

PT Bank Danamon Indonesia, Tbk. and Subsidiaries

Consolidated Financial Statements

STATEMENTS OF FINANCIAL F AS AT 31 DECEMBER 2016 AND 2015 (In million Rupiah)	POSITION		ASSET QUALITY AND OTHER INFORMATION AS AT 31 DECEMBER 2016 AND 2015 (In million Rupish)		FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
NO. ACCOUNTS ASSETS 1. Cash		CONSOLIDATED 2016 2015 2,265,049 2,727,817	NO. ACCOUNTS 2016 Current Special Mention Substandard D	INDIVIDUAL 2015*)	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
Placements with Bank Indonesia Placements with other banks Spot and derivative receivables Marketable securities Designated at fair value through profit/loss Audiable for sale.	3,455,317 7,484,053 39,524 335,088 1,702,004 1,190,317	10,294,901 21,748,171 4,785,046 9,659,194 259,123 992,722 1,702,004 1,190,317 20,347,355 11,900,872	1. Placements with other banks 18,641 - -	. 18,441 17,220 . 17,220 . 185,241	STATEMENT OF FINANCIAL POSITION
National revision National revision National revision National revision National revision repurchase agreements (repo) Securities sold under repurchase agreements (reverse reputational revisional	4,949,900 156,580 	4,959,900 216,580 - 216,580 - 1,935,934 5,069,609	Securitiés soid under repurchase agreements (repo) Rupia Discourrencies Securities purchased under resale agreements (reverse repo) Foreign currencies Foreign currencies Acceptefance receivables Securities Acceptefance receivables Securities Securities Securities purchased under resale agreements (reverse repo) Foreign currencies Securities Securities purchased under resale agreements (reverse repo)	- 4,124 483 483 2,560 6,264 6,264	A. ASSETS
Loans a. Designated at fair value through profit/loss b. Available for sale c. Held to maturity d. Loans and receivables		91,896,163	7. Loans a. Debtor micro, small and medium I. Rupish II. Foreign currencies b. Non debtor micro, small and medium II. Foreign currencies 980,924 13	980,937 422,569 697 423,266	6. Profit sharing financing 2,924,173 2,973,229 7. Leased financing 203,880 8. Other earning asset 5,206 9. Allowance for impairment losses on earning asset (-i-) a. Individual (11,747) (11,860) b. Collective (63,106) (51,394)
Sharia financing Consumer financing receivables Allowance for impairment losses on consumer financin receivables -1. Premium receivables	, - - :	3,318,984 3,191,167 26,272,378 24,966,870 (1,210,615) (1,080,784) 232,747 284,838	C. Restructured Loans	10,449 14,949 660 15,699 6,688,413 660 6,688,413 6,688,4	10. Fixed assets and equipment 7,059 8,032
Reinsurance Assets Allowance for impairment losses on financial assets -I- Losses		724,474 792,535 164,567 157,589 (37,665) (500) (3,326,631) (3,359,932)	b. Foreign currencies - -	1,327,742 6,337,344 6,527,248 6,527,248	LIABILITIES 234,166 154,477 2. Non profit sharing investment funds 2,754,759 2,310,763 1. Liabilities to Bank Indonesia 2,754,759 2,310,763 1. Liabilities to Bank Indonesia 704,967 565,535 5. Marketable securities issued 704,967
C. Others Intangible assets Accumulated amortisation on intangible assets -/- 17. Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -/-	4,391,897 4,237,374	(34,318) (43,588) 3,353,363 (1,882,946) (1,765,947) 5,405,935 (2,900,350) (2,659,835)	6 Foreign currencies 1,327,742 - 2	- 18,792 277,242 - 277,242 - 277,846 - 5,846 - 2,5846 - 2,5846 - 2,5846 - 2,5846 - 2,5846,894 - 2,949,894 - 2,949,894	Commission
Non earning asset a. Idle properties b. Foreclosed assets c. Suspense accounts d. Interbranch assets i. Conducting operational activities in Indonesia	16,397 16,397 134,108 499 1,644 1,722	16,397 134,108 1,644 1,722	B. Fofeign currencies S. Securities purchased under resale agreements (reverse repo) B. Rupan	1,933,374 5,063,345 5,063,	STATEMENTS OF INCOME FOR THE YEAR ENDED 31 DECEMBER 2016 AND 2015 (In million Rupish)
