

PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

STATEMENTS OF FINANCIAL PO					ASSET QUALITY PRODUCTIVE AND OTHER INFORMATION	I ON SHARIA BUSINESS UNIT
AS AT 30 SEPTEMBER 2018 AND 31 DECEMBE In million Rupiah) ACCOUNTS	R 2017 INDIVIC 30 Sep 2018		CONSOL 30 Sep 2018		(In million Ruplah) INDIVIDUAL This published report are presented for the presented of Otoritas Jasa Keuangan No. 10/SEOJK	to comply with the Copy Circular Letter of (.03/2017 dated 24 February 2017 regarding
ASSETS Cash Placements with Bank Indonesia Placements with other banks Spot and derivative receivables Marketable securities	1,586,586 9,883,000 1,662,284 130,750	2,325,800 10,011,213 3,461,078 18,225	1,854,814 9,883,000 1,778,497 557,125	2,546,414 10,011,213 4,785,728 103,906	1. ReLATED PARTIES. 1. Placements with other branks b. Foreign currancies 1. Stage 1	POSITION
a. Designated at fair value through profit/loss b. Available for sale c. Held to matunity d. Loans and receivables Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo)	340,449 17,007,662 10,913 6,953,023	1,626,613 18,475,548 10,237 4,884,427 296,028	340,449 16,941,394 10,913 6,953,023	1,626,613 20,544,521 20,237 4,884,427 	b. Foreign currencies 282 - - - 282 141 - - - 141 Marketable securities 70,402 - - 70,402 44,465 - - - 44,465 - - - 44,465 - - - 44,465 - - - 44,465 - - - 44,465 - - - 44,465 - - - - 44,465 - - - - 44,465 - - - - - - - - - 44,465 -	30 Sep 2018 31 Dec 2017 3,446 4,794
Acceptance receivables Loans a. Designated at fair value through profit/loss b. Available for sale c. Held to maturity	1,521,690	1,486,051	1,521,690	1,486,051	a. Pupian - - - - - - 3. Placements with other banks a. Deptor micro-small and medium - - - 185 - - <	464,795 1,391,276
d. Loans and receivables Sharia financing Consumer financing receivables Allowance for impairment losses on consumer financing receivables -/- Premium receivables	94,941,370 3,912,402 - -	94,197,151 3,571,591 - -	94,291,370 3,912,402 28,870,958 (1,417,053)	93,397,151 3,571,591 27,413,102 (1,333,042) 252,967	L. Foreign currencies - - - - - - - 6. Profit strain financing D. Non debr micro, small and medium 794,053 507 - 794,560 271,914 15 - 271,929 7. Leased financing P. Non debr micro, small and medium 794,053 507 - 794,560 271,914 15 - 271,929 7. Leased financing C. Restructived Loans - - 794,560 271,914 15 - - 8. Other earning asset P. Rupath - - - - - - 9. Allowance for impairment losses on earning asset 0. Proprint strain - <td>t (-/-) (2,118) 2,529,862 2,675,985 657,545 538,824 7,965 11,133</td>	t (-/-) (2,118) 2,529,862 2,675,985 657,545 538,824 7,965 11,133
Reinsurance Assets Investments Allowance for impairment losses on financial assets -/- a. Marketable securities b. Loans c. Others	7,423,879 (91,950) (2,853,898) (4,254)	8,559,321 (41,792) (2,923,236) (3,451)	126,765 (91,950) (2,853,898) (8,504)	697,170 122,669 (41,792) (2.923,236)	8. investiments 7.297,117 1 - 7.297,117 8.078,763 - 8.078,763 b. Collective 10 Temporary equity investment 1.700,697 - - 7.297,117 8.078,763 - - 8.078,763 b. Collective 10 Democray equity investment 1.700,697 - - 1.780,697 - - 1.780,697 - - 1.780,697 - - 1.780,697 - - 1.780,697 - - - 1.780,697 - - 1.780,697 - - 2.52,489 976,355 185 - - 976,540 12 Allowance and the quipment 11. Under properties - - 2.52,489 976,355 185 - - 976,540 12 Allowance and the assets 12. Under properties - - - - - - - - 2.400 wassets 12 Allowance and the assets 12 Allowance	(72,130) (56,804) 6,480 6,792 - 10,509
Intangible assets Accumulated amortisation on intangible assets -/- Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -/- Non earning asset	(1,254) 1,420,048 (1,084,558) 4,124,776 (2,471,744)	1,363,132 (991,309) 4,300,619 (2,396,768)	3,639,302 (2,108,646) 4,914,571 (3,023,093)	(18,264) 3,571,857 (2,002,472) 5,333,386 (3,045,686)	14. Foractosed assets 13. Utility 13. 13. 13. 13. 13. 13. 1	47,008 39,669 4,367,848 4,978,960
