Danamon

PT Bank Danamon Indonesia, Tbk. and Subsidiaries Consolidated Financial Statements

| STATEMENTS OF FINANCIAL P
AS AT 31 DECEMBER 2012 AND 2011
(In million Rupiah)

 | OSITION

 |
 | |

 | ASSET QUALI
AS AT 31 DECEMBER
(In million Rupiah)

 | TY AND OTHER I | INFORMATI

 | ON
 |
 |

 |
 | | | | |
 | FINANCIAL INFO | RMATION ON S
 | HARIA BUSINE | ESS UNIT |

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---|--|--
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--|--
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--|--|--|--
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---	---
NO. ACCOUNTS ASSETS	

 | BANK D/
2012

 | 2011
 | CONSOL
2012 | LIDATED
2011*)

 | NO.

 | ACCOUNTS |

 | Current Spe
 | ecial Mention Subs
 | 2012*)
Istandard Doubtfu

 |
 | Total Current | Special Mention | 2011
Substandard Doubtful | Loss | Total
 | In accordance with the Circular Lette
Report, Quarterly and Monthly Publish
which was amended by Circular Lette | ed Financial Statements and Cerl
er from Bank Indonesia No. 8/11/I
 | tain Reports of Banks Submitted 1
DPbS dated 7 March 2006 regar | d to Bank Indonesia"
arding "Amendment |
| Cash Cash Placements with Bank Indonesia Placements with other banks Spot and derivative receivables Social derivative receivables

 | 2,187,968
8,918,775
6,015,038
116,082

 | 1,777,194
17,127,983
4,138,202
150,201
 | 2,456,567
8,918,775
8,141,111
135,529 | 1,895,058
17,127,983
5,756,098
160,407

 | I. RELATED PARTIES
Placements with other ba
a. Rupiah
b. Foreign currencies
2. Spot and derivative recei
a. Rupiah

 | |

 | 120,767
147,660
 | -
 | -

 |
 | 120,767 24,416
147,660 249,214 | | - | | 24,416
249,214
 | to Circular Letter from Bank Indonesi
Monthly Published Financial Statemer | ents And Certain Reports of Bank
 | | |
| Marketable securities Designated at fair value through profit/loss Available for sale Held to maturity Loans and receivables

 | 116,571
9,276,530
290,323

 | 125,662
6,443,957
425,518
 | 116,571
9,464,217
488,833 | 125,662
6,509,689
648,448

 | b. Foreign currencies Marketable securities a. Rupiah b. Foreign currencies Securities sold under reg a. Rupiah b. Foreign currencies

 | urchase agreements (repo) |

 | 45,740
 | 1,206
 | -

 |
 | 45,740 239,822
1,206 4,762 | - | - | | 239,822
4,762
 | AS AT 31 DECEMBER 2012
(In million Rupiah)
NO. |
 | 2012 | 2 2011 |
| Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo) Acceptance receivables

 | 1,320,555
783,752
1,837,724

 | 1,485,134
-
1,336,525
 | 1,320,555
783,752
1,837,724 | 1,485,134
-
1,336,525

 | a. Rupiah
b. Foreign currencies
6. Acceptance receivables
7. Loans
a. Debtor micro, small ar

 | der resale agreements (reverse | repo)

 | -
 | -
 | -

 |
 | | - | - | | -
 | A. ASSETS
1. Cash
2. Current accounts with Bank In
3. Certificates of Bank Indonesia
4. Placement with other sharia ba | Sharia
anks
 | 42,16
52,27
250,00 | 272 32,326 |
| 9. Loans
a. Designated at fair value through profit/loss
b. Available for sale
c. Heid to maturity

 | -

 | -
 | - |

 | i. Rupiah
ii. Foreign currencie:
b. Non debtor micro, sm
i. Rupiah
ii. Foreign currencie:
c. Restructured
i. Punjah

 | 5 |

 | 127
-
14,620
 | :
 |

 |
 | 127
14,620
12,340
12 | 400 | - | | 12,740
12
 | Marketable securities - sharia | on marketable securities - sharia
 | 98,14 | 781) (1,950)
836 123.093 |
| d. Loans and receivables Sharia financing Consumer financing receivables Allowance for impairment losses on consumer financing

 | 91,532,966
1,542,140
-

 | 86,699,835
998,301
-
 | 91,532,966
1,542,140
23,063,929 | 86,699,835
998,301
13,815,632

 | i. Rupiah
i. Foreign currencies
d. Properties loan
8. Investments
9. Temporary equity investr
10. Others receivables
11. Commitments and contin

 | nent |

 | 13,602
2,645,312
-
 | -
 | -

 |
 | 13,602 11,981
2,645,312 2,645,312 | - | - | | 11,981
2,645,312
 | Others iB receivables
Allowance for possible losses
iB financing
Allowance for possible losses Fixed assets | on others iB receivables -/-
 | 255,50 | 505 55,346
281) (723)
481 819,913
607) (9,692) |
| receivables -/-
12. Premium receivables
13. Reinsurance Assets
14. Investments

 | 2,657,392

 | 2,657,392
 | (740,482)
114,409
505,863
12,175 | (420,683)
73,328
391,559
12,175

 | a. Rupiah
b. Foreign currencies
12. Idle properties
13. Foreclosed assets
14. Suspense accounts
II. NON RELATED PARTIES

 | |

 | -
 | -
 | -

 |
 | - 387 | - | - | | 387
 | Accumulated depreciation of fi
10. Accrued income
11. Prepaid expenses
12. Other assets | xed assets -/-
 | (6,30
14,1
52,65
13,82 | 303) (3,538)
111 9,591
655 45,579
821 8,514 |
| Allowance for impairment losses on financial assets -l-
a. Marketable securities
b. Loans C. Others

 | (20,781)
(2,246,957)
(46,936)

 | (1,950)
(2,235,337)
(57,644)
 | (20,781)
(2,246,957)
(46,936) | (1,950)
(2,235,337)
(57,644)

 | Placements with other bi
a. Rupiah
b. Foreign currencies Spot and derivative recei
a. Rupiah
b. Foreign currencies Marketable securities

