

PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

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STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2017 AND 31 DECEMBER 2016	ASSET QUALITY AND OTHER INFORMATION AS AT 31 MARCH 2017 AND 2016	FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
(In million Rupidh) INDIVIDUAL CONSOLIDATED NO. ACCOUNTS 31 Mar 2017 31 Des 2016 31 Mar	(In million Rupiah) INDIVIDU NO. ACCOUNTS 31 Mar 2017	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
ASSETS 1. Cash	I. RELATED PARTIES 1. Placements with other banks	Current Special Mention Substandard Doubtful Loss Total Transparency and Publication of Sharia Bank and Sharia Business Unit Transparency and Publication of Sharia Bank and Sharia Business Unit STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2017 AND 31 DECEMBER 2016
15,000 and derivative receivables 32,964 39,524 115,384 259,150 and derivative receivables 32,964 39,524 115,384 259,150 and derivative receivables 1,004,180 1,702,004 1,702,	3 2 . Spot and derivative receivables	
c. Held to maturity 1,714,519 4,949,900 1,724,519 4,959,8 d. Loans and receivables 6. Securities sold under repurchase agreements (repo) 3,881,671) 4. Securities sold under repurchase agreements (repo) a. Ruplah b. Forleign currencies 5. Securities nurchased under resale agreements (reverse reno)	189
7. Securities purchased under resale agreements (reverse repo) 1,242,545 - 1,242,545 8. Acceptance receivables 1,400,566 1,935,934 1,400,566 1,935,934 9. Loans a. Designated at fair value through profit/loss - - - -	7. Loans A Debtor micro small and medium	9,596 9,596 4 Marketable securities 30,000 30,000 30,000 5 Financing receivables ') 163,532 190,930
b. Available for sale c. Held to maturity d. Loans and receivables 90,740,724 92,596,163 90,540,724 91,896,1 10. Sharia financing 3,343,438 3,318,994 3,343,438 3,318,994		379.536
11. Consumer financing receivables - 26,186,021 26,272,3 Allowance for impairment losses on consumer financing receivables -/ - (1,240,396) (1,210,6	9. Temporary equity investment	12,855 12,855 12,855 13,851
12. Premium receivables - 239,304 232,7	B. Ruplah 741,548 741,548 741,548 741,548 741,548 741,548 741,548 741,548 741,548 741,548 - 741,548	860,543 860,543 11. Non earning asset 12. Allowance for impairment losses on other assets -/- 13. Other assets 25,250 30,206 TOTAL ASSETS 4,223,279 3,921,213
a. Marketable securities	1 Placements with other banks	366.081
Accumulated amortisation on intangible assets -f (910,533) (885,832) (1,914,221) (1,882,917) (1,914,221) (1,882,917) (1,914,221) (1,882,917) (1,914,221) (1,882,917) (1,914,221) (1,882,917) (1,914,221) (1,914,22	5 0 0 0 0 0 0 0 0 0	70,542 - 70,542 - 70,542 - 10,78,995 - 11,078,995 - 5,185,510 5,185,510 - 1 - 10,78,995 - 11,78,995 - 11,78,995 - 11,78,995 - 11,78,995 - 11,12,12,12,12,12,12,12,12,12,12,12,12,1
a. Idle properties 16,397 16,397 16,397 16,397 16,307 16,0	7 5. Securités purchased under resale agreements (reverse repo) a. Ruplah b. Fofeign currencies b. Foreign currencies c. Acceptance receivables 1,387,767 11,963 - 1,399,720	473,229 473,229 7. Profit sharing investment funds
