

PT Bank Danamon Indonesia, Tbk. and Subsidiaries



30 Sep 2016 31 Dec 2015

3,554,527

128,772

739,029

425,970

6,488

1,952

361,269 9,919

3,456

2,468,777

3,573,314

154,477

2,310,763

565,535

Consolidated Financial Statements ASSET QUALITY AND OTHER INFORMATION CONSOLIDATED INDIVIDUAL INDIVIDUAL ACCOUNTS 30 Sep 2016 31 Dec 2015 ACCOUNTS 30 Sep 2015 Loss ASSETS 1,760,716 8,789,592 3,594,063 50,387 RELATED PARTIES Placements with other bank Placements with other banks Spot and derivative receivables 7,484,053 335,088 a. Rupiah b. Foreign currencies Spot and derivative rece a. Rupiah b. Foreign currencies Marketable securities 4,990,698 189,812 9,659,194 992,722 268,469 94,435 268,469 94,435 Marketable securities a. Designated at fair value through profit/loss b. Available for sale c. Held to maturity d. Loans and receivables Marketable securities ... Ruppin ... Foreign currencies ... Ruppin ... Foreign currencies ... Ruppin ... Ruppi 74,326 17,900 74,326 17,900 68,257 14,714 Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse rep Acceptance receivables 5,069,609 5,069,609 5,731 5,731 1,209 I. Rupiah ii. Foreign currencies Non debtor micro, small and medium Non debtor micro, small and medium iii. Foreign currencies Restructured Loans Rupiah i. Foreign currencies roperties loan . Designated at fair value through profit/loss Available for sale Held to maturity Loans and receiva haria financing 175,102 175,10 232,896 92,088,326 3,232,495 25,214,105 Sharia financing Consumer financing receivables 9,962 2,569,721 9,962 2,569,721 15,728 2.645.312 Allowance for impairment losses on consumer financing (1,080,784 284,838 792,535 157,589 238,127 708,874 149,210 Rupiah Foreign currencies e properties 2,718,827 2,802,796 Allowance for impairment losses on financial assets -/i. Marketable securities (20,519 (3,362,321 (4,245 1,134,841 NON RELATED PARTIES Placements with other banks 2,580,346 650,813 2,580,346 650,813 1,922,057 a. Rupiah o. Foreign currencies Spot and derivative rec 31,810 18,577 31,810 18,577 387,943 21,542 Accumulated amortisation on intangible assets -/-Fixed assets and equipment Accumulated depreciation of fixed assets and equipment . Rupiah . Foreign currencies ecurities sold under repurchase agreements (repo) 14,304,749 11,907,972 14,304,749 11,907,972 8,999,402 3,350,574 Accumulated depre Non earning asse I. Idle properties 994.839 16,397 16,397 Foreclosed assets Suspense accounts Interbranch assets Conducting operational activities in Indonesia Conducting operational activities outside Indonesia 116,37 116,374 Rupiah Constitution of the State Signature of 1.747.060 1.747.060 319,002 456,30 1,275,522 30,382 33,035,898 212,455 2,117,362 29,204 326,855 517,833 1,093,943 2,445 lowance for impairment losses on non financial assets 241,071 93,254 328,089 8,294 50,189,838 5,742,133 3,536,984 710,047 295,246 405,832 630,585 52,376 54,893,724 7,003,642 57,839,886 10,217,626 5,300,375 888,538 308,052 253,981 524,498 50,663 1,072,585 1,600,784 3,883,046 1,557,057 1,552,979 2,877,319 1,256,962 3,332,948 1,401,227 2,294,212 93,123 1,077,347 226,432 4,337,792 170,026 132,488 84,740 14,369 239,370 29,425 69,823 784,657 915,460 160,211 151,001 8,294 11,844 80,659 62,921 9,266 207,955 46,829 70,870 591,167 586,691 229,152 TOTAL ASSETS 145,086,210 57,860,188 74,685,800 188,057,412 15,082 15,082 11,21 LIABILITIES AND EQUITY 181,989 73,276 256,595 34,156 14,079,906 250 147 15,565,369 34,073,905 6,034,766 32,565,480 64,573,240 2,437,439 1,248,136 1,014,460 16,397 499 16,397 419 36,986 Loans from Bank Indonesia Borrowings from other banks Spot and derivative liabilities Securities sold under repurch 3,599,898 29,510 960,172 1,752,791 3,599,898 57,053 1,827,201 123,991 5,112,899 5,112,899 350,62 larketable securities issued Written-off earning assets Recovery on written-off earning assets Charged-off earning assets 2,518,641 545,801 890,592 STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 SEPTEMBER 2016 AND 31 DECEMBER 2015 b. Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities Profit sharing investment funds 3,997,494 3,326,509 7,040,386 6,551,737 30 Sep 2016 30 Sep 2015 ACCOUNTS TOTAL LIABILITIES 114,089,928 138,417,859 30 Sep 2016 | 31 Dec 2015 | 30 Sep 2016 | 31 Dec 2015 ONSOLIDATED RATIOS I. COMMITMENT RECEIVABLES pipilal | Capital Adequacy Ratio (CAR) | Tring assets | Capital Adequacy Ratio (CAR) | Tring assets | Capital Adequacy Ratio (CAR) | Tring assets | Capital Adequacy EQUITY 21.47% Unused borrowing facilities a. Rupiah b. Foreign currencies Outstanding buying of spot and derivative contract Others ued and fully paid capital 2,420,511 3,187,821 2,420,511 3,187,821 3. Others II. COMMITMENT PAYABLES Agio Disagio -/ Donated capital Capital paid in advance Others 7,236,756 7,236,756 7,236,756 7,236,756 4. Cost to income BANK RATIOS: Capital Capital Adequacy Ratio (CAR) Earning assets and non productive assets to total earning and non productive assets to total productive assets. Non-performing earning assets to total productive assets. Non-performing earning assets to total productive assets. Non-performing earning assets to that productive assets. Non-performing earning assets to financial asset to productive assets. ii. Uncommitted Ruplah Ruplah Description of the state of ther comprehensive income (loss) 14,931 50,000 14,931 50,000 Adjustment in foreign currencies translation Gains (losses) from changes in the value of financial assets as available for sale Effective portion on fair value for cash flow hedge Gain on revaluation of fixed asset 250,393 242,733 (42,040) 30,602 24,814 398,025 34,994,727 358,471 35,925,213 398,025 4,994,727 and non productive assets Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to productive asset NPL gross NPL net after impairment value 5.000 10.083 5.000 10.083 (248,583) (248,583 (327,600) In Joseph Curterioles Li Cupiah Li Crupiah L Rentability 1. ROA 2. ROE 3. NIM 4. NIM including third party premium expenses 5. Operating expenses to operating income Lquidity LFR 2.14% 8.64% 7.29% 7.12% 81.78% 50.36% 165,076 33.803 78,550 64,563 91.342 Difference in quasi- reorganisation Difference in restructuring value of transaction of entities 1,661,930 184,449 3,499,699 1,331,797 294,864 4,050,238 1,661,930 184,449 3,499,699 1,331,797 294,864 4,050,238 III. CONTINGENT RECEIVABLES a. 1. Related parties a.2. Third parties b. Percentage lending in excess of Legal Lending Limit b. 1. Related parties b. 2. Third parties b. 2. Third parties i. General reserves i. Specific reserves Retained earnings ii. Previous years *) 302,807 326,740 326,740 302,807 0.00% 114,208 82,138 114,208 82,138 130,292 15,616,776 1,879,275 18,278,990 2,393,305 617,348 493,979 617,348 493,979 0.00% 155,000 TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY 6.56% 8.09% 0.54% IV. CONTINGENT PAYABLES TOTAL EQUITY 282,710 **34,214,848** 36,267,941 30,996,282 29,709,035 3,441,363 364,856 3,441,363 364,856 2,984,967 457,797 TOTAL LIABILITIES AND EQUITY 145,086,210 | 157,860,188 | 174,685,800 | 188,057,412 STATEMENTS OF COMPREHENSIVE INCOME FOR THE 9 MONTHS PERIODS ENDED 30 SEPTEMBER 2016 AND 2015 CONSOLIDATED STATEMENTS OF CASH FLOWS

