplementary capital instrument 3 General allowance for possible losses on earning assets (max. 1.25% of RWA.Credt Risk) 1 .228, 169 1.411.867 5 Deduction Factor Of Supplementary Capital 5.1 Service Factor	Deposits from other banks 2,799.416 1.821.742 Accruals and other labilities 1.462.226 1.462.226 Income tax paid during the period (1.956.359) 1.162.226 Net cash provided by/(used in) operating activities 4,447.853 5,077.729 Cash flows from investing activities: 4,447.853 5,077.729	4. NPF gross 1.79% 1.64% 5. NPF net 0.84% 0.64% 6. Return On Assets (ROA) 2.34% 0.19% 7. Profit sharing financing to total financing 91.98% 86.95%
a. Decrease in fair value of financial assets I. Marketable securities II. Loans III. Spot and derivatives IV. Other financial assets IV.	5.2 Investment at other banks for 2 instruments 5.2 - <	Proceeds from sales of marketable securities and Government Bonds - held to maturity and available for sale 12,485,570 8,404,286 Acquisition of marketable securities and Government Bonds - held to maturity and available for sale (10,533,051) (7,130,148) Proceeds from sale of fixed assets 3138,414 48,897	True a later in the interfacing to Outer metal using 97-90-70 00-33-70 8. Financing to Deposit Ratio (FDR) 96.79% 104.32% TABLE OF MARGIN DISTRIBUTION
b. Increase in fair value of financial liabilities - <t< td=""><td>WBOHTED RKK ASED ASETS CAR AND CAR AND Rev CERT RSK 100,3114,47 131,310 100,351,165 120,055 106 (core Logical (CET) (Reide 192,276 182,276 - - RNA MARET RSK 302,237 320,125 111,469 415,598 106 (core Logical (CET) (Reide 192,276 112,276 114,206 112,276 112,076</td><td>Receipt from investment 207,900 198,357 Placement in deposits 374,818 19,457,739) Receipt of cash dividends 1,547 1,478 Net cash used in investing activities 1,961,402 478,483 Cash flows from financing activities 1,961,402 478,483 Clocenses/inforces in securities sold under repurchase agreements (570,270) -</td><td>FOR THE MONTH OF SEPTEMBER 2015 (In million Ruplah) NO Ture of funding Average Revenue to be Depositor's portion Total bonus Rate of return</td></t<>	WBOHTED RKK ASED ASETS CAR AND CAR AND Rev CERT RSK 100,3114,47 131,310 100,351,165 120,055 106 (core Logical (CET) (Reide 192,276 182,276 - - RNA MARET RSK 302,237 320,125 111,469 415,598 106 (core Logical (CET) (Reide 192,276 112,276 114,206 112,276 112,076	Receipt from investment 207,900 198,357 Placement in deposits 374,818 19,457,739) Receipt of cash dividends 1,547 1,478 Net cash used in investing activities 1,961,402 478,483 Cash flows from financing activities 1,961,402 478,483 Clocenses/inforces in securities sold under repurchase agreements (570,270) -	FOR THE MONTH OF SEPTEMBER 2015 (In million Ruplah) NO Ture of funding Average Revenue to be Depositor's portion Total bonus Rate of return
e. Impairment losses on financial assets i. Marketable securities ii. Loans iii. Shara financing iii. Shara financing iii. Other financial assets 6.320 8.254 64.442 86.057	TOTAL RINA 134, 120,269 145,500,111 131,970,667 144,984,444 Tate Ratio 0.01% 0.85% 0.05% 152,970 1*) Effective-January 2015, capabilit component for CAP III; based on PBI No. 1517/2/PBI/2013 dated 12 December 2013; regarding Capabilit Adstandard Statement 2014; Aa in results ROUL As a in results ROUL As a inclusion. ROUL AS and ROUL AS INCLUSION. ROUL AS INCLUSIO	Payments of principal on bonds issued (3,474,000) (1,272,000) (1,272,000) (1,272,000) (1,344,702) Proceeds from bonds issuance 3,103,664 (3,47,400) (1,365,949) (747,401) (1,365,949) Payment of subordinated loans (747,401) (1,365,949) (747,401) (1,365,949) Proceeds from borrowings in relation to joint financing 9,677,417 8,091,061	A. FINANCING