ii. Conducting operational activities outside Indonesia iii. Conducting operational activities outside Indonesi 19. Allowance for impairment losses on non financial assets- 20. Leased receivables 21. Deferred tax assets 22. Other assets		897,550 1,557,057 2,162,249 1,552,979 2,349,257 2,877,319	II. Foreign currencies 176,167 338 23,899 Ib. Non debtor micro, small and medium 51,261,820 3,157,636 243,759 II. Foreign currencies 5,908,953 679,158 12,647 C. Restructured Loans 1,318,936 430,789 189,700 Explain 1,308,980 430,789 189,700 Explain 1,308,980 430,789 189,700 Explain 1,308,980 430,789 189,700 Explain 1,308,980 33,409 Explain 1,308,	20,954 1,101,768 32,200,574 30,994,306 3,502,501 386,357 549,510 1,179,538 36,612,212 26,228 36,612,212 26,228 26,229 7,228,685 3,194,014 249,175 302,155 438,976 56,14,011 583,642 56,714,011 302,155 163,768 56,714,011 57,529,689 3,194,014 249,175 302,155 438,976 56,714,011 583,642 583,642 583,642 583,642 56,714,011 57,529,689 3,194,014 249,175 302,155 438,976 56,714,011 583,642 583,642 583,642 583,642 583,642 583,642 583,642 583,642 583,642 583,642 583,642 583,642 583,642 583,642 583,642 56,744 583,642 583,	NO. ACCOUNTS 2016 2015
TOTAL ASSETS LIABILITIES AND EQUITY 1. Current accounts 2. Savings	149,434,968 162,083,292 1 15,227,449 16,332,699 32,111,848 32,565,480	174,086,730 188,057,412 14,472,679 15,565,369 32,111,848 32,565,480	8. Investments 164,440 25 - 9. Temporary equity investment - - 10. Others receivables 13,494 - 11. Commitments and contingencies to third parties 35,972,066 160,185 - 2. Foreign currencies 6,793,198 19,930 -	- 164.465 157.459 25 - 157.484 - 13.494 7.129 339 - 7.468 - 36.132.251 33.241.683 220.776 250 33.422.703 - 6.813.287 7.315.865 10.903 - 250 7.326.889 - 16.907 7.326.889	0
Time deposits Revenue sharing investment funds Deferred premium income Unearmed premium reserve Loans from Bank Indonesia	2,988,924 2,465,240 	54,211,950 64,573,240 2,943,040 2,437,439 1,307,103 1,248,136 967,864 1,014,460	13, 609 133,609 14. Suspense accounts 133,609 1,644 1. 1. 1. 1. 1. 1. 1.	- 459 134,108 - 459 1,722 - 459 1,722 1,72	1. Other Operating Income a. Income as mudharb in mudharabah muqayyadah b. Commison/Provision/Fees and administrative 799 1,873 c. Other Income 19,016 42,130 2. Other Operating Expenses a. Waldaib horus expense 1,489 2,862
Borrowings from other banks Spot and derivative liabilities Securities sold under repurchase agreements (repo) Acceptance payables Marketable securities issued Marketable securities issued	1,935,934 5,112,899	2,876,136 1,827,201 49,468 123,991 - 1,935,934 5,112,899 8,397,979 9,714,134 11,414,964 13,086,240	Percentage of muco, small and modum enterprises credit to total loans Percentage of muco and small enterprises credit to total loans Percentage of muco and small enterprises credit to total loans Percentage of muco and small enterprises debtors to total debtors Others Chambelling of muco and small enterprises debtor to total debtors Others Chambelling of muco and small enterprises debtor to total debtors Chambelling of small comments of the comments of	33.79% 13.33% 13.29% 11.33% 11.33% 350.623 350.623	c. Losses on operational risk 2 55 d. Commison/Provision/Fees and administrative 1,665 88 e. Impairment losses on other asset (non financial) 60,250 70,267 c. Other successes, 12 24,281 27,923 c. Other successes, 12 24,281 27,923
Security deposits Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities	20,863 22,134	20,863 13,000,240	**) As restlated (rote 2) **STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 31 DECEMBER 2016 AND 2015	3,512,772 765,082 1,127,173 KEY FINANCIAL RATIOS AS AT 31 DECEMBER 2016 AND 2015	3. Other Operating Income (Expense) (95,129) (08,941) OPERATING INCOME (LOSS) 133,295 97,148 NON OPERATING INCOME AND EXPENSE 1, Gain/(loss) from sale of premisses and equipment 16 Gain (loss) from froging currencies translation (331) 416 1, 16 1
Other liabilities Profit sharing investment funds TOTAL LIABILITIES EQUITY		6,998,930 6,551,736 137,708,758 153,842,563	No. ACCOUNTS INDIVIDUAL CONSOLIDATED	NO. RATIOS (%) 2016 2015') CONSOLIDATED RATIOS : 1. Capital	NON OPERATING INCOME (LOSS) (7.798) (12.544)