۷.	Others										GWM Primary IDR was changed to 6.5%.
	CAPITAL ADE AS AT 30 SEPTEME (In million Rupiah)	QUAC BER 201	CY RA 6 AND 2	TIO (C	CAR)						CONSOLIDATED STATEMENTS OF CASH FLOWS AS AT 30 SEPTEMBER 2016 AND 2015 (In million Rupiah)
		RIPTION				30 Sep	2016*)	30 Sep	2015**)		
							Individual	Consolidation	Individual	Consolidation	A . I. A
1	Core Capital (Tier 1) Main Core Capital/Commo 1.1 Paid Up Capital (After 1.2 Disclosed reserves	deducted wit		ock)			27,066,274 27,066,274 5,901,122 25,264,702	31,646,937 31,646,937 5,901,122 30,254,171	25,666,622	30,011,117	Cash flows from operating activities: Interest income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions
	1.2.1.	comprehension 1.1 Surplus 1.2 Potentia in availa	from foreign cu I profit from inc ble for sale cat	rease of fair v egory	tion alue of financia	al asset	25,281,598 222,051 0 222,051	30,271,067 260,876 0 260,876			Payments of interests on securities issued Receipts from insurance operation Other operating income losses from foreign exchange transactions - net
	1.2.1.2 Other 1.2.1.2 1.2.1.2	Disclosed Re 2.1 Agio 2.2 General			ı		25,059,547 7,236,756 326,740 15,616,776	30,010,191 7,236,756 326,740 19,930,473			Other operating expenses Non-operating income/(expenses) - net Cash flows before changes in operating assets and liabilities
	1.2.1. 1.2.1. 1.2.1. 1.2.2 Deduction Fact	2.4 Current 2.5 Paid up 2.6 Others tor	year profit that capital fund				1,879,275 0 0 (16,896)	2,516,222 0 0 (16,896)			Changes in operating assets and liabilities: Decrease/(increase) in operating assets: Placements at other banks and Bank Indonesia - mature more than 3 months from the date of acquisition
	1.2.2.	 Deficit fr Potentia in availa 	om foreign curr l loss from decr ble for sale cat	rease of fair w	on alue of financia	al asset	0 0 0 (16,896)	0 0 (16,896)			Marketable securities and Government Bonds - trading Securities purchased under resale agreement Loans Prepayments and other assets
1.4.2 Goodwill 1.4.3 Other intangible assets							0 0 0	0 0 0			Increase/(decrease) in operating liabilities: Deposits from customers: - Current accounts - Savings
							0 (16,896) 0	(16,896) 0			Time deposits Deposits from other banks Accruals and other liabilities Income tax paid during the period
							(4,099,550) (1,256,962) 0 (272,867) (2,569,721)	(4,508,356) (1,520,141) (1,074,532) (342,648) (1,571,035)			Net cash (used in/provided by operating activities Cash flows from investing activities: Proceeds from sales of and matured marketable securities and Government Bonds - held to maturity and available for sale Acquisition of marketable securities and Government Bonds - held to maturity
1.4.5 Soft to Legal of Instances Sources y Company 1.4.6 Capital socialisation Source on Capital 2. Additional Core Capital (Cart) of to core capital 2. Additional Core Capital (Cart) of to core capital 2. Agio Disaglo 2. Designon Ender of Additional Core Capital 2. Open Capital (Capital Capital Capit					0 0 0 0 0	0 0 0 0			and available for sale Acquisition of fixed assets and software Proceeds from sale of fixed assets Receipt from investment Withdrawal of time deposits		
II Supplementary Capital (Tier 2) 1 Capital instrument in form of shares or others which are qualified for Tier 2 2 Agio/Disagio				1,037,063	1,210,802	1,226,169	1,411,867	Receipt of cash dividends Net cash (used in)/provided by investing activities Cash flows from financing activities:			
	General allowance for possit Deduction Factor of Supplen Total Capital			t Risk)	1,037,063 - 28,103,337	1,210,802 - 32,857,739	26.892,791	31.422.984	Increase/(decrease) in securities sold under repurchase agreements Payments of principal on bonds issued Proceeds from bonds issuance		
	DESCRIPTION		p 2016		p 2015	Description	30 Sep 2016		30 Sep 2015**)		Payments of cash dividens
		Individual	Consolidation	Individual	Consolidation		Individual	Consolidation	Individual	Consolidation	Divestment in subsidiaries Proceeds from borrowings in relation to joint financing
	HTED RISK BASED ASSETS CREDIT RISK	97.592.784	117,937,238	109.319.457	131,313,808	CAR RATIO Main Core Capital	22.00%	20.68%	19.14%	18.12%	Repayment of borrowings in relation to joint financing
			,,			(CET 1) Ratio					(Decrease)/increase in borrowings
	MARKET RISK	932,509	933,038	392,291	393,125	Main Capital (Tier 1) Ratio	22.00%	20.68%	19.14%	18.12%	Net cash used in financing activities Net (decrease)/increase in cash and cash equivalents
RWA (OPERATIONAL RISK	24,478,962	34,192,807	24,416,521	33,923,198	Supplementary Capital (Tier 2) Ratio	0.84%	0.79%	0.91%	0.85%	Cash and cash equivalents as at the beginning of the Period
	L RWA RATIO ACCORDING TO RISK PROFILE	123,004,255 9.00%	153,063,083 9.00%	134,128,269	165,630,131 9.00%	Total Ratio CET 1 FOR	22.85% 13.85%	21.47%	20.05%	18.97%	Cash and cash equivalents as at the end of the period Cash and cash equivalents consist of:
	ALOCATION	9.00%	9.00%	9.00%	9.00%	BUFFER BUFFER	0.875%	0.875%			Cash
rom (8.16%	8.21%	8.09%	8.15%	PERCENTAGE	0.625%	0.625%			Current accounts with Bank Indonesia Current accounts with other banks
		0.00%	0.00%	0.00%	0.00%	Capital Conservation Buffer	0.625%	0.625%			Current accounts with other banks Placements at other banks and Bank Indonesia - maturing within 3 months from the date of acquisition
From A						Countercyclical Buffer					Total cash and cash equivalents
rom	Tier 2	0.84%	0.79%	0.91%	0.85%	Capital Surcharge for D-SIB	0.250%	0.250%			·