 | |

 | 1,276,805
4,469,806
96,474
19,608
 | :
 | :

 | : :
 | 1,276,805
4,469,806
96,474
19,608
1,207,639
2,656,933
2,656,933
4,469,806
2,656,933
4,469,806
4,469,806
4,469,806
4,469,806
4,469,806 | - | : | | 1,207,639
2,656,933
106,781
43,420
 | TOTAL ASSETS B. LIABILITIES 1. iB funds a. iB deposit current account | S
 | 2,030,09 | 887 155,658 |
| Intangible assets
Accumulated amortisation on intangible assets -/- Fixed assets and equipment
Accumulated depreciation of fixed assets and equipment -/

 | 870,666
(558,980)
3,197,904
(1,575,606)

 | 828,625
(435,978)
2,872,699
(1,296,720)
 | 2,914,648
(1,475,077)
4,008,168
(1,912,416) | 2,839,706
(1,332,501)
3,496,036
(1,597,341)

 | a. Rupiah
b. Foreign currencies
4. Securities sold under rep
a. Rupiah
b. Foreign currencies

 | urchase agreements (repo)
der resale agreements (reverse | (1900)

 | 9,533,812
82,269
1,320,555
-
 | 397
 | -

 | - 20,000
 | 9,553,812 6,546,190
82,666 203,155
1,320,555 1,485,134 | - | 1,208 | : : | 6,546,190
204,363
1,485,134
 | b. IB deposit savings Others IB current liabilities Liabilities to Bank Indonesia (F Deposits from other banks IB marketable securities issue | ,
 | 19,95
1,46
22,94
140.00 | 467 1,159
942 254,729 |
| Non earning asset a. Idle properties b. Foreclosed assets c. Suspense accounts

 | 21,227
12,648
2,375

 | 24,351
24,431
1,184
 | 21,227
12,648
2,375 | 24,351
24,431
1,184

 | a. Rupiah
b. Foreign currencies
6. Acceptance receivables
7. Loans
a. Debtor micro. small ar

 | id medium |

 | 783,752
1,837,724
27,828,915
335,908
 | -
-
1,529,229 2
 | -
-
247,304 340,
- 1,

 |

508 552,857
 | 783,752
1,837,724
1,336,525
10,498,913
337,435
23,249,719
357,620 | -
-
1,333,925
695 | -
-
235,204 338,44
489 | | 1,336,525
25,702,752
359,385
 | Others liabilities Investment funds a. iB savings b. iB deposits Accumulated (loss)/gain |
 | 603,00
451,57
693,92
(49,65 | 570 149,882
921 362,358 |
| Interbranch assets Conducting operational activities in Indonesia Conducting operational activities outside Indonesia Allowance for impairment losses on other assets -/- Allowance for impairment losses on other assets -/-

 | (10,053)

 | (7,073)
 | (12,984) | 45
(9,124)

 | i. Rupiah
ii. Foreign currencie
b. Non debtor micro, sm
i. Rupiah
ii. Foreign currencie
c. Restructured
i. Rupiah

 | 3 |

 | 46,210,280
9,052,043
709,963
 | 5,341,013 1
337,052 268,218
 | - 1,
190,710 278,
4
39,565 31,

 | 544 323,080
32 491,253
580 79,209
 | 337,435 357,620
i2,343,627 46,519,165
9,880,384 7,700,963
1,128,635 723,693 | 5,788,296
374,368
184,557 | 196,858 330,54
25,610 351,27
39,940 32,26 | - 581
0 293,677
0 42,500
0 132,924 | 53,128,536
8,494,711
1,113,374
 | TOTAL LIABILITIES | INCOME
 | 2,030,09 | |
| 20. Leased receivables 21. Deferred tax assets 22. Other assets TOTAL ASSETS

 | 851,235
3,381,963
130,474,521

 | 916,309
3,184,315
127,183,116
 | 238,212
903,123
3,711,404
155,791,308 | 160,171
965,922
3,399,106
142,292,206

 | ii. Foreign currencie:
d. Properties Ioan
Investments
9. Temporary equity investr
10. Others receivables
11. Commitments and contir
a Bunjah

 | |

 | 214,528
3,610,802
12,055
171,091
25,594,710
 | 291,920
170,523
25
-
189,671
 | 7,894 10,

 | 41,056
301 25,763
- 1,688
 | 547,504 161,785
3,825,283 2,713,854
12,080 12,055
172,779 192,087
15,784,381 2,348,059 | 294,503
106,603
25
-
- | 9,386 6,93
-
-
- | 7
7 18,724
- 1,688
- 373 | 461,275
2,855,504
12,080
193,775
2,350,982
 | FOR THE YEARS ENDED 3
(In million Rupiah) | 11 DECEMBER 2012 AND 2
ACCOUNTS
 | 2012 | 2 2011 |
| LIABILITIES AND EQUITY 1. Current accounts 2. Savings 3. Time deposits

 | 14,948,173
26,949,603
48,707,460

 | 14,007,449
23,239,812
50,746,696
 | 14,171,964
26,949,603
47,715,065 | 11,492,894
23,239,812
50,574,722

 | b. Foreign currencies
12. Idle properties
13. Foreclosed assets
14. Suspense accounts
III. OTHERS INFORMATION

 | | _

 | 25,594,710
8,117,769
-
2,375
 | 24,319
 | 601 3,

 | 846 14,381
992 8,055
 | 5,784,381 2,348,059
8,142,088 1,257,475
21,227 -
12,648 -
2,375 1,184 | 2,550
2,266
-
-
- | 6,052 79
5,684 16,35 | - | 2,350,982
1,259,741
24,351
24,430
1,184
 | A. OPERATING INCOME 1. Margin 2. Profit sharing 3. iB Bonus 4. Other operating income |
 | 18,43
105,55
3
55,45 | 556 96,240
359 842 |
| Revenue sharing investment funds Deferred premium income Unearned premium reserve Loans from Bank Indonesia

