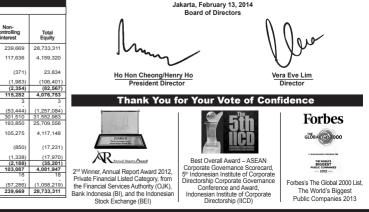


## PT Bank Danamon Indonesia, Tbk. and Subsidiaries **Consolidated Financial Statements**

AS AT 31 DECEMBER 2013 AND 2012	OSITION				ASSET QUALITY AND OTHER INFORMATION			
(In million Rupiah)	BANK DAN		CONSOLI		AS AT 31 DECEMBER 2013 AND 2012 (In million Rupiah)		BANK DANAMON	FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT In accordance with the Circular Letter from Bank Indonesia No. 7/56/DPbS, dated 9 December 2005 regarding "Annual
ASSETS 1. Cash 2. Placements with Bank Indonesia		2,187,968 9,738,775 1	2013 2,943,909 12,903,138	2,456,567 9,738,775	I. RELATED PARTIES 1. Placements with other banks	2013 I Mention Substandard Doub		Report, Quarterly and Monthly Published Financial Statements and Certain Reports of Banks Submitted to Bank Indonesia' which was amended by Circular Letter from Bank Indonesia No. 8/11/DPbS dated 7 March 2006 regarding "Amendment to Circular Letter from Bank Indonesia No. 7/56/DPbS, dated 9 December 2005 regarding Annual Report, Quarterly and Monthly Published Financial Statements And Certain Reports of Banks Submitted to Bank Indonesia'
Solution     Placements with other banks     Sopt and derivative receivables     Marketable securities     a. Designated at fair value through profit/loss	7,127,226 740,000 126,788	6,015,038	9,210,256 1,174,517 126,788	8,141,111 135,529 116,571	a. Rupiah 197.350 b. Foreign currencies 479,022 2. Spot and derivative receivables . a. Rupiah - b. Foreign currencies - 3. Marketable securities -		- 197,380 120,787 120,787 - 479,022 147,680 147,660 	BALANCE SHEETS AS AT 31 DECEMBER 2013 AND 2012
b. Available for sale c. Held to maturity d. Loans and receivables	11,272,216 321,819	9,276,530 1 290,323	11,881,419 400,819	9,464,217 488,833	a. Rupiah 38,258 b. Foreign currencies 6,974 4. Socurities sold under repurchase agreements (repo) a. Rupiah b. Foreign currencies - 5. Socurities purchased under resale agreements (reverse repo)		-         -         38,258 6,974         45,740 1,206         -         -         -         -         45,740 1,206           -         -         -         -         -         -         -         4,740           -         -         -         -         -         -         -         -         -         4,740           -	(In million Ruplah) NO. <u>ACCOUNTS</u> 2013 2012 A ASSETS <u>2013</u>
6. Securities sold under repurchase agreements (repo)     7. Securities purchased under resale agreements     (reverse repo)     8. Acceptance receivables	937,500 - 4,107,561	1,320,555 783,752 1,837,724	937,500 - 4,107,561	1,320,555 783,752 1,837,724	a. Rupiah b. Foreign currencies 6. Acceptance receivables 7. Loans better price, small and medium	835 -	2.595 127 127	1. Cash         42,481         42,162           Current accounts with Bank Indonesia         76,387         52,272           Certificates of Bank Indonesia Sharia         505,000         250,000           Placement with other sharia banks         505,000         250,000
<ol> <li>Loans         <ol> <li>Designated at fair value through profit/loss</li> <li>Available for sale</li> <li>Held to maturity</li> </ol> </li> </ol>	-	-	-	-	ii. Foreigin currencies b. Non debtor micro, small and medium 1. Rupian currencies c. Restructured c. Restructured	1,813 -	- 24,405 14,620 14,620	Allowance for possible losses on placement with other sharia banks -/- Marketable securities - sharia bonds -/- Allowance for possible losses on marketable securities - sharia bonds -/- (20,750) (20,781) 6. IB receivables *) 261,572 160,836 Allowance for possible losses on IB receivables -/- (16,898) (2,963)
d. Loans and receivables 10. Sharia financing 11. Consumer financing receivables	1,884,790	1,542,140	103,895,851 1,884,790 28,091,602	91,638,721 1,542,140 23,155,883	8. Investments 2,645,312 9. Temporary equity investment -	1,679		Allowance for possible losses on iB receivables -/-         (16, 898)         (2, 963)           7. Others IB receivables         159,321         255,505           Allowance for possible losses on others IB receivables -/-         (21)         (281)           8. IB financing         1,464,179         1,106,481           Allowance for possible losses on IB financing -/-         (21,074)         (31,607)
Allowance for impairment losses on consumer financing receivables -/- 12. Premium receivables 13. Reinsurance Assets		-	(913,771) 118,268 568,311	(768,848) 114,409 505,863	1         Commitment and contingencies to third parties         -           a.         Rugination and contingencies to third parties         1,220,925           b.         Foreign currencies         -           12.         Idle properties         -           13.         Foreclosed assets         -           14.         Supperse accounts         -		1,220,925	9. Fixed assets - 27.365 26.034 Accumulated depreciation of fixed assets -/- (9.997) 10. Accumulated depreciation of fixed assets -/- 14.576 14.111 J. Prepaid expenses 52.655
<ol> <li>Investments</li> <li>Allowance for impairment losses on financial assets -/- a. Marketable securities</li> <li>b. Loans</li> </ol>	(21,122)	2,657,392 (20,781) (2,279,679)	12,175 (21,122) (2,312,387)	12,175 (20,781) (2,279,679)	II. NON RELATED PARTIES Placements with other banks a. Rupiah b. Group derivative creativables 5.650,927 b. Group derivative creativables	: :	· · · · · · · · · · · · · · · · · · ·	12.         Other assets         2,441         13,821           TOTAL ASSETS         2,613,376         2,030,093           B.         LIABILITIES         1, IB funds         1
<ul> <li>c. Others</li> <li>Intangible assets Accumulated amortisation on intangible assets -/-</li> <li>17. Fixed assets and equipment</li> </ul>	(28,260) 926,022 (681,198) 3,518,017	(46,936) 870,666 (558,980)	(42,440) 2,990,289 (1,611,864) 4,402,597	(49,069) 2,914,648 (1,475,077) 4,008,168	a. Rupian 308,897 b. Foreign currencies 431,103 a. Rupiah 10,968,461 b. Foreign currencies 10,968,461 687,130 4. Securities sold under repurchase agreements (repo)			a.         B deposit current accounts         134,011         146,887           b.         B deposit savings         7,482         19,955           2.         Others IB current liabilities         2,714         1,467           3.         Liabilities to Bank Indonesia (FPJPS)         -         -
Accumulated depreciation of fixed assets and equipment -/- 18. Non earning asset a. Idle properties	(1,825,780) 16,289	(1,575,606) (	(2,203,431) 16,289	(1,912,416) 21,227	a. Rupian     b. Foreign currencies     S. Socurities purchased under resale agreements (reverse repo)     a. Rupian     b. Foreign currencies     Cocceptance receivables     4,107.067		- 937,500 1,320,555 - 1,320,555 - 1,320,555 - 1,320,555 - 1,320,555 - 1,320,555 - 1,320,555 - 1,320,555 - 1,320,752 - 1,320,75	4.         Deposits from other banks         53,349         22,942           5.         Bit marketable securities issued         -         140,000           6.         Others liabilities         1,152,738         603,000           7.         Investment funds         1,152,738         603,000
<ul> <li>b. Foreclosed assets</li> <li>c. Suspense accounts</li> <li>d. Interbranch assets</li> <li>i. Conducting operational activities in Indonesia</li> </ul>	1,626 570	2,595 2,375	1,626 570 117	2,595 2,375 20	7. Loans a. Debtor micro, small and medium i. Rupian b. Non debtor micro, small and medium 201,544 1,560		0.898 672.202 33.225.587 27.828.915 1.529.229 247.304 340.608 552.857 30.498.913 337.435	a. iB savings         398,080         451,570           b. iB deposits         693,921         693,921           8. Accumulated (loss)/gain         1,848         (49,654)           TOTAL LABLITIES         2,613,767         2,030,093
ii. Conducting operational activities outside Indonesia     Allowance for impairment losses on other assets -/-     Leased receivables     Deferred tax assets	946,200		- 1,511,042 1,022,113	- 238,764 903,123	c. Restructured 725,785 350 i. Foreign currencies 354,848 322 d. Properties loan 4,350,737 117	58,967 - 50,658 64,859 78	3.593         256,233         59,002,344         46,210,483         5,398,190         202,798         292,401         345,511         52,449,392           150,241         12,333,590         9,052,043         337,052         4         292,401         345,511         52,449,392           3,698         120,061         1,349,961         700,983         268,218         39,565         31,680         70,200         1,228,355           2,199         24,176         4,600,086         3610,802         170,523         7,894         10,301         25,763         3,252,283           12,061         12,056         31,0502         170,523         7,894         10,301         25,763         3,252,283	STATEMENTS OF INCOME FOR THE YEARS ENDED 31 DECEMBER 2013 AND 2012 (In million Rusiah)
22. Other assets TOTAL ASSETS LIABILITIES AND EQUITY			3,140,816 184,237,348	2,753,433 155,791,308	9.         Himpbrary equity investment         94,705           10.         Others receivables         94,705           11.         Context and contingencies to third parties         25,630,196           16.         Deretion currencies         16,321,44	53,004 - 24,984 -	- 94,705 171,091 - 1,688 172,779 - 25,793,200 25,594,710 199,671 - 25,784,381 - 10,697,140,149,068	NO.         ACCOUNTS         2013         2012           A         OPERATING INCOME
Current accounts     Savings     Time deposits     Revenue sharing investment funds	31,610,413	26,949,603 3 48,707,460 5	19,538,749 31,610,413 56,637,058 1,374,962	14,171,964 26,949,603 47,715,065 1,061,234	12.         Idle properties         -           13.         Foreclosed assets         -           14.         Suspense accounts         570           10.         OTHERS INFORMATION         570           10.         Others Information         570	- 80	1.008 593 953 953 955 570 2.375 6 6 6 6 7 7 7 7 7 7 8 7 7 7 8 7 7 7 8 7 7 7 8 7 7 7 8 7 8 7 7 7 8 7 7 8 7 8 7 7 8 7 7 8 7 7 8 7 8 7 7 7 8 7 8 7 7 7 8 7 7 7 7 8 7 7 7 7 7 7 7 7 8 7 7 7 7 8 7	1.         Margin         27,637         18,431           2.         Profit sharing         144,704         105,556           1
Deferred premium income     Unearned premium income     Unearned premium reserve     Loans from Bank Indonesia     Borrowinas from other banks	1,699,244	- 190	1,004,137 940,109 1,699,244	897,250 771,475 190 2,826,370	b. To other parties     Total Allowarce for impairment losses on financial assets -/-     Total Allowarce for impairment losses on financial assets -/-     Minimum required allowance for possible rosses on a static losses     Percentage of micro and small enterprises credit to total losns     Percentage of micro and small enterprises credit to total losns		62,000 -         680,000           2,361,781         2,347,396           2,664,065         2,364,787           31,69%         33,00%           10,90%         10,90%           13,53%         7,95%	C.         Margin distribution for non - discretionary investment funds a. Bank b. Non Bank c. Bank Indonesia (FPJPS)         806 50,328         1.918 36,590