a. Idle properties b. Foreclosed assets C. Suspense accounts d. Interbranch assets i. Conducting operational activities in Indonesia ii. Conducting operational activities outside Indonesia	73,417 631,587 68	16,397 510,358 729	73,417 631,587 68 59	16,397 510,358 729 86	a. Explain transfer transfer 12,449 5,619 1 1 12,449 5,619 34,242 1 1 1 34,254 2. Non proteins investment funds a. Marktable securities a. Bruphin b. Securities b. Securities 18,009.037 5,947.227 71,417 70.902 23.923 28.623 18,203,902 16,052.905 25,285 - 5,975 - 10,004,006 3. Liabilities to Bank Indonesia b. Securities b. Securities 5,947.227 1,047,157 - 10,042,057 - 10,004,006 3. Liabilities to Bank Indonesia	162,873 292,508 3,304,302 3,203,763
Allowance for impairment losses on non financial assets -/- Leased receivables Deferred tax assets Other assets Asset of disposal group classified as held-for-sale	2,075,419 3,285,373 1,780,697	1,946,562 2,737,558	256,340 2,495,400 3,906,344 5,178,270	384,301 2,412,117 3,632,565	b. Foreign currencies - - - - - - - 6. Others liabilities a. Rupian - - - - - - - - 6. Others liabilities b. Foreign currencies - - - - - - - 1.287,103 - - 1.287,103 7. Profit sharing investment funds 6. Acceptance receivables 1.519,646 2.044 - - 1.521,690 1.166,561 754 - - 1.167,311 8. Working indes 7. Long working current mean and medium - - 1.521,690 1.166,561 754 - - 1.167,311 8. Working indes	87,806 56,284 - 513,912 306,369 67,687 109,874
TOTAL ASSETS LIABILITIES AND EQUITY Current accounts Savings Time deposits	152,261,989 15,176,552 32,718,667 48,470,909 3,467,175	153,442,082 16,110,058 33,504,817 51,024,153	178,634,614 13,964,403 32,718,667 48,436,026 3,207,420	178,257,092 14,077,084 33,504,817 50,907,895 3,407,022		4,367,848 4,978,960
Revenue sharing investment funds Deferred premium income Unearned premium reserve Loans from Bank Indonesia Borrowings from other banks Spot and derivative liabilities	6,475,567 173,473	3,496,270 	6,475,567 173,473	1,839,333 1,004,460 4,663,798 22,939	9 Temporary south investment 12, 10, 10 to 10, 10, 10 to 10, 10, 10 to 10, 10, 10 to 10, 10, 10, 10, 10, 10, 10, 10, 10, 10,	30 SEPTEMBER 2018 AND 2017 30 Sep 2018 30 Sep 2017
Securities sold under repurchase agreements (repo) Acceptance payables Marketable securities issued Borrowings Security deposits Interbranch liabilities	1,521,690 50,339 12,278	10,434 1,486,051 36 60,176 14,456	1,521,690 10,522,172 9,979,328 12,278	10,434 1,486,051 10,171,201 9,794,328 14,456	13. Idle properties 57,826 264,662 15,591 73,417 413,273 9,270 16,397 16,397 16,397 A. Operational income can expense from distribution of Fund 15. Suspense accounts 366,976 264,662 49 631,587 413,273 9,270 16,397 16,397 16,397 10,000 from birthout on Fund 11. OTHERS INFORMATION a. To Bark Indonesia 68 49 631,587 413,273 9,270 16,397	40,781 8,562 229,351 253,624 56,101 42,923
 Conducting operational activities in Indonesia Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities Profit sharing investment funds 	4,041,702	4,395,823	6,501,875 4.398.107	8,181,122	b. To other parties 2.94 102 3.467 500 3.400 where both maximum tosses on earning assets 4. 3.467 500 3.467 500 3.467 500 3.400 where both maximum to ware regulatory provision for earning assets 4. 3.467 500 3.400 where both maximum to ware regulatory provision for earning assets 4. 3.400 where both maximum to ware regulatory provision for earning assets 4. 3.400 where both maximum to ware regulatory provision for earning assets 4. 3.400 where both maximum to ware regulatory provision for earning assets 4. 3.400 where both maximum to ware regulatory provision for earning assets 4. 3.400 where both maximum to ware regulatory provision for earning assets 4. 3.400 where both maximum to ware regulatory provision for earning assets 4. 3.400 where both maximum to ware regulatory provision for earning assets 4. 3.400 where both maximum to ware regulatory provision for earning assets 4. 3.400 where the ware regulatory provision for earning assets 4. 3.400 where the ware regulatory provision for earning assets 4. 3.400 where the ware regulatory provision for earning assets 4. 3.400 where the ware regulatory provision for earning assets 4. 3.400 where the ware regulatory provision for earning assets 4. 3.400 where the ware regulatory provision for earning assets 4. 3.400 where the ware regulatory provision for earning assets 4. 3.400 where the ware regulatory provision for earning assets 4. 3.400 where the ware regulatory provision for earning assets 4. 3.400 where the ware regulatory 4. 3.400 where the ware regulatory 4.	(118,355) (132,359) 207,878 172,750