 | 1,312,341

 | 670,900
-
-
569
 | 1,061,234
897,250
771,475
190 | 670,900
832,811
709,289
569

 |

 | nent losses on financial assets -/-
ce for possible losses on assets
and medium enterprises credit to | -
o total loans

 |
 |
 |

 |
 | 62,560
680,000
2,314,674
2,818,967
33,13% | | | | 62,560
2,294,931
2,503,517
29,72%
 | B. OTAL OPERATING INCOME
C. Margin distribution for non - dia
a. Bank
b. Non Bank | scretionary investment funds
 | 179,79
1,91
36,59 | 797 147,498
918 4.041 |
| Borrowings from other banks Spot and derivative liabilities Securities sold under repurchase agreements (repo) 1. Acceptance payables

 | 2,826,370
68,025
1,048,688
1,828,365

 | 2,821,881
137,800
1,140,342
1,343,186
 | 2,826,370
84,288
1,048,688
1,828,365 | 2,821,881
137,800
1,140,342
1,343,186

 | Percentage of micro and s Others

 | and medium enterprises credit to
mall enterprises credit to total loar
and medium enterprises debtors
mall enterprises debtor to total de
narabah Muqayadah | ins
s to total debtors
ebtors

 |
 |
 |

 |
 | 33.13%
15.06%
9.12%
7.97%
350,645
1.911.276 | | | | 29.72%
14.55%
8.13%
7.21%
350,645
 | c. Bank Indonesia (FPJPS) D. TOTAL PROFIT SHARING E. Income from operation after de
distribution for non-discretiona F. OPERATING EXPENSES | educting margin
ry investment funds
 | 38,50 | |
| Marketable securities issued Borrowings a. Loans that can be counted as capital b. Other Borrowings

 | 2,793,947

 | 4,266,569
 | 12,347,518 | 11,504,512
6,916,783

 | a. Chanelling loans Mud
b. Chanelling loans Mud
c. Written-off earning as
d. Recovery on written-o
e. Charged-off earning a
*) Starting October 2012, Ban

 | ff earning assets
ssets
k has adopted PBI No.14/15/PBI o | dated 24 October 2012

 | regarding "Asset Q
 | uality Valuation for Co
 | Commercial bank"

 |
 | 1,911,276
730,538
460,711 | | | | 1,859,411
597,072
823,414
 | OPERATING EXPENSES I. iB bonus Allowance for possible losses General and administrative Salaries and employee benefit |
 | 2,09
44,52
20,16
90,70 | 521 2,245
160 8,497 |
| Security deposits Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia

 | 42,647

 | 31,409
 | 42,647 | 31,409

 | STATEMENTS
AS AT 31 DECEME
(In million Rupiah)

 | OF COMMITMEI
ER 2012 AND 2011 |

 |
 |
 |

 | AS AT 31 DECE
 | CIAL RATIOS
MBER 2012 AND 2 | | | |
 | 5. Others
G. TOTAL OPERATING EXPENS
H. NET OPERATING INCOME
I. Other non-operating income |
 | 26,13
183,60
(42,31
95 | 131 17,012 602 81,491 313) 39,446 955 715 |
| 16. Deferred tax liabilities 17. Other liabilities Profit sharing investment funds TOTAL LIABILITIES

 | 3,161,267
106,421,241

 | 3,004,644
105,371,386
 | 400,644
5,892,774
127,057,997 | 403,474
4,762,266
-
116,582,650

 | NO. AC

 | COUNTS | BANK D/
2012

 | ANAMON
2011
 | CONSOLIE
2012
 | DATED N
2011

 | O.
CONSOLIDATED
I. Capital
Capital Adequacy
 | | 9S (%) | | 2012
18.90% | 2011*)
17.55%
 | J. Other non-operating expenses
K. NON-OPERATING LOSS
L. (LOSS)/INCOME DURING TH |
 | 8,29
(7,34
(49,65 | 296 9,859 341) (9,144) 654) 30,302 |
| 19. Issued and fully paid capital
a. Authorized capital
b. Unpaid capital -/-

 | 12,238,589
(6,337,467)

 | 12,238,589
(6,337,467)
 | 12,238,589
(6,337,467) | 12,238,589
(6,337,467)

 |

 | ilities
spot and derivative contrac | ct 2,747,362

 | 3,813
7,709,519
 | 2,747,362
 | 3,813
7,709,519

 | Earning assets Non-performing e
and non production Non-performing e
 | arning assets and non
e assets
arning assets to total p | | o total earnings | 18.90%
1.58%
1.95%
2.22% | 2.07%
2.09%
2.29%
 | STATEMENTS OF C
AS AT 31 DECEMBER 2012
(In million Rupiah) |
 | | S 2011 |
| c. Treasury stock -/-
Additional paid-up capital
a. Agio
b. Disagio -/-

 | 7,391,756

 | 7,391,756
 | 7,391,756 | 7,391,756

 | Others II. COMMITMENT PAYA Unused loans facilities a. BUMN i. Committed

 | BLES | -

 | -
 |
 |

 | Allowance for imp NPL gross NPL net Rentability Return on Assets Return on Equity
 | (ROA) | wai asset to produ | 54YE 85881 | 2.30%
0.00%
3.71% | 2.45%
0.00%
3.54%
 | Unused iB financing facilites ** Outstanding iB irrevocable lettr iB guarantees issued |)
 | 5,00 | 000 42,327 |
| c. Donated capital
d. Capital paid in advance
e. Others 21. Other comprehensive income
a. Difference in foreign currencies translation

 | -

 |
 | - | -

 | i. Cominited
- Rupiah
- Foreign curre
ii. Uncommitted
- Rupiah
- Foreign curre

 | | 57,510

 | 55,000
 | 57,510
 | 55,000

 | 2. Return on Equity
3. NIM including thir
4. Cost to income
BANK RATIOS :
1. Capital
 | ROE)
I party premium expen | ses | | 16.16%
10.09%
50.76% | 17.24%
9.85%
51.82%
 | 4. Others | DISTRIBUTION
EMBER 2012
 | 2,48 | 480 520 |
| b. Gains (losses) from changes in the value of financial
assets as available for sale c. Cash flow hedges d. Revaluation reserves of fixed asset