Spot and derivative liabilities     Spot and derivative liabilities     Securities sold under repurchase agreements (repo)     Acceptance payables     Marktable securities issued	456,211 759,245 4,103,382	68,025 1,048,688 1,828,365	458,850 759,245 4,103,382 12,122,028	84,288 1,048,688 1,828,365 12,347,518	Percontage of micro, small and medium enterprises debtors total debtors     Percentage of micro and small enterprises debtor to total debtors     Others     Debtare and the small enterprises debtor to total debtors     Debtare enterprises of the small enterprises     Debtare enterprise		9 92% 8.53% 350,640 1.936,926 721,064 721,064 92%	D.         TOTAL PROFIT SHARING         51,134         38,508           E         Income from operation after deducting margin distribution for non-discretionary investment funds         191,967         141,289           F.         OPERATING EXPENSES           1
<ol> <li>Borrowings         <ol> <li>Loans that can be counted as capital</li> <li>Other Borrowings</li> </ol> </li> </ol>	4,816,559	2,734,165 1	16,068,470	11,019,922	d. Recovery on written-off earning assets e. Charged-off earning assets *) As reclassified (Note 2)		721,084 343,067 460,711	1.         IB bonus         1,643         2,090           2.         Allowance for possible losses on assets         16,159         44,521           3.         General and administrative         23,196         20,160           4.         Salaries and employee benefits         104,805         90,700
Security deposits     Interbranch liabilities     a. Conducting operational activities in Indonesia     b. Conducting operational activities outside Indonesia     Deforced the liabilities	46,943 - -	42,647 - -	46,943	42,647	STATEMENTS OF COMMITMENTS AND CONTINGENC AS AT 31 DECEMBER 2013 AND 2012 (In million Ruejah)	CIES	KEY FINANCIAL RATIOS AS AT 31 DECEMBER 2013 AND 2012	4. Statings and employee benefits         104,005         50,005           5. Others         35,766         26,131           G. TOTAL OPERATING EXPENSE         181,569         183,602           H. NET OPERATING INCOME (EXPENSE)         10,398         (42,313)           1. Other non-operating income         503         955
16. Deferred tax liabilities 17. Other liabilities 18. Profit sharing investment funds TOTAL LIABILITIES		-	347,424 5,973,351 1 <b>52,684,365</b>	400,644 5,892,774 - <b>127,057,997</b>	NO. ACCOUNTS BANK DANAMON 2013 2012	CONSOLIDATED           2013         2012	NO.         RATIOS (%)         2013         2012')           CONSOLIDATED RATIOS :	I. Other non-operating expenses         9053         8296           J. Other non-operating expenses         90,653         8,296           K. NON-OPERATING LOSS         (8,550)         (7,341)           L         NET INCOME/(LOSS) DURING YEAR ENDED         1,848         (49,654)
EQUITY 19. Issued and fully paid capital a. Authorized capital b. Unpaid capital -/-	12,238,589	12,238,589 1		12,238,589 (6,337,467)	COMMITMENT RECEIVABLES      Unused borrowing facilities     a. Rupiah     b. Foreign currencies		I. Capital     Capital Adequacy Ratio (CAR)     I. Capital Adequacy Ratio (CAR)     I. Earning assets     Non-performing earning assets and non productive assets to total earnings     and non productive assets     1.28%     1.63%	STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 31 DECEMBER 2013 AND 2012 (In million Rupiah)
<ul> <li>c. Treasury stock -/-</li> <li>20. Additional paid-up capital <ul> <li>a. Agio</li> <li>b. Disagio -/-</li> </ul> </li> </ul>	-	-	7,391,756	7,391,756	2. Outstanding buying of spot and derivative contract     8,927,047     2,747,362     8,     0thers     1. COMMITMENT PAYABLES     1. Unused loans facilities granted to debtors	8,927,047 2,747,362	a into into income assets 1.25% 1.05% 1.25% 1.05% 2.01% 3. Allowance for impairment losses for financial asset to productive asset 2.03% 2.26% 4. NPL rest 1.85% 2.27% 5. NPL net 0.00% 0.00%	NO.         ACCOUNTS         2013         2012           1.         Unused iB financing facilites **)
<ul> <li>c. Donated capital</li> <li>d. Capital paid in advance</li> <li>e. Others</li> <li>1. Other comprehensive income</li> </ul>		-	-	-	a. BUMN i. Committed - Rupiah - Foreign currencies	: :	1.         Return on Assets (ROA)         3.40%         3.71%           2.         Return on Equity (ROE)         14.52%         16.16%           3.         NIM including third party premium expenses         9.60%         10.09%           4.         Cost to income         52.52%         60.76%	3. IB guarantees issued     1       4. Others     2,538       2,480
<ul> <li>a. Difference in foreign currencies translation</li> <li>b. Gains (losses) from changes in the value of financial assets as available for sale</li> </ul>	- (71,161) 31,273	- 17,179	- (116,646) 5.625	- (12,228) (18,580)		49,551 57,510	BANK RATIOS:           1. Capita           1. Capita           1. Capita           1. Earning assets           1. Earning assets	TABLE OF MARGIN DISTRIBUTION FOR THE MONTH OF DECEMBER 2013 (In million Rupiah) Revonues Depositor's portion
<ul> <li>c. Cash flow hedges</li> <li>d. Revaluation reserves of fixed asset</li> <li>e. Part of other comprehensive income of associates</li> <li>f. Gains (losses) on defined benefit actuarial program</li> </ul>	31,2/3 - -	-	5,625	(18,580) - - -	ii. Uncommitted         31,106,414         29,451,860         31, a. Committed         31, i. Rupiah         23,155         14,342	23,155 14,342	Non-performing earning assets and non productive assets to total earnings and non productive assets         1,27%         1,66%           Non-performing earning assets to total productive assets         1,62%         2,16%           Adjowance for impairment tosses for financial asset to productive asset         1,77%         2,03%           NPL retors         2,03%         2,67%         2,03%           No Preforming Breceivables and financing with contract         1,00%         2,17%	NO. Type Average to be be distributed (%) Sharing (%)
g. Income tax related to other comprehensive income h. Others 22. Difference in quasi- reorganisation 23. Difference in restructuring value of transaction of entitie	- - 3	-	-	-	ii. Foreign currencies	217,207 264,901		A         B         C         D         E           1.         iB deposit current accounts a. Bank b. Non Bank         2,848 224,545         24         0.00         -         -
2.5. Difference in residuction of an addition of entance under common control     24. Others Equity     25. Reserves     a. General reserves	236,350	- - 196,232	- - 236,350	- - 196,232	a. Offshore L/C 1,573,293 796,128 1, b. Loca L/C 1914,713 318,702 4. Outstanding selling of spot and derivative contract 3,208,393 3,489,651 3, 5. Others	1,573,293 914,713 3,208,393 3,489,651	1         Producting         2.75%         31.87%           2         ROE         12.99%         31.87%           3         NIM         8.46%         8.65%           4.         NIM including third party premium expenses         8.29%         8.65%           5.         Operating expenses to operating income         82.26%         77.27%           6.         Cost to income         52.31%         52.31%	2 IB deposit savings a. Bank 7.315 62 0.00 J. IB savings
b. Specific reserves     c. Retained earnings     a. Previous years **)     b. Current year	9,303,232	- 7,299,566 1	13,791,582 4.041,684	11,023,467 4,011,873	III.         CONTINGENT RECEIVABLES           1.         Guarantees received a. Rupiah b. Foreign currencies         85,902	85,902 82,401	IV.         Liquidity LCR         95.06%         100.68%           V.         Compliance 1. a. Percentage violation on Legal Lending Limit a. 1. Related parties         0.00%         0.00%	a. Bank         23,950         204         13,00         27         1,30           b. Non Bank         376,448         3,206         13,00         417         1,30           a. Bank         b. Bank         a. Bank         a. Bank         b. Bank         a. Bank         b. Bank
O. Current year     TOTAL EQUITY ATTRIBUTABLE TO EQUITY     HOLDERS OF THE PARENT EQUITY     Xon-controlling interests			4,041,684 31,251,473 301,510	4,011,873 28,493,642 239,669	2. Interest receivables on non performing assets	292,383 2,538 2,480	a 1. Related parties 0.00% 0.00% a 2. Third parties 0.00% b. Percentage lending in excess of Legal Lending Limit 0.00% b. 1. Related parties 0.00% b. 2. Third parties 0.00% c. 2. Statutory Reserve Requirements (GWM)	- 3 months         0         0         46.00         0         4.61           - 6 months         0         0         46.00         0         4.61           - 12 months         3.080         26         46.00         12         4.61           b. Non Bank         3.080         26         46.00         12         4.61
TOTAL EQUITY TOTAL LIABILITIES AND EQUITY *) As reclassified (Note 2)	25,756,226 2 152,021,037 13		31,552,983	28,733,311	IV.         CONTINGENT PAYABLES           1.         Guarantees issued a. Rupiah b. Foreign currencies         2,764,076 588,719         2,351,785 353,055         2,	2,764,076 2,351,785 588,719 353,055	2.         Statutory Reserve Requirements (GWM)         8.12%         8.13%           a.         GWM Foreign Currency         8.49%         8.03%           b.         GWM Foreign Currency         8.49%         8.05%           3.         Net Open Fostion         0.74%         0.51%	- 1 month         670,762         5,712         46.00         2,627         4.61           - 3 months         10,919         93         46.00         43         4.61           - 6 months         7,149         61         46.00         2.82         4.61           - 12 months         11,727         100         46.00         46         4.61
**) After being eliminated with deficit of Rp 32,968,831 STATEMENTS OF COMPREHEN	SIVE INCOM		anuary 2001.		2. Others		*) After Reclasification (Note 2) CONSOLIDATED STATEMENTS OF CASH FLOWS	TOTAL         1,340,396         11,414         3,206           SOURCES AND UTILISATION OF ZIS FUNDS FOR THE YEARS ENDED 31 DECEMBER 2013 AND 2012         5
FOR THE YEAR ENDED 31 DECEMBER 2 (In million Ruplah, except earning per share	013 AND 2012		CONSOLI	IDATED	CAPITAL ADEQUACY RATIO (CAR) AS AT 31 DECEMBER 2013 AND 2012 (In million Rupiah) NO. DESCRIPTION 2013	2012	AS AT 31 DECEMBER 2013 AND 2012 (In million Rupiah) 2013 2013 2012")	(in milito Ruplah) NO. 1. Sources of ZIS funds
INCOME AND EXPENSES FROM OPERATIONS A. Interest Income and Expenses	2013	2012*)	2013	2012*)	Bank Danamon Consolidated Bank	19.390,977 23.944,194	Cash flows from operating activities: Interest income, fees and commissions         16,496,612         18,362,677           Receipts from consumer financing transactions         27,656,425         21,81,200           Payments of new consumer financing transactions         (27,727,749)         (29,203,908)	a. Zakat from bank