f. Losses related to operational risk. 4,654 6,861 5,407 7,671 g. Losses from investment in shares under equity method 162,319 265,761 164,958 266,640 h. Fees/commissions and administrative 162,319 265,761 164,958 266,640 - j. Salaries and employee benefits 2,663,466 2,706,216 3,856,191 4,313,145 K. Promotion expresses 115,754 151,246 139,465 188,029	January 2015 is using the new capital component as well. STATEMENT OF SPOT AND DERIVATIVE TRANSACTION AS OF 30 SEPTEMBER 2015 (In million Ruplah) BAIK DANAMON	Repayment of borrowings in relation to joint financing (10.623, 265) (6.499, 273, 240) [Decrease]/increase in borrowings 399, 181 (2.573, 240) Net cash provided by financing activities (1.694, 684) (2.264, 244) Net (decrease)/ increase in cash and cash equivalents 4,714,571 3,291,514 Cash and cash equivalents as at the beginning of period 25,356,600 24,518,566	1. Bank 298,391 3,109 - - - 2. Non Bank 2,816,900 28,122 - - - B. FUNDING .
Image: Constraint of the systems 2,153,918 2,225,574 3,248,977 3,327,586 Net Other Operating Expenses (5,226,610) (2,781,911) (8,071,958) (7,783,561) OPERATING INCOME 2,181,324 4,366,888 2,654,743 2,918,631 NON OPERATING INCOME 2,181,324 4,366,888 2,654,743 2,918,631 I. Gain/(loss) from sale of premises and equipment 1,258 1,714 5,711 1,858	NO. TRANSACTION Purpose Derivative Receivable and Labilities A. Related to exchange rate 1. Soot 641,984 641,984 - 975 1.089	Cash and cash equivalents as at the end of period 30,071,371 27,810,110 Cash and cash equivalents consist of: 2 2 2 2 1,921,606 Current accounts with blank Indonesia 10,079,783 10,901,804 10,907,978 10,901,804 10,921,606 Current accounts with blank Indonesia 4,946,095 5,406,473 5,406,473 10,901,804	a. Bank 6,151 51 - <t< td=""></t<>
2. Gain (loss) on foreign currencies translation 335 (70) 10.446 1.177 3. Income(expenses) non operating expenses (2.557) 6,883 (78,946) (41,451) NOM OPERATING LOSS (964) 8,527 (62,789) (38,416) INCOME BEFORE INCOME TAX 2,180,360 4,375,413 2,591,954 2,878,215	2. Forward 2.579,775 2.579,775 - 14.552 43,718 3. Optionaed - <td>Placements with other banks and Bank Indonesia - mature within 3 months from the date of acquisition 12,876,302 10,092,381 Certificates of Bank Indonesia and Certificate Deposits of Bank Indonesia - mature within 3 months from the date of acquisition 297,762 297,762 Total cash and cash equivalents 30,071,371 27,810,110</td> <td>b. Non Bank 196,973 1,624 10.00 162 1.00 3. Wadiah savings -</td>	Placements with other banks and Bank Indonesia - mature within 3 months from the date of acquisition 12,876,302 10,092,381 Certificates of Bank Indonesia and Certificate Deposits of Bank Indonesia - mature within 3 months from the date of acquisition 297,762 297,762 Total cash and cash equivalents 30,071,371 27,810,110	b. Non Bank 196,973 1,624 10.00 162 1.00 3. Wadiah savings -
1. Income tax 379,169 389,828 666,749 701,412 b. Deferred tax expenses (income) 62,432 32,964 (20,567) 8,095 NET INCOME OTHER COMPRELENSIF INCOME NET OF TAX 1,738,759 3,952,621 1,945,772 2,168,708	6. Others - </td <td>MANAGEMENT OF THE BANK AS AT 30 SEPTEMBER 2015 Board Of Commissioners</td> <td>4. Mutharabah savings 1 a. Bank 17,418 144 13.00 19 1.30 b. Non Bank 263,521 2,172 13.00 282 1.30 5. Mutharabah deposits 1<</td>	MANAGEMENT OF THE BANK AS AT 30 SEPTEMBER 2015 Board Of Commissioners	4. Mutharabah savings 1 a. Bank 17,418 144 13.00 19 1.30 b. Non Bank 263,521 2,172 13.00 282 1.30 5. Mutharabah deposits 1<