 | 17,179

 | 21,887
244
 | (12,228)
(18,580) | 4,404
(2,199)

 | b. Others
i. Committed
ii. Uncommitted

 | granted to other banks | 318,188
29,451,860

 | 597,758
23,007,417
 | 318,188
29,451,860
 | 597,758
23,007,417

 | CAR Earning assets Non-performing e and non productiv Non-performing e
 | arning assets to total p | oductive assets | | 18.38%
1.66%
2.12% | 16.62%
2.23%
2.26%
 | (In million Rupiah)
NO. Type
of funding | Average to be
balance distribution
 | e Nisbah Total bon | nus Rate of return |
| e. Part of other comprehensive income of associates f. Gains (losses) on defined benefit actuarial program g. Income tax related to other comprehensive income h. Others

 | -

 | -
 | - | -

 | i. Rupiah
ii. Foreign currenci
b. Uncommitted
i. Rupiah

 | | 14,342
-
264,901

 | -
-
259,464
 | 14,342
-
264,901
 | 259,464

 | Allowance for imp
A. NPL gross NPL net after imp
 | airment losses for finar | icial asset to produ | ctive asset | 2.12%
2.00%
2.62%
0.20%
2.03% | 2.26%
2.19%
2.71%
0.15%
0.59%
 | I. iB deposit current accounts a. Bank | A B
 | (%) sharing
3 C D | |
| 22. Difference in quasi- reorganisation 23. Difference in restructuring value of transaction of entitie under common control 4. Others Equity

 | -

 | -
 | | -

 | ii. Foreign currenci
3. Outstanding Irrevocat
a. Offshore L/C
b. Local L/C
4. Outstanding selling of

 | es
le L/C
spot and derivative contract | -
796,128
318,702
ct 3,489,651

 | -
763,090
351,600
7,771,134
 | -
796,128
318,702
3,489,651
 | -
763,090
351,601
7,771,134

 | 1. ROA
2. ROE
3. NIM
4. NIM including thir
5. Operating expension
 | d party premium expen
es to operating income | ses | | 3.18%
15.78%
8.65%
8.48%
75.03%
52.31% | 2.58%
14.95%
7.91%
7.74%
79.32%
55.55%
 | b. Non Bank
2. iB deposit savings
a. Bank
b. Non Bank | 199,975
7,208
 | 26 0.00
1,702 0.00
61 0.00 | |
| Reserves a. General reserves b. Specific reserves Retained earnings a. Previous years **)

 | 196,232
-
7,299,566

 | 162,869
-
5,812,170
 | 196,232
-
11,023,467 | 162,869
-
8,763,629

 | 5. Others
III. CONTINGENT RECE
1. Guarantees received
a. Rupiah

 | IVABLES | -

 | -
 | -
 | -

 | 6. Cost to income
V. Liquidity
LDR
V. Compliance
1. a. Percentage y
 | olation on Legal Lendi | na Limit | | 52.31%
100.57% | 55.55%
98.33%
 | iB savings Bank Non Bank iB deposits Bank |
 | | 10 1.30
364 1.30 |
| a. Previous years)
b. Current year
TOTAL EQUITY ATTRIBUTABLE TO EQUITY
HOLDERS OF THE PARENT EQUITY
27. Non-controlling interests

 | 3,247,425

 | 2,521,682
 | 4,011,873
28,493,642
239,669 | 3,294,125
25,515,706
193,850

 | a. Loan interest incon
b. Other interest
3. Others

 | | 82,401
285,003
2,480

 | 132,491
327,928
521
 | 82,401
285,003
2,480
 | 132,491
327,928
521

 | a.1. Related
a.2. Third par
 | arties
ies
nding in excess of Leg
arties | | | 0.00%
0.00%
0.00% | 0.00%
0.00%
0.00%
 | - 1 month
- 3 months
- 6 months
- 12 months
b. Non Bank | 22,852
0
100
3,080
 | 0 50.00
1 50.00
26 50.00 | 97 5.01
0 0.00
0 5.01
13 5.01 |
| TOTAL EQUITY TOTAL LIABILITIES AND EQUITY ') As restated (Note 2)

 | 24,053,280
130,474,521

 | 21,811,730
127,183,116
 | 28,733,311
155,791,308 | 25,709,556
142,292,206

 | IV. CONTINGENT PAYAI
1. Guarantees issued
a. Rupiah
b. Foreign currencies

 | BLES | 2,351,785
353,055

 | 2,101,962
394,457
 | 2,351,785
353,055
 | 2,101,962
394,457

 | Statutory Reserve
a. GWM Primary
b. GWM Foreign Net Open Position
 | Requirements (GWM)
dr
Currency | | | 8.13%
8.30%
0.51% | 8.28%
8.24%
0.51%
 | - 1 month
- 3 months
- 6 months
- 12 months
TOTAL | 18,690
3,107
8,760
 | 159 50.00
26 50.00
75 50.00 | ,171 5.01
80 5.01
13 5.01
37 5.01
,785 |
| **) After being eliminated with deficit of Rp 32,968,831
STATEMENTS OF COMPREHEN
FOR THE YEAR ENDED 31 DECEMBER 2

 |

 |
 | 1 January 2001. |

 | 2. Others

 | |

 | -
 | -
 |

 |) As resisted appende
 | or consolidated ratios (| 1010 2/ | | |
 | |
 | | |
| FOR THE YEAR ENDED 31 DECEMBER 2

 | 012 AND 2011

 | JME
 | |

 | AS AT 31 DECEMB

 | QUACY RATIO (C
ER 2012 AND 2011 | CAR)