d. Interbranch assets i. Conducting operational activities in Indonesia ii. Conducting operational activities outside Indonesia 19. Allowance for impairment losses on non financial assets	ii. Foreign currencies 160,226 518 23,578 - 5,330 189,652 b. Non deblor micro. small and medium	1.450.090 3.650.222 345.688 582.043 1.280.147 52.949 52.949 5.853.99 1.353.997 253.351 137.928 127.273 77.016.03
20. Leased receivables - - 733,712 897,6 21. Deferred tax assets 1,721,273 1,774,946 2,112,531 2,162,2 22. Other assets 2,521,717 1,993,569 2,799,920 2,349,2 TOTAL ASSETS 146,721,012 149,434,968 117,149,238 174,062,13	C. Restructured Loans 1.098.291 465.996 184.434 58.303 167.571 1.954.585 1. Rupiah currencies 1.098.291 465.996 184.434 58.303 167.571 1.954.585 1. Rupiah currencies 2.95.933 521.383 521.383 27.8 1. Rupiah currencies 2.95.937 27.8 27.8 27.8 27.8 27.8 27.8 27.8 27.	17/100 1,269,399 - 13/1928 12/192 12/1
10/12 13/34/35 149/32/35 174/300/25	10. Others receivables	16,450 16,450 NO. ACCOUNTS 31 Mar 2017 31 Mar 2018 1,333,591 173,052 - 250 33,306,893 7,440,119 16,397 16,397 16,397 A. Operating income dan Expense from distribution of fund
3. Time deposits 52,885,996 54,228,073 52,870,012 54,211,9 4. Revenue sharing investment funds 3,023,126 2,988,924 2,927,134 2,943,0 5. Defered premium income 1,321,767 1,321,767	14. Suspense accounts 913 - 913 - 913 - 913 - 913 - 913 - 914 915 91	1,080
6. Unearned premium reserve - 946,544 967,8 7. Loans from Bank Indonesia - 946,544 967,8 8. Borrowings from other banks 2,892,529 2,876,136 2,892,529 2,876,136 9. Spot and derivative liabilities 49,350 49,468 65,617 49,4	b. To other parties 2. Total Allowance for impairment losses on earning assets -/- 3. Minimum required regulatory provision for earning assets 4. Benerateage during small and medium enterprises predict to total loans 4. Percentage of mice small and medium enterprises predict to total loans	3 479 682 3 289 503 2 . Morphis
10 Securities sold under repurchase agreements (repo) 71,284 - 71,284 1. Acceptance payables 1. Acceptance payables 4,00.566 1,935,934 1,40,566 1,935,94 1,40,566 1,935,94 1,40,566 1,935,94 1,40,566 1,935,94 1	7. Percentage of micro and small enterprises debtor to total debtors 8. Others a. Chanelling loans b. Chanelling loans 4. Chanelling loans 5. Chanelling loans 6. Chanelling loans 7. Chanelling loans 8. Chanelling loans 8. Chanelling loans 9. Chanelling loans	11.47% 3.
14. Security deposits 20,863 23,401 20,863 23,401 20,863 20,401 20,863 20,801 2	1e. Charged-of earning assets 211,000 3Aa relating (note 2) STATEMENTS OF COMMITMENTS AND CONTINGENCIES KEY FINANCIAL RA	188.399 b. Commision/Provision/Fees and administrative 207 290 2
16. Deferred tax liabilities 17. Other liabilities 4,124,938 3,543,385 7,289,280 6,998,5 18. Profit sharing investment funds 17.	AS AT 31 MARCH 2017 AND 31 DECEMBER 2016 (In million Rupiah) NO. ACCOUNTS INDIVIDUAL CONSOLIDATED NO.	