a. Gain fixed asset revalutioan b. Actuarial gain (loss) from defined benefit program c. Part of other comprehensive income of associates d. Others e. Income tax relating to components that not	4. Swap 167,933 167,933 1,097 88 5. Others -	1. President Commissioner : Ng Kee Choe 2. Vice President Commissioner /Independent : Johanes Berchmans Kristladi Pudjosukanto 3. Commissioner /Independent : Gan Chee Yen 4. Commissioner/Independent : Manggi Taruna Habir 5. Commissioner : Ernest Wong Yuen Weng	a. Bank 42.00 1.204 4.21 - 1 month 347,834 2,867 42.00 1,204 4.21 - 3 months 500 4 42.00 2 4.21 - 6 months 0 0 42.00 0 4.21
reclassified to profit or loss 503 503 2. Items that may reclassified to profit or loss 503 503 a. Adjustment from translation of financial statements - - b. Gains from change financial asstatements - - c. The effective portion of cash flow hedges 8,294 (13,555) 198,795 d. Others - - - -	Market value represents total notional amount buy and sell position at gross basis. Anational amount is a number of currency units spacified in the contract. Derivative receivables/liabilities represent the settlement value of a derivative instrument on balances sheet date. ALLOWANCE FOR IMPARIMENT LOSSES AC AT 0 SEDTEMPER 2015 A IN 2014	6. Commissioner/Independent : Made Sukada 7. Commissioner/Independent : Emirsyah Satar *) Board Of Directors 1. President Director : Sing Seow Wah	- 12 months 4,200 35 42.00 15 4.21 b. Non Bank .
0: Ones - <td>AS AT 30 SEPTENBER 2015 AND 2014 (In million Ruplah) No ACCOUNTS Inglimet Les Allowanc Regulatory Las Les Privition Individua Collective General Specific Individual Collective General Specific</td> <td>Vice President Director Muliad Rahardja Shara Director Herry Hykmanto Finance Director Integrated Risk Director Integrated Risk Director Integrated Risk Director Satinder Pal Singh Ahluwalia Legal and Compliance</td> <td>- 6 months 18,771 155 42.00 65 4.21 - 12 months 10,569 87 42.00 37 4.21 TOTAL 3,024,436 24,933 37 4.21</td>	AS AT 30 SEPTENBER 2015 AND 2014 (In million Ruplah) No ACCOUNTS Inglimet Les Allowanc Regulatory Las Les Privition Individua Collective General Specific Individual Collective General Specific	Vice President Director Muliad Rahardja Shara Director Herry Hykmanto Finance Director Integrated Risk Director Integrated Risk Director Integrated Risk Director Satinder Pal Singh Ahluwalia Legal and Compliance	- 6 months 18,771 155 42.00 65 4.21 - 12 months 10,569 87 42.00 37 4.21 TOTAL 3,024,436 24,933 37 4.21
EQUITY HOLDERS OF THE PARENT ENTITY 1,738,759 3,952,621 1,894,902 2,105,666 NON-CONTROLLING INTERESTS - - 50,870 63,442 TOTAL INCOME FOR THE CURRENT YEAR 1,738,759 3,952,621 1,944,902 2,105,666 Total other comprehensive income attributable to: - - 50,870 63,442	1. Placements with other banks - 7,636 95,925 - - 7,205 83,763 - 2. Spot and derivative receivables - 4,095 - - 2,574 - 3. Marketable securities - 500 48,050 - 20,839 32,245 20,000	Director (Independent) : Franska Oel Lan Siem 7. Retail Banking and Credit Card Director : Michellina Laksmi Triwardhany Note : 9. Ennnysh Satar was appointed as Independent, Commissioner of Bank Danamon through the Annual General Meeting 10. Elektrometer and the Annual General	 ') IB receivables exclude margin to be received of Rp 59,820 million and Rp 32,040 million as at 30 September 2015 and 31 December 2014. Jakarta, October 27, 2015 Sharia Business Unit