Liabilities of disposal group classified as held-for-sale TOTAL LIABILITIES EQUITY Issued and fully paid capital a. Authorized capital b. Unpaid capital -/-	112,108,352 12,238,589 (6,337,467)	114,781,804 12,238,589 (6,337,467)	4,398,107 137,911,006 12,238,589 (6,337,467)	139,084,940 12,238,589	a Chaneling laans 4.2 Chan	e 8,600 1,281 36,643 47,478 3,832 1,358
b. Oripato Capital	7,256,324	7,256,324	7,256,324	(6,337,467) - 7,256,324 -	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 SEPTEMBER 2018 AND 31 DECEMBER 2017 KEY FINANCIAL RATIOS AS AT 30 SEPTEMBER 2018 AND 2017 b. Impainent losses on financial assets b. Incases on operational risk d. Commonly ison/Provision/Fees and administrative (In million Rupiah) NO. ACCOUNTS INDIVIDUAL CONSOLIDATED No. RATIOS (%) 30 Sep 2018 30 Sep 2017 g. Other expenses	2 76,406 46,616 48 - ial) 37,079 36,684 38,326 15,336
 d. Capital paid in advance e. Others Other comprehensive income a. Adjustment in foreign currencies translation b. Gains (losses) from changes in the value of financial assets as available for sale 	- - (197,010)	- - - 179 028	- - (196,003)	- - 180.034	NO. ACCOUNTS 30 Sep 2018 31 Dec 2017 30 Sep 2018 31 Dec 2017 30 Sep 2018 31 Dec 2017 31 Dec 2017 Consolidated RATIOS : Capital 1. Consolidated RATIOS : Capital 1. 22.25% 22.25% 22.25% 30 Sep 2018 NON OPERATING INCOME (LOSS)	(108,902) (52,660) 98,976 120,990 at - (1)
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 f. Actuarial gain (loss) from defined benefit program g. Income tax related to components of other	(425,874) 108,667	179,028 (38,237) (425,874) 41,752	(485,874)	(52,176) (490,926) 119,737	b. Foreign currencies 2. Outstanding buying of spot and derivative contract 11,088,536 8,450,884 11,088,536 1,000	DD (3,768) (5,157) (3,705) (5,050) 95,271 115,040 27,584 30,236
comprehensive income h. Others Difference in quasi- reorganisation Difference in restructuring value of transaction of entities under common control Others Equity		41,752	162,776 - - -	-	a. BUMN 1. Neturn on Assess (ROA) profit Objoint tatic tax 3.27% 3.30% OTHER COMPREHENSIVE INCOME i. Committed 2.864um on Sasess (ROA) profit after tax 2.26% 3.30% OTHER COMPREHENSIVE INCOME i. Committed 3. Return on Equity (ROE) 10.05% 11.55% 11.55% 11.55% - Foreign currencies - - 4. NIM including third party premium expenses 8.96% 9.26% 2. Items that will be reclassified to profit or loss i. Uncommitted VIX. Including third party premium expenses 48.56% 48.45% 2. Items that will be reclassified to profit or loss	
Reserves a. General reserves b. Specific reserves Retained earnings a. Previous years b. Current vear	390,251 - 24,067,353 3,037,885	353,435 - 21,711,177 3,681,551	390,251 - 24,067,353 3,037,885	353,435 - 21,711,177 3,681,551	b. Organization prolegin currencies	TS AND CONTINGENCIES
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT EQUITY Non-controlling interests TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	40,153,637 40,153,637	38,660,278 38,660,278 153,442,082	40,153,637 569,971 40,723,608 178,634,614	38,660,278 511,874 39,172,152	a. Continuitieu - 5,000 - 5,000 - 5,000 - 2. Non-performing earning assets to total productive assets 2,45% 2,45% 2,45% 2,45% 2,45% 2,65% 3,68% - <td< td=""><td>30 Sep 2018 31 Dec 201</td></td<>	30 Sep 2018 31 Dec 201
CORE LIABILITIES AND EQUIT CORE THE 9 MONTHS PERIODS ENDED 30 In million Rupiah, except earning per share)	AND OTHER		HENSIVE		3. Outstanding irrevocable L/C 1,133,361 1,644,042 1,0133,961 1,0156,612 1,0156,612 1,0156,612 1,0156,612 1,0156,612 1,0156,612 1,0156,612 1,0156,612 1,0156,612 1,0156,612 1,0156,612 1,	ct
ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses	INDIVIC 30 Sep 2018 3		CONSOL 30 Sep 2018		III. CONTINGENT RECEIVABLES V Liquidity 98.45% 93.7% 2. Others 1. Guarantees received 1 4.900 1 LDR 2. Net Stable Funding Ratio (NSFR) 126.20% N/A III. CONTINGENT RECEIVABLES 2. Interest receivables on non performing assets 63.389 28.816 63.389 28.816 Y Compliance 0.00% 0.00% 2. Margin receivables on non performing assets 1. Guarantees received 1. Guarantees received 1. Guarantees received 2. Margin receivables on non performing assets 2. Margin receivables on non performing assets 0.00% 0.00% 0.00% 2. Margin receivables on non performing assets	5,129 404