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 | CONSOLID
 | | ENTS OF C | ASH FLOWS | |
 | FOR THE YEARS ENDED 3 | LISATION OF ZIS FI
1 DECEMBER 2012 AND 20
 | | |
| FOR THE YEAR ENDED 31 DECEMBER 2
(In million Rupiah, except earning per share
NO. ACCOUNTS

 | 012 AND 2011
BANK D/
2012

 |
 | CONSOL
2012 | IDATED
2011*)

 | AS AT 31 DECEMB
(In million Rupiah)

 | QUACY RATIO (C
ER 2012 AND 2011
CRIPTION | CAR)

 | 12
Consolidated
 | 2011
Bank C
 | And a state of the

 | AS AT 31 DECE
(In million Rupia
 | MBER 2012 AND 2
ו) | ENTS OF C | ASH FLOWS | 2012 | 2011*)
 | | 1 DECEMBER 2012 AND 20
DESCRIPTION
 | 2012 | |
| (In million Ruplah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses I. Interest Income a. Ruplah

 | BANK D/
2012

 | 2011
12.824.868
 | 2012 | 2011*)
16.341.633

 | AS AT 31 DECEMB
(In million Rupiah)
NO. DES
I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital

 | ER 2012 AND 2011 ` | 20

 |
 | Bank C
 | And a state of the

 | AS AT 31 DECE
(In million Rupia
Cash flows from ope
Interest income, fees
Receipts from consun
Payments of new com
Payments of interest,
 | MBER 2012 AND 2
()
rating activities:
Ind commissions
er financing transactior
umer financing transaction
umer financing transaction
ees and commissions | 011
IS | ASH FLOWS | 18,362,677
21,812,060
(29,111,954)
(5,827,284) | 15,142,970
15,235,160
(19,420,310)
(5,447,065)
 | FOR THE YEARS ENDED 3
(In million Rupiah)
NO.
1. Sources of ZIS funds
a. Zakat from parties other th
b. Zakat from parties other th
c. Inflaq and Shadaqah
Total ZIS funds
2.1 Distributed through other r | 1 DECEMBER 2012 AND 20
DESCRIPTION
an bank
arties/institutions:
 | 2011
2012
1
4
5 | 194 282
400 157
594 439 |
| (In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses Interest Income

 | BANK D/
2012

 | ANAMON
2011
 | 2012 | 2011*)

 | AS AT 31 DECEMB
(In million Rupiah)
NO. DES
I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital
2. Disclosed reserves
2.1 Additional factor
b. Donated capit.

 | ER 2012 AND 2011 | 20
Bank
19,390,977
5,901,122
7,391,756

 | Consolidated
23,944,194
5,901,122
7,391,756
 | Bank C
17,648,412
5,901,122
7,391,756
 | Consolidated *)
21,515,425
5,901,122
7,391,756

 | AS AT 31 DECE
(In million Rupta
Cash flows from opp
Interest income, fees
Receipts from consun
Payments of interest,
Payments of interest,
Payments of interest
Receipts from insuran
Other operating exper
 | MBER 2012 AND 2
rating activities:
nd commissions
er financing transactor
umer financing transactor
umer financing transactor
ese and commissions
es actrities issued
te operation
a
hange transactions - n
ses | 011
IS
Itions | ASH FLOWS | 18,362,677
21,812,060
(29,111,954)
(5,827,284)
(452,398)
550,006
2,992,049
95,861
(7,743,699) | 15,142,970
15,235,160
(19,420,310)
(5,447,065)
(785,000)
792,610
2,844,554
(9,287)
(7,481,235)
 | FOR THE YEARS ENDED 3
(In million Rupiah)
NO.
1. Sources of ZIS funds
a. Zakat from parks
b. Zakat from parks other th
c. Infaq and Shadaqah
Total ZIS funds
2. Uillisation of ZIS funds
2. Uillisation of ZIS funds
a. Damy Maai Hidyahul
b. Bathul Maai Muamalit
d. Bamuis BNI
e. Domet Pedul Ummai | 1 DECEMBER 2012 AND 20
DESCRIPTION
an bank
arties/institutions:
h
Daarut Tauhid
 | 2011
2012
1
4
5 | 194 282
400 157 |
| (In million Rupiah, except earning per share ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest income and Expenses Interest income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest Income 3.1 Premium income 3.2 Underwriting income 3.2 Underwriting income

 | BANK D/
2012
13,405,648
561,851
4,431,076
171,035
9,365,388

 | ANAMON
2011
12,824,868
429,398
5,289,241
85,871
7,879,154
 | 2012
18,172,079
561,856
5,503,532
211,116
13,019,287
1,151,905
687,443
464,462 | 2011*)
16,341,633
429,398
5,740,291
92,717
10,938,023
958,081
565,597
392,484

 | AS AT 31 DECEMB
(In million Ruplas)
NO. DES
I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital
2. Disclosed reserves
2.1 Additional factor
2.4 Additional factor
6. General reserved
6. Specific reserved
9. Current year p
9. Orsitive adjust

 | ER 2012 AND 2011 CRIPTION CRIPTION Up capital U e e e s f if after tax (10%) offin et of taxes (50%) offin et of taxes (50%) | 20
Bank
19,390,977
5,901,122

 | Consolidated
23,944,194
5,901,122
 | Bank C
17,648,412
5,901,122
 | Consolidated *)
21,515,425
5,901,122
7,391,756

 | AS AT 31 DEC(
(In million Rupia)
Cash flows from opp
Interest income, fees
Receipts from consum
Payments of interest,
Payments of interest,
Payments of interest,
Payments of interest,
Payments of interest,
Cher operating expens
Cash flows before cl
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Cash flows before cl
Changes in operating expens
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ating activities:
nd commissions
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umer financing transaction
umer financing transaction
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ssets and liabilitie | | 18,362,677
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(19,420,310)
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2,844,554
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 | FOR THE YEARS ENDED 3 (In million Ruplah) NO. 1. Sources of ZIS funds a. Zakat from bank b. Zakat from parties other th c. Infaq and Shadagah Total ZIS funds Utilisation of ZIS funds C. Jindia Hidyatulia c. Baitul Maal Muamalat d. Bamuls BNI e. Dompet Pheula Hidyatuli c. Baitul Maal Hidyatulia c. Baitul Maal Server S | 1 DECEMBER 2012 AND 20
DESCRIPTION
an bank
artifics/institutions:
artifica
ih
Daarut Tauhid
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 | 194 282
400 157
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| (In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest income and Expenses Interest income a. Rupiah b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest income 3.1 Premium income 3.2 Underwriting income Net Interest and underwriting income