EQUITY HOLDERS OF THE PARENT ENTITY 1,892,928 3,952,618 1,942,255 2,061,679 NON-CONTROLING INTERESTS - - 53,198 61,210 TOTAL OTHER COMPREHENSIVE INCOME FOR 1,892,928 3,952,618 1,942,255 2,122,889 PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE 1,892,928 3,952,618 1,995,453 2,122,889	agreements (rep.) 5. Securities purchased under resale agreements (reverse rep.) 6. Acceptance receivables 7. Loans 8. Others receivable 962,569 2,477,324 926,537 2,088,765 391,450 2,327,865 941,336 1565,908 10. 200 200 200 200 200 200 200 200 200 2	of Emiryal Statr as Independent Commissioner of Bank Danamon. SHARIA SUPERVISORY BOARD: 1. Chairman : Prof. Dr. H. M. Din Syamsuddin 2. Member : Drs. H. Karnaen A. Pervataatmadja, MPA, FIIS 3. Member : Dr. Hasanudin, M. Aq.	The submission of the state of
DIVIDEND (781,149) (1,212,457) (781,149) (1,212,457) EARNINGS PER SHARE 181.41 412.39 197.70 219.69 *) As reclassified (note 2) ************************************	9. Investments - - 28,153 1 - 26,574 1 10. Temporary equity investment - - 57,781 14,697 - 64,942 21,943 11. Commitment and Contingency - 57,781 14,697 - 64,942 21,943	SHAREHOLDERS AS AT 30 SEPTEMBER 2015 1. Asia Financial (Indonesia) Pte. Ltd. 67.37 %	Prof. DR. M. Din Syamsuddin, MA. Sharia Supervisory Board Herry Hykmanto Director
	BER 2014 Attributable to equity holders of the parent entity equity components Retained earnings	2. JPMCB-FRANKLIN Templeton Investment Funds 6.81 % 3. Public (shares ownership under 5%) 25.82 % TOTAL 100 %	Jakarta, October 27, 2015 Board of Directors

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE 9 MONTHS PERIODS ENDED 30 SEPTEMBER 2015 AND FOR THE YEAR ENDED 31 DECEMBER 201

(In million Rupiah)	Attributable to equity holders of the parent entity										
				Other equity components		Retained earnings			1		
	Share capital	Additional paid-up capital	Other paid-up capital	Unrealized gains/(losses) on Available For Sale Marketable Securities and Government Bonds-net	Effective portion on Fair Value changes of derivative instruments for cash flow hedges	Appropriated	Unappropriated	Actuarial gain/ (Loss)	Total before non-controlling interest	Non- controlling interest	Total Equity
Balance as of 1 January 2015 Total comprehensive income for the period	5,901,122	7,391,756	189	88,876	(63,404)	276,578	19,184,409	(272,453)	32,507,073	237,998	32,745,071
Net income for the period OCL net of fax	-		-		-		1,894,902	-	1,894,902	50,870	1,945,772
Effective portion on FV changes of derivative instruments of cashflow hedges Remeasurement of obligation for post-employment benefits Uprealized name on available.forceale marketable securities	-	:	-	:	141,950	:	-	(1,508)	141,950 (1,508)	7,144	149,094 (1,508)
Government Bonds, and investment in shares - net	-	-	-	(93,089)	-	-	-	-	(93,089)	(4,816)	(97,905)
Total OCI			-	(93,089)	141,950	-	-	(1,508)	47,353	2,328	49,681
Total OCI for the year			-	(93,089)	141,950	-	1,894,902	(1,508)	1,942,255	53,198	1,995,453
Appropriation of general & legal reserve Distribution of cash dividends						26,040	(26,040) (781,149)		(781,149)	(33,748)	(814,897)
Balance as of 30 Sept 2015	5,901,122	7,391,756	189	(4,213)	78,546	302,618	20,272,122	(273,961)	33,668,179	257,448	33,925,627
Balance as of 1 January 2014 Effect of adoption of SFAS No. 24 (2013 Revision)	5,901,122	7,391,756	189	(116,646)	5,625	236,161	17,833,266	(215,369)	31,251,473 (215,369)	301,510	31,552,983 (215,369)