Issued and fully paid capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- Additional paid-up capital	(6,337,467) (6,337,467)	12,238,589 (6,337,467) 12,238,589 (6,337,467) (6,337,467)	Unused borrowing facilities Ruplan Discription of the property of	1. Capital Adequacy Ratio (CAR) IL Earning assets 1. Non-performing earning assets and non productive assets to total earnings 20.93% 19.67% 1. Non-performing earning assets and non productive assets to total earnings 20.93% 19.67% 21.93% 21.93% 21.93% 22.93% 21.93% 23. Allowance for impairment losses for financial asset to productive asset 2.88% 2.88% 24. NPL gross 3.09% 3.04% 24. NPL gross 3.09% 3.04%	STATEMENTS OF COMMITMENTS AND CONTINGENCIES
a. Agio b. Disagio -/- c. Donated capital d. Capital paid in advance e. Others 21. Other comprehensive income	7,250,109 7,236,756 	7,250,109 7,236,756 	II. Commitment PAYABLES 1. Unused loans facilities granted to debtors a. BUNN i. Commitment Commit	5 NPL But 1 NPL	1. Unused Financing facilities - - - - - - - - -
A. Adjustment in foreign currencies translation B. Gains (losses) from changes in the value of financial assets as available for sale Effective portion on fair value for cash flow hedge d. Gain on revaluation of fixed asset	85,537 30,364 (8,157) 18,091	85,903 30,604 (11,207) 24,815	Note	BANK RATIOS: Capital 1 CAR Earning assets 1. Non-performing earning assets and non productive assets to total earnings 1. 87% 1.92% 1.87% 1.92%	III. CONTINGENT RECEIVABLES -
Part of other comprehensive income of associates Actuarial gain (loss) from defined benefit program g. Income tax related to components of other comprehensive income N. Others	(249,804) (307,845) 37,543 78,550	(280,666) (327,600) 71,089 91,341	Committed Comm	2. Non-performing earning assets to total productive assets 2.46% 2.50% 3. Allowance for impairment losses for financial asset to productive asset 2.47% 2.49% 4. NPL gross 3.47% 3.32% 5. NPL net after impairment value 1.96% 1.98% III. Rontability 1. 1. ROA 2.26% 2.58%	FINANCIAL RATIO AS AT 31 DECEMBER 2016 AND 2015
Difference in quasi-reorganisation Difference in restructuring value of transaction of entitie under common control Others Equity Seerves		: :	3. Outstanding intervocable L/C	2. ROE 7.88% 7.45% 3. NIM 4. NIM including third party premium expenses 7.20% 6.96% 5. Operating expenses to operating income 77.25% 33.37% 6. Cost to income 50.50% 52.45% 1. Liquidity 91.00% 87.53% 91.00% 87.53% 87.53% 91.00% 87.53% 91.00% 87.53% 91.00% 91.0	NO. ACCOUNTS 2016 2015
a. General reserves b. Specific reserves 26. Retained earnings a. Previous years b. Current year	2,669,480 2,393,305	326,740 302,807 - 19,930,472 18,278,989 2,669,480 2,393,305	1. Guarantees received 39,670 39,670 5. Foreign currencies 30,198 130,292 30,198 130,292 1. Interest receivables on non performing assets 578,303 493,979 578,303	V. Compliance 1. a Percentage violation on Legal Lending Limit a 1. Related parties 0.00% 0.00% a 2. Third parties 0.00%	NPF net 0.33% 0.55%
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDER OF THE PARENT EQUITY 27. Non-controlling interests TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	35,943,042 33,932,139 35,943,042 33,932,139	35,943,042 33,932,139 434,930 282,710 36,377,972 34,214,849 174,086,730 188,057,412	3. Others 155,000 15	2. Statutory Reserve Requirements (GWM) 6.59% 7.58% 6.59% 7.58% 7.	SOURCES AND DISTRIBUTION ZAKAT FUND
*) As restated (note 2) STATEMENTS OF COMPREHEN FOR THE YEAR ENDED 31 DECEMBER 2 (In million Rupiah, except earning per share	ISIVE INCOME 016 AND 2015	174,000,730	CAPITAL ADEQUACY RATIO (CAR) AS AT 31 DECEMBER 2016 AND 2015 (In million Ruplah)	"by the wind it regulation, No. 10-19-19/2016 dated 24 December 2013 which annunded by IB Regulation No. 10-19/19/2016 dated 10 Maret 2016, GWM Primar CONSOLIDATED STATEMENTS OF CASH FLOWS AS AT 31 DECEMBER 2016 AND 2015 (In million Rupplah)	2 Sources of zakaf fund:
NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses	INDIVIDUAL 2016 2015	2016 2015*)	DESCRIPTION 2016" 2015"	Cash flows from operating activities: 10,456,769 11,293,640 Interest income, fees and commissions 10,456,769 11,293,640 Receipts from consumer financing transactions 27,952,172 32,693,872	Ending balance of zakat funds SOURCES AND DISTRIBUTION QARDH FUND AS AT 31 DECEMBER 2016 AND 2015 (In million Ruplah)
Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies	13,642,911 15,492,978 689,804 4,488,492 5,834,088 241,836 488,310	20,084,072 570,602 21,730,853 689,805 6,072,289 7,393,110 586,654 1,140,555	1.1 Paid Up Capital (After deducted with Treasury Stock) 1.2 Disclosider fearers 2 1.2 Lost of the Capital (After deducted with Treasury Stock) 1.2 Lost of the Capital (After deducted with Treasury Stock) 1.2 Lost of the Capital (After deducted with Treasury Stock) 1.2 Lost of the Capital (After deducted with Treasury Stock) 1.2 Lost of the Capital (After deducted with Treasury Stock) 1.2 Lost of the Capital (After deducted with Treasury Stock) 1.2 Lost of the Capital (After deducted with Treasury Stock) 1.3 Lost of	Payments of new consumer financing transactions (18,765,476) (17,009,138) Payments of interest, fees and commissions (6,202,466) (8,152,567) Payments of interests on securities issued (898,882) (1,056,255) Receipts from insurance operation 755,626 538,739 Other operating income 1,275,110 1,228,3971 losses from foreign exchange transactions - net (283,056) 980,587	No. ACCOUNTS 2016 2015
Net Interest Income 3. Underwriting income 3.1. Premium income 3.2. Underwriting expense Net Underwriting Income		13,995,731 13,886,993 1,828,757 1,760,947 1,207,651 1,234,314 621,106 526,633	1.2.1 2.1 409 1.2.2.2.1 1.09 1.2.2.2.2.2.1 1.09 1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	Other operating expenses	C. Productive Quarth funds refund
Net Interest and underwriting income Operating Income and Expense other than Interest Depending Income other than Interest Increase in fair value of financial assets Marketable securities	t	14,616,837	1.2.1.2.6 Others 1.2.2 Deduction Facility in June 1.2.2.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	Placements at other banks and Bank Indonesia - mature more than 3 months from the date of acquisition from the date of acquisition (297,198) (50,052)	a. Productive Qardin fund b. Donation 845 1,414 c. Other utilisation for public interest Total Utilisation 845 1,414 4. Increase (Decrease) source of Qardin fund 132 (724)
iii. Loans iiii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities c. Gain from sale of financial assets ii. Marketable securities	126,110 216,079 	126,110 216,079 	1222 Other Disclosed Fleenives (16,896) (16,896) (16,896) (16,896) (12,222 Prior year loss that can be redicined 12,223 Chroriety year loss that can be redicined 12,223 Current year loss that can be redicined 12,224 United to the productive assets (12,224 Segative difference on fair value adjustment of financial 12,225 Segative difference on fair value adjustment of financial	Prepayments and other assets (279,254) 290,942 Increase/(decrease) in operating liabilities: Deposits from customers: (855,425) (6,554,381) - Current accounts (855,425) (228,999) (2,494,008) - Time deposits (9,777,123) 5,032,862	5. Source of Qardh fund at the end of period 756 624 TABLE OF MARGIN DISTRIBUTIONS FOR THE MONTH OF DECEMBER 2016 (In million Ruptah)
ii. Loans iii. Other financial assets d. Gain from spot and derivative transaction (realise e. Dividend f. Gain from investment under equity method	d) 180,710 133,888 2,085 1,323 1,292,205 1,018,595	180,710 133,888 2,116 1,347	institument in rading book. 1.22.26 Under provision deliveren regulatory provision and impairment. 1.22.27 value on non productive assets 1.3 Minority interest share provision in the provision of the provision	Deposits from other banks	No. Type