 | BANK DJ
2012
13,405,648
561,851
4,431,076
171,035
9,365,388
9,365,388
18,431
105,556
359

 | ANAMON
2011
12,824,868
429,398
5,289,241
85,871 | 2012
18,172,079
561,856
5,503,532
211,116
13,019,287
1,151,905
687,443
464,462
13,483,749
18,431
105,555
359
 | 2011*)
16,341,633
429,388
5,740,291
92,717
10,938,023
958,081
565,597

 | AS AT 31 DECEMB
(In million Rupiah)
NO. DES
I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital
2. Disclosed reserves
2.1 Additional factor
2. Additional paid
b. Donated capit
c. General reser-
d. Specific reserver
e. Prior years pro
f. Current year p
g. Positive adjust
translation of o
h. Paid up capital
i. Issued warran
j. Issued warran

 | ER 2012 AND 2011 | 200
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7,391,756
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23,944,194
5,901,122
7,391,756
196,232
10,166,506 | Bank C 17,648,412 5,901,122 7,391,756 - 162,869 - 4,888,566 -

 | 21,515,425
5,901,122
7,391,756
162,869
7,840,024

 | AS AT 31 DECG
(In million Rupia
Receipts from open
Interest income, fees
Receipts from consum
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Payments of interest,
Payments of interest
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Cher operating expens
Cash flows before C
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(710,007) | 15,142,970
15,235,160
(19,420,310)
(5,447,065)
(785,000)
792,610
2,844,554
(9,287)
(7,481,235)
(626,309)
 | FOR THE YEARS ENDED 3
(In million Ruplah) NO. 1. Sources of ZIS funds
a. Zakat from bank
b. Zakat from parties other th
c. Infaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds
a. Dakat from parties other th
c. Infaq and Shadaqah Total ZIS funds 2. Utilisation of ZIS funds
c. Bartiu Mash Hidayatulit
c. Bartiu Mash Hidayatulit
c. Bartiu Mash Hidayatulit
c. Bartiu Mash Hidayatulit
c. ZIS Dewan Da wah
f. LAZIS Dewan Da wah
f. LAZIS BSM Ummat
J. LAZMAS BMI Ummat
L. CAZMAS BMI Charan
J. Roman Zakati Infonts
m. Amanah Takati Infonts
m. Amanah Takati Infonts
m. Amanah Takati Infonts
m. Amana Sasial A Falah I | 1 DECEMBER 2012 AND 20
DESCRIPTION
an bank
arties/institutions:
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Daarut Tauhid
Islamiyah Indonesia
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 | 2011
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| (In million Rupiah, except earning per share NO ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest income and Expenses Interest income a. Rupah b. Foreign currencies the Rupiah b. Foreign currencies Not Interest Income 3.1 Premis numerical Automating income 3.1 Underwriting income 3.1 Underwriting income Shara

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 | ANAMON
2011
12.824,868
429,398
5.289,241
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5.7,879,154
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7,879,154
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7,879,154
14,378
96,240
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111,460
26,561
1,7,79 | 2012
18,172,079
561,856
5,503,532
211,116
13,019,287
13,019,287
13,483,749
18,431
105,556
3599
124,346
38,508
2,090
 | 2011*)
16.341.633
429.398
5.740.291
92.717
10.930.291
958.081
565.597
968.081
565.597
14.330.607
14.378
96.240
842
11.460
26.561
1.769

 | AS AT 31 DECEMB
(In million Ruplas)
NO. DES
I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital
2. Disclosed reserves
2.1 Additional factor
2.4 Additional paid
b. Donated capit
c. General reservent
d. Specific reservent
d.

 | ER 2012 AND 2011 CRIPTION CRIPTION Grapital Up capital |
20
Bank
19,390,977
5,901,122
7,391,756
196,232
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 | Consolidated
23,944,194
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7,391,756
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10,166,506 | Bank C 17,648,412 5,901,122 7,391,756 - 162,869 - 4,888,566 -

 | 21,515,425
5,901,122
7,391,756
162,869
7,840,024

 | As AT 31 DECC
(In million Rupia
Cash flows from opp
interest income, fees
Receipts from consum
Payments of networks
Payments of interests
Receipts from insuran
Other operating expen-
tions of the operating expen-
bercrasse(increase) in
Placements with other
Decrease(increase) in
Prepayments and oth
Increase(idcrease) in
Deposits from custom
- Current accounts | MEER 2012 AND 2
rating activities:
and commissions
er financing transactions
er financing transactions -
no securitie sisued
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bange transactions - n
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operating assets:
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perating individues:
and covernment Bond
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esia - mature more
is - trading |
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(7,743,699)
(710,007)
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21,718
(783,752)
(6,810,181)
(142,475)
2,694,294 | 15,142,970
15,235,160
(19,420,310)
(5,447,065)
792,810
2,844,554
(628,309)
246,088
(1,857,965)
152,608
(14,409,915)
(56,116)
1,607,669 | FOR THE YEARS ENDED 3
(In million Ruplah)
NO.
1. Sources of ZIS funds
a. Zakat from bank
b. Zakat from parties other th
c. Infaq and Shadaqah
Total ZIS funds
2. Utilisation of ZIS funds
d. Banki Makai Hotyatub
b. Balu Maai Hotyatub
b. Balu Maai Hotyatub
d. Banuis BNI
e. Dompet Pouli Jerma
f. LAZIS Devan Da vah
g. LAZIS Devan Da
 | 1 DECEMBER 2012 AND 20
DESCRIPTION
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arties/institutions:
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Daarut Tauhid
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| (In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses Interest Expense a. Rupiah b. Foreign currencies Not Interest Income 3.1. Premium income 3.1. Premium income 3.1. Premium income 3.1. Premium income Not Inderest and underwriting income 3.1. Premium income S.1. Bioss sharing 4.2. Profit sharing 4.3. Borus income 5.1.8 Ioss sharing 5.1.8 Ions expense Not Sharia Income 8.1.8 Ioss sharing 5.1.8 Ions expense Not Sharia Income 8.1.8 Ioss sharing 5.1.8 Ions expense Not Sharia Income 8.1.8 Ioss sharing 5.1.8 Ions expense Not Sharia Income 8.1.8 Ioss expense Not Sharia Income A.3.4 Ionse expense Not Sharia Income Sharia Incom