Interest Income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah	8,669,520 405,477 2,782,065	9,283,065 407,341 2.820,437	14,631,294 405,478 3,748,009	14,507,229 407,342 3,888,832	b. Other interest -	
b. Foreign currencies Net Interest Income Underwriting income 3.1. Premium income 3.2. Underwriting expense	159,575 6,133,357	153,440 6,716,529	451,739 10,837,024	430,836 10,594,903	2. Others and a constraint of the constraint of	30 Sep 2018 30 Sep 2017
Net Underwriting Income Net Interest and underwriting income Operating Income and Expense other than Interest Operating Income other than Interest a. Increase in fair value of financial assets	- 6,133,357 3,031,531	6,716,529 2,688,419	- 10,837,024 2,884,419	- 10,594,903 2,826,764	(In million Rupiah) (In million Rupiah) (In million Rupiah) 1 lots 3 rate of the started in the s	2.28% 1.08%
i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities	203,705	- 73,201 - 97	203,705 -	- 73,201 97	I Conc Capital (Ther 1) 25,559,44 34,641,033 24,157,221 33,083,377 Cash flows from operating activities: Interest income (seal additionance) 7,666,493 5 NPF net 1.1 Near Occ Qualationmon Equity Tier 1 (CET 1) 25,559,440 34,461,403 24,1752:1 33,083,77 Interest income (seal and commissions) 7,158,987 7,666,493 5 NPF net 1.1 Paid Occipatal (Atter deducted with Treasury Stock) 5,991,122 599,112 599,112 599,112 599,112 599,112 Freezipts from consumer financing transactions 31,119,179 30,801,493 6 Return On Assets (ROA) 1.2 Discloded restrives 34,002,014 32,003,403 32,001,412 32,001,412 7 Payments of new consumer financing transactions (28,776,171) (24,046,522) 7 Profit sharing financing to total financing transactions 1.2 Discloded restrives 34,002,0141 32,00141 32,00141 32,00141 32,00141 7 Payments of new consumer financing transactions (24,045,577) 9 Portis training financing to total financing training training traing financing traing financing training traing finan	1.99% 0.84% 2.81% 3.68% 62.55% 79.40% 106.46% 99.85%
C. Gain from sale of financial assets i. Marketable securities iii. Loans iii. Other financial assets d. Gain from spot and derivative transaction (realised) e Dividend	70,743 - 91,786 3 786	104,008 - 97,012 1,803	70,743 91,786 3,786	104,008 - 97,012 1,803	121.11 Synals from breep, ranselation 12.862.297 9.528.293 121.12 Hynals from the servers transition 12.862.297 9.528.293 121.12 hynals from the servers transition 12.862.297 9.528.293 121.12 hynals from the servers transition 13.179 153.779 153.779 12.12 type of the dases translation 14.751.860 14.751.860 12.782.287 (9.160.400) 12.12 type of the dases translation 14.751.860 14.751.860 12.782.287 (9.160.400) 14.862.217 12.12 type of the dases translation 14.751.860 14.751.860 12.782.287 (9.160.400) 14.862.217 12.12 type of the dases translation 14.971.860 14.751.860 14.751.860 14.751.860 14.751.860 17.7628 16.771.628 17.7628 16.771.628 17.7628 17.7728 16.771.628 17.7628 17.7728 17.7728 17.7728 17.782 17.782 17.782 17.7828 17.7828 17.7828 17.7828 17.7828 17.7828 17.7828 17.7828 17.7828 17.7828 17.7828 17.7828 17.7828	TIONS
Gain from investment under equity method Gain from investment under equity method Fees/commissions and administrative Recovery of impairment loss reserves Other income Operating Expenses other than Interest	1,246,496 1,013,911 2,458 398,646 5,836,059	997,836 978,682 5,243 430,537 5,955,766	1,522,937 3,352 988,110 9,878,182	1,512,529 5,243 1,032,871 9,435,490	1 1/200 1/200 1/200 1/200 0/2	Revenues to be distributed Depositor's portion Nisbah (%) Total bonus & profit sharing Rate of retu %) B C D
a. Decréase in fair value of financial assets i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	155 70,939 -	3,843 13,712	155 70,939 -	3,843 13,712	12:10 ther comprehensive come Piadements at other banks and bank indonesia - mature more than 3 months 1.05.301 899.563 A. FiNANCING 12:12 Thetad task bind torces of law use of fancial asset	1,582
