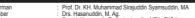


PT Bank Danamon Indonesia Tbk and Subsidiaries

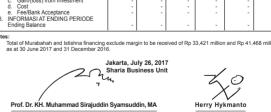
Consolidated Financial Statements

| | (in million Ruplan) | | | | | ASSET QUALITY AND OTHER INFORMATION ASAT 30 JUNE 2017 AND 2016 (in million Rupiah) | | FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT |
|--|---|--|---|--|--|--|--|--|
| | | 30 Jun 2017 | 31 Des 2016 | 30 Jun 2017 | 31 Des 2016 N | IO. ACCOUNTS 30 Jun 201 | 30 Jun 2016*) | of Otoritas Jasa Keuangan No. 10/SEOJK.03/2017 dated 24 February 2017 |
| | Placements with other banks Spot and derivative receivables | 10,534,022 5,442,271 | 10,294,901 3,455,317 | 10,534,022 7,013,624 | 10,294,901 4,785,046 | 1. Placements with other banks a. Rupian b. Foreign curencies 2. Spgt and derivative receivables | 50 | 468 678 AS AT 30 JUNE 2017 AND 31 DECEMBER 2016 (In million Rupiah) |
| | a. Designated at fair value through profit/loss b. Available for sale c. Held to maturity | 16,212,929 73,476 | 18,418,404 | 17,992,882 83,476 | 20,347,355 | 3. Marketable securities a. Rupian b. Foreign currencies 4. Segurities sold under repurchase agreements (repo) | | Accounts Journal Journal Assets 1. Cash 3.187 4.256 2. Placements with Bank Indonesia 867,655 600,356 600,356 |
| | Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse report Acceptance receivables | 965,480 D) - | 1,935,934 | - | - 1,935,934 | 5. Securités purchased under resale agreements (reverse repo) 6. Foreigne | 5,129 | - 4. Marketable securities 30,000 30,000 129 5. Financing receivables *) 151,375 190,930 6. Profit sharing financing 2,725,722 2,924,173 |
| | b. Available for sale c. Held to maturity d. Loans and receivables | | | | | ii. Foreign currencies | | 1 8. Other earning asset 14,674 5.206 9. Allwarace for impairment losses on earning asset (-/-) - - - 823 . Individual - - - 9. Allwarace for impairment losses on earning asset (-/-) - - - - 823 - |
| | Consumer financing receivables Allowance for impairment losses on consumer financing receivables -/- | - | 3,310,964 | 27,171,699 (1,291,178) | 26,272,378 (1,210,615) | G. Properties loan Toporties loan Toporties loan Toporties loan Toporties T | | 424 906 11. Non earning asset - 12. Allowance for impairment losses on other assets -/- 13. Other assets 26,391 30,206 TOTAL ASSETS 4,217,170 3,921,213 |
| | Reinsurance Assets Investments Allowance for impairment losses on financial assets -/- | | | 702,192 136,636 | 724,474 164,567 | b. Foreign currencies | | Likeli Lites 338,818 234,166 2. Non profit sharing investment fundis 2,764,759 2,764,759 3. Liabilities to Bank indonesia 2,764,759 |
| | b. Loans c. Others 16. Intangible assets Accumulated amortisation on intangible assets -/- | (3,378,842) (5,204) 1,244,431 (936,540) | (3,326,631) (3,778) 1,187,258 (885,832) | (3,378,842) (25,577) 3,435,537 (1,943,162) | (3,326,631) (34,318) 3,353,363 (1,882,946) | a. Rupian 2,423,540 - - 2. Spot and devinative receivables 2,837,824 - - 2. Spot and devinative receivables 8,012 - - 3. Marcentable securities 1,750 - - | | 504 5. Marketable securities issued 25,300 16,476 677 6. Others liabilities 25,300 16,476 77 7. Profits haring investment funds 359,664 120,288 741 8. Working funds 55,246 00,556 |
| | Accumulated depreciation of fixed assets and equipment -/ 18. Non earning asset a. Idle properties | - (2,373,158) 16,397 | (2,300,617) 16,397 | (2,999,981) | (2,900,350) 16,397 | a. Ruppian currencies 4. Securités soli under reputchase agreements (repo) a. Ruppian 5. Securités aurchased under resale agreements (reverse repo) 5. Securités aurchased under resale agreements (reverse repo) | | 580 TOTAL LIABILITIES 4,217,170 3,921,213 536 STATEMENTS OF COMPREHENSIVE INCOME |