Interest Income     a. Rupiah     b. Foreign currencies     Interest Expense     a. Rupiah	13,664,372 602,721 4,429,594	561,851	19,354,829 602,727 5,901,830	18,172,079 561,856 5,503,532	1.     Paid up capital     5,901,122     5,901,122     5       2.     Disclosed reserves     21.     Additional factors     a.       a.     Additional paid up capital     7,391,756     7,391,756       b.     Donated capital     7,391,756     7,391,756	5,901,122 5,901,122 7,391,756 7,391,756	Payments of interest, fees and commissions         (5.83, 640)         (5.82, 284)           Payments of interests on securities issued         (1.187, 265)         (452, 328)           Receipts from insurance operation         755, 993         650, 006           Other operating income         3,277, 844         2,992, 049	2. Utilisation of ZIS funds 21. Distributed through other parties/institutions: a. Dompet Dhuafa Republika b. Baltul Maal Hidayatuliah c. Baltul Maal Muamalat 
b. Foreign currencies Net Interest Income 3. Underwriting income 3.1. Premium income	279,337 9,558,162	171,035 9,365,388 1	455,743 <b>13,599,983</b> 1,257,956 770,625	211,116 13,019,287 1,151,905	c. General rešerve         236,350         236,350           d. Specific reserves         236,350         236,350           e. Prior years' profit after tax (100%)         8,446,271         12,934,624         6           f. Current year profit after tax (100%)         1,449,069         1,983,786         1           g. Politive adjustment in foreing currency         1,449,069         1,983,786         1	196,232         196,232           6,442,605         10,166,506           1,623,712         2,005,938	Gains from foreign exchange transactions - net         324,753         95,861           Other operating expenses         (7,716,957)         (7,865)           Non-operating expenses - net         (72,163)         (96,801)           Cash flows before changes in operating assets and liabilities         4,710,457         (68,015)	d. Bamuis BN
3.2. Underwriting expense Net Underwriting Income Net Interest and underwriting income 4. Sharia Income	9,558,162	-	770,625 487,331 <b>14,087,314</b>	687,443 464,462 <b>13,483,749</b>	transition of overseas branch h. Paid up capital fund i. Issued varant (60%) j. Issued share options on shares option compensation programs (60%)		Changes in operating assets and liabilities: Decrease/(increase) in operating assets: Placements with other banks and Bank Indonesia - mature more than 3 months from the date of acquisition	F.         LAZINAS BM         -         -           I. LAZINAS BSM Ummat         -         -         -           J. LAZINAS Persis         -         -         -           K. Pos Keadilan Péduli Ummat         -         -         -           I. Rumat Zakat Indonesia         -         -         -
4.1. Margin 4.2. Profit sharing 4.3. Bonus income Total Sharia Income	27,637 144,704 938 <b>173,279</b>	18,431 105,556 359 <b>124,346</b>	27,637 144,704 938 <b>173,279</b>	18,431 105,556 359 <b>124,346</b>	2.2 Deduction factors         -           a. Disagio         -           b. Prior years' losses (100%)         -           c. Current year losses (100%)         -		Marketable securities and Government Bonds - trading         (11,218)         21,718           Securities purchased under resale agreement         783,752         (783,752)           Loans         (13,243,467)         (7,493,583)           Investment in finance leases         (1,200,230)         (236,651)           Prepayments and other assets         (333,916)         230,778	m. Amanah Takaful Institution n. Baitul Maai BRI Institution 0. Dana Sosial Al Falah Institution p. Others 3 2
5. Sharia Expenses 5.1. iB loss sharing 5.2. iB bonus expense Total Sharia Expenses	51,134 1,643 <b>52,777</b>	38,508 2,090 <b>40,598</b>	51,134 1,643 <b>52,777</b>	38,508 2,090 <b>40,598</b>	<ol> <li>Negative adjustment in foreign currency translation of overseas branch</li> <li>Other comprehensive income: icss on declining value on available for sale investment</li> <li>Inder provision between regulatory provision</li> <li>Inder provision between regulatory assets</li> <li>(285,687)</li> <li>(10,643)</li> </ol>	(485,391) (196,794)	Increase/(decrease) inoperating liabilities:         Deposits from customers:           Deposits from customers:         5,411,282         2,694,294           - Current accounts         5,411,282         3,094,294           Savings         4,742,990         3,771,055	2.2. Directly distributed         -           Total utilisation of ZIS funds         319         186           3. Increase (decrase) on utilisation of ZIS funds         162         408           4. ZIS Funds at the beginning of the year         588         180
Net Sharia Interest Income     B. Other Operating Income and Expense     Other Operating Income     a. Increase in fair value of financial assets (mark to market)	<b>120,502</b> 7,022,731	<b>83,748</b> 3,833,479	<b>120,502</b> 8,947,284	<b>83,748</b> 5,383,995	<ul> <li>Under provision between regulatory provision and impairment value on non productive assets (16,597)</li> <li>Negative difference on fair value of financial instrument in trading book</li> </ul>	(485,391) (196,794) (20,223) (20,223)	Time deposits         5,178,325         (3,200,532)           Deposits from other banks         (1,122,263)         (1,43)           Accruais and other labilities         1,763         (8,143)           Income tax paid during the period         (1,614)         (1,422,23)           Income tax paid during the period         (1,611,600)         (1,447,263)	5. ZIS Funds at the end of the year 750 588 SOURCES AND UTILISATION OF QARDH FUNDS FOR THE YEARS ENDED 31 DECEMBER 2013 AND 2012
i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	3,655,706	690,146	3,655,706	690,146	Inovative Capital     Another Securities     (perpetual non cummulative)     -     2. Subordinated loan (perpetual non cummulative)     -     3. Other innovative capital instruments     -		Net cash provided by/(used in) operating activities         3,633,128         (3,178,032)           Cash flows from investing activities:         7,683,718         (3,178,032)           Proceeds from sales of and matured marketable securities and Government         7,588,718         7,810,258           Bonds-held-to-maturity and available-for-sale         7,588,718         7,810,258	NO.         DESCRIPTION         2013         2012           1.         Sources of Qardh funds
<ul> <li>b. Decrease in fair value of financial liabilities (mark to marke c. Gain from sale of financial assets i. Marketable securities ii. Loans iii. Other financial assets</li> </ul>	5,240	23,339	11,516	23,339	Deduction factor to core capital     4.1 Goodwill     4.2 Other intancible assets     1     1074,532)	(1,074,532) (1,658,836) (425,811)	Acquisition of marketable securities and Government Bonds-held-to-maturity         (9,558,586)         (10,179,089)           and available-for-sale         (747,906)         (831,749)           Proceeds from sale of fixed assets and software         (747,906)         (831,749)           Proceeds from sale of fixed assets         67,367         76,000           Receipt from investment         195,001         143,538	a. Infaq and Shadagah b. Penalities - 1,119 370 c. Donations/grants d. Non-hala income
<ul> <li>Gain from spot and derivative transaction (realised</li> <li>Gain from investment under equity method</li> <li>Dividend</li> <li>Fees/commissions and administrative</li> </ul>	) 276,134 909,323 1,528,978	137,490 993,530 1,434,883	276,144 4,977 2,169,397	137,490 4,723 1,949,865	5. Minority interest B. SUPPLEMENTARY CAPITAL Upper Tier 2 1. Preferen stock (perpetual cummulative) 1.2. Suborniatet marketable securities (perpetual	- 718,465	Placement in deposits         (16,758)         (404,224)           Receipt of cash dividends         4,977         4,723           Net cash used in investing activities         (2,467,186)         (3,378,453)           Cash flows from financing activities:         (16,758)         (16,758)	e. Others         -         200           Total Qardh funds         1,119         570           2.         Utilisation of Qardh funds            a.         Financing
K. Recovery of impairment loss reserves     i. Other income     Other Operating Expenses     a. Decrease in fair value of financial assets (mark to market         i. Mark table securities	647,350 13,022,509 ) 232	554,091 9,206,579 1 101	2,829,544 17,549,944 232	2,578,432 13,380,629 101	cummulative) 1.3 Subordinated loan (perpetual cummulative) 1.4 Mandatory covertible bond 1.5 Remaining innovative capital which has not been		(Decrease) increase in securities sold under repurchase agreements         (280,443)         (91,652)           Payments of principal on bonds issued         (4,787,000)         (2,732,000)           Proceeds from bonds issuance         4,704,695         3,467,975           Proceeds from limited public offering with pre-emptive rights (Right Issue) V         4,704,695         3,467,975	b. Donation         620         221           Total Utilisation of Qardh funds         620         221           3. Increase on utilisation of funds         498         349
<ul> <li>Loans</li> <li>Spot and derivatives</li> <li>Other financial assets</li> <li>Increase in fair value of financial liabilities (mark to marke</li> </ul>	3,776,592	-	3,776,592	655,819	calculate/ in core capita/ 1.6 Other supplementary capital upper tier 2 1.7 Fixed assets revaluation 1.1 General allowance for possible losses on earning assets (max. 1.25% of weighted risk-based assets) 1,182,568 1,391,585	986,476 1,144,276		3.         Increase on utilisation of funds         498         349           4.         Qarch funds at the beginning of the year         627         278           5.         Qarch funds at the beginning of the year         1,125         627           Notes:         Danamon Sharia Branches were started in May 2002. Until December 2013 Danamon Sharia has 160 Sharia aub-branches         Danamon Sharia Starkes were started in May 2002. Until December 2013 Danamon Sharia has 160 Sharia aub-branches
c. Losses from sale of financial assets i. Marketable securities ii. Loans iii. Other financial assets d. Losses from soot and derivative transaction (realised	8,606	2,153 	8,606 - 6,215	10,234 - 69,240	1.9 Other comprehensive income: increase in fair value     of available for sale investment (45%)     Lower Tier 2 max 69% core capital     2.1 Redemable preference shares     2.1 Subdemable proference shares		Employee/management stock options exercised         - <td>where 150 serves Solution Ermas Sharia. Danamon Sharia Branches Jakarta, Bukit Tinggi, Aceh, Surabaya, Martapura, Solo, Makasar, Bandung, Cirebon, Malang, Tasikmalaya, Kediri, Semarang, Jember, Malaram, Lampung, Serang, Yogyakarta, Palembang, Pekanbaru, Medan, Purwokerto, Denpasar, Batam and Tegal.</td>	where 150 serves Solution Ermas Sharia. Danamon Sharia Branches Jakarta, Bukit Tinggi, Aceh, Surabaya, Martapura, Solo, Makasar, Bandung, Cirebon, Malang, Tasikmalaya, Kediri, Semarang, Jember, Malaram, Lampung, Serang, Yogyakarta, Palembang, Pekanbaru, Medan, Purwokerto, Denpasar, Batam and Tegal.