| INDIVIDUAL | CONSOLIDATED | 30 Sep 2016 | 30 Sep 2015 | 30 Sep 2016 | 30 Sep 2015*)

4,692,696 451,076 **10,410,460**

3,155,957

92.089

188,317

152,716

1.566.959

2,555

46,603

1,151

10,472

3,620,722

29,196 3,469,511

16,435,015 532,379

5,681,806 912,065 **10,373,523**

1,303,486 950,308 **353,178 10,726,701**

3,238,035

284,834

26,803

73,919

1,569,973

1,281,159 11,400,916

8,990

139,927

621

120,171

43,686 64,442 5,407

(8,162,881 2,563,820

28,134 2,591,954

503

(118,943) 198,795

(28,662

49,681 **1,995,453**

1,894,902 50,870 1,945,772

1,942,255 53,198 1,995,453

11,779,027 532,378

4,513,167 390,304 **7,407,934**

2,393,948

284.834

16,514

73,919 518,053

1.040.684

459,944 7,620,558

139,927

621

120,171

162,319

2,563,486

(964) 2,180,360

503

18,960

1,738,759

1,692,928

1,692,928

(781,149)

181.41

2,634,717 102,686 2,737,403

(717,890

30 Sep 2015

4,095

65.116

926.937

28.153

7,636 95,925

> 500 48.050

662.569 2.477.32

262.53

10,355,254 430,110

3,491,928 195,119 **7,098,31**7

7,098,317

2,280,329

92,089

117,084

152,716

1.015.593

2,555

46,603

1,151

10,472

141,685

2,379,243

1,921 (415 4,116 5,622 **2,386,115**

(44,747

125,862 **2,005,137**

1,879,275

2,005,137

2,005,137

30 Sep 2016

Loss Allowance Minimum Re

4,155 35,94

20.519 73,456

17.528

825.801 2.262.730

27.188

56.495

(717,890)

196.07

ndividual Collective General Specific Individual Collective General

ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS

Underwriting income 3.1. Premium income 3.2. Underwriting exp

Net Underwriting Income Net Interest and underwriting income

Operating Income and Expense other than Interes
Operating Income other than Interest
a. Increase in fair value of financial assets
i. Marketable securities

ii. Loans
iii. Spot and derivatives
iv. Other financial assets
Decrease in fair value of financial liabilities
Gain from sale of financial assets

Gain from investment under equity method Fees/commissions and administrative Recovery of impairment loss reserves

Other income perating Expenses other than Interest Decrease in fair value of financial assets