g. Fees/commissions and administrative h. Recovery of impairment loss reserves i. Other income 2. Operating Expenses other than Interest a. Decrease in fair value of financial assets i. Marketable securities	6,288 - 579,542 616,446	2,120,497 6,288 1,523,886 1,523,886 14,818,452 - 2,478	14.2 Goodwill 0 (1,074.532) 14.3 Oher intampile assets (301.426) (318.16) 14.4 Investment claculated as ofeulution factor (7,541.43) (1,603.854) 14.5 Short of capital on insurance subsidiary company 14.6 Capital securifisation exposure 14.7 Oher deviction factor to over acottal	Proceeds from sales of and matured marketable securities and Government Bonds - held to maturity and available for sale Acquisition of marketable securities and Government Bonds - held to maturity and available to sale Acquisition of fixed assets and software Proceeds from sale of fixed assets and software Proceeds from sale of fixed assets 76,758 106,563 106,563	A. FINANCING 1. Bank 317,875 3,332 2. Non Bank 3,006,326 30,865 8. FUNDING 1. Wastain current accounts 5,592 47 5, Non Bank 276,156 2,346
ii. Loans iii. Spot and derivatives iv. Other financial assets b. Increase in fair value of financial liabilities c. Losses from sale of financial assets i Marketable securities	60,189 48,745 	60,189 48,745	2.2 (Agr)Chasgo) 2.3 Decution factor of Additional Core Capital III Supplementary Capital (Tier 2) 1. Capital informer in mon dishares or others which are qualified for Tier 2 1.118,672 1.1250,400 1.1197,069 1.336,123	Receipt from investment 328,147 228,234 Withdrawal ot time deposits 278,055 204,448 Receipt of cash dividends 2,116 1,347 Net cash (used in)/provided by investing activities (12,658,168) 2,757,297 Cash (lows from financing activities:	2. Mudharabah current accounts 27,657 235 10,00 24 1.00 1.
Loans Loans Loans Loans Loses from spot and derivalive transaction (realise Losses from spot and derivalive transaction (realise Losses from spot and assets Loans Loans Loans	37,235 -	8,657 85,820 37,235 -	3 General allowance for possible losses on earning assets (max. 1.25% of RWA Credit Risk) 1,118,672 1,250,490 4 Deduction Factor of Supplementary Capital	Increase/(decrease) in securities sold under repurchase agreements	a. Bank 24,989 212 13.00 28 1.30 5.5 b. Nom Bank position 335,330 2,848 13.00 370 1.30 5. b. Nom Bank positis a. Bank positis
ii. Loans iii. Sharia financing iv. Other financial assets f. Losses related to operational risk g. Losses from investment under equity method h. Commissions/provision/fees and administrative	2,897,265 3,399,069 27,257 50,397 - 7,732 12,320 8,098 - 358,382 270,268	4,322,149 27,257 60,863 15,262 364,076 4,947,646 50,397 50,397 60,863 83,786 9,082 279,469	WEIGHTED RISK BASED ASSETS RWACREDIT RISK 99.264.178 119.578.251 1003.773.168 124.402.960 Main Cive Caolas 21.40% 20.12% 19.96% 18.83%	Repayment of borrowings in relation to joint financing (18,794,628) (14,374,628) (14,374,628) (14,334,914) (Decrease) increase in borrowings (2,356,198) (15,794) Net cash used in financing activities (3,684,768) (5,166,051) Net (decrease)/increase in cash and cash equivalents (16,789,125) (5,585,855) Cash and cash equivalents as at the beginning of the Period 31,942,655 25,356,800	b. Non Bank -1 month
Losses from decrease in value of non financial asse Salaries and employee benefits Promotion expenses Net Operating Expenses other than Interest	3,042,801 3,130,294 123,765 114,833 2,513,840 2,901,317	47 4,728,385 148,629 4,056,515 4,482,249 (9,682,618) 4,0594,252)		Cash and cash equivalents as at the end of the period 15,535,300 3,1342,855 Cash and cash equivalents consist of: - Cash and cash equivalents consist of: 2,265,049 2,727,817 Current accounts with Bank Indonesia 7,352,383 9,510,978 Current accounts with other banks 1,769,465 3,888,819	CHANGES OF BOUND INVESTMENT FUND AS AT 31 DECEMBER 2016 AND 2015 (In million Rupish) Portfolio A Portfolio B TOTAL