	372 2,182,467 15,801	19,731 2,170,261 24,379	372 3,318,273 15,801	19,731 3,115,559 24,379	2.3 Other supplementary capital lower lier 2     3. Deduction factor supplementary capital     3.1 Investments (50%)     3.2 Short of capital on insurance subsidiary company (50%)     C. Deduction factors on core and supplementary capital	(986,476) (425,811)	Cash and cash equivalents as at the beginning of period         20,033,126         22,900,797           Cash and cash equivalents as at the end of period         24,518,596         20,033,126           Cash and cash equivalents consist of:         2         2,943,909         2,456,567	In accordance with Letter from Bank Indonesia No. 10/57/DpG/DPb5 dated 22 May 2008 regarding: "Equalisation of Sharia Banking Products and Services", starting June 2008 all sharia banking products/services equalized as islamic Banking (B). ) Iis receivables exclude margin to be received of Rp 57.851 million and Rp 33.318 million as at 31 December 2013 and 2012, respectively. ) Starting June 2008, reporting to BI for unused IB financing facilities to debtors, only committed facilities are being reported
e. Impairment losses on financial assets i. Marketable securities ii. Loans iii. Sharia financing			12,403 6,965	(14,235)	securitisation exposure - D. Other supplementary capital which meet the criterias (Tier 3) - E. Other supplementary capital allocated to anticipate market risk -		Cashi 2,299,399 2,745,079 Current accounts with Bank Indonesia 2,77,16,008 Current accounts with other banks Placements with other banks and Bank Indonesia - mature within 3 months from the date of acquisition 6,975,384 6,023,257	by the Bank on off balance sheet (commitments and contingencies). Jakarta, February 13, 2014 Sharia Business Unit
i. Marketable securities     ii. Loans     iii. Sharia financing     iv. Other financial assets     f. Losses related to operational risk     g. Losses from investment in shares under equity metho     h. Fees/commissions and administrative	(12,483) 6,413 353,242	(14,235) 17,209 294,046	354,280	298,052	1 1. 1 101AL CORE AND SUPPLEMENTARY CAPITAL (A+B-C) 21.588,379 27.701.698 15	19.390.977 24.662.659		
i. Markatalve securities     ii. Loans     iii. Sharai financing     iv. Other financial assets     f. Losses related to operational risk     c. Losses from investment in shares under equity metho     t. Losses from decrase in value of allow     i. Sostairs and employee benefits     k. Promotion expenses     i. Other expenses	(12,483) 6,413 d - 353,242 is 1,015 3,459,648 208,361 3,016,028	17,209 294,046 4,799 3,069,852 117,215 2,776,009	354,280 1,015 5,495,215 265,676 4,288,299	298,052 5,109 4,959,106 163,709 4,055,628	II. TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) 21,588,379 27,701,698 19	19,390,977 24,662,659 19,390,977 24,662,659 87,244,106 105,463,832	Certificates of Brunchionealia 0,7,3,64 0,22,2,27 mature within 3 months from the date of acquisition 117,676 Total cash and cash equivalents 24,516,596 20,033,128	2 min this
i. Markatable securities     ii. Loans     iii. Shara financing     iiv. Other financial assets     f. Losses related to operational inside     f. Losses related to operational inside     Losses from excessent a daministrative     Losses from decrase in value of non financial asset     Salaries and employee benefits     K. Promotion excenses     Not Other operating Expenses     OPERATING INCOME     NON OPERATING INCOME     Lossent from operating and equipment	(12,483) 6,413 d - 353,242 1,015 3,459,648 208,361 3,016,028 (5,999,778) 3,678,886	17,209 294,046 4,799 3,069,852 117,215 2,776,009 (5,373,100) 4,076,036 (7,973)	354,280 1,015 5,495,215 265,676 4,288,299 (8,602,660) 5,605,156 2,148	298,052 5,109 4,959,106 163,709 4,055,628 (7,996,634) 5,570,863 (6,855)	II.         TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL LOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)         21,588,379         27,701,696         19           V.         RISK WEIGHTED ASSETS - CREDIT RISK '1         102,843,863         126,138,821         87           V.         RISK WEIGHTED ASSETS - OFERATIONAL RISK V.         RISK WEIGHTED ASSETS - OFERATIONAL RISK 20,269,187         28,600,198         17           V.         RISK WEIGHTED ASSETS - MARKET RISK ADU OPERATIONAL RISK ADU OPERATIONAL RISK CHARGE (III/VVI)         17,54%         17,29%	19,390,977 24,662,659 87,244,106 105,463,832 17,940,744 24,707,404 315,042 315,042	Certificates of Bank Indonesia mature within 3 months from the date of acquisition Total cash and cash equivalents ') As reclassified (Note 2) MANAGEMENT OF THE BANK	Prof. DR. M. Din Syamsuddin, MA. Herry Hykmanto
i. Marktable securities     ii. Loans     iii. Sharia financing     iii. Sharia financing     iii. Sharia financing     iii. Sharia financing     iii. Coses related to operational assets     f. Losses related to operational sectors     iii. Losses from decrase in value of non financial asset     i. Salaries and employnee benefits     i. Coses from decrase in value of non financial asset     i. Cother operating Expenses     Ver Other operating Expenses     Ver Dther operating Expenses     VON oPERATING INCOME     NON OPERATING INCOME     I. Gain (loss) on foreign currencies translation     i. Ionore Expenses     NON OPERATING LOSS     INCOME BEFORE INCOME TAX	(12,483) 6,413 d - 353,242 is 1,015 3,459,648 208,361 3,016,028 (5,999,778)	17,209 294,046 4,799 3,069,852 117,215 2,776,009 (5,373,100) 4,076,036 (7,973) 475 (24,451) (31,949)	354,280 1,015 5,495,215 265,676 4,288,299 (8,602,660)	298,052 5,109 4,959,106 163,709 4,055,628 (7,996,634) 5,570,863	II.         TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL AUCOATED TO ANTICIPATE MARKET RISK (A#B-C+E)         21,588,379         27,701,698         19           IV.         RISK WEIGHTED ASSETS - CREDIT RISK ')         102,843,863         126,138,821         87           V.         RISK WEIGHTED ASSETS - OPERATIONAL RISK         20,269,187         25,600,198         17           VI.         RISK WEIGHTED ASSETS - MARKET RISK         397,427         401,131           VI.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK         397,427         401,131	19,390,977 24,662,659 87,244,106 105,463,832 17,940,744 24,707,404	Certificates of Bank Indionesia mature within 3 months from the date of acquisition 117.676 Total cash and cash equivalents 24,518,596 20,033,126 *) As reclassified (Note 2) MANAGEMENT OF THE BANK AS AT 31 DECEMBER 2013 Board Of Commissioners : Ng Kee Choe 2. Vice President Commissioner : Johanes Berchmans Kristiadi Pudjosukanto <sup>11</sup>	Prof. DR. M. Din Syamsuddin, MA. Sharia Supervisory Board <u>Herry Hykmanto</u> Director
i. Marktable securities     ii. Loans     iii. Sharia financing     iii. Cosses from investment in shares under equity methol     h. Feedschormsissions and administrative     i. Losses from decrease in value of non financial assel     Salaries and employee benefits     K. Promotion expenses     Not Other Operating Expenses     OPERATING INCOME     NON OPERATING INCOME TAX     Income tax     a. Income tax expenses     D. Deferred tax expenses     D. Deferred tax expenses     D. Deferred tax expenses     D. Deferred tax expenses     NET INCOME     Source S(income)     NET INCOME	(12,483) 6,413 d - 353,242 is 1,015 3,459,648 208,361 3,016,028 (5,999,778) 3,678,886 3,521 320 (3,622) 2,19	17,209 284,046 4799 3,069,852 117,215 2,776,009 (5,373,100) 4,076,036 (7,973) (24,451) (31,949) 4,044,087 730,019 66,643	354,280 1,015 5,495,215 265,676 4,288,299 (8,602,660) 5,605,156 2,148 5,185 (82,275) (74,942)	298,052 5,109 4,959,106 163,709 4,055,628 (7,996,634) 5,570,863 (6,855) 1,546 (78,875) (84,184)	II.         TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL LOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)         21,588,379         27,701,696         19           V.         RISK WEIGHTED ASSETS - CREDIT RISK 1'         102,843,863         126,138,821         87           V.         RISK WEIGHTED ASSETS - OPERATIONAL RISK V.         20,269,187         28,600,198         17           V.         RISK WEIGHTED ASSETS - OPERATIONAL RISK AND OPERATIONAL RISK CHARGE (IIII(V+V))         397,427         401,131           VI.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (IIII(V+V))         17.54%         17.90%           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (IIII:(V+VVII))         17.48%         17.86%           STATEMENT TRANSACTIONS OF FOREIGN EXCHANGE AND AS AT 31 DECHBER 2013 (In million RUPBER)         101	19,30,977         24,662,659           87,244,106         105,463,832           17,940,744         24,707,404           315,042         315,042           18,44%         18,95%           18.38%         18,90%	Certificates of Bank Indonesia mature within 3 months from the date of acquisition Total cash and cash equivalents • ) As reclassified (Note 2) MANAGEMENT OF THE BANK ASAT31 DECEMBER 2013 Board Of Commissioner : Ng Kas Chos • ) President Commissioner : Ng Kas Chos • ) Commissioner : Ng Kas Chos • ) Commissioner : Ng Kas Chos • ) Commissioner : San Ches Yen • ) Commissioner : Can Ches Yen • ) Commissioner : Marga Tarua Habir ° • ) Commissioner : Marga Tarua Habir ° • ) Commissioner : Marga Tarua Habir ° • ) Commissioner : Marga Tarua Habir °	Prof. DR. M. Din Syamsuddin, MA. Sharia Supervisory Board Notes : 1. Financial information as al 31 December 2013 and 2012 and for the year then ended were taken from the consolidated financial statement which have been audited by Purvanitoro, Suberman & Surjia, Registered Public Accountant (Partner in charge: Dr. Hanf Purvanitoro) whose report dated for Forumay 2014 expressed an unqualified opinion and the explanatory paragraph regarding restatement of consolidated financial statement as al 31 December 2011 and or the year then ended and consolidated statement of financial statement as al 31 December 2011 and for the year then ended and consolidated statement of financial statement as al 31 December 2011 and for the year then ended and consolidated statement of financial position as at
i. Marktable securities     ii. Loans     iii. Sharia financing     iii. Coses reliated to operational risk     1. Losses from decrease in value of non financial asset     i. Losses from decrease in value of non financial asset     i. Losses from decrease in value of non financial asset     i. Losses from decrease in value of non financial asset     i. Losses from decrease in value of non financial asset     Salaries and employee benefits     Non OPERATING INCOME     NON OPERATING INCOME     NON OPERATING INCOME     I. Gain (loss) from sale of premises and equipment     Gain (loss) on foreign currencies translation     Income tax     a. Income tax expenses     b. Deferred tax expen	(12,483) (6,413) (6,413) (12,43) (14,51) (14,51) (14,51) (14,51) (14,51) (14,51) (14,41) (1	17,209 24,046 4799 3,069,852 117,215 2,776,009 (5,373,100) 4,076,036 (7,973) (24,451) (31,949) 4,044,087 730,019 66,643	354,280 1,015 5,495,215 265,676 4,288,299 (8,602,660) 5,605,156 2,148 5,185 (82,275) (74,942) 5,530,214 1,504,667 (133,763)	298.052 5,109 4,959.106 163.709 4,055.628 (7,996.634) 5,570.863 (6,855) 1,546 (78,875) (84,184) 5,486.679 1,307.993 61,538	II.         TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL LANC TO ANTICIPATE MARKET RISK (A+B-C+E)         21,588,379         27,701,696         19           IV.         RISK WEIGHTED ASSETS - CREDIT RISK 1'         102,843,863         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OPERATIONAL RISK V.         102,843,863         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OPERATIONAL RISK V.         20,269,167         28,600,198         17           IV.         RISK WEIGHTED ASSETS - OPERATIONAL RISK AND OPERATIONAL RISK CHARGE (III:(IV-V))         17.54%         17,90%           VII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (III:(IV-V))         17.48%         17.86%           STATEMENT TRANSACTIONS OF FOREIGN EXCHANGE AND AS AT 31 DECEMBER 2013 (In million Rupibiti)         BANK DANAMON           NO.         TRANSACTION         BANK DANAMON	19,30,977         24,662,659           87,244,106         105,463,832           17,940,744         24,707,404           315,042         315,042           18,44%         18,95%           18.38%         18,90%	Certificates of Bank Indonesia mature within 3 months from the date of acquisition Total cash and cash equivalents • A sreclassified (Note 2) MANAGEMENT OF THE BANK ASAT31 DECEMBER 2013 Board Of Commissioner • President Commissioner • Commissioner	Prof. DR. M. Din Syamsuddin, MA. Sharia Supervisory Board Herry Hykmanto Director Herry Hykmanto Director Hyther Hykmanto Director Hyther Hykmanto Director Hyther Hykmanto Director Hythe