Marketable securities

Spot and derivatives
Other financial assets
crease in fair value of financial
Marketable securities

k. Promotion expenses
l. Other expenses
Net Operating Expenses other than Interest
OPERATING PROFIT

NON OPERATING INCOME AND EXPENSES

CURRENT YEAR PROFIT BEFORE INCOME TAX

a. Income tax expenses
b. Deferred tax expenses (income)
CURRENT YEAR NET PROPIT
OTHER COMPREHENISI INCOME
Items that will not be reclassified to profit or loss
a. Gain fixed asset revalution
b. Remeasurement on defined benefit program
c. Other comprehensive income of associates entity
of others.

reclassified to profit or loss
Items that will be reclassified to profit or loss
a. Adjustment from translation of financial sta
b. Gain (loss) from change value of financial

to profit or loss

Current year profit attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON-CONTROLLING INTERESTS TOTAL CURRENT YEAR PROFIT

DIVIDEND

BASIC EARNINGS PER SHARE

Placements with other bank

Snot and derivative red

Marketable securities

Securities sold under repu

Securities purchased under Acceptance receivables

Temporary equity in

Others receivable Commitment and Conti

Total Current Year Comprehensive Income attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON-CONTROLLING INTERESTS TOTAL CURRENT YEAR COMPREHENSIVE INCOME

ALLOWANCE FOR IMPAIRMENT LOSSES

ne tax relating to items that will be reclassifier

	STATEMENT TRANSAC AS OF 30 SEPTEMBER 2016 In million Rupiah)	HONS OF FORE		NDIVIDUAL	ND DERIV	AIIVE
10.	TRANSACTION		Darivativa Pacaiva	eceivable and Liabilities		
VO.	TRANSACTION	Notional Amount	Purpose Trading Hedging		Receivables Liabilitie	
A.	Related to exchange rate					
1.	Spot	859.367	859,367		767	2,920
2.	Forward	698,393	698,393		8.616	3,774
3.	Option					
	a. Purchased			-		
	b. Written					
4.	Future					
5.	Swap	3,227,854	3,227,854		40,721	22,672
6.	Others		-	-	-	
B.	Related to interest rate					
1.	Forward					
2.	Option					
	a. Purchased					
	b. Written					
3.	Future			-		-
4.	Swap	100,058	100,058		283	144
5.	Others			-	-	
C.	Others		•		.	
	TOTAL	4,885,672	4,885,672		50,387	29,510