OPERATING PROFIT NON OPERATING INCOME AND EXPENSES 1. Gain/(loss) from sale of premisses and equipment 2. Gain (loss) on foreign currencies translation 3. Income(expenses) non operating expenses	4,067,082 3,261,587 2,099 623 (391) 416 (574,745) (380,393)	4,934,219 3,819,374 2,280 4,851 300 9,362 (543,762) (552,053)		Placements at other banks and Bank Indonesia - maturing within 3 months from the date of acquisition Total cash and cash equivalents 15,153,530 11,942,655	DESCRIPTION 31 Dec 2016 31 Dec 2015 31 Dec 2015 31 Dec 2016
NON OPERATING PROFIT (LÖSS) CURRENT YEAR PROFIT BEFORE INCOME TAX 1. Income tax a. Income tax expenses b. Deferred tax expenses (income)	(573,037) (379,354) 3,494,045 2,882,233 1,239,292 711,504 (414,727) (222,576)	(541,182) (537,840) 4,393,037 3,281,534 2,229,840 1,246,231 (629,525) (433,854)	From Tier 2	ALLOWANCE FOR IMPAIRMENT LOSSES AS AT 31 DECEMBER 2016 AND 2015 (In million Rupiah) 2016 ACCOUNTS Impairment Lass Allowance Minimum Required Regulatory Impairment Lass Allowance Min	b. Withdrawal of funds c. Gain/(loss) from investment d. Cost e. Fee/Bank Acceptance 3. INFORMASI AT ENDING PERIODE Ending Balance
CURRENT YEAR NET PROFIT OTHER COMPREHENSIF INCOME 1. Ilems that will not be reclassified to profit or loss a. Gain fixed asset revalutioan b. Remeasurement on defined benefit program c. Other comprehensive income of associates entity	2,669,480 2,393,305 58,041 43,551	2,792,722 2,469,157 	STATEMENT OF SPOT AND DERIVATIVE TRANSACTION AS OF 31 DECEMBER 2016 (In million Rupish) INDIVIDUAL	Individual Collective General Specific Individual Collective General Specific Individual Collective General Specific I Placements at other banks 2 Spot and derivative receivables - 30,726 34,553 - 8,580 74,841 - 30,501 and derivative receivables - 37,665 88,149 - 500 38,758 - 33,758 - 30,758 - 500,758 -	Notes: 1) Total of Murabahah and Istishna financing exclude margin to be received of Rp 41,468 million and Rp 52,403 million as at 31 December 2016 and 31 December 2015.
d. Others e. Income tax relating to items that will not be reclassified to profit or loss tlems that will be reclassified to profit or loss a. Adjustment from translation of financial statement	(22,842) (16,798)	(11,734) (8,919)	No. TRANSACTION Notional Amount Purpose Derivative Receivable and Liabilities Trading Hedging Receivable Liabilities Trading Hedging Receivable Liabilities Trading Hedging Receivable Liabilities Trading Tradi	4 Securities sold under repurchase agreements (repo) 5 Securities pruchased under resale agreements (reverse repo) 6 Acceptance receivables 7 Loans 907.946 2,418,685 843,492 2228,951 785,703 2,574,229 908,403 2,013,644	Jakarta, March 2, 2017 Sharia Business Unit
b. Gain (loss) from change value of financial assets available for sale c. Effective portion of cash flow hedges d. Others e. Income tax relating to items that will be reclassifie to profit or loss	55,174 (50,180) (26,248) 79,331 d (18,165) 10,237	52,700 (38,021) (8,520) (52,020) (52,020) (52,020) (52,020) (52,020) (21,252)	3. Option	8 Investments - 77,059 1 - 28,028 1 9 Temporary equity investment - 77,059 1 - 28,028 1 0 Olthers receivable - 135 - 71 51 Commitment and Contingency - 55,530 9,015 - 50,691 11,504	Prof. Dr. KH. Muhammad Sirajuddin Syamsuddin, MA Sharia Supervisory Board Herry Hykmanto Director
CURRÉNT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX TOTAL CURRENT YEAR COMPREHENSIVE INCOM Current year profit attributable to: EQUITY HOLDERS OF THE PARENT ENTITY	45,960 66,141	41,359 68,749 2,834,081 2,537,906 2,669,480 2,393,305	6. Others	MANAGEMENT OF THE BANK ASAT 31 DICEMBERS 2016 Board Of Commissioner 1. President Commissioner 2. Vice President Commissioner // Independent 3. Commissioner 4. Gan Chee Yen 5. Gan Chee Yen 6. Gan Chee Yen 7.	Notes: 1. The above financial information is extracted from the consolidated financial statements of PT Bank Danamon indonesia Tbx. (the Bank') and subsidiaries as of 31 December 2016 and for the year then ended, prepared by by Puwantono, Sungkoro & Surgir (PSS) a member firm of Ernst & Young Global Limited (partner in charge is by Puwantono, Sungkoro & Surgir (PSS) a member firm of Ernst & Young Global Limited (partner in charge is