i. Marktable securities     ii. Loars     iii. Sharia financing     iii. Coses related to operationarise under equity metho     D. Feestcommissions and administrative     i. Losses from decrease in value of non financial asset     i. Salaries and employee benefits     ii. Coses from decrease in value of non financial asset     i. Losses from decrease in value of non financial asset     i. Other operating Expenses     Ver Other Operating Expenses     Ver Other Operating Expenses     VON OPERATING INCOME     NON OPERATING INCOME TAX     I. Income tax expenses     D. Deferred tax expenses (income)     NET INCOME     OTHER COMPREHENSIF INCOME NET OF TAX         Gringin exchange difference from translation         of financial statements in foregin currency         Gain fixed asset revalutioan         . Gain fixed asset revalutioan         . Gain ford asset revalutioan         . Dedired tax set financial asset exactlable for sal         Gains (income of associates         . Gains (components) components of other	(12,483) 16,413 - 1353,242 10,115 3,456,848 2003,861 3,016,028 (5,599,778) 3,6778,886 3,521 3,672,105 (65,517) 2,963,654 (117,787) 3,1273 - 1 -	17,209 29,046 30,069,729 21,776,009 (5,373,100) 4,076,037 (24,451) (31,949) 4,044,051 (31,949) 4,044,051 (31,949) 4,044,051 (24,451) (31,949) 4,044,051 (24,451) (31,949) 4,044,051 (24,451) (31,949) 4,044,051 (24,451) (31,949) 4,044,051 (24,451) (31,949) 4,044,051 (24,451) (31,949) 4,044,051 (24,451) (31,949) 4,044,051 (24,451) (31,949) 4,044,051 (24,451) (31,949) 4,045,051 (24,451) (31,949) 4,045,051 (24,451) (31,949) 4,045,051 (24,451) (31,949) 4,045,051 (24,451) (31,949) 4,045,051 (24,451) (31,949) 4,045,051 (24,451) (31,949) 4,045,051 (24,451)	354 280 1,015 5495 215 265,676 4,288 299 (8,602,660) 5,605,166 (82,275) (74,942) 5,530,214 1,504,657) (133,767) 4,159,320 - (135,847) 32,833 - -	298,052 5,109 4,553,105 1163,709 4,4055,654) 5,570,865 (6,855) 1,5465,679 (84,184) 5,466,679 1,307,993 6,1538 4,117,148 	II.         TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL LANC TO ANTICIPATE MARKET RISK (A+B-C+E)         21,588,379         27,701,696         19           IV.         RISK WEIGHTED ASSETS - CREDIT RISK 1'         102,843,863         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OPERATIONAL RISK V.         102,843,863         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OPERATIONAL RISK V.         102,643,863         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OPERATIONAL RISK AND OPERATIONAL RISK CHARGE (III:(IV+V))         17.54%         17.90%           VII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (III:(IV+VVII))         17.48%         17.86%           STATEMENT TRANSACTIONS OF FOREIGN EXCHANGE AND AS AT 31 DECEMBER 2013 (In million Rupishi)         EANK DANAMON           NO.         TRANSACTION         BANK DANAMON           NO.         TRANSACTION         Purpose         Trading           A.         Related to exchange rate 1.         Sport         22.028         22.028         22.028           2.         Forward         307.993         307.993         -         -	19,390,377         24,662,655           87,244,106         105,463,832           17,940,744         24,707,404           315,042         315,042           18.44%         18.95%           18.38%         18.90%           D DERIVATIVE           Nervisitive Receivable and Liabilities	Certificates of Bank Indonesia mature within 3 months from the date of acquisition Total cash and cash equivalents • As reclassified (Note 2) MANAGEMENT OF THE BANK ASAF31 DECEMBER 2013 Board Of Commissioner • President Commissioner • Use President Commissioner • Use President Commissioner • Co	Prof. DR. M. Din Syamsuddin, MA. Sharia Supervisory Board     Line Starting St
i. Marktable securities     ii. Loars     iii. Sharia financing     iii. Coses related to operational assets     f. Losses from decrease in value of non financial asset     i. Losses from decrease in value of non financial asset     i. Salaries and employee benefits     iii. Coses from decrease in value of non financial asset     iii. Coses from decrease in value of non financial asset     iii. Cother expenses     Not Other operating Expenses     OPERATING INCOME     NON OPERATING INCOME TAX     I. Income tax     a. Income tax expenses     b. Deferred tax expenses (norme)     NET INCOME     OTHER COMPREHENSIF INCOME NOT OFTAX     a. Foreign exchange difference from translation     of financial statements in foreign currency     Gains (losses) on defined benefit actuarial program     g. Gains (sasset prevalutioan	(12,483) (6,413) (6,413) (7,413) (7,413) (7,414) (7	17,209 294,046 4,799 4,795 21,776,009 2,776,009 4,076,035 (2,4451) (31,949) 4,044,067 730,067 730,067 730,067 (31,949) 4,044,067 730,067 (31,949) 4,044,067 (31,949) 4,044,067 (31,949) 4,044,067 (31,949) 4,044,067 (31,949) 4,044,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) 4,046,067 (31,949) (31,94	354 280 1,015 5495 215 265 676 4,288 299 (8,602,660) 5,605,156 (82,275) (74,942) 5,530,214 1,504,657 (133,763) 4,159,267 (135,847)	298,052 5,109 4,959,106 163,709 4,055,628 (7,996,634) 5,570,863 (6,855) 1,546 (78,875) (84,184) 5,486,679 1,307,993 61,538 4,117,148	II.         TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL LAOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)         21,588,379         27,701,696         19           IV.         RISK WEIGHTED ASSETS - CREDIT RISK 1'         102,843,863         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OPERATIONAL RISK V.         RISK WEIGHTED ASSETS - OPERATIONAL RISK V.         20,269,167         28,600,198         17           VI.         RISK WEIGHTED ASSETS - OPERATIONAL RISK V.         20,269,167         28,600,198         17           VI.         RISK WEIGHTED ASSETS - MARKET RISK AND OPERATIONAL RISK CHARGE (III:(IV+V))         17.54%         17.90%         401,131           VII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (III:(IV+V))         17.48%         17.86%         17.86%           STATEMENT TRANSACTIONS OF FOREIGN EXCHANGE AND AS AT 31 DESCHABER 2013 (In million Rupibity)         17.48%         17.86%         17.86%           NO.         TRAINSACTION         Notional Amount         Purpose         Dath Madaming         R           A.         Related to exchange rate         22.028         22.028         2         2         2           1.         Spot         307.993         -         -         -         -         -           4.         Forwar	19,390,377         24,662,659           87,244,106         105,463,832           17,940,744         24,707,404           315,042         315,042           18.38%         18.95%           18.38%         18.90%           D DERIVATIVE           Derivative Receivable and Liabilities           Receivables         Llabilities           102         16	Certificates of Bank Indonesia mature within 3 months from the date of acquisition       -       117,676         Total cash and cash equivalents       -       117,676         ') As reclassified (Note 2)       -       24,518,596       20,033,126         MANAGE(MENT OF THE BANK ASA 731 OECEMBER 2013       -       117,676         Board Of Commissioners       :       Ng Kee Choe         1. President Commissioner       ::       Ng Kee Choe         2. Vice President Commissioner       ::       Johanes Berchmans Kristiadi Pudjosukanto "         3. Commissioner       ::       Man Robert Shoustor "         C. Commissioner       ::       Board Of Commissioner       ::         C. Commissioner       ::       Board Cheng Kim       *         C. Commissioner       ::       Benedictus Rakaka Mahi       *         Board Of Directors       :       Henry Ho Hon Cheong       :         1. President Director and Human Resources       ::       Huliadi Rahardig       *         3. Corporate Banking and Small Medium Enterprise       ::       All Rukmijah / JN (ong ?)       *         and Commercial Director       ::       Herry Hykmanto       ::       Yerra Eve Lim         4. Sayarah Director       ::       Herry Hykmanto       ::       Yerra Eve	Prof. DR. M. Din Syamsuddin, MA. Sharia Supervisory Board Herry Hykmanto Director Notes : 1. Financial taltement which have been audited by Purwartono, Sub-erman & Surja, Registered Public Accountant (Partner in charge: DS. Han Puwartono) whose report detailed by Purwartono, Sub-erman & Surja, Registered Public Accountant (Partner in charge: DS. Han Puwartono) whose report detailed by Purwartono, Sub-erman & Surja, Registered Public Accountant (Partner in charge: DS. Han Puwartono) whose report detailed by Purwartono, Sub-erman & Surja, Registered Public Accountant (Partner in charge: DS. Han Puwartono) whose report detailed by Purwartono, Sub-erman & Surja, Registered Public Accountant (Partner in charge: DS. December 2011 again for the year then ended and consolidated statement of financial position as at 1 January 2010/131 December 2010. The above financial information are published in order to comply with the Circular Letter of Bank Indonesia (RS: BI) No. 13300/DPP dated 1D December 2011 regaring Third Amendem SE BI No. 3300/DPP dated 1D December 2010. The above financial institution Supervisory Agency to Bank Indonesia and in accoundance with Regulation of Capital Market and Financial Institution Supervisory Agency No. VIII G.7. Attachment to Decision of Chairman of Bapepara and LK No. Kep-347(BL/212 regarding Thancial Statements Presentation and Disclosure of Issuer or Public Companyies' ). Decision of Chairman of Bapepara and LK No. Kep-347(BL/212 regarding Thancial Statements Presentation and Disclosure of Usaver or Public Companyies' ). Decision of Chairman of Bapepara and LK No. Kep-347(BL/212 regarding Thancial Statements Presentation and Disclosure of Valuer or Public Companyies' ). Decision of Chairman of Bapepara and LK No. Kep-347(BL/212 regarding Thancial Statements Presentation and December 2011 regarding Thancial