 | BANK D
2012
13,405,648
561,851
4,431,076
171,035
9,365,388
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124,346

 | ANAMON
2011
12.824,868
429,398
5.289,241
5.5871
7,879,154
-
7,879,154
14,378
96,240
96,240
111,460 | 2012
18,172,079
561,856
5,503,532
211,116
13,019,287
1,151,905
687,443
464,462
13,483,749
18,431
105,556
124,346
 | 2011*)
16,341,633
429,398
5740,291
792,717
10,938,023
958,081
565,597
392,484
11,330,507
14,378
96,240
96,240
96,240
11,460
26,561

 | AS AT 31 DECEMB
(In million Rupiah)
NO. DES
I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital
2. Disclosed reserves
2.1 Additional factor
a. Additional factor
a. Additional factor
b. Donated capits
C. General reserve
d. Specific reserve
e. Prior years' pr
f. Current year p
g. Positive adjust
translation for
h. Paid up capital
i. Issued share o
compensation
2.2 Deduction factor
a. Additiona factor
2.1 Issued share o
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3. Inovitive Capital

 | ER 2012 AND 2011
CRIPTION
CRIPTION
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Bank
19,390,977
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7,391,756
196,232
6,442,605
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 | Consolidated
23,944,194
5,901,122
7,391,756
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10,166,506
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17,648,412
5,901,122
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 | 21,515,425
5,901,122
7,391,756
162,869
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 | AS AT 31 DECC
(In million Rupia
material income, fees
Receipts in consum
Receipts in consum
Payments of interests
Receipts from insuma
Payments of interests
Receipts from insuma
Other operating exper
Non-operating experi-
Decrease (increase)
Placements with other
Social Social Social Social
Paraments with other
Deposits from custom
- Current accounts
- Savings
- Time deposits
Deposits from other b
Accruais and other in
Come tax paid durin | MEER 2012 AND 22
rating activities:
and commissions are
in financing transactivities:
and commissions are
the financing transactions - no
see and commissions - no
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ange transactions - no
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 | 011
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21.812.060
(22.111.954)
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DESCRIPTION
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LISATION OF QARE | 2011 2012 1 4 5 1 1 1 5 1 1 1 5 5 5 5 5 5 5 5 5 5 | 194 282
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| (In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest Income and Expenses a. Rupiah b. Foreign currencies a. Rupiah b. Foreign currencies Not Interest Income a. Rupiah b. Foreign currencies Not Interest Income a. Undewriting income 3.1. Undewriting income 3.1. Premium income Not Interest and undewriting income S.1. Bioss sharing 5.1. Bioss and Expenses Not Bharia Interest Income a. Increase I far value of Interaid assets Nother Operating Income and Expenses Nother Operating Income a. Increase I far value of Interaid assets i. Markediae securities i. So than dervatives i. So than dervatives i. So than dervatives i. Decrease Infarvalue of Interaid labilies (mark to market) i. Bortan assets i. Bioss in ding assets i. Biost and dervatives i. So than dervatives i. So than dervatives i. So than dervatives i. Biost and dervatives i. So than dervatives i. S

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 | AS AT 31 DECEMB
(In million Ruplah)
NO. DES
I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital
2. Disclosed reserves
2.1 Additional paid
b. Donated capits
c. General reserve
d. Specific reserve
e. Phor years' pr
f. Current year p
g. Positive adjust
translation for
h. Paid up capital
i. Issued share o
compensation
2.2 Deduction factor
a. Under provisio
and impairmer
b. Under provisio
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instrument in th
3. Inovative Capital
4.2 Other intangible at
4.3 Investment (60%)

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CRIPTION
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a up capital
d a
e es
e control taxes (50%)
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ment in foreign currency
verseas branch
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(50%)
plons on shares option
programs (50%)
b to between regulatory provision
t value on non productive asses
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Bank
19,390,977
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(In million Rupia
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 | 1 DECEMBER 2012 AND 20
DESCRIPTION
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LISATION OF QARE | 2011 2012 1 4 5 1 1 1 5 1 1 1 5 5 5 5 5 5 5 5 5 5 | 194 282
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| (In million Rupiah, except earning per share NO. ACCOUNTS INCOME AND EXPENSES FROM OPERATIONS Interest income and Expenses Interest income and Expenses Interest perses A. Unit for the state of the

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 | ANAMON 2011 2.824,868 429,398 5.289,241 85,871 7,879,154 7,879,154 14,378 96,240 96,240 26,561 14,378 96,240 26,561 3,3827,568 3.827,568 3.3827,568 3.3621,568 3.3681,568 3.3681 | 2012
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 | AS AT 31 DECEMB
(In million Ruplas)
NO. DES
I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital
2. Disclosed reserves
2.1 Additional factor
2. Additional paid
b. Donated capit
b. Donated capit
c. General reserves
d. Specific reserves
e. Prior years' pro-
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h. Prior years' pro-
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h. Prior years' pro-
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h. Paid up capital
b. Loder provise
and impairmer
b. Under provise
c. Negative differ
instrument in
3. Inovative Capital
4.2 Other infauguation in
4.2 Other infauguation in
4.3 Investment (50%)
4.4 Short of capital on in
5. Minority interest