b. Increase in fair value of financial astetis c. Losses from sale of financial assets i. Marketable securities ii. Loans iii. Other financial assets d. Losses from spot and derivative transaction (realised)	8,170 - 78,561	60,400	8,170 - - 78,561	- - - 60,400	12222 Intriversities that can be reached 12223 Under provide use the shored 12224 Under provide use the shored 12225 Negative difference on thir value adjustment of financial in crease (decrease) in operating liabilities: Deposits from customers: 12225 Negative difference on thir value adjustment of financial in crease (decrease) in operating liabilities: Deposits from customers: 12230 Current accounts 12230 Current accounts 12330 Current accounts 12300 Current accounts	262 10 26 1.0
e. Impairment losses on financial assets i. Marketable securities ii. Loans iii. Sharia financing iv. Other financial assets	48,819 1,212,782 76,288	7,005 1,427,804 46,611	48,819 2,355,240 76,288 9,773	7,005 2,475,197 46,611 22,450	12226 Under provision and impairment value on non productive assets 55,324 (55,324) (17,837) (17,837) Deposits from other banks 1,885,205 1,189,300 3. Wadiah savings 1.3 Minority internet which assets (1,489,723) (55,324) (15,324) (17,837) (17,837) Non other banks (224,932) 11,50,322 3. Wadiah savings a. Bank - 1.4 Deduction factor to one capital (11,489,723) (55,327) (10,103,571) 82,29922 Net cash provided from (used by) operating activities 2,420,910 (616,451) 4. Mutharabah savinas 5,941	49
 f. Losses related to operational risk g. Losses from investment under equity method h. Commissions/provision/fees and administrative i. Losses from decrease in value of non financial assets j. Salaries and employee benefits k. Promotion excenses 	11,637 - 219,013 34,842 2,278,988 101,614	4,335 244,334 1,938 2,277,015 118,768	15,608 225,228 34,961 3,624,643 102,810	7,243 245,742 1,938 3,525,892 125,758	14.3 Other imargble assets (335,40) (46,13) COS338 (40) (42) Proceeds from sales of and matured marketable securities and Government b. Non Bank 627,267 14.4 Privet metriculated asdaddon factor (807,784) (17,876) (18,8372) Bonds - held-to-maturity and valiable-for-sale 17,756,805 20,990,503 5. Mutharabah deposits 14.5 Chait assume stability or sale -	5 1,603 42 673 4.1
I. Other expenses Net Operating Expenses other than Interest OPERATING PROFIT NON OPERATING INCOME AND EXPENSES	1,694,251 (2,804,528) 3,328,829	1,750,001 (3,267,347) 3,449,182	3,226,987 (6,993,763) 3,843,261	2,899,699 (6,608,726) 3,986,177	2 Additional Conc Dapital (A1) - - - Additional conc Dapital (A1) -	
Gain/(loss) from sale of premisses and equipment Gain (loss) on foreign currencies translation Income(expenses) non operating expenses NON OPERATING PROFIT (LOSS) PROFIT BEFORE INCOME TAX DURING PERIOD	27,032 63 926 28,021 3,356,850	888 108 13,282 14,278 3,463,460	27,291 123 11,988 39,402 3,882,663	1,256 876 36,528 38,660 4,024,837	2 ApD/Bagin 2 ApD/Bagin 1.466,20 1.291,470	
Income tax a. Income tax expenses b. Deferred tax expenses (income) PROFIT FROM CONTINUING OPERATIONS PROFIT FROM DISPOSAL GROUP CLASSIFIED	640,025 (61,942) 2,778,767	614,073 33,981 2,815,406	1,199,895 (113,370) 2,796,138	1,157,315 28,021 2,839,501	DESCRPTION Description Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	nargin to be received of Rp 132,577 million and Rp 68,299 mill
AS HELD FOR SALE NET PROFIT OTHER COMPREHENSIVE INCOME Continuing operations: Items that will not be reclassified to profit or loss	259,118 3,037,885	218,436 3,033,842	378,068 3,174,206	305,424 3,144,925	RNA MARKETRISK 637,026 638,252 312,001 Main Capital (Ter 1)Ratio 21.9% 21.4% 22.9% 21.4% Not Effect on changes in exchange rates on cash and cash equivalent 407,658 61,126 Jakarta, C Sharta RNA (VFERATIONE, RSK 23,657,973 33,88,48 23,773,33 33,88,49 23,773,33 33,88,49 23,773,33 33,88,49 0.8% 0.7% 0.86% 0.7% Cash and cash equivalents as at beginning of period 15,834,242 15,153,530 Sharta Cash and cash equivalents as at equivalents as at equivalents as at beginning of period 13,854,814 1,991,284 Very Cash Or Very Cash <t< td=""><td>October 25, 2018 Business Unit</td></t<>	October 25, 2018 Business Unit
a. Gain from fixed asset revaluation b. Remeasurement on defined benefit program c. Other comprehensive income of associates entity d. Others e. Income tax relating to items that will not be		- - (45,101)	-	(60,135)	TOTAL RNM 123,822,85 154,43,21 122,377,40 154,078,429 122,87 23,87 22,87 Current accounts with Bank Indonesia 6,183,4320 6,183,4300 6,189,4287 1,887,499 Prof. Dr. KH. Muhammad Sirajuddin Syams CAR RUD ACCORDING 300% 3.00% 3.00% 3.00% 3.00% 1,25% 1,1807 1,22% Current accounts with Bank Indonesia 1,625,114 1,887,497 1,887,497 1,625,114 1,625,114 1,625,114 1,88	suddin, MA Herry Hykmanto Director