Specific Spe	(781,149)	Market value represents total notional amount buy and sell position at A notional amount is a number of currency units spacified in the contra	ct.				3. Pub	lic (shares ownership u	ınd
AS AT 30 SEPTEMBER 2016 AND 2015 (In million Rupiah) Specific Specific Balance as of 1 January 2016 Total comprehensive income for the period Note income for the period Other comprehensive income for the period Appropriation for general and legal executives. Government Other Comprehensive income for the period Appropriation for general and legal executives. Government Other Comprehensive income for the period Appropriation for general and legal executives. Government Other comprehensive income for the period Appropriation for general and legal executives. Government Other comprehensive income for the period Appropriation for general and legal executives. Government Other Comprehensive income for the period Appropriation for general and legal executives. Government Other Comprehensive income for the period Appropriation for government Other Comprehensive income for the period Other Comprehensive income	197.70	Derivative receivables/liabilities represent the settlement value of a der	ivative instrum	ent on balance	es sheet date.		тот	AL	
Specific Balance as of 1 January 2016 Total comprehensive income for the period Other comprehensive income for the period Appropriation for general and legal reserve Other comprehensive income for the period Appropriation for general and legal reserve Other comprehensive income for the period Appropriation for general and legal reserve Other comprehensive income for the period Appropriation for general and legal reserve Other comprehensive income for the period Appropriation for general and legal reserve Other comprehensive income for the period Appropriation for general and legal reserve Other comprehensive income for the period Appropriation for general and legal reserve Other comprehensive income for the period Appropriation for general and legal reserve Other comprehensive income for the period Other Comprehensive income Other Other Comprehensive income Other Othe		AS AT 30 SEPTEMBER 2016 AND 2015	HANGES	S IN EQU	JITY		Atteilerstelel	a ta a muito haldana	
Specific Specific		(In million Ruplan)							T
Salance as of 1 January 2016 1889 46,501 1889 46,501 1880				paid-up	paid-up	Available Securitie	d gains/(losses) on For Sale Marketable is and Government	Effective portion on Fair Value changes of derivative instruments for cash flow hedges	A
5 - Other comprehensive income, net of tax Efficitive portion on lar value changes of deviative instruments or cashflow hedge Unrestricted gains on available-to-sale marketable socurities, Government 107,648 Total other comprehensive income Total other comprehensive income for the period Appropriation for general and legal reserve Development in authorities Balance as of 30 september 2016 5 0	5 -	Total comprehensive income for the period						18,359	T
Total other comprehensive income	5 -	Other comprehensive income, net of tax Effective portion on fair value changes of derivative instruments or cashflow hedge Unrealized gains on available-for-sale marketable securities. Government	-		-		-	(49,152)	
Distribution of cash dividends Divestment in subsidiary Balance as of 130 September 2016 5,901,122 7,236,756 189 214,149 8 88,876 7,391,756 189 8,876 7,238,755 7,391,756 189 8,876 7,238,755 7,391,756 7,391,75		Total other comprehensive income Total other comprehensive income for the period	-		-		167,648	(49,152) (49,152)	F
Babance as of 1 January 2015 6 Adjustment on additional pask-up capital 7 Journal of 1 Journal o	-	Distribution of cash dividends		-	-		-		Γ
Adjustment on additional pack-up capital (155,000) Total comprehensive income for the period (155,000) Total comprehensive income, net of tax (155,000) Total comprehensive income networks income network								(30,793)	Γ
// L/Usol, 100 Other comprehensive income, net of tax Effective portion on lard value changes of defmake instruments for cash flow hedge Remeasurement of obligation for post-employment benefits Unrealized gains on available-for-sale marketable securities, Government Bonds, and investment in shares - ret Total other comprehensive income for the period Appropriation for general and legal reserve (42,375) Appropriation for general and legal reserve	-	Adjustment on additional paid-up capital Total comprehensive income for the period	5,901,122		189		88,876	(63,404)	
Unrealized gains on available for-sale markelable securities, Government Bonds, and investment in shares - net Total other comprehensive income Total comprehensive income for the period Appropriation to general and legal reserve 42,375) Appropriation to general and legal reserve	7 2,088,785	Other comprehensive income, net of tax	-	-	-		-	-	
Total other comprehensive income	1	Unrealized gains on available-for-sale marketable securities. Government Bonds.	-	:			(42 375)	81,763	
Appropriation for general and legal reserve			-	-	-			81,763	t
	2 -		-		-		(42,375)	81,763	Ι
	1 14.697	Distribution of cash dividends		- 1					Γ
Balance as of 31 December 2015 5,901,122 7,236,756 189 46,501	14,057	Balance as of 31 December 2015	5,901,122	7,236,756	189		46,501	18,359	Ţ

6.	Others liabilities	15,163	10,918
7.	Profit sharing investment funds		
8.	Working funds	116,080	447,01
9.	Accumulated gain/(loss)	86,706	84,60
	TOTAL LIABILITIES	3,554,527	3,573,31
	STATEMENTS OF INCOME FOR THE 9 MONTHS PERIODS ENDED 30 SEPTEMBER 2016 AND	2015	
	(In million Rupiah)	2015	
NO.	ACCOUNTS	30 Sep 2016	30 Sep 20
_	OPERATING INCOME AND EXPENSE		
A. 1	Operational Income dan Expense from distribution of fund Income from Distribution of Fund		
١.	a. Income from receivables	15,966	14,73
	b. Income from profit sharing	271,508	241,82
2.	Others Margin distribution to owners of investment funds -/-	13,251	9,39
-	Non Profit sharing	(130,613)	(117,31
3.	Profit sharing Income after margin distribution	170,112	148,63
э. В.	Other Operating Income and Expense	170,112	140,03
1.	Other Operating Income		
	Income as mudharib in mudharabah muqayyadah Commision/Provision/Foce and administrative	633	1,38
	b. Commision/Provision/Fees and administrative C. Other income	13.504	39,47
2.	Other Operating Expenses	,	
	Wadiah bonus expense Impairment losses on financial assets	1,135 26,092	2,48 44,32
	c. Losses on operational risk	2	2
	d. Commision/Provision/Fees and administrative	864	58
	Impairment losses on other asset (non financial) Salaries and employee benefits	45,713	54,20
	g. Other expenses	18,195	21,38
3.	Other Operating Income (Expense)	(77,864)	(82,14
_	OPERATING INCOME (LOSS)	92,248	66,49
_	NON OPERATING INCOME AND EXPENSE		
1.	Gain/(loss) from sale of premisses and equipment	(6)	2
2.	Gain (loss) on foreign currencies translation Income(expenses) non operating expenses	(415) (5,121)	(10,28
٠.	NON OPERATING INCOME (LÖSS)	(5,542)	(9,92
	INCOME (LOSS) FOR THE PERIOD ENDED BEFORE TAX	86,706	56,57
	Income tax		
	INCOME (LOSS) FOR THE PERIOD ENDED NET OF TAX	86,706	56,57
	STATEMENTS OF COMMITMENTS AND CONTINGE AS AT 30 SEPTEMBER 2016 AND 31 DECEMBER 2015 (In million Rupiah)	ENCIES	
NO.	ACCOUNTS	30 Sep 2016	31 Dec 20
1.	CONTINGENT RECEIVABLES		
	Unused Financing facilities		
	Outstanding buying of spot and forward contract		
	3. Others		
II.	COMMITMENT PAYABLES 1. Universe Financing facilities	425 970	361 26