| | c. Suspense accounts d. Interbranch assets i. Conducting operational activities in Indonesia | 1,051 | | 1,051 | 1,644 | 6. Acceptance receivables 1,093,633 5,530 - 7. Loans 2. Debtor micro, small and medium 25 330 221 3,489 145 264 374 4 | | 014 (In million Rupiah) 525 NO. ACCOUNTS 30 Jun 2017 30 Jun 2016 |
| | Allowance for impairment losses on non financial assets - Leased receivables Deferred tax assets | / - 1,725,109 | | 2,120,296 | 2,162,249 | D. Non debtor micro, small and medium i. Rupia currencies c. Restructured Long i. Rupia h. Currencies i. Rupiah 2002, 657 443, 992 125, 881 - | 0.833 477.364 57.210.309 51.507.663 3.511.232 248.173 302.094 597.189 56.1 634.766 1.858.1618 51.507.663 3.511.232 248.173 126.843 72.251 1.230.926 126.843 72.251 1.212 248.173 126.843 72.251 1.2122 1.212 1.2122 1.212 1.212 1.212 1.212 1.21 | A Operational Income data Exponence State Accession State |
| | TOTAL ASSETS LIABILITIES AND EQUITY 1. Current accounts | 14,540,700 | 149,434,968 15,227,449 | 176,135,760 13,633,441 | 174,086,730 | 8 Investments 136.512 2.5 - 10 Others receivable investment 103.6512 2.5 - 10 Others receivable investment 70,700 - - 10 Others receivable investment 96,134,796 240.982 50 10 Description unrencies 61,742,764 237,147 - | - 136.537 130.927 25 13 - 70.7070 26.414 2 - 36.394.623 34.462.603 190.887 14.09 100 - 250 34.6 - 6.812.683 7.918.251 190.887 14.09 100 - 250 34.6 - 7.918.251 190.887 14.0 - 7.918.251 190.851 190.857 14.0 - 7.918.251 190.251 190.251 190.251 190.255 14.0 - 7.918.251 190.251 190.255 14.0 - 7.918.251 190.255 14.0 - 7.918.251 190.255 14.0 - 7.918.251 190.255 14.0 - 7.918.251 190.255 14.0 - 7.918.255 14.0 - 7.9 | 952 2. Margin distribution to owners of investment funds -/- 20,301 5,330 414 a. Non Profit sharing (88,022) (88,665) 940 3. Income after margin distribution 115,621 112,485 |
| | Time deposits Revenue sharing investment funds Deferred premium income | 56,046,614 | 54,228,073 | 56,030,631 3,032,970 1,354,491 | 54,211,950 2,943,040 1,307,103 | 2. Idle properties 3. Foreclosed assets 4. Suspense accounts 1.051 - 1.051 - | - 16.397 - 49 - 261.885 - 10.051 - 838 | 392 1. Other Operating Income 838 a. Income as mutdharib in mudarabah muqayyadah b. Commision/Provision/Fees and administrative 535 429 c. Other income c. Other income 41,712 1.38 1.39 |
| | Loans from Bank Indonesia Borrowings from other banks Spot and derivative liabilities | 20,637 | | 1,638,224 39,698 | 2,876,136 | 2 b. To other parties 2 b. To other parties 2 b. To other parties 3 b. To other parties 4 b. Minimum required regulatory provision for enanying assets 4. 3 b. Minimum required regulatory provision for enanying assets 4 becoming of micro. small and medium enterprises clock to bala loans 4 becoming of micro. small and micro. micro and existing to the state of the state o | 32.32% | gr6 a. Wadiah borus expense 989 813 562 b. Impairment losses on financial assets 41,840 11,274 9% c. Losses on operational risk 41,840 11,274 |
| | Acceptance payables Marketable securities issued Borrowings | 1,099,163 12 392,878 | 509,846 | 1,099,163 10,325,084 10,693,488 | 8,397,979 11,414,964 | Characting of micro and small enterprises debtor to total debtors a. Characting loans b. Chaneting loans Mucharabah Muqayadah Characting of writing assets | 350,623 | 623 1. Satures and emproyee penetris 22,593 30,620 2.3 Other expenses 10,201 12,132 520 3. Other Coperating Income (Expense) (35,266) (47,227) 94 OPERATING (NCOME (LOSS)) 80,365 71,255 |
| | Interbranch liabilities Conducting operational activities in Indonesia Conducting operational activities outside Indonesia | - | | - | - | As restinated (note 2) STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2017 AND 31 DECEMBER 2016 | KEY FINANCIAL RATIOS | 1. Gain/(loss) from sale of premisses and equipment (1) 2. Gain (loss) on foreign currencies translation 81 |