i. Markable securities     ii. Loars     iii. Sharia financing     iii. Sharia sharia sharia sharia sharia we     ii. Losses from decrease in value of non financial assel     ii. Salaries and employee benefits     ii. Chiter expenses     Not Other Operating Expenses     OPERATING INCOME     NON OPERATING INCOME     iii. Sharia sharia sharia sharia sharia sharia sharia sharia     iii. Sharia sharia sharia sharia sharia sharia sharia sharia sharia     iii. Income tax     a. Income tax     a. Income tax     a. Income tax     a. Foreign exchange difference from transiation     of financial statements in foreign currency     b. Gaine from change financial assets available for sal     c. Cash flow hedge     differed comprehensive income     f. Others     f. Gaine fiorn change financial assets available for sal     c. Cash flow hedge     differed tax repenses     f. Gaine fiorn change financial assets available for sal     c. Cash flow hedge     differed tax repenses     f. Gaine fiorn change financial assets available for sal     c. Cash flow hedge     differed tax repenses     f. Gaine fiorn competensive income     f. Others     f. Gaine fiorn competensive income     f. Others     Comprehensive income attrative to ther     comprehensive income attration to fiorn     comprehensive income     f. Cothers     Comprehensive income     f. Others     Comprehensive income attration     fiornace     comprehensive income attration     fiornace     comprehensive income     f. Others     Comprehensive income     fiornace     comprehensive income     fiornace     comprehensive income     fiornace     comprehensive income     fiorea     comprehensive income     fiornacona trabeat attration	(12,483) (12,483) (12,483) (15,1015) (11	17,209 294,046 4,799 27,7500 (5,373,100) (5,373,100) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (3,949) (4,046) (2,445) (	354 280 5 41015 5 4282 299 (8,602,660) (8,602,660) (8,602,660) (8,602,660) (8,602,660) (8,602,660) (8,602,660) (135,605,156) 5,530,214 1,504,657 (135,647) 32,833 - - 20,447 (82,567,753 4,076,753 4,046,657 4,076,753 4,046,657 4,076,753 4,046,657 4,076,753 4,046,657 4,046	298,052 163,709 163,709 163,709 163,709 163,709 164,709 1,546 1,547,679 1,547,709 1,547,709 1,547,709 1,547,709 1,547,709 1,547,709 1,547,709 1,547,709 1,547,709 1,547,709 1,547,709 1,548,679 1,559,678,578 1,559,678,578 1,559,678,578 1,559,678,578 1,559,678,578 1,559,679	II.         TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL LAND TO ANTICIPATE MARKET RISK (AH8-C+E)         21,588,379         27,701,696         19           IV.         RISK WEIGHTED ASSETS - OREDIT RISK 1         20,269,167         28,600,198         17           IV.         RISK WEIGHTED ASSETS - OREDIT RISK 1         20,269,167         28,600,198         17           IV.         RISK WEIGHTED ASSETS - OREDIT RISK 1         20,269,167         28,600,198         17           IV.         RISK WEIGHTED ASSETS - MARKET RISK AND OPERATIONAL RISK NO         37,427         401,131         17.90%           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (III,(V+V))         17.48%         17.86%         17.86%           MARKET RISK AND OPERATIONAL RISK NO         TABSE CHARGE RULL OF RISK AND OPERATIONAL RISK CHARGE RULL OF RISK AND OPERATIONAL RISK CHARGE RULL OF	19,390,977 87,244,108 105,463,832 17,340,744 18,84% 18.38% 18.95% D DERIVATIVE DERIVATIVE DERIVATIVE Liabilities Receivables Liabilities 102 16 275 1,654	Certificates of Bank Indonesia mature within 3 months from the date of acquisition Total cash and cash equivalents  • 117,676  • 24,518,596 • 20,033,126 • 24,518,596 • 24,518,596 • 24,518,596 • 24,518,518,518	Prof. DR. M. Din Syamsuddin, MA. Sharia Supervisory Board Herry Hykmanto Director Herry Hykmanto Herry Hykmanto Herry Hykmanto Director Herry Hykmanto Herry Hykmanto
i. Marktable securities     ii. Loans     iii. Sharia financing     iii. Sharia     iii. Sh	(12,483) (12,483) (12,483) (115)	17,209 294,046 4792 200,072 2775,009 (5,373,100) 4,076,037 (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (7,973) (3,1949) 4,074,009 (6,276) (24,451) 3,247,425 3,247,425 3,247,425 3,242,474	354 280 5 41 0175 2 428 299 (8,602 660) 2 148 5 185 (82 275) (74 942) 5,530 214 1,504 657 (133 763) 4,159 320 (135 867) 2 0,447 (82 567) 4,076 753 4,041,684 117,638 4,159,320 3,961,477 115,282	298,052 163,709 4,055,109 163,709 4,055,628 (7,996,634) (7,996,634) (7,996,634) (8,459) 1,546 (7,78,75) (8,457) 1,307,993 4,117,148 (19,539) (17,231) 1,569 (35,201) 4,085,1947 4,018,73 106,275 4,117,148 3,978,666 103,666	II.         TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL LAND TO ANTICIPATE MARKET RISK (AHB-C+E)         21,588,379         27,701,696         19           IV.         RISK WEIGHTED ASSETS - ORELIT RISK 1         20,269,167         28,600,198         17           IV.         RISK WEIGHTED ASSETS - ORELATIONAL RISK V.         20,269,167         28,600,198         17           V.         RISK WEIGHTED ASSETS - ORELATIONAL RISK V.         17,847         17.90%         24,013,131           VI.         RISK WEIGHTED ASSETS - MARKET RISK AND OPERATIONAL RISK KO HARGE (III(VVV))         17.45%         17.90%           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK KO HARGE (III(VVV))         17.48%         17.86%           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (III(VVV))         17.48%         17.86%           MARK TRISK AND OPERATIONAL RISK CHARGE (III)(VVVVII)         17.48%         17.86%         17.86%           STATEMENT TRANSACTION         FORMATION TRANSACTION TRANSACTION TRANSACTION TRANSACTION TRANSACTION TRANSACTION TRANSACTION         Purpose         DIF           A.         Related to exchange rate         20,202         2,2028         -           J.         Forward         307,993         -         -         -           J.         Urdes	19,390,977 87,244,108 105,463,832 17,340,744 18,84% 18.38% 18.95% D DERIVATIVE DERIVATIVE DERIVATIVE Liabilities Receivables Liabilities 102 16 275 1,654	Certificates of Bank Indonesia mature within 3 months from the date of acquisition       -       117,676         Total cash and cash equivalents       -       117,676         24,518,596       20,033,126         *) As reclassified (Note 2)         MANAGE(MENT OF THE BANK ASAT 31 DECeMBER 2013         Board Of Commissioner       :       Ng Kee Choe         1. President Commissioner       :       Johanes Berchmans Kristiadi Pudjosukanto *         2. Voce President Commissioner       ::       Johanes Berchmans Kristiadi Pudjosukanto *         3. Commissioner       ::       Harry Arlef Scepard Sukadis **         3. Commissioner       ::       Man Robert Shouts **         6. Commissioner       ::       Mang Darte Shouts **         7. Commissioner       ::       Mang Taruna Habit **         8. Commissioner       ::       Benedictus Rakaaka Manit         Board Of Directors       ::       Henry Ho Hon Cheong         1. Operationa Director and Human Resources       ::       Mulaid Rahardig         3. end Commercial Director       ::       Mulaid Rahardig         4. Syariah Director       ::       Kantradig         5. Commissioner       ::       ::         1. President Director       ::       Kantradig         8. A	Prof. DR. M. Din Syamsuddin, MA.     Sharia Supervisory Board     University of the second statement of the second statement of the second statement of the second statement second statemes
i. Markable securities     ii. Loans     iii. Sharia financing     iii. Coses related to operational exists     f. Losses from decrease in value of non financial asset     i. Losses from decrease in value of non financial asset     i. Salaries and employee benefits     i. Losses from decrease in value of non financial asset     i. Cother operating Expenses     Vet Other Operating Expenses     Vet Other Operating Expenses     Vet Other Operating Expenses     Vet Other Operating Expenses     NON OPERATING INCOME     NON OPERATING INCOME     Gani (loss) for nside of premises and equipment     Gani (loss) for nside of premises and equipment     Gani (loss) for nside of premises     NON OPERATING INCOME     NON OPERATING INCOME     NON OPERATING INCOME TAX     Income tax     a. Income tax expenses     b. Deferred tax expenses (income)     NET INCOME     OTHER COMPREHENSIF INCOME NET OF TAX     a. Foreign exchange difference from translation     of financial statements in foreign currency     Gans flosses) on defined benefit actuarial program     G. Comprehensive income attribute to     Comprehensive income attribute to     Comprehensive income     h. Others     Other comprehensive income     h. Others     Other Comprehensive income     h. Others     TOTAL COMPREHENSITE INCOME     Comprehensive income attribute to     comprehensive income     h. Others     TOTAL COMPREHENSITE INCOME     COMPERTING UNCOME     TOTHE PARENT ENTITY     NON-CONTROLLING INTERESTS     TOTAL COMPREHENSITE INCOME     TOTHE PARENT ENTITY     NON-CONTROLLING INTERESTS     TOTAL COMPREHENSIE INCOME     TOTHE PARENT ENTITY     NON-CONTROLLING INTERESTS     TOTAL COMP	(12,483) (12,483) (5,33,4/2 (3,34) (3,34) (4,34) (4,34) (4,34) (4,34) (4,34) (4,4) (12,4) (12	17,209 29,046 29,046 29,047 29,048 20,069 29,2776,009 (5,373,100) (4,076,037 (24,451) (31,949) 4,044,004 (24,451) (31,949) 4,044,004 (24,451) (31,949) 4,044,004 (24,451) (24,451) (24,451) (24,451) (24,451) (24,451) (24,451) (24,451) 3,247,425 3,242,474 3,242,474 (1,000,924)	354 280 5 49 (0115 5 49 (0115 2 285 676 4 288 299 (8,602 660) 5,605,156 5,605,156 5,605,156 (82,275) (74,942) 5,530,214 1,504,657 (133,763) 4,159,320 - - 20,447 - (82,567) 4,076,753 4,159,320 3,961,471 115,524 4,076,753 4,026,673 (1,203,640) (40,161) 4,016,640 - - - - - - - - - - - - -	298,052 14,055,109 163,709 153,709 153,709 153,709 1545 (7,996,634) (7,996,634) 15,645 (8,855) 15,670,863 (8,855) 15,670,863 1,307,993 4,087,993 1,307,993 4,117,148 1,559 1	II.         TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL AND TO ANTICIPATE MARKET RISK (A#6-C#6)         21,588,379         27,701,698         19           IV.         RISK WEIGHTED ASSETS - OREDIT RISK '1         20,269,187         28,600,198         17           IV.         RISK WEIGHTED ASSETS - OREDIT RISK '1         20,269,187         28,600,198         17           V.         RISK WEIGHTED ASSETS - OREDIT RISK '1         20,269,187         28,600,198         17           V.         RISK WEIGHTED ASSETS - OREDIT RISK '1         17.45%         17.30%         17.90%           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK '1         17.45%         17.36%         17.86%           VIIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK '4         17.48%         17.86%         17.86%           STATEMENT TRANSACTIONS OF FOREIGN EXCHANGE AND AS AT 21 DECEMBER 2013 (triminition Rupian)         17.48%         17.86%         10.786%           NO.         TRANSACTION         Notional Amount         Purpose         Dur           A.         Related to exchange rate         20.228         22.028         -           1.         Spot         207.698         511.354,862         10.746,362         608,500           2.         Forwind         -         -         - <td>19,390,377 87,244,108 105,463,832 105,463,832 105,463,832 105,463,832 124,707,404 315,042 18,84% 18,95% D DERIVATIVE D DERIVATIVE D DERIVATIVE D Liabilities Receivables Liabilities 102 105 1,854 Liabilities 102 105 1,854 18,90% D DERIVATIVE</td> <td>Certificates of Bank Indonesia mature within 3 months from the date of acquisition       -       117,676         Total cash and cash equivalents       -       117,676         7) As reclassified (Note 2)       -       -       24,518,596       20,033,126         MANAGEMENT OF THE BANK ASA 73 10 DECeMBER 2013         Board Of Commissioners         1. President Commissioner       :       Ng Kee Choe         2. Vice President Commissioner       :       Johanes Berchmans Kristiadi Pudjosukanto 1         3. Commissioner       ::       Johanes Berchmans Kristiadi Pudjosukanto 1         6. Commissioner       ::       Man Robert Shuster 1         7. Commissioner       ::       Mang Taruna Habir 1         8. Commissioner       ::       Mangdi Taruna Habir 1         7. Commissioner       ::       Mangdi Taruna Habir 1         8. Commissioner       ::       Benedictus Rakaska Manit         Board Of Directors       ::       Henry Hol Hon Cheong         7. Operanda Director and Small Medium Enterprise       ::       Mulaid Rahardja         8. Squaria Director       ::       Kanchan Keshav Njasure         9. Finance Director       ::       Kanchan Keshav Njasure         1. Integrated Risk Director       ::       Kanchan Keshav Njasure</td> <td>Port. BR. M. Din Syamsuddin, MA.     Sharia Supervisory Board     Universe in the second second</td>	19,390,377 87,244,108 105,463,832 105,463,832 105,463,832 105,463,832 124,707,404 315,042 18,84% 18,95% D DERIVATIVE D DERIVATIVE D DERIVATIVE D Liabilities Receivables Liabilities 102 105 1,854 Liabilities 102 105 1,854 18,90% D DERIVATIVE	Certificates of Bank Indonesia mature within 3 months from the date of acquisition       -       117,676         Total cash and cash equivalents       -       117,676         7) As reclassified (Note 2)       -       -       24,518,596       20,033,126         MANAGEMENT OF THE BANK ASA 73 10 DECeMBER 2013         Board Of Commissioners         1. President Commissioner       :       Ng Kee Choe         2. Vice President Commissioner       :       Johanes Berchmans Kristiadi Pudjosukanto 1         3. Commissioner       ::       Johanes Berchmans Kristiadi Pudjosukanto 1         6. Commissioner       ::       Man Robert Shuster 1         7. Commissioner       ::       Mang Taruna Habir 1         8. Commissioner       ::       Mangdi Taruna Habir 1         7. Commissioner       ::       Mangdi Taruna Habir 1         8. Commissioner       ::       Benedictus Rakaska Manit         Board Of Directors       ::       Henry Hol Hon Cheong         7. Operanda Director and Small Medium Enterprise       ::       Mulaid Rahardja         8. Squaria Director       ::       Kanchan Keshav Njasure         9. Finance Director       ::       Kanchan Keshav Njasure         1. Integrated Risk Director       ::       Kanchan Keshav Njasure	Port. BR. M. Din Syamsuddin, MA.     Sharia Supervisory Board     Universe in the second