TOTAL LIABILITIES 109,670,588 113,491,926 133,647,959 137,708,7	31 Mar 2017 31 Des 2016 31 Mar 2017 31 Des 2016 51 Mar 2017 31 Mar 2017 31 Des 2016 51 Mar 2017 31 Mar	e. Impairment losses on other asset (non financial)
b. Unpaid capital -/ (6,337,467) (6,337,46	7) b. Foligin currencies and non productive assets 2. Outstanding buying of spot and derivative contract 6,450,556 4,215,542 6,450,556 4,215,542 and non-productive assets 3. Others	1.92% 2.11%
a. Agio 7,250,109 7,250,10	Unused loans facilities granted to debtors	1.84% 2.00% 1. Gain/(loss) from sale of premisses and equipment 1 -
e. Others 21. Other comprehensive income a. Adjustment in foreign currencies translation b. Gains (losses) from changes in the value of	Foreign currencies i. Uncommitted Replication of the control of	######################################
financial assets as available for sale c. Effective portion on fair value for cash flow hedge d. Gain on revaluation of fixed asset e. Part of other comprehensive income of associates	Committed Committed 219,422 324,332 219,422 324,332 324,332 1. Learning assets Lea	sets and non productive assets to total earnings sets to total productive assets to total earnings sets to total productive assets \$2.07\% (2.48\% 2.70\% (2.70\% (1.70\%)) (1.70\%) (1
f. Actuarial gain (loss) from defined benefit program (249,804) (249,804) (280,666) (280,666) (280,666) (280,600	1. Rupiah 5,000 5,000 5,000 5,000 3. Allowance for impairment to the property of t	2.01% 2.01% 3.55% No. ACCOUNTS 31 Mar 2017 31 Dec 2016 L. CONTINGENT RECEIVABLES
h. Others 2. Difference in quasi- reorganisation 2. Difference in restructuring value of transaction of entities under common control	. 3 Outstanding tirrevocable L/C	### 2.2.03% 2.03%
24. Others Equity - 25. Reserves 326,740 a. General reserves 326,740 b. Specific reserves -	S. Oblest Compared Comment Com	ating income 69.80% 79.93% 41.96% 43.25% 2.0thers 28.0037 363.846 2.0thers 92.80% 90.16% III. CONTINGENT RECEIVABLES 280.037 2.687
26. Retained earnings 22,599,952 19,930,472 22,599,952 19,930,472 22,599,952 19,930,472 26,693,80 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 1,049,605 2,669,480 2,049,605 2,069,480 2,049,605 2,049,605 2,069,480 2,049,605 2,069,400 2,049,605 2,069,400 2,049,605 2,069,400 2,049,605 2,069,400 2,049,605 2,069,400 2,049,605 2,069,400 2,049,605 2,069,400 2,069,400 2,049,605 2,069,400 2,049,605 2,069,400 2,049,605 2,069,400 2,049,605 2,069,400 2,049,605 2,069,400 2,049,6	b. Foreign currencies 30,049 30,198 30,049 30,198 1. a. Percentage violation or 2. Interest receivables on non performing assets a. Loan interest income b. Other interest income b. Other interest income b. Percentage lending in the properties of	0.00% 0.00% 0.00% 0.00% 2. Margin receivables on non performing assets 2,627 1,986 0.00% 0.00% 0.00% 3. Others
TOTAL EQUITY ATTRIBUTABLE TO EQUITY 37,050,424 35,943,042 37,050,424 35,943,042 27. Non-controlling interests - 450,855 434,856 434,857 435,943,042 37,050,424 37,050,424 37,050,424 37,050,424 37,050,424 37,050,424 37,050,425 435,943,042 435,943,042 435,9	3 Others 155,000 155	0.00% 0.00% 1.0 CONTINGENT PAYABLES
TOTAL LIABILITIES AND EQUITY 146,721,012 149,434,968 171,149,238 174,086,7	2. Others	8.10% 0.81% 0.08% FINANCIAL RATIO AS AT 31 MARCH 2017 AND 2016
STATEMENTS OF COMPREHENSIVE INCOME FOR THE 3 MONTHS PERIODS ENDED 31 MARCH 2017 AND 2016	AS AT 31 MARCH 2017 AND 2016 AS AT 31 MARCH 2017 AN	ATEMENTS OF CASH FLOWS NO. RATIO 31 Mar 2017 31 Mar 2016
(In million Rupiah, except earning per share)	(In million Rupiah) (In million Rupiah)	1 Total Sharia Business Unit (DUS) assets to total Conventional Bank asset which owned DUS 2.88% 2.30%