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

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

STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2016 AND 31 DECEMBER 2015

ACCOUNTS

68,257 14,714

1,209

233,61

16,394 2,645,312

1,922,057 6,964,345

387,943 21,542

8,999,402 3,350,574

6.510.345 30,123,053 295,504

64,300,900 11,419,102

2,301,619 1,259,936 4,589,983 170,051

11,210

34,158,914 8,296,220 16,397

350,623

2,503,796 530,718 1,713,485

0.00%

0.00%

8.06% 8.10% 0.14%

(802,810 481,995 1,647,260

30 Sep 2016 30 Sep 2015

5,327,312 7,758,186

(1,093,880) (950,953 (2,933,768) 4,447,853

12,485,570

1,961,402

4,714,57

2,167,19

10,079,783

4,948,092

67.37%

26,05%

282,710

101,756

(3,951)

4,688

2,608 78,460

(33,748) 282,710

100%

34,214,84

2,617,97

(53,10

86,451

68,749 2,537,906

(814,897) 34,214,849

12,599,424

244,173 783,787 1,846 (13,751,711)

(18,642,586)

1,926,266

7,357,269

1,011,065

: Prof. Dr. KH. Muhammad Sirajuddin Syamsuddin, MA : Drs. Hasanuddin, M. Ag. : Drs. H. Karnaen A. Perwataatmadja, MPA, FIIS

20,426,59

2,516,221

2,516,221 (23,933) (717,890)

26,753 2,420,058

(781,149) 20,426,594

2,516,22

81,763

2,459,446

(781,149) 33,932,139

31,942,655 25,356,800

13,300,069 30,071,371

MANAGEMENT OF THE BANK
AS AT 30 SEPTEMBER 2016

3. Public (shares ownership under 5%)

302,618

302,618

rd Of Directors

ASSETS

TOTAL ASSETS

LIABILITIES

Non profit sharing investment funds

Liabilities to Bank Indonesia

Unused Financing facilities
 Others
 CONTINGENT RECEIVABLES

Guarantees issued
 Others

Guarantees received
 Margin receivables on non performing assets
 Others
 CONTINGENT PAYABLES

Liabilities to other bank

NO.	ACCOUNTS	30 Sep 2016	30 Sep 2015
1	Total Sharia Business Unit (UUS) assets to total Conventional Bank asset		
	which owned UUS	2.45%	2.29%
2	Non-performing earning assets to total productive assets	1.74%	1.60%
3	Allowance for impairment losses for financial asset to productive asset	2.32%	1.97%
4	NPF gross	1.97%	1.79%
5	NPF net	0.92%	0.84%
6	Return On Assets (ROA)	3.23%	2.34%
7	Profit sharing financing to total financing	89.84%	91.98%
8	Financing to Deposit Ratio (FDR)	111.10%	96.79%