i. Marktable securities     ii. Loans     iii. Sharia financing     iii. Cotter financial assets     f. Losses from lot present and administrative     ii. Losses from decrease in value of non financial asset     i. Losses from decrease in value of non financial asset     ii. Losses from decrease in value of non financial asset     ii. Losses from decrease in value of non financial asset     ii. Cotter cxpenses     Not Otter operating Expenses     Not Otter operating Expenses     Non OPERATING INCOME     NON OPERATING INCOME     Ii. Gani (loss) on foreign currencise translation     ii. concleterpreses (income)     NON OPERATING INCOME     NON OPERATING INCOME     NON OPERATING INCOME     NON OPERATING INCOME     ii. conce tax     a. Foreign exchange difference from translation     of financial astetments in foreign currency     b. Gain fibed asset revaluidaan     d. Gain four basset of infancial asset available for sal     c. Cash flow hedges     d. Gain four basset or available for sal     c. Cash flow hedges     d. Gain four basset or available for sal     c. Cash flow hedges     d. Gain four basset or available for sal     c. Cash flow hedges     d. Gain flow Basset or available for sal     c. Cash flow hedges     d. Gain flow Basset or available for sal     c. Cash flow hedges     d. Gain flow Basset or available for sal     c. Cash flow hedges     d. Gain flow Basset or available for sal     c. Cash flow hedges     d. Gain flow Basset or available for sal     c. Cash flow hedges     d. Gain flow Basset or available for sal     c. Cash flow hedges     d. Gain flow Basset or available for sal     c. Cash flow hedges     d. Gain flow Basset or available for sal     c. Cash flow hedges     d. Gain flow Basset or available for sal     c. Cash flow hedges     d. Gain flow Basset or Cash and the defined Date for the Currency     h. Others     for the comprehensive income a datic tast     ToTAL COMPREHENSIVE	(12,483) (12,483) (5,413) (5,413) (5,413) (5,413) (5,145) (3,420) (5,420) (5,420) (3,622) (3,624) (3,626) (	17,209 294,046 294,046 294,046 176,029 176,029 (5,373,100) 4,076,039 (7,973)	354 280 5 455 216 4 288 299 (8 602 680) (8 602 680) (135 763) 4 159,320 (135 763) 4 159,320 - 2 0,447 (82 667) 4,076,753 4,076,753 3,961,471 115,282 4,076,753 (1,203,640)	298,05 5,109 4,552,109 4,552,109 1,055,628 (7,996,634) 5,577,863 5,577,863 5,577,863 (8,4514) 1,546 (7,875) (8,4144) 5,486,679 1,307,993 4,117,148 (19,539) (17,231) 1,569 (17,248 (17,248 (17,248) (17,248) (17,248) (17,248) (1,569 (1,568) (1,	II.         TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL LAND TO ANTICIPATE MARKET RISK (AHB-C+E)         21,588,379         27,701,696         19           IV.         RISK WEIGHTED ASSETS - CREDIT RISK 1         102,643,863         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OREATIONAL RISK V.         102,643,863         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OREATIONAL RISK V.         17,54%         17,54%         101,131           VI.         RISK WEIGHTED ASSETS - MARKET RISK AND OPERATIONAL RISK CHARGE (IIII,(VVV))         17,54%         17,36%         17,36%           VII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (IIII,(VVV))         17,48%         17,36%         17,36%           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK, AND OPERATIONAL RISK CHARGE (IIII,(VVVVII))         17,48%         17,36%         17,36%           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK, AND OPERATIONAL RISK CHARGE (IIII,(VVVVII))         17,48%         17,36%         17,36%           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK, AND OPERATIONAL RISK CHARGE (IIII, (VVVVIII))         17,48%         17,36%         17,36%           VIII.         RISK CHARGE (IIII, (VVVVIII))         17,48%         17,36%         17,36%         17,36%          NOT	19, 390, 377         24, 662, 659           17, 244, 106         105, 463, 832           18, 24, 106         105, 463, 832           18, 44%         18, 80%           18, 84%         18, 90%           D DERIVATIVE           Derivative Receivable and Liabilities           102         16           27         1, 8, 436           102         16           27         1, 8, 44, 64           102         16           27         1, 8, 44           102         16           27         1, 8, 44           4, 295         1, 77           4, 295         1, 77           740,000         456, 211	Certificates of Bank Indonesia mature within 3 months from the date of acquisition       117,676         Total cash and cash equivalents       24,518,596       20,033,126         *) As reclassified (Note 2)       MANAGEMENT OF THE BANK ASAT 31 DECEMBER 2013       117,676         Board Of Commissioners       : Ng Kee Choe       20,003,126         1. President Commissioner       : Ng Kee Choe         2. Vice President Commissioner       : Johanes Berchmans Kristladi Pudjosukanto *         3. Commissioner       : Gan Chee Yen         6. Commissioner       : Man Robert Shouts* *         7. Commissioner       : Gan Chee Yen         8. Commissioner       : Benedictus Rakasaka Manit         Board Of Common Directors       : Henry Hol Hon Cheong         1. President Director       : Henry Hol Hon Cheong         2. Operation Director and Human Resources       : Mulaid Rahardja         3. Corporate Banking and Small Medum Enterprise       : All Rukmight / All Yong *         4. Syariah Director       : Kanchan Keshav Njasure         5. Finance Director       : Kanchan Keshav Njasure         6. Integrated Risk Director       : Kanchan Keshav Njasure         7. Information and Technology Director       : Knoch Minhari Handikusuma         8. Matel Risk Director       : Khoe Minhari Handikusuma         9. Traesury an	Port. BR. M. Din Syamsuddin, MA.     Sharia Supervisory Board     Director
I. Marktable securities     I. Loans     II. Coans     III. Sharia financing     III. Coanse financing     III. Cosses from investment in shares under equitymetho     III. Losses from investment in shares under equitymetho     II. Losses from decrease in value of non financial asset     III. Cosses from decrease in value of non financial asset     III. Cosses from decrease in value of non financial asset     III. Cosses from decrease in value of non financial asset     III. Cosses from decrease in value of non financial asset     III. Come expenses     NON OPERATING INCOME     NON OPERATING INCOME     NON OPERATING INCOME     III. Come tax     III. Income tax expenses     III. Come tax     III. Income tax expenses     III. Come tax     III. Income tax     IIII. Income tax     IIII. Income tax     IIII. Income tax     IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	(12,483) 16,413 - 13,33,425,448 203,361 3,016,028 (5,599,778) 3,6778,886 3,521 3,672,105 789,066 (65,517) 2,963,654 2,963,654 2,965,8654 2,966,586 3,092,21 3,092,21 3,092,21 3,092,21 3,072,00	17,209 294,046 294,046 294,046 1799 2176,209 (5,373,100) (4,076,039 (24,451) (31,949) 4,044,051 (31,949) 4,044,051 (24,451) (24,451) (24,451) (24,451) (24,451) (24,451) 3,247,425 3,247,425 3,247,425 3,247,425 3,247,425 3,247,425 3,247,425 3,247,425 3,247,425 3,247,425 3,247,425 3,247,425 3,247,425 3,242,474 3,242,474 1,009,924) (1,009,924) (1,009,924) (33,683) 3,38,82	354 280 5 49 (0115 5 49 (0115 2 285 676 4 288 299 (8,602 660) 5,605,156 5,605,156 5,605,156 (82,275) (74,942) 5,530,214 1,504,657 (133,763) 4,159,320 - - 20,447 - (82,567) 4,076,753 4,159,320 3,961,471 115,524 4,076,753 4,026,673 (1,203,640) (40,161) 4,016,653 - - - - - - - - - - - - -	298,052 14,055,109 163,709 153,709 153,709 153,709 1545 (7,996,634) (7,996,634) 15,645 (8,855) 15,670,863 (8,855) 15,670,863 1,307,993 4,087,993 1,307,993 4,117,148 1,559 1	II.         TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL AND TO ANTICIPATE MARKET RISK (AH8-C+E)         21,588,379         27,701,698         19           IV.         RISK WEIGHTED ASSETS - OREDIT RISK 1         20,269,167         28,600,198         17           IV.         RISK WEIGHTED ASSETS - OREDIT RISK 1         20,269,167         28,600,198         17           IV.         RISK WEIGHTED ASSETS - OREDIT RISK 1         20,269,167         28,600,198         17           VI.         RISK WEIGHTED ASSETS - MARKET RISK AND OPERATIONAL RISK CHARCE (III/VVVI)         37,427         401,131           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARCE (III/VVVI)         17.45%         17.90%           VIIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARCE (III/VVVI)         17.48%         17.86%           MARKET RISK AND OPERATIONAL RISK CHARCE (III/VVVI)         17.48%         17.86%         17.86%           NO.         TARINSACTION         Motional Amount         Purpose         Dur           NO.         TRANSACTION         Notional Amount         Purpose         Dur           A.         Related to exchange rate         22,028         -         -         -           1.         String         5 11,354,862         10,746,362	19, 390, 377         24, 662, 659           17, 244, 106         105, 463, 832           18, 244, 106         105, 463, 832           315, 042         315, 042           18, 43%         18, 95%           18, 38%         18, 90%           D DERIVATIVE           bervative Receivables         Libilities           102, 21, 25, 228         Libilities           102, 21, 25, 218         1, 854           105, 42, 318, 454, 364         -           105, 428         -           105, 429, 318, 454, 364         -           105, 228         454, 364           4, 295         1, 777           4, 295         1, 777           1040,000         456, 211           alances sheet date.         -	Certificates of Bank Indonesia mature within 3 months from the date of acquisition       117.676         Total cash and cash equivalents       24.518.596       20.033.126         *) As reclassified (Note 2)       MANAGEMENT OF THE BANK ASAT 31 DECEMBER 2013       30.00000000000000000000000000000000000	<text><section-header><text><text><text><list-item><list-item><list-item><list-item><table-container><table-row></table-row><table-row></table-row><table-container><table-row></table-row></table-container></table-container></list-item></list-item></list-item></list-item></text></text></text></section-header></text>