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Bank
19,390,977
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Payments of interests
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Non-operating experi-
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Cash flows from inve-
proceeds from sales of
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Proceeds from sales o | MEER 2012 AND 2
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(In million Rupiah)
NO.
1. Sources of ZIS funds
a. Zakat from bank
b. Zafat and Shadaqah
Total ZIS funds
2. Utilisation of ZS funds
a. Dompet Dhuála Repui
b. Baitul Maal Hidayatuli
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c. Baitul Maal Hidayatuli
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i. JC Funds at the beginning of
5. ZIS Funds at the beginning of
5. ZIS Funds at the and of the ye
SOURCES AND UTT
FOR THE YEARS ENDED 3
(In million Rupiah)
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DESCRIPTION
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no 7215 funds
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I. COMPONENTS
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f. Current year p
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B. SUPPLEMENTARY CI
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value on non productive asses
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(In million Ruplas)
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I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital
2. Disclosed reserves
2.1 Additional factor
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6. Correct Additional factor
2. Additional paid
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3.1 Investments (50%)
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(In million Rupiah)
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b. Children of ZIS funds
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A. CORE CAPITAL
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A. CORE CAPITAL
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2.1 Additional factor
3. Additional paid
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C. General reserver
d. Specific reserver
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 | AS AT 31 DECEMIE
(In million Ruplas)
NO. DES
Composition Ruplas)
I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital
2. Disclosed reserves
2.1 Additional factor
2. Additional factor
3. Additional paid
6. Donated capital
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2. Disclosed reserves
4. Additional paid
6. Specific reserve
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and impairme
2. Deduction factor to 2.
1. Occurrent factor
1. Upper Ter 2
1. General allowance
1. General allowance
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1. Investments (50%)
3.1 Investments (50%)
3.2 Short o capital on
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1. Capital capital
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 | AS AT 31 DECEMIE
(In million Ruplas)
NO. DES
I. COMPONENTS
A. CORE CAPITAL
1. Paid up capital
2. Disclosed reserves
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3.4 Additional paid
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A. CORE CAPITAL 1. Paid up capital Disclosed reserves 2. Disclosed reserves Additional paid 2. Disclosed reserves Additional paid 2. Disclosed reserves Additional paid 3. Donated capital Disclosed reserves 4. Specific reserve e. General reserve 9. Positive adjust reserve 9. Positive adjust issued share or 1. Issued share or c. 1. Issued share or c. 1. Issued share or c. 2.2 Deduction factor or or dimpairmer 1. Inovative Capital 4. 4. Deduction factor or 1. 1. Inovative Capital 2. 2. Deduction factor or 1. 3. Investments (G0%) 3.1 4.3. Investiments (G0%) 3.1

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(In million Ruplas) NO. DES I. COMPONENTS A. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 2. Additional paid 3. Lobes de reserves 4. CORE CAPITAL 1. Paid up capital 2. Disclosed reserves 4. Additional paid 6. Specific reserve 9. Positive adjust 1. Issued share or 2. Deduction factor tor 1. Inovative Capital 4. Doduction factor tor 4. Deduction factor tor 1. Investment (S0%) 2.1. Suppletmemtary market risk 3.1. Investment (S0%) 3.1. Investment (S0%) 3.1. Investment (S0%)</td> <td>CRIPTION CRIPTION CRIPTION Group capital de e e e e e e for a capital diff after tax (100%) offin and taxes (50%) diff after tax (100%) offin and taxes (50%) diff after tax (100%) offin and taxes (50%) diff after tax (100%) for taxes (50%) for taxes (50%)</td> <td>20 Bank 19,390,977 5,901,122 7,391,756 196,232 6,442,605 1,623,712 <!--</td--><td>Consolidated 23,944,194 5,901,122 7,391,756 196,232 10,166,506 2,005,938 (196,794) (20,223) (1,074,532) (1,074,532) (1,074,532) (1,074,532) (1,074,532) 24,662,659 10,144,276 (425,811)
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(In million Rupiah)
NO.
1. Sources of ZIS funds
a. Zakat from bank
b. Exat from bank
c. Infaq and Shadaqah
Total ZIS funds
2. Utilisation of ZIS funds
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d. JIS Funds at the beginning of
3. Increase (decrase) on utilisation
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1. Sources of Darch funds
a. Financial
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e. Others
Total Cardn funds
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1. Banking Products and Services - I Banking Products and Services - I Banking Products and Servic</td><td>1 DECEMBER 2012 AND 20
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(In million Rupiah)
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1. Sources of ZIS funds
a. Zakat from bank
b. Exat from bank
c. Infaq and Shadaqah
Total ZIS funds
2. Utilisation of ZIS funds
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d. JIS Funds at the beginning of
3. Increase (decrase) on utilisation
for THE VEARS ENDED 3
(In million Rupiah)
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d. Non-halal income
e. Others
Total Cardn funds
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(In million Rupiah)
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1. Sources of ZIS funds
a. Zakat from bank
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d. JIS Funds at the beginning of
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1. Financial information of Cardh funds
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(In million Rupiah)
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(In million Rupiah)
NO
1. Sources of Darch funds
a. Financial
d. Non-halal income
e. Others
Total Cardn funds
1. Difference on utilisation of funds
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d. Deduction factor score
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VI. Risk WEIGHTED AS</td> <td>CRIPTION CRIPTION CRIPT</td> <td>20 Bank 19,390,977 5,901,122 7,391,756 196,232 6,442,605 1,623,712 <tr< td=""><td>Consolidated 23,944,194 5,901,122 7,391,756 196,232 10,166,506 2,005,938 (196,794) (20,223) (1,074,532) (1,074,532) (1,074,532) (1,074,532) (1,074,532) (1,074,532) (1,074,532) (1,074,532) (1,074,652,659 24,652</td><td>Bank C 17,648,412 17,648,412 17,764,7122 17,391,756 162,869 - 4,888,566 - 1,220,841 - - -<td>201501Idated 1) 21,515,425 5,901,122 7,391,756 162,869 7,840,024 1,647,063 <!--</td--><td>AS 131 DEC(
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c. Bailul Maai Hudayabili
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Note:
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b. Donated capita
D. Donated capita
C. Disclosed reserves
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b. Donated capita
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Damanon Sharia Branches Jaka
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Note:
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funds at the beginning
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(In million Rupiah)
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