reclassified to profit or loss Items that will be reclassified to profit or loss a. Adjustment from translation of financial statements b. Gain (loss) from change value of financial assets available for sale Effective ording of cash flow hadnes	- (263,569) 53 157	- - 31,850 (35,000)	- (253,878) 76 977	15,034 - 35,595 (50,685)		the consolidated financial statements of PT Bank Danam
c. Effective portion of cash flow hedges d. Others e. Income tax relating to items that will be reclassified to profit or loss Other Comprehensive Income Net of Tax from Continued Operations	53,157 66,914 (143,498)	(35,000) - (21,579) (69,830)	76,977 - 47,670 (129,231)	(50,685) - (8,907) (69,098)	From Tier 2 0.8% 0.7% 0.8% 0.7% 0.70% 0.50% <	ci d 30 September 2018 and for the nine-month period th coordance with Indonesian Financial Accounting Standar in notes to the consolidated financial statements. der to comply with Regulation of Financial Service Autho 115 regarding "Transparency and Publication of Bank" anc d 8 August 2016, dan the Copy of Circular Letter of Finan
trom Continued Operations Disposal group classified as held-for-sale: litems that will be reclassified to profit or loss Gain (loss) from change value of financial assets available for sale Other Comprehensive Income Net of Tax	(143,498)	(69,830) 59,734	(129,231)	62,625	NO. TRANSACTION Notical Amount Purpose Derivative Receivables 1,174 16,623 - 3,756 37,435 Service Authority (*SE-OLY) No. 43/SEOLK 0.30 No. TRANSACTION Notical Amount Purpose Derivative Receivables - 1,308 - - 3,776 37,435 Agency (*Team of Bapepam-LK" which function has been shown of Conventional Bandwite the Derivative Receivables No. TRANSACTION Notical Amount Purpose Derivative Receivables 7,395 84,555 103,719 54,791 - 42,604 93,602 4,252 or regarding irrang of Bapepam-LK" which the Derivative Receivables - or regarding irrang of Bapepam-LK" which the Derivative Receivables - 1,308 - - 377 - 1,308 - - 1,308 - - 377 - 1,308 - - 377 - 1,308 - - 377 - 1,308 - - - 3,656 103,719 54,791 - 42,604 93,602 4,252 or regarding	(2016 dated 28 September 2016 regarding "Transparen tion of Capital Market and Financial Institution Superviso n transferred to Financial Service Authority ("OLK") starti rocree of the Chairman of Bapepam-Lk No. Kep-347/BL/20 and Disclosure of Issuer or Public Companies" jo. Decis 2010 dated 30 December 2010 reparting "Amendment
from Disposal Group Classified as Held-For-Sale TOTAL COMPREHENSIVE INCOME DURING PERIOD Profit during period attributable to: EQUITY HOLDERS OF THE PARENT ENTITY	(112,469) 2,781,918	59,734 3,023,746	(134,655) 2,910,320	62,625 3,138,452	Trading Hedging Receivables Labilities 4 Securities sold under repurchase agreements (report) Control Control <thcontrol< th=""> <thcontrol< th=""> <thcontr< td=""><td>2010 dated 30 December 2010 regarding "Amendment visory Agency No. KEP-06/PW/2000 dated 13 March 20 ncial Statements" jo. Circular Letter of Chairman of Bapepa resentation and Disclosure of Financial Statements of Issu pam No. X.K.2 Appendix to the Decree of the Chairman 2011 regarding "Submission of Periodic Financial Statement</td></thcontr<></thcontrol<></thcontrol<>	2010 dated 30 December 2010 regarding "Amendment visory Agency No. KEP-06/PW/2000 dated 13 March 20 ncial Statements" jo. Circular Letter of Chairman of Bapepa resentation and Disclosure of Financial Statements of Issu pam No. X.K.2 Appendix to the Decree of the Chairman 2011 regarding "Submission of Periodic Financial Statement
Net income from continuing operations Net income from disposal group classified as held-for-sale NON-CONTROLLING INTERESTS Non-controlling from continuing operations Non-controlling from disposal group classified as held-for-sale	2,778,767 259,118 - -	2,815,406 218,436	2,688,937 348,948 107,201 29,120	2,752,925 280,917 86,576 24,507	0. 0 pluch - - 6 Acceptance receivables - 80 15,196 102 - 155 11,867 38 of Issue or Public Companies''. a. Purchased - - - - - - 156 102 - 155 11,867 38 of Issue or Public Companies''. b. Written - - - 7 Loans 816,554 2,037,344 861,096 2,135,230 1313,964 2,97,027 81,887 2,867,811 -	September 2018 and for the nine month period then end e. PT Adira Dinamika Multi Finance Tbk, PT Asuransi Ad (in liquidation). the nine-month period then ended 30 September 2017 ha