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED 31 Mar 2017 31 Mar 2016 31 Mar 2017 3	DESCRIPTION 31 Mar 2017" 31 Mar 2016"	1 10tal Sharab Subarses Unit (URS) assets to botal Conventional Bank asset which owned URS 2.30% 2.30% Non-performing garning assets to bar Journative assets 1.75% 1.01% 3.410wares for impairment losses for financial asset to productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset to productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset to productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset to productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset to productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset to productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset to productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset to productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset for productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset for productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset for productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset for productive asset 2.10% 2.00% 3.410wares for impairment losses for financial asset for productive asset 2.10% 3.410wares for impairment losses for financial asset for productive asset 3.410wares for impairment losses for financial asset for productive asset 3.410wares for impairment losses for financial asset for productive asset 3.410wares for impairment losses for financial asset for productive asset 3.410wares for impairment losses for financial asset for productive asset 3.410wares for impairment losses for financial asset for productive asset 3.410wares for impairment losses for financial asset for productive asset 3.410wares for impairment losses for financial asset for productive asset 3.410wares for impairment losses for financial asset for productive asse
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED 31 Mar 2017 31 Mar 2016*) 31 Mar 2017 31 Mar 2017 31 Mar 2017 31 Mar 2017 A. Interest Income and Expenses Interest Income and Expenses Interest Income a. Ruplah 3.171,400 3.552,474 4.876,153 5.112, b. Foreign currencies 137,992 151,859 151,859 151,8	DESCRIPTION 31 Mar 2017" 31 Mar 2016"	1 10tols Favara business tort (LIV) sasets to botal Conventional Bank asset which owned UUS 2.88% 2.30%
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED	DESCRIPTION 31 Mar 2017" 31 Mar 2016")	1 1 1 1 1 1 1 1 1 1
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED	DESCRIPTION 31 Mar 2017" 31 Mar 2016"	31 Mar 2017 31 Mar 2016 32 Mar 2016 33 Mar 2017 33 Mar 2017 32 Mar 2016 33 Mar 2017 32 Mar 2016 33 Mar 2017 33 Mar 2016 34 Mar 2017 34 Mar 2016
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED	Cash flows from operating activities 1	31 Mar 2017 31 Mar 2016 32 Mar 2016
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED	Core Capital (Ter 1)	31 Mar 2017 31 Mar 2016 32 Mar 2016 33 Mar 2017 32 Mar 2016 33 Mar 2017 32 Mar 2016 33 Mar 2017 32 Mar 2016 34 Mar 2017 34 Mar 2016 34 Mar 2017 34 Mar 2016 34 Mar 2017 34 Mar 2016
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED	Core Capital (Tier 1) 1	31 Mar 2017 31 Mar 2016 31 Mar 2016 31 Mar 2016 31 Mar 2017 31 Mar 2016 31 Mar 2016 31 Mar 2017 31 Mar 2017 31 Mar 2016 31 Mar 2017 31 Mar 2017 31 Mar 2017 31 Mar 2016 31 Mar 2017
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED	Core Capital (Tier 1) 1. Main Core Capital (Tier 1) 1. M	31 Mar 2017 31 Mar 2016 32 Mar 2017 31 Mar 2016 32 Mar 2018
NO ACCOUNTS INDIVIDUAL CONSOLIDATED 31 Mar 2016 31 Mar 2017	Core Capital (Tier 1) 1	31 Mar 2017 31 Mar 2016 32 Mar 2016
NO. ACCOUNTS 31 Mar 2017	DESCRIPTION State Concentration Concent	31 Mar 2017 31 Mar 2016
NO. ACCOUNTS 31 Mar 2017 31 Mar 2016 31 Mar 2017	DESCRIPTION 31 Mar 2017" 31 Mar 2016"	1
INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses Interest Expense Interest Expense Interest Expense Interest Expense Interest Expense Interest Income Interest Interest Income Interest Income Interest Income Interest	DESCRIPTION 31 Mar 20177 31 Mar 20187 32 Mar 20187 33 Mar 20187 34 Mar 20187 34 Mar 20187 35 Mar 20187 36 Mar 20187 36 Mar 20187 37 Mar 20187 38 Mar 20187 38 Mar 20187 39 Mar 20187 30 Mar 20187 30 Mar 20187 30 Mar 20187 30 Mar 20187 31 Mar 20187 32 Mar 20187 33 Mar 20187 34 Mar 20187 34 Mar 20187 34 Mar 20187 35 Mar 20187 36 Mar 20187 37 Mar 20187 38 Mar 20187 38 Mar 20187 39 Mar 20187 30 Mar 20187 30 Mar 20187 30 Mar 20187 30 Mar 20187 31 Mar 20187 32 Mar 20187 33 Mar 20187 34 Mar 20187 35 Mar 20187 35 Mar 20187 36 Mar 20187 37 Mar 20187 38 Mar 20187 38 Mar 20187 38 Mar 20187 38 Mar 20187 39 Mar 20187 30 Mar 20187 30 Mar 20187 31	Table Comparison Comparis
INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses Interest Expense Interest Income Interest Interest Income Interest Income Interest Income Interest I	DESCRIPTION 31 Mar 2017 31 Mar 2017 31 Mar 2016 1 1 1 1 1 1 1 1 1	Simple Simple Submers Dut (US) assets branch Conventional Bank asset which owned US 2.89% 1.01%
INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses Interest Expense Interest Expense Interest Expense Interest Expense Interest Expense Interest Income Interest Interest Income Interest Income Interest Income Interest	DESCRIPTION 11 Mari 2017* 31 Mar 2016*	1
NO. ACCOUNTS 31 Mar 2017 31 Mar 2018 31 Mar 2017 31 Mar 2018 31 Mar 2017 31 Mar 2017 31 Mar 2017 31 Mar 2018 31 Mar 2017	DESCRIPTION 31 Mar 2917" 31 Mar 2919"	31 Mar 2017 31 Mar 2017 31 Mar 2016 2
INCOME AND EXPENSES FROM OPERATIONS INCOME AND EXPENSES FROM OPERATIONS Interest income and Expenses Interest income and Expenses Interest Expense Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest In	Cash Toward Cash Toward Cash Toward Consideration Cash Toward Cash Towar	3 Mar 2917 31 Mar 2918 3 Mar 2919 31 Mar 2919 3
INCOME AND EXPENSES FROM OPERATIONS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses Interest Income and Expenses Interest Expense Interest Interest Interest	DESCRIPTION 31 Mar 29/1" 31 Ma	1
INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses 1	Conc Capital (Tier 1) I	State Stat
NO. ACCOUNTS 10 10 10 10 10 10 10 1	DESCRIPTION 1	108 Series barriers (17, 12, 12, 12, 12, 13, 14, 14, 12, 14, 14, 14, 14, 14, 14, 14, 14, 14, 14
NO. ACCOUNTS 1Mar 2017 31 Mar 2016 31 Mar 2017	DESCRIPTION 11 No. 2017 12 No	1000 State Bursters (b) (1000) State (b) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c
NO. ACCOUNTS 10 10 10 10 10 10 10 1	DESCRIPTION	13 Mar 2017 31 Mar 2016 2.505, 100 2.507, 100 2.505, 100 2
NO. ACCOUNTS 10 10 10 10 10 10 10 1	DESCRIPTION	31 Mar 2017
NO ACCOUNTS INDIVIDUAL CONSOLIDATED 31 Mar 2017	DESCRIPTION	11 Mar 2017 31 Mar 2017 13 Mar 2017
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED SI Mar 2017	Tem Capit (Tip 1)	1 Mar 2017 31 Mar 2017 31 Mar 2018 3 margin 3
INCOME AND EXPENSES FROM OPERATIONS Interest focome and Expenses Interest Expense Interest Income Interest Interes	Tem Capital (Fig. 1)	1
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED SI Mar 2017 31 Mar 2018 31 Mar 2017 31 Mar 2018 31 Mar 2017 31 Mar 2018	Tem Capital (Tight 1	1
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED	DESCRIPTION 1 Cont capiel [first] 1 1 1 1 1 1 1 1 1	1
NO. ACCOUNTS INDIVIDUAL CONSOLIDATED	DeSCRIPTION	1
NO. ACCOUNTS SIMar 2017 31 Mar 2017	DeSCRIPTION	1
NO. ACCOUNTS SIMp 2010 3 May 2017	DESCRIPTION	1 1 1 1 1 1 1 1 1 1
NO. ACCOUNTS SIMar 2017 31 Mar 2017	DESCRIPTION	1 1 1 1 1 1 1 1 1 1

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(8,157) 326,551 22,389,452 35,943,042

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