| | 17. Other liabilities 18. Profit sharing investment funds TOTAL LIABILITIES | - | - | • | - 1 | (In million Rupiah) NO. ACCOUNTS INDIVIDUAL CONSOLIDATED 30 Jun 2017 31 Des 2016 30 Jun 2017 31 Des 2016 | NO. RATIOS (%) 30 Jun 2017 30 Jun L CONSOLIDATED RATIOS : L . <td< td=""><td>OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss </td></td<> | OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss |
| | Issued and fully paid capital Authorized capital Unpaid capital -/- Treasury stock -/- | | | | | 1. Unused borrowing facilities a. Rupiah b. Foreign currencies 2. Outstanding buying of spot and derivative contract 5,146,513 4,215,542 5,146,513 4,215,542 | 1. Capital Adequacy Ratio (CAR) 1. Capital Adequacy Ratio (CAR) 11. Earning assets 1. Non-performing earning assets and non productive assets to total earnings and non productive assets 1.96% 2 | 1% 2. litems that will be reclassified to profit or loss - 2. REMERT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX - - 6% TOTAL CURRENT YEAR COMPREHENSIVE INCOME 56,316 49,980 |
| | 20. Additional paid-up capital a. Agio b. Disagio -/- c. Donated capital | 7,250,109 | 7,250,109 | 7,250,109 | 7,250,109 | COMPTS Others | 5. NPL net 1.92% 2 III. Rentability 1 Returm on Assets (ROA) profit before tax 3.38% 2 | NO. ACCOUNTS 30 Jun 2017 31 Dec 2016 |
| | e. Others 21. Other comprehensive income a. Adjustment in foreign currencies translation | - | | | - | - Rupiah - Foreign currencies | 2. Return on Assets (ROA) profit after tax 2.36% 1 3. Return on Equity (ROE) 11.80% 10 4. NIM including third party premium expenses 9.29% 8 5. Cost to income 48.01% 48 BANK RATIOS: 48 48 | 3% I. CONTINGENT RECEIVABLES 8% 1. Unused Financing facilities - 2% 2. Outstanding buying of spot and forward contract - 4% - - 3. Others - - II. ICOMMITIMENT PayABLES - - |
| | financial assets as available for sale c. Effective portion on fair value for cash flow hedge d. Gain on revaluation of fixed asset | | | | | b. Others Committed 200.993 324,332 200.993 324,332 i. Uncommitted 37,861,447 37,144,306 37,861,447 37,144,306 2. Unused loan facilities granted to other banks 37,861,447 37,144,306 37,861,447 | I. Capital Capital Capital CAR CCAR CAR C | 5% 1. Unused Financing facilities 208,197 363,846 0. Others 19,001 2,687 11. CONTINGENT RECEIVABLES 19,001 2,687 1% 1. Guarantees received 557 1,988 |
| | f. Actuarial gain (loss) from defined benefit program g. Income tax related to components of other comprehensive income | , .,, | | , | , , , | I. Bupiah I. South For Supervision South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South South | 3. Allowance for impairment losses for financial asset to productive asset 4. NPL gross 3.47% 3.5. NPL net after impairment value 1.99% 2 11. Rentability | 3. Others - </td |
| | Difference in quasi- reorganisation Difference in restructuring value of transaction of entitie under common control | s - | | | - | 3. Outstanding firevicable L/C a. Offshore L/C b. Local L/C 4. Outstanding selling of spot and derivative contract 4. Outstanding selling of spot and derivative contract 4. Store 3. S | 3. Return on Equity (ROE) 11.66% 10 4. NIM 7.28% 7 5. NIM including third party premium expenses 7.11% 7 | 9% AS AT 30 JUNE 2017 AND 2016 6% NO. ACCOUNTS 30.Jun 2017 30.Jun 2016 |
| | 25. Reserves a. General reserves b. Specific reserves | 353,435 | 326,740 | | 326,740 | III. CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah - 39,670 - 39,670 | 7. Cost to income 48.82% 49 V. Liquidity 89.57% 92 V. Compliance 99.57% 92 | 9% 1 Total Sharia Business Unit (UUS) assets to total Comentional Bank asset which owned UUS 2.80% 2.58% 2 Non-performing assets to total productive assets 0.63% 1.37% 2% 3 Allowance for impairment losses for financial asset to productive asset 1.39% 4 NPF gross 0.70% 1.50% |