NON-CONTROLLING INTERESTS TOTAL CURRENT YEAR PROFIT Total Current Year Comprehensive Income attributable t EQUITY HOLDERS OF THE PARENT ENTITY NON-CONTROLLING INTERESTS	2,669,480 2,393,305 0: 2,715,440 2,459,446	123,242 75,852 2,792,722 2,469,157 2,715,440 2,459,446 118,641 78,460	3 Future	4. Commissioner/independent : Manggi Taruna Habir Commissioner/ : Ernest Wong Yuen Weng 6. Commissioner/independent : Manggi Taruna Habir Commissioner/independent : Made Sukada 7. Commissioner/independent : Emirsyah Saltar 1 : Made Sukada 1. President Director : Sng Seow Wah 1. President Director : Sng Seow Wah 1. Vice President Director : Mulladi Rahardja	Yasir), independent auditors, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with unmodified opinion, as stated in their report dated 24 February 2017 not included in this publication. 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 Financial Service Authority (POLKT) No. 6/POLK 0.32015 dated 31 March 2015 regarding Transparency and Publication of Bank' and its amendment of POLK No. 32/POLK 0.32016 dated 8 August 2016, dan the Copy of Circular Letter of Financial Service Authority (SEOJKT) No. 43/SEOJK 0.32016 dated 8 August 2016, dan the Copy of Circular Letter of Financial Service Authority (SEOJKT) No. 43/SEOJK 0.32016 dated 28 September 2016 regarding Transparency and Publication of Conventional Bank', Regulation of Capital Market and Financial Institution Supervisory Agency (September 4) (September 2016 regarding Transparency and Publication of Conventional Bank'). Regulation of Capital Market and Financial Institution Supervisory Agency (September 4) (September 2016 regarding Transparency and Publication of Conventional Bank'). Regulation of Capital Market and Financial Institution Supervisory Agency (September 4)
TOTAL CURRENT YEAR COMPREHENSIVE INCOMDIVIDEND BASIC EARNINGS PER SHARE ") As restated (note 2)	(717,890) (781,149) 278.52 249.70	2,834,081 2,537,906 (717,890) (781,149) 278.52 249.70	Market value represente total notional amount buy and sell position at cross basis	3. Director 4. Director 5. Director 6. Director 7. Vera Eve Liu 7. Director 8. Director 9. Director 1. Rita Mirasari 9	Conventional Bank', Regulation of Capital Market and Financial Institution Supervisory Agency (Espapam-LK-Which function has been transferred to Financial Service Authority (CNK) starting 1 January 2013) No. VIII. 6.7. Appendix and Disclosure of Issuer or Public Companies' jo. Decision of Chairman of Bapepam-LK. No. KEP-564RIJ.2010 dated 30 December 2010 regarding "Amendment on Decision of Chairman of Espapam-LK. No. KEP-564RIJ.2010 odated 30 December 2010 regarding "Amendment on 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' jo. Circular Letter of Chairman of Bapepam-LK No. SE-07PM/2012 regarding "Guidelines for Presentation and Disclosure and Companies". Second Secon
CONSOLIDATED STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2016 (In million Ruplah)	Additio	ional Other Availal	Attributable to equity holders of the parent entity Other equity components Retained earnings alland giantificases) on Effective portion on on ble for Sale Marchain Plari Value Changes of Total before controlling.	Note: No	Decree of the Chairman of Bapepam-LKNo. Kep-346/BL/2011 dated 5 July 2011 regarding "Submission of Periodic Financial Statements of suser or Public Companies". 2. In 2016, the Bank has adopted Amendment to SFAS No. 4 "Separate Financial Statements regarding Equity Method in Separate Financial Statements" whereby the investment in subsidiaries in the parent entity financial information as supplementary financial information of the consolidated financial statements is recorded using equity method and the implementation is retrospectively applied. 3. Certain accounts in the financial statements for the year ended 31 December 2015 have been reclassified to conform to the presentation of financial statements for the year ended 31 December 2016.