i. Markable securities     ii. Loars     iii. Sharia financing     iii. Shariiii. Sharia     iii. Shariiiii. Sharia     iii. Sharia     iii. Sh	d (2,483) d (3,342) d (3,342) (3,346) (3,346) (3,346) (4,346) (4,346) (4,346) (4,346) (4,346) (4,346) (4,118) (3,672) (4,118) (4,118) (3,672) (4,118) (4,118) (30,22) (4,118) (4,118) (30,22) (1,203,644) (4,118) (1,203,644) (4,118) (1,203,644) (4,118) (1,203,644) (4,118) (1,203,644) (4,118) (1,203,644) (4,118) (1,203,644) (4,118) (1,203,644) (1,203,	17,209 294,046 294,046 1799 1799 2776,009 (5,373,100) (7,973) (7,973) (7,973) (7,973) (7,973) (1,04,049) (3,049) 4,046,047 730,019 36,6276) (6,276) (6,276) (6,276) (6,276) (6,276) (6,276) (6,276) (7,973) (7,974) (7,975)	354 280 5 41015 5 4282 299 (8 602 660) (8 602 660) (8 602 660) (8 602 660) (8 602 660) (8 602 660) (133 763) 4 159 320 (133 763) 4 159 320 (135 847) 3 2 833 4 159 320 (135 847) 3 2 833 (120 647) (4076,753 4 159 320 3 961 471 115 282 4 076,753 (120 640) (40,118) 4 21 88 4 21 88 (120 640) (40,118) 4 21 88 (120 640) (40,118) 4 21 88 (120 640) (40,118) 4 21 88 (120 640) (40,118) 4 21 88 (120 640) (40,118) (120 640) (40,118) (120 640) (40,118) (120 640) (40,118) (120 640) (40,118) (120 640) (40,118) (120 640) (120 6	298,052 5,109 4,055,109 4,055,628 (7,996,634) 5,570,863 5,570,863 5,570,863 5,570,863 5,570,863 (8,459) 1,647 1,647 1,647 1,647 1,647 1,007,993 4,117,148 1,569 - (35,201) 4,081,947 4,081,947 4,081,947 4,081,947 (1,000,924) (33,363) 418,57 - - - - - - - - - - - - -	II.         TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL AND TO ANTICIPATE MARKET RISK (A#B-C+E)         21,588,379         27,701,696         19           IV.         RISK WEIGHTED ASSETS - OREENTONAL RISK V.         20,269,167         28,600,198         17         26,00,198         17           V.         RISK WEIGHTED ASSETS - OREENTONAL RISK V.         17,864         20,269,167         28,600,198         17         20,09,167         28,600,198         17         20,09,167         28,600,198         17         20,09,167         28,600,198         17         20,09,167         28,600,198         17         20,09,167         28,600,198         17         20,09,167         28,600,198         17         20,09,167         28,600,198         17         17.90%	19, 390, 377         24, 662, 659           17, 244, 106         105, 463, 832           18, 244, 106         105, 463, 832           315, 042         315, 042           18, 44%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           20 DERIVATIVE           Derivative Receivable and Liabilities           Receivables         Liabilities           10275         1, 654           275         1, 654           275         1, 654           275         1, 654           275         1, 654           275         1, 654           275         1, 654           275         1, 754           316, 322         1, 777           4, 295         1, 777           1         1           alances sheet date.         1           EQUITY         Unreg	Certificates of Bank Indonesia mature within 3 months from the date of acquisition       117.676         Total cash and cash equivalents       24.518.596       20.033.126         *) As reclassified (Note 2)       MANAGEMENT OF THE BANK ASAY 31 POECIMER 2013       30.00000000000000000000000000000000000	Port BR. M. Din Syamsuddin, MA.     Sharia Supervisory Board     Use and the second seco
i. Markable securities     ii. Loars     iii. Sharia financing     iii. Cosses from investment in shares under equity metho     for excenses     iii. Losses from investment in shares under equity metho     for excenses     iii. Chier excenses     iii. Chier excenses     Not Other Aprinate Expenses     Not Other Aprinate     iii. Chier expenses     Not Other Aprinate Expenses     Not Other Aprinate Expenses     Not Other Aprinate Expenses     Not Other Aprinate Expenses     Not OperAnting InCOME     Sanitos from side or premises and equipment     Gani (loss) on foreign currence translation     ii. Incombine     iii. Chier Appenses     Not OperAnting InCOME     Non OperAnting InCOME TAX     Incombine     B. Different Oax expenses     Non OperAnting InCOME NET OF TAX     Incombine     B. Different Oax expenses     Non OperAnting InCOME NET OF TAX     Incombine     Comprehensive income     ii. Gain fixed asset revaliable for sal     Cain fixed asset revaliable     Comprehensive income of associates     I. Ghore Appense Infinite Interpret Other     Comprehensive income attribute to:     TOTAL COMPREHENSIVE INCOME     TOTAL COMPREHENSIVE INCOME     Comprehensive income attribute to:     EQUITY HOLDERS OF THE PARENT ENTTY     NON-CONTROLLING INTERESTS     TOTAL COMPREHENSIVE INCOME     TOTAL COMPREHENSIVE INCOME     OTHERS     EARNINGS PER SHARE     ') As reclassified (Note 2)	1(2,483)         6,413           3         3,342           1(5)         3,636           3,245         648           4         208,361           3,016,028         3,678,886           3,678,886         3,521           3,678,886         3,621           3,678,886         3,621           3,678,886         3,621           3,678,886         3,621           3,678,986         3,621           3,678,986         3,621           3,678,986         3,621           3,678,986         3,621           3,678,986         3,621           3,678,986         3,621           3,678,986         3,621           70,968         2,905,654           2,963,654         2,906,586           2,906,586         1,203,640)           (40,118)         309,21           1         2,906,586           1,203,640)         (40,118)           40,1120         309,21           13         Minium Required Regulatory           General         Specific           71,272         -	17,209 29,049 30,069 72 21,776,009 (5,373,100) 4,076,037 (24,451) (31,949) 4,040,019 66,643 3,247,425 (24,451) (31,949) 4,040,019 66,643 3,247,425 3,247,425 3,242,474 3,242,474 4,951) 3,242,474 3,242,474 (1,00,924) (33,363) 338,82	354 280 5 4015 5 4015 4 288 299 (8 602 680) (8 602 680) (8 602 680) (8 602 680) (8 602 680) (8 602 680) (8 602 680) (133 763) 4 199,320 - - - - - - - - - - - - -	298,052 5109 298,052 5109 4,055,708 5109 4,055,708 5,109	II.         TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL AND TO ANTICIPATE MARKET RISK (A#B-C+E)         21,588,379         27,701,696         19           IV.         RISK WEIGHTED ASSETS - OREDIT RISK 1         20,269,167         28,600,198         17           V.         RISK WEIGHTED ASSETS - OREDIT RISK AND OPERATIONAL RISK WILL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (IIII(VYV))         17.49%         17.90%           VII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (IIII(VYV))         17.48%         17.86%           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (IIII(VYV))         17.48%         17.86%           STATEMENT TRISK AND OPERATIONAL RISK CHARGE (IIII)(VYVI)         17.48%         17.86%         17.86%           NO.         TRANSACTION         Notional Amount         Purpose         Dur Trading         Purpose           NO.         TRANSACTION         Notional Amount         Purpose         Dur Trading         Purpose           A.         Related to exchange rate         20,202         20,202         0         0           A.         Related to interest rate	19, 390, 977         24, 662, 655           17, 244, 106         105, 463, 832           17, 940, 744         24, 707, 404           315, 042         24, 707, 404           18, 44%         18, 95%           18, 44%         18, 95%           18, 84%         18, 95%           D DERIVATIVE           Derivative Receivables         and Liabilities           Receivables         Liabilities           102         16           275         1,854           102         16           275         1,854           102         16           275         1,854           102         16           275         1,854           102         16           103         177           454,364         -           4,295         1777           740,000         456,211           alances sheet date.         For 53           EQUITY         Unregardial	Certificates of Bank Indonesia mature within 3 months from the date of acquisition       117,676         Total cash and cash equivalents       24,518,596       20,033,126         *) As reclassified (Note 2)       ************************************	<text><section-header><text><text><text><list-item><list-item><list-item><list-item><table-row></table-row><table-row></table-row><table-container><table-container><table-row></table-row></table-container></table-container></list-item></list-item></list-item></list-item></text></text></text></section-header></text>
i. Marktable securities     ii. Loars     iii. Sharia financing     iii. Cotter financia assets     iii. Losses from investment in shares under equity methol     ii. Losses from decrease in value of non financial asset     ii. Sharia sad administrative     ii. Losses from decrease in value of non financial asset     ii. Cuther expenses     Not Other Operating Expenses     Not Other Operating Expenses     Not Other Operating Expenses     Not Other Operating Icodes and equipment     Gath (loss) of foreign currencies translation     iii. Other Expenses     NOO OPERATING INCOME     Statistics from sale of premises and equipment     Gath (loss) of foreign currencies translation     iii. Income tax expenses     NOOME BEFORE INCOME TAX     Informed tax expenses     Income tax expenses     Income tax expenses     Income tax expenses     I. Cherred tax expenses     I. Cash flow hedge     Gath flow hedge     G. Garn fixed asset revalution     I. Fordign exchange difference from translation     of other comprehensive income     I. Others     Gumprehensive income attribute to:     Comprehensive income attribute to:     EQUITY HOLDERS OF THE PX4RENTENTTY     NOX-CONTROLLING MITTERESTS     TOTAL ONOPREHENSIVE INCOME CURRENT YEAR     PROFTI (LOSS) TRANSFERRED TO HEAD OFFICE     DIVIDEND     OTHERS     EARNINGS PER SHARE     I. Placements with other banks     A strain before the current YEAR     PROFTI (LOSS) TRANSFERRED TO HEAD OFFICE     DIVIDEND     OTHERS     Spot and derivative receivables     A. Securites add under requivables	d (2,483) d (3,342) d (3,342) (3,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,345) (4,418) (3,622) (3,624) (3,965,656) (3,965,656) (1,203,654) (4,0,118) (309,21) <b>ITLOSSES</b> <b>ITLOSSES</b> <b>ITLOSSES</b>	17,209 294,046 294,046 294,046 1799 1799 2176,029 (5,373,100) (4,076,037 (24,451) (31,949) 4,044,049 (66,643 3,247,425 (4,951) 3,247,425 (4,951) 3,242,474 3,247,425 3,242,474 3,242,474 3,242,474 3,242,474 3,242,474 3,242,474 3,242,474 3,242,474 3,242,474 1,000,924) (1,000,92	354 280 5 41 0115 5 4282 299 (8 602 660) 2 148 5 185 6 (82 275) (74 942) 5,530,214 1,504,657 (133,763) 4,159,320 (135,847) 4,159,320 (135,847) 4,076,753 4,041,684 117,638 4,159,320 3,961,471 115,283 4,076,753 4,041,684 117,638 4,076,753 4,041,684 115,267 4,076,753 4,041,684 115,267 4,076,753 4,041,684 115,268 4,076,753 4,041,684 115,268 4,076,753 4,041,684 115,268 4,076,753 4,041,684 115,268 4,076,753 4,041,684 115,268 4,076,753 4,041,684 115,268 4,076,753 4,041,684 115,268 4,076,753 4,041,684 115,268 4,076,753 4,046,684 115,268 4,076,753 4,046,684 115,268 4,076,753 4,046,684 115,268 4,076,753 4,046,684 115,268 4,076,753 4,046,684 115,268 4,076,753 4,046,684 115,268 4,076,753 4,046,684 115,268 4,076,753 4,046,684 115,268 4,076,753 4,046,684 115,268 4,076,753 4,046,684 115,268 4,046,684 115,2	298,052 5,109 4,552 5,109 4,552 5,109 4,552 5,109 6,109 4,055 5,209 5,570,853 5,570,853 5,570,853 5,570,853 5,570,853 5,570,853 5,570,853 4,117,148 	II.         TOTAL CORE. SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL AND TO ANTICIPATE MARKET RISK (A#B-C+E)         21,588,379         27,701,696         19           IV.         RISK WEIGHTED ASSETS - OREDATIONAL RISK V.         20,269,167         28,600,198         17           V.         RISK WEIGHTED ASSETS - OREDATIONAL RISK V.         20,269,167         28,600,198         17           V.         RISK WEIGHTED ASSETS - OREDATIONAL RISK V.         17,804, 96         17,904, 96         17,904, 96           V.         RISK WEIGHTED ASSETS - OREDATIONAL RISK ADD OPERATIONAL RISK CHARGE (IIII,(VV))         17,454, 17,904,	19, 390, 977         24, 662, 655           17, 244, 106         105, 463, 832           17, 940, 744         24, 707, 404           315, 042         24, 707, 404           18, 44%         18, 95%           18, 44%         18, 95%           18, 84%         18, 95%           D DERIVATIVE           Derivative Receivables         and Liabilities           Receivables         Liabilities           102         16           275         1,854           102         16           275         1,854           102         16           275         1,854           102         16           275         1,854           102         16           103         177           454,364         -           4,295         1777           740,000         456,211           alances sheet date.         For 53           EQUITY         Unregardial	Certificates of Bank Indonesia mature within 3 months from the date of acquisition       117.676         Total cash and cash equivalents       24.518