| | b. Current year TOTAL EQUITY ATTRIBUTABLE TO EQUITY | 2,038,822 | 2,669,480 | 2,038,822 | 2,669,480 | 2. Interest Feetwables on non performing assets a. Loan interest income 479,083 578,303 479,083 578,303 b. Other interest 3. Other interest 155,000 155,000 155,000 | a. 1. Related parties 0.00% 0 a.2. Third parties 0.00% 0 b. Percentage lending in excess of Legal Lending Limit b. 1. Related parties 0.00% 0 | 0% 6 Return On Assets (ROA) 3.66% 3.79% 0% 7 Profit sharing financing to total financing 80.42% 92.36% 8 Financing to Deposit Ratio (FDR) 96.35% 113.55% |
| | 27. Non-controlling interests TOTAL EQUITY | 37,086,199 | 35,943,042 | 449,352 37,535,551 | 434,930 36,377,972 | 1. Guarantees issued a. Rupiah b. Foreign currencies 348,902 403,674 348,902 403,674 | 2. Statutory Reserve Requirements (GWM) 6.56% a. GWM Primary ID 6.56% b. GWM Primary ID 11.20% b. GWM Primary ID 11.20% 4. Net Open Position 0.40% | SOURCES AND DISTRIBUTION ZAKAT FUND AS AT 30 JUNE 2017 AND 31 DECEMBER 2016 (In million Rupiah) |
| | STATEMENTS OF COMPREHEN FOR THE 6 MONTHS PERIODS ENDED 3 (In million Rupiah, except earning per share | SIVE INCO | OME AND 2016 | | | AS AT 30 JUNE 2017 AND 2016 | CONSOLIDATED STATEMENTS OF CASH FLOWS AS AT 30 JUNE 2017 AND 2016 | 2. Sources of zakat fund: a. Internal UUS b. Eksternal UUS 829 5,452 |
| | | | 1 | | | DESCRIPTION Individual Consolitation Individual Consolitation Individual Consolitation Individual Consolitation 27,588,767 32,158,213 26,483,071 30,686,905 | 30 Jun 2017 31 Jun Cash flows from operating activities: | a. Ami Zakat Institution 171 5,307 b. Ami Zakat Desitution 171 5,307 4. Increase (decrease) zakat funds 658 145 5. Ending balance of zakat funds 964 306 |
| | 1. Interest Income a. Rupiah b. Foreign currencies | 6,259,136 273,260 | | 9,741,597 273,260 | | 1. Bain Coré Capital Common Equity Tier 1 (CET 1) 27,558,761 32,158,13 1. Padu Lo patini (Attra douted with Thesay Stock) 5,991 (12,15,126,126) 1.2. Discolard reserves 91,376,707 11,42,958,12 1.2. Joint Autor douted with Thesay Stock) 5,991 (12,15,126) 1.2. Joint Autor douted with Thesay Stock) 5,991 (12,15,126) 1.2. Joint Autor douted with Thesay Stock) 5,991 (12,15,126) 1.2. Joint Autor douted with Thesay Stock) 5,991 (12,15,126) 1.2. Joint Autor douted with Thesay Stock) 5,991 (12,15,126) 1.2. Joint Autor douted with Thesay Stock) 5,991 (12,15,126) 1.2. Joint Other commonships income 15,953 (12,15,126) | Receipts from consumer financing transactions 13,795,521 14,44 Payments of networks of mancing transactions (10,017,222) 9.90 Payments of interest, less and commissions (2,044,468) 2.64 Perioditis from insurging constraints (4,046,468) 3.62 Perioditis from insurging constraints (4,047,468) 3.62 Perioditis from insurging constraints (4,047,468) 3.62 | SOURCES AND DISTRIBUTION QARDH FUND (In million Rupiah) (In million Rupiah) |
| | a. Rupiah b. Foreign currencies Net Interest Income | 102,450 | 144,523 | 286,386 | 331,484 | in available for sale category 16,637 166,37 166,37 17 12.11.3 Surplus of freed assess tervaluation 31,281,312 31,281,312 12.12,124,240 7,250,109 7,250,109 12,200,109 | losses from foreign exchange transactions - net (20,640) 6 Other operating expenses (4,420,034) 4;22 Non-operating income(expenses) - net 2,712,469 3,22 Cash flows before changes in operating assets and liabilities 2,712,469 3,22 | 121 1. The source of Qardh fund at the beginning of the period 756 624 1723 2. Receipt of funds virtue 115 232 983 b. Shadagah 115 232 |
| | 3.1. Premium income 3.2. Underwriting expense Net Underwriting Income | - - 4,568,458 | - - 4,741,156 | 577,204 320,229 | 655,757 278,665 | 12.12.2 General reserve 253.435 d53.435 12.12.3 Prvv gen roft flut can be reckoned 27.638.448 [21.638.446 12.12.4 Currell year proft flut can be reckoned 2.038.822 [2.038.822 12.12.4 Currell year profit flut can be reckoned [2.138.446] 12.12.45 [2016] rottel flut [2.138.446] 12.12 [2016] rottel flut [2.138.446] 12.12 | Decrease/(increase) in operating assets: Placements at other banks and Bank Indonesia - mature more than 3 months from the date of acquisition Marketable securities and Government Bonds - trading 990,931 (2/2 | d. Penalities 260 744 e. Non-halal income - - - 170) f. Others - - - 980 Total Resents 375 976 |