TOTAL PROFIT DURING PERIOD Total Comprehensive Income during period attributable to: EQUITY HOLDERS OF THE PARENT ENTITY Net income from continuing operations Net income from dsposal group classified as held-for-sale	3,037,885 2,635,269 146,649	3,033,842 2,745,576 278,170	3,174,206 2,555,128 226,790	3,144,925 2,686,842 336,904	B. Related to interest rate 1. Forward - - - - - 443 - - 449 - 30 September 2018. 2. Option - - - - - - 56,149 18,540 - - 56,433 13,029 4. MUFG Bank") has increases 2. Option -	of financial statements for the nine-month period then end its investment in the Bank to 40.0% shareholding interes Asia Financial (Indonesia) Pte. Ltd. ("AFI") and its affiliab oners Decree No.17/KDK.03/2018 dated 26 July 2018, O. s hares owned by AFI which increased the MUFG Ban
NOn-CONTROLLING INTERESTS Non-controlling from continuing operations Non-controlling from disposal group dassified as held-for-sale TOTAL COMPREHENSIVE INCOME DURING PERIOD	2,781,918	3,023,746	111,779 16,623 2,910,320	83,562 31,144 3,138,452	3. Future shareholding to 40.0%. 4. Swap 1,490 5. Others 6. Others 7. 1,098,831 1.098,831 0.98,731 1.098,831 42,717 4. Stream 1.098,831 1.098,831 1.098,831 42,717 4. Freider Commissioner 1.098,831 1.098,831	igs Pte.Ltd., which is an indirect and wholly-owned subsidii ngs Pte. Ltd. is an investment holding company based e of Singapore. nsurance Company Ltd. have signed Conditional Sale a
DIVIDEND BASIC EARNINGS PER SHARE Net income from continuing operations Net income from disposal group classified as held-to-sale assified	(1,288,559) 289.92 27.04	(934,311) 293.74 22.79	(1,288,559) 280.55 36.41	(934,311) 287.22 29.31	TOTAL 19,936,531 19,936,531 - 130,750 173,473 2. Vice President Commissioner (Independent) : Johanes Berchmans Kristiai Pudjosukano Subscription Agreement ("CSSA") related to the in a subscription agreement ("CSSA") related to the indicator ("CSSA") related to the indind to the indicator ("CSSA") related to the indicator ("C	plan to sell the Bank's shares in PT Asuransi Adira Dinam This transaction is due on preliminary conditions, includi 1 = Rp14,902.5; Exchange rate as of 31 December 20
Section Solidated Statements OR THE NINE-MONTH PERIOD ENDED 30 SEP n million Rupiah)	OF CHAI	NGES IN AND 2017	I EQUITY		Attributable to equity holders of the parent entity 8. Commissioner (Independent) : Pelef Benyamin Stok Jakarta, BOARD OF DIRECTORS BOard Board Board Other equity components Retained earnings : President Director : Michelina Laksmi Triwardhany Director : Director : Michelina Laksmi Triwardhany 0. C	October 25, 2018 I of Directors
ilance as of 1 January 2018 tal income for the period	ca	hare pai pital ca	litional Ot id-up pai ipital cap	her d-up bital 189	per in Egrivation on descale markeling interesting 159,310 (38,237) 353,246 25,028,324 38,660,278 511,874 39,172,152 9 Director 2000 Non- controlling 1000	Satinder Pal Singh Ahluwalia
t income for the period her comprehensive income, net of tax anges in fair value of cashflow hedge nanges in fair value on available-for-sale marketable securitie yvermment Bonds, and investments in shares-net tal other comprehensive income	35,	-	-	-	- - - 3.037.885 3.037.885 136.321 3.174.206 Note: President Director - 53.152 - - 53.152 4.578 57.730 '' Has passed the fit and proper test from OJK on 3 October 2018 President Director (309.119) - - (309.119) (12.497) (32.1610) SYARIAH SUPERVISORY BOARD Thank You for You	Director
tal comprehensive income for the period propriation for general and legal reserve stribution of cash dividends lance as of 30 September 2018 lance as of 1 January 2017		- - - 901,122 7,2 901,122 7,2	- - - - - - - - - - - - - - - - - - -	- - - 189 189	(309,119) 53,152 - 3,037,883 2,781,918 128,402 2,910,320 - <td></td>	
tal income for the period at income for the period					- 3,033,842 3,033,842 111,083 3,144,925 SHARE OWNERSHIP OF BANK	AWAR AWAR