Balance as of 1 January 2016 Adjustment additional paid-up capital Total comprehensive income for the period Net income for the period Other comprehensive income, net of tax	Share capital capit	-up paid-up Secui	Delication Part Value changes of controlling Value changes of c	14 September 2016. SHARIA SUPERVISORY BOARD: 1. Chairman : Prof. Dr. KH. Muhammad Sirajuddin Syamsuddin, MA 2. Member : Drs. Hasanuddin, M. Ag. 3. Member : Drs. H. Karmaen A. Perwataatmadja, MPA, FIIS	to the presentation of financial statements for the year ended 31 December 2016. 4. The consolidated financial statements as of 31 December 2016 and for the year then ended included financial statements of subsidiaries, i.e. PT Adira Dinamika Multi Finance Tbx, PT Asuransi Adira Dinamika, and PT Adira Quantum Multifinance. 5. 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. 6. Exchange rate as of 31 December 2016: USD 1 = Rp13,472.5; Exchange rate as of 31 Desember 2015: USD 1 = Rp13,785.
INTO TO TOTAL	ashflow hedge -	:1 :1	- (26,516) (26,516) (2,001) (28,517) - 35,201 - 35,201	SHAREHOLDERS AS AT 31 DECEMBER 2016	USD 1 = Rp13,785. Thank You for Your Vote of Confidence
Effective portion on fair value changes of derivative instruments or Remeasurement of collipation for post-employment benefits Unrealized gains on available-for-sale marketable securities Unrealized gains on available-for-sale marketable securities Construction of the Company of the Com	Government		37,275 - 37,275 (26,00) 34,675 (37,275 (26,00) 41,539 (37,275 (26,516) - 35,201 45,960 (46,01) 41,539 (37,275 (26,516) - 2,704,681 2,715,440 118,641 2,834,081 (27,15,440 118,641 2,834) (27,15,440 118,641 2,834) (27,15,4	1. Asia Financial (Indonesia) Pte. Ltd. 67.37% 2. JPMCB-FRANKLIN Templetion Investment Funds 6.58% 3. Public (shares ownership under 5%) 26.05%	IIED IED
Unrealized gains on available-for-sale marketable securities Total comments to behind a new formation of the period Total other comprehensive income for the period Apoprositation for general and signal reserve Distribution of cash dividends Balance as of 31 December 2016 Balance as of 31 January 2015 Adjustment on additional good populated	. Government	0,109 189 1,756 189	37,275 (26,516) - 35,201 45,960 (4,601) 41,359 37,275 (26,516) - 2,704,681 2,715,440 118,641 2,834,081	Asia Financial (Indonesia) Pte. Ltd. JPMCB-FRANKLIN Templeton Investment Funds 6.58%	IIGD IIGD IIGD IIGD IIGD IIGD IIGD IIGD
Unrealized gains on available-for-sale marketable securities Boots, and investment in states: net Total other comprehensive income. Total other comprehensive income Aporposition for general and legal reserve Distribution of cash dividends Divestment in subsistary. Balance as of 31 December 2016 Balance as of 31 December 2016 Balance as of 31 December 2016	5,901,122 7,250 5,901,122 7,391 (155	,,,,,,	37,275 (26,516) - 35,201 45,860 (4,601) 41,359 37,275 (26,516) - 2,704,681 2,715,440 118,641 2,834,081 - - 2,393,33 (22,393,33) (717,890) (74,790) (42,012) (759,902) - - - (717,890) (74,790) (42,012) (759,902) 83,776 (8,157) 326,551 22,389,452 35,943,642 434,930 33,775,991 86,876 (63,404) 276,578 16,813,725 32,406,842 237,998 32,956,840 (155,000) (155,000) (155,000) (155,000) (155,000)	1. Asia Financial (Indonesia) Pie. Ltd. 67.37% 2. JPMCB-FRANKLIN Templeton Investment Funds 6.58% 3. Public (shares ownership under 5%) 26.05% TOTAL Jakarta, March 2, 2017	The Best Financial Sector and Top 50 Publicly Listed Companies' during The 8° Indonesia Institute for organized by the National Center National Center organized by the National Center organized by t