| | Operating Income other than Interest a. Increase in fair value of financial assets i. Marketable securities | 1,897,293 | | 1,890,499 | | 1.22.1 Offer comprehensive income 1.22.11 Option timo frequencies of dravaue of financial asset 1.22.12 Potential loss from decrease of dravaue of financial asset 1.22.12 Potential loss from decrease of dravaue of financial asset | Prepayments and other assets (494,386) (45 Increase/ideocrase) in operating liabilities: Deposits from customers: - Current accounts (768,358) (2,99 | 3. Utilisation of Cardin funds - |
| | iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities | | - | - | - | 12221 Usegue 1222 1 Usegue 1222 1 Usegue 1222 1 Usegue 1222 2 Provide that can be redoned 12223 Current year toss that can be redoned 12223 2 User the redone the redoned to the redone the | - Time deposits 1.946.683 (6.05) Deposits from other banks (1.250.176) 38 Accruals and other liabilities 425.221 22 Income tax paid during the period (814.369) (77 | 628) 4. Increase (Decrease) source of Qardh fund (321) 132 7 5. Source of Qardh fund at the end of period 435 756 813) 513 513 513 513 513 |
| | Loans iii. Other financial assets d. Gain from spot and derivative transaction (realised) | 77,724 | 71,482 | 77,724 | 71,482 | instrument in trading book 1.2226 Under provision became regulatory provision and impairment value on non productive assets 1.2227 Others | Cash flows from investing activities: Proceeds from sales of and matured marketable securities and Government Bonds - held to maturity and available for sale Accusistion of marketable securities and Government Bonds - held to maturity 13,496,507 | FOR THE MONTH OF JUNE 2017 (In million Rupiah) 159 Type Average Revenues Depositor's portion |
| | f. Gain from investment under equity method g. Fees/commissions and administrative h. Recovery of impairment loss reserves i. Other income | 774,035 653,636 664 299,139 | 708,070 661,980 332,214 | 1,004,990 664 693,360 | 1,037,774 809,626 | 1.4.1 Defined tax calculation (1,725,109) (2,075,002) 1.4.2 Goodwill 0 (1,745,532) 1.4.3 Other intangbie assets (307,891) (401,284) | Acquisition of fixed assets and software (250,993) (27 Proceeds from sale of fixed assets 31,907 33 Receipt from investment 134,621 15 Withdrawal of time deposits (495,008) 88 | Second (43) of funding balance distributed Market (%) \$profit (%) idication (%) 162 A B C D E 11 A FINANCING Image: Constraint of the second of t |
| | a. Decrease in fair value of financial assets i. Marketable securities ii. Loans | 3,517 | : | 3,517 | - | 1.4.5 Shof of capital on insurance subsidiary company 1.6.6 Capital securitisation exposure 1.4.7 Offer deduction factor to zore capital 2. defitience capital (al.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1 | Net cash (used in/provided by investing activities 11,320 (11,09 Cash flows from financing activities Proceeds from sales of and matured marketable securities and Government Bonds - held to maturity and available for sale 13,496,507 8,93 | B. FUNDING 159 1. Wadiah current accounts a. Bank 9,280 76 -< |
| | iv. Other financial assets b. Increase in fair value of financial liabilities c. Losses from sale of financial assets i. Marketable securities | - | - | | - | 2.2 Ago/Disago 2.3 Deduction factor of Additional Core Capital 3 Deduction factor of Additional Core Capital 1 Supplementary Capital (Intro) 1 Deduction factor of Additional Core Capital | and available for sale (12,907,277) (20,83) Acquisition of fixed assets and software (25,903) (27) Proceeds from sale of fixed assets 31,807 31,907 Withdrawal of time deposits (495,008) 88 | 069) 2. Modharaba current accounts 19,763 155 10.00 16 1.00 060) 1. Non Bank 233,374 1,923 10.00 192 1.00 162 3. Wadah savings 233,374 1,923 10.00 192 1.00 162 3. Wadah savings 23,974 1,923 10.00 192 1.00 |