			Revenues	Depositor's portion			
NO.	Type of funding	Average balance	to be distributed	Nisbah (%)	Total bonus & profit sharing	Rate of retu indication (%)	
		Α	В	С	D	E	
Α.	FINANCING						
1.	Bank	341,575	3,163				
2.	Non Bank	2,895,109	27,582	-	-		
B.	FUNDING						
1.	Wadiah current accounts						
	a. Bank	4,775	39		-		
2.	Non Bank Mudharabah current accounts	198,592	1,632				
۷.	a. Bank	18.146	149	10.00	15	1.0	
	b. Non Bank	218,535	1,796	10.00	180	10	
3.	Wadiah savings	2.0,000	1,100	10.00	100		
	a. Bank	-					
	b. Non Bank	5,891	48				
4.	Mudharabah savings a. Bank	20.052	400	13.00	20		
	a. Bank b. Non Bank	20,253 313,285	166 2.575	13.00	22 335	1.3	
5.	Mudharabah deposits	313,203	2,575	13.00	333	1.5	
٥.	a. Bank						
	- 1 month	691,207	5,681	42.00	2,386	4.2	
	- 3 months	9,667	79	42.00	33	4.2	
	- 6 months - 12 months	2,667	22 41	45.00	10 17	4.	
	- 12 months b. Non Bank	4,944	41	42.00	1/	4.3	
	- 1 month	1,616,361	13,286	42.00	5,580	4.2	
	- 3 months	73,044	600	42.00	252	4.3	
	- 6 months	93,368	767	42.00	322	4.3	
	- 12 months	8,558	70	42.00	30	4.3	
П	TOTAL	3,279,293	26.951				

Total of Murabahah and Istishna financing exclude margin to be received of Rp 51,066 million and Rp 52,403 million as at 30 September 2016 and 31 December 2015.





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.

The above financial information does not contain notes to the consolidated financial statements.
The above published report are presented in order to comply with Regulation of Cloritas Jasa Keuangan
("POJK") No. 6/POJK.03/2015 dated 31 March 2015 regarding "Transparency and Publication of Bank" and
its ammendment POJK No.3/2/POJK.03/2016 dated 8 August 2016, dan the Copy Circular Letter of Otoritas
Jasa Keuangan ("SEOJK") No. 4/3/SEOJK.03/2016 dated 28 August 2016, dan the Copy Circular Letter of Otoritas
Jasa Keuangan ("SEOJK") No. 4/3/SEOJK.03/2016 dated 28 August 2016, dan the Copy Circular Letter of Voltreita
("Bapepam-LK" which function has been transferred to Financial Service Authority ("OJK") starting 1 January
2013) No. VIII.6 7. Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-34/78/IBJ/2012 regarding
Financial Statements Presentation and Disclosure of Issuer or Public Companies" (D. Decision of Chairman
of Capital Market Supervisory Agency, No. KEP-06/PM/2000 dated 13 March 2000 regarding Guidelines for
the Preparation of Financial Statements' (D. Circular Letter of Chairman of Bapepam-LK No. Kep-34/8/IL2012
regarding 'Guidelines for Presentation and Disclosure of Financial Statements of Issuer or Public Companies',
and Regulation No. X.K.2 Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-34/8/IL201211 dated
And Regulation No. X.K.2 Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-34/8/IL2011 dated
And Regulation No. X.K.2 Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-34/8/IL2011 dated
And Regulation No. X.K.2 Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-34/8/IL2011 dated
And Regulation No. X.K.2 Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-34/8/IL2011 dated
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And Regulation No. X.K.2 Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-34/8/IL2011 dated
And Regulation No. X.K.2 Appendix to t and Regulation No. X.K.2 Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-346/BL/2011 dated 5 July 2011 regarding "Submission Obligation of Periodic Financial Statements".

Certain account in the consolidated financial statements for the nine-month period ended 30 September 2015 have been reclassified to conform with the presentation of consolidated financial statements for the nine-month period ended 30 September 2016.

The consolidated financial statements as at 30 September 2016 and for the nine-month periods then ended included financial statements of subsidiaries, i.e. PT Adira Dinamika Multi Finance Tbk, PT Asuransi Adra Dinamika, and PT Adira Quantum Multifinance.

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

Exchange rate as at 30 September 2016: USD 1 = Rp13,051; Exchange rate as at 31 Desember 2015: USD 1 = Rp13,785; Exchange rate as at 30 September 2015: USD 1 = Rp14,650.





Thank You for Your Vote of Confidence







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