Best Digital Bank Indonesia,	Best Bank in Digital Service and			
Best Bank Award 2018 by Asiamoney	Best Sharia Business Unit,			
	Indonesia Banking Award 2018			
	by Tempo Media Group			

1

"Very Good" Rating in the Sharia Business Unit with Assets between IDR 2.5 - 5 trillion category 7th Infobank Sharia Award 2018 by Infobank Magazine

Balance as of 30 September 2016 Balance as of January 2017 Total income for the period Other comprehensive income, net of fax Other comprehensive income, net of fax Bernessavement of obligation for post-employment benefits Changes in fair value on available-for-sale marketable securities, Government Bonds, and investments in shares-ten Total other comprehensive income Total comprehensive income of the period Appropriation for general and legal reserve Dashtbulton of call dividends Balance as of 30 September 2017 Unappropriated retained sammag include remeasurement on defined Corporate Communications - Menara Bank Danamon 21th Floor, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021) 80645030, Email : corporate.communications@danamon.co.id Investor Relation Division - Menara Bank Danamon 16th Floor, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021) 80645103, Email : corporate.communications@danamon.co.id

6,637 76,641 3,623 (6,473) 114,706 3,138,452

(59,440) (993,751) 490,196 38,522,673

(38,013) (45,101)

(3,014)

3. Public

Total

SHARE OWNERSHIP OF BANK AS OF 30 SEPTEMBER 2018

2. Asia Financial (Indonesia) Pte.Ltd.

1. MUFG Bank, Ltd. (direct and indirect)

4. JPMBL SA UCIT CLT RE - Franklin Templeton Investment Funds

40.00% 33.83% 21.09% 5.08%

100.00%

 (34,999)
 (45,101)

 (34,999)
 2,988,741

 26,695
 (26,695)

 (34,3155)
 353,246

 24,417,186

(45,101

(34,999)

70,004 70,004 70,004

153,780

(34,999) (45,101)

70,004 (10,096) 3,023,746

(934,311) 38,032,477

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ant on defined benefit n

5,901,122 7,250,109

189