| | iii. Other financial assets d. Losses from spot and derivative transaction (realised) e. Impairment losses on financial assets | 9,560 | - | 9,560 | | Total Capital 28,671,752 33,377,301 27,584,630 31,921,639 DESCRIPTION 2017 2016 Description 2017 2016") | Net cash (used in/)provided by investing activities 22,904 (11,09 Cash flows from financing activities (0 (11,09 (Decrease)/increase in securities sold under repurchase agreements 965,717 68 Payments of principal on bonds issued (436,000) (436,000) (436,000) | 511 4. Mudharabah savings 15.927 131 13.00 17 1.30 973) a. Bank 15.927 131 13.00 17 1.30 128 5. Mudharabah depoits 402,579 3,318 13.00 431 1.30 000) a. Bank 0 1.30 1.30 1.30 001 - - 1.30 1.30 1.30 1.30 1.30 002 - - 1.00 1.30 1.30 1.30 1.30 1.30 1.30 003 - - - - - 1.30 </td |
| | iii. Sharia financing iv. Other financial assets f. Losses related to operational risk | 41,721 | 11,274 (3,455) | 41,721 16,051 | 11,274 25,284 8,212 | CAR RATIO CAR RATIO WIAI CREDIT RISK 99,571,050 120,996,087 99,739,995 120,221,178 212,30% 20,73% 21,25% 19,81% | Payments of cash dividens (993,629) (71 Divestment in subsidiaries 3 Proceeds from borrowings in relation to joint financing (12,946,369 8,28 Repayment of borrowings in relation to joint financing (13,954,374) (8,53 | 796) - 6 months - 6 - 45.00 - 45.00 - 45.20 579 - 12 months 6.167 51 42.00 2.1 4.23 2007 b. Non Bank 1.925.332 15.868 42.00 6.665 4.21 776 1 3 months 1.925.332 15.868 42.00 6.665 4.21 |
| | Commissions/provision/fees and administrative | s 602 | 1,570,676 | 602 2,432,535 | 184,090 | RWA OPERATIONAL RISK 23,773,333 33,806,429 24,389,804 34,192,807 Supplementary 0.89% 0.79% 0.88% 0.80% Radio | Net cash used in financing activities 1,172,206 (1,36 Net (decrease)/increase in cash and cash equivalents 4,021,668 (6,68 Cash and cash equivalents as at the beginning of the Period 15,153,530 31,94 Cash and cash equivalents as at the end of the period 19,175,198 15,000 | 7561 - 6 months 76.406 630 42.00 265 4.21 8761 - 12 months 44.524 337 42.00 154 4.21 685 TOTAL 3,713,634 30,607 39 39 366 42.00 154 4.21 |
| | j. Salaries and employee benefits k. Promotion expenses | 68,128 | | | | CAR RATIO ACCORDING 9.00% 9.00% 9.00% 9.00% CET 1 FOR 14.19% 12.52% 13.03% 11.61% | Cash 3.306.613 2.32 | 960 AS AT 30 JUNE 2017 AND 31 DECEMBER 2016 |
| | Salaries and employee benefits K. Promotion expenses I. Other expenses Not Operating Expenses other than Interest OPERATING PROFIT NON OPERATING INCOME AND EXPENSES | 68,128 1,148,691 (2,090,210) 2,478,248 | 1,242,443 (2,647,219) 2,093,937 | 2,013,747 (4,583,322) 2,891,725 | 2,032,804 (4,817,425) 2,374,129 | CAR ALOCATION BUFFER 94760 0.88% 9486 0.88% | Current accounts with other banks Placements at other banks and Bank Indonesia - maturing within 3 months 2,929,230 1,76 | 558 631 (In million Ruplah) 600 DESCRIPTION Portfolio A Portfolio B |
| | J. Salaries and employee benefits k. Promotion expenses L. Other expenses Net Operating Expenses other than Interest OPERATING PROFIT NON OPERATING INCOME AND EXPENSES Gain/Oss) ron sale of premises and equipment Gain (loss) ron foreign currencies translation Income(expenses) non operating expenses NON OPERATING PROFIT (LOSS) | 68,128 1,148,691 (2,090,210) 2,478,248 724 81 9,878 10,683 | 1,242,443 (2,647,219) 2,093,937 1,284 (173) 5,235 6,346 | 2,013,747 (4,583,322) 2,891,725 721 783 26,729 28,233 | 2,032,804 (4,817,425) 2,374,129 (1,394) 20,908 20,953 | CAR ALOCATION BUFFRE PERCENTAGE 1.759% 0.88% 0.88% From CET1 8.11% 8.21% 8.12% 6.20% 1.260% 1.260% 0.625% From CAT1 0.00% 0.00% 0.00% 0.00% 0.0 | Current accounts with other banks Placements at Other banks 2,929,230 1,76 Placements at Other banks and Bank Indonesia - maturing within 3 months 5,098,881 3,46 Total cash and cash equivalents 15,098 | DESCRIPTION Portfolio A Portfolio B TOTAL 690 0 0.00000000000000000000000000000000000 |