Balance 1 January 2014, after effect of adoption of SFAS No. 24 (2013 Revision)	5,901,122	7,391,756	189	(116,646)	5,625	236,161	17,833,266	(215,369)	31,036,104	301,510	31,337,614
Total comprehensive income for the period Net income for the period Other comprehensive income. net of tax	-	-	-		-	-	2,604,017	-	2,604,017	78,645	2,682,662
Effective portion on fair value changes of derivative instruments for cash flow hedges Remeasurement of obligation for post-employment benefits Unrealized qains on available-for-sale marketable securities.	1	:	1	:	(69,029)	:	-	(57,084)	(69,029) (57,084)	(2,331)	(71,360) (57,084)
Government Bonds, and investment in shares - net	-	-	-	205,522		-	-	-	205,522	1,573	207,095
Total other comprehensive Income	-		-	205,522	(69,029)		-	(57,084)	79,409	(758)	78,651
Total comprehensive income for the period	-		-	205,522	(69,029)		2,604,017	(57,084)	2,683,426	77,887	2,761,313
Appropriation of general and legal reserve	-		-		-	40,417	(40,417)		-	-	-
Distribution of cash dividends Balance as of 31 December 2014	5.901.122	7.391.756	- 189	- 88.876	(63.404)	276.578	(1,212,457) 19,184,409	(272.453)	(1,212,457) 32,507,073	(141,399) 237,998	(1,353,856) 32,745,071
Datatice as of \$1 December 2014	3,801,122	1,301,730	109	00,070	(03,404)	210,070	10,104,409	(272,403)	32,307,073	231,990	32,143,071



Thank You for Your Vote of Confidence





The Best Bank in Retail Banking Service in the Indonesia Banking Award 2015 by Tempo Media Group

Public Affairs Division - Menara Bank Danamon 5th Floor, JI. 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

Notes :
 The above financial information is extracted from the consolidated financial statements of PT Bank Danamon indonesia Tbk. (the 'Bank') and its subsidiaries as of September 30, 2015 and for the nine-month periods then ended prepared by the Bank's management in accordiance with Indonesian Financial Accounting Standards. The above financial information does not contain notes to the consolidated financial statements.
 The above financial information does not contain notes to the consolidated financial statements.
 The above published report are presented in order to comply with the Copy Circular Letter of Otoritas Jasa Keuangan (SECUK) No. 11/SECUK.03/2015 dated 17 April 2015 regarding 'Transparency and Published report are presented in order to comply visith the Copy Circular Letter of Otoritas. Jasa Keuangan (SECUK) No. 11/SECUK.03/2015 dated 17 April 2015 regarding 'Transparency and Published Published report are presented in order to comply with the Copy Circular Letter of Otoritas. Jasa Keuangan (SECUK) No. 11/SECUK.03/2015 dated 17 April 2015 regarding 'Transparency and Published Published Published report are presented in order to comply with the Copy Circular Letter of Otoritas. Jasa Keuangan (SECUK) No. 11/SECUK.03/2015 dated 17 April 2015 regarding 'Transparency and Published Published Published Published Published Companies' (Decision of Lingmon of Financial Statements'), Circular Letter of Chairman of Bubgeman K. Sec.03/PMI/2002 (Published SUME), Published Published Published SUME Published Published SUME Published Published SUME Published Published SUME Published Published Published SUME Published Published SUME Published Published

PT Bank Danamon Indonesia, Tbk. Terdaftar dan diawasi oleh Otoritas Jasa Keuangan www.danamon.co.id

Bank with a "Very Good" rating in the above IDR 100 trillion asset category in the Infobank Award 2015 by Infobank Magazine.