| | J. Salaries and employee benefits k. Promotion expenses L. Other expenses Net Operating Expenses other than Interest OPERATING PROFIT NON OPERATING INCOME AND EXPENSES I. Gain(loss) forn sale of premisses and equipment C. Gain (loss) for mater of premisses and equipment I. Gain(loss) for foreign currencies translation Income (expenses) non operating expenses NON OPERATING PROFIT (LOSS) CURRENT YEAR PROFIT BEFORE INCOME TAX Income tax expenses D. Deferred tax expenses (income) | 68,128 1,148,691 (2,090,210) 2,478,248 724 81 9,878 10,683 2,488,931 417,830 32,279 | 1,242,443 (2,647,219) 2,093,937 1,284 (173) 5,235 6,346 2,100,283 291,726 74,311 | 2,013,747 (4,583,322) 2,891,725 721 783 26,729 28,233 2,919,958 773,792 36,682 | 2,032,804 (4,817,425) 2,374,129 (1,394) 20,908 20,953 2,395,082 605,717 (10,478) | CAR ALOCATION BUFFER 1.759% 1.759% 0.88% 0.88% From CET1 8.11% 8.12% 8.12% 2.00% Copped 1.250% 1.250% 0.685% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.655% 0.656% 0.000% </td <td>Current accounts with other banks 2,929,230 1,76 Placements at other banks and Bank Indonesia - maturing within 3 months from the date of acquisition 5,098,881 3,46 Total cash and cash equivalents 19,175,198 15,098 16,098 ALLOWANCE FOR IMPAIRMENT LOSSES AS AT 30 UNE 2017 AND 2016 (In million Ruplah) 30 Jun 2017 30 Jun 2016</td> <td>553 (In million Ruptah) 660 339 Portfolio A Portfolio B TOTAL 660 3839 DESCRIPTION 30 Jun 2017 31 Dec 2016 30 Jun 2017 31 Dec 2016<</td> | Current accounts with other banks 2,929,230 1,76 Placements at other banks and Bank Indonesia - maturing within 3 months from the date of acquisition 5,098,881 3,46 Total cash and cash equivalents 19,175,198 15,098 16,098 ALLOWANCE FOR IMPAIRMENT LOSSES AS AT 30 UNE 2017 AND 2016 (In million Ruplah) 30 Jun 2017 30 Jun 2016 | 553 (In million Ruptah) 660 339 Portfolio A Portfolio B TOTAL 660 3839 DESCRIPTION 30 Jun 2017 31 Dec 2016 30 Jun 2017 31 Dec 2016< |
| | J. Salaries and employee benefits K. Promotion expenses L. Other expenses Met Operating Expenses other than Interest OPERATING PROFIT MON OPERATING INCOME AND EXPENSES Gain (loss) on foreign currences transistion thoroundepenses) inno operating expenses NON OPERATING PROFIT (LOSS) CURRENT YEAR PROFIT REFORE INCOME TAX Income tax a. Income tax expenses b. Deferred tax expenses (income) CURRENT YEAR NET OPEROFIT OTHER COMPRETIENSIVE INCOME Items that will not be reclassified to profit OTHER COMPRETIENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain fixed assetment on defined benefit program | 68,128 1,148,691 (2,090,210) 2,478,248 724 81 9,878 10,683 2,488,931 417,830 32,279 | 1,242,443 (2,647,219) 2,093,937 1,284 (173) 5,235 6,346 2,100,283 291,726 74,311 | 2,013,747 (4,583,322) 2,891,725 721 783 26,729 28,233 2,919,958 773,792 36,682 | 2,032,804 (4,817,425) 2,374,129 (1,394) 20,908 20,953 2,395,082 605,717 (10,478) | CRA ALOCATON BUFFER 1.750% 1.750% 0.88% From CET1 8.11% 8.12% 8.12% 0.20% 1.20% 1.20% 0.88% 0.88% From CET1 8.11% 8.12% 8.12% 0.20% 1.20% 1.20% 0.62% 0.62% 0.62% 0.62% 0.62% 0.00% 0.20% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% | Current accounts with other banks 2,322,230 1,76 Placements at other banks and Bank Indonesia - maturing within 3 months from the date of acquisition 2,322,230 1,76 Total cash and cash equivalents 1,76 1,98 15,00 ALLCOWANCE FOR IMPAIRMENT LOSSES (In million Rupiah) 30 Jun 2017 30 Jun 2016 No ACCOUNTS 30 Jun 2017 30 Jun 2016 Individual Collective General Specific Individual Collective 1 Placements at other banks 5,058 5,423 - 3,024 2,9,804 2 Specian derivative receivables - 5,058 5,423 - 3,024 2,9,804 | 553 690 339 (In million Registr) Portfolio A Portfolio B TOTAL 690 339 DESCRIPTION 30 Jun 2017 31 Dec 2016 31 Dec 2016 30 Jun 2017 31 D |
| | J. Salaries and employee benefits k. Promotion expenses L. Other expenses Met Operating Expenses other than Interest OPERATING PROFIT MON OPERATING INCOME AND EXPENSES Gain (loss) on foreign currences transistion thcomelegenesis) mon operating expenses NON OPERATING PROFIT (LOSS) CURRENT YEAR PROFIT REFORE INCOME TAX Income tax a. Income tax expenses th. Deferred tax expenses (income) CURRENT YEAR NET (PROFIT OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain fixed assetment on defined benefit program C. Other comprehensive income of associates entity d. Others Income tax relating to tems that will not be reclassified to prior to rises | 66,128 1,146,891 (2,090,210) 2,478,248 724 81 9,878 10,683 2,488,931 417,830 32,279 2,038,822 | 1,242,443 (2,647,219) 2,093,937 1,284 (173) 5,235 6,346 2,100,283 291,726 74,311 | 2,013,747 (4,583,322) 2,891,725 721 783 26,729 28,233 2,919,958 773,792 36,682 | 2.032.804 (4.817,425) (2.374,129) (1.439) (1.384) (20.908) (20.908) (2.395,082) (605,717 (1.799,843) (-) | CRALIDCATION BUFFER 1.75% 1.75% 0.88% 0.88% From CET1 8.11% 8.12% 8.12% 6.20% Capability 1.25% 1.25% 0.85% 0.85% From CET1 8.11% 8.12% 8.12% 6.20% Capability 1.25% 1.25% 0.85% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25 | Current accounts with other banks 2,322,230 1,76 Placements at other banks and Bank Indonesia - maturing within 3 months from the date of acquisition 2,322,230 1,76 Total cash and cash equivalents 1,76 1,76 1,76 Actoouting the date of acquisition 1,76 1,76 1,76 Ast 30, UNNE 2017 AND 2018 (In million Ruplan) 30 Jun 2017 30 Jun 2016 1 No Accounts Minum Repird Rigulary Individual Collective General Specific Individual Collective General Specific 1,250 2,920,210 1,250 1 Placements at other banks 5,058 5,423 - 3,024 2,29,804 2 Speci and derivative receivables - 5,958 5,423 - 3,024 1,250 3 Marketable securities - 47,114 96,104 299 - 300 74,010 4 Securities out other resale - - - - - - - - - - - <t< td=""><td>553 660 839 (In million Ruptah) Portfolio A Portfolio B TOTAL 660 839 DESCRIPTION 30 Jun 2017 31 Dec 2016 -</td></t<> | 553 660 839 (In million Ruptah) Portfolio A Portfolio B TOTAL 660 839 DESCRIPTION 30 Jun 2017 31 Dec 2016 - |
| | I. Salaries and employee benefits K. Promotion expenses I. Other expenses Wet Operating Expenses other than Interest OPERATING PROFIT NON OPERATING PROFIT NON OPERATING PROFIT ORIGINATION PROFIT INON OPERATING INCOME AND EXPENSES Cain (loss) from sale of premisses and equipment Gain (loss) from sale of premisses and equipment Gain (loss) from sale of premisses and equipment Gain (loss) from sale of premisses NON OPERATING PROFIT GIRE AND PROFIT GEFORE INCOME TAX Income tax PROFIT BEFORE INCOME TAX Income tax PROFIT BEFORE INCOME TAX Income tax PROFIT BEFORE INCOME OTHER COMPREHENSIVE INCOME OTHER COMPREHENSIVE INCOME Others a. Gain fixed not be reclassified profit or loss a. Adjustment from translation of fismacial statements b. Gain (loss) from change value of financial sales available for sale c. E. Effective profits Deremess | 68,128 1,148,691 (2,090,210) 2,478,248 81 9,876 10,683 2,488,931 417,830 32,279 2,038,822 | 1,242,443 (2,647,219) 2,093,937 1,224 (1,235,235 5,235 5,235 5,235 5,235 7,431 1,734,246 - - - - - - - - - - - - - - - - - - - | 2.013.747 (4,583.322) 2,891,725 721 763 26,729 28,233 2,919,956 773,792 36,682 2,109,484 | 2.032.804 (4.817,425) (2.374,129) (1.439) (1.394) (20.968 i 2.0953 i 3.395,082 i 605,717 ' 1.799,843 '' | CRALIDCATION BUFFER 1.75% 1.75% 0.88% 0.88% From CET1 8.11% 8.12% 8.12% 6.20% Capability 1.20% 1.20% 0.88% 0.88% From CET1 8.11% 8.12% 8.12% 6.20% Capability 1.20% 1.20% 0.88% 0.25% 0.25% 0.25 | Current accounts with other banks 2.2529.20 1.2529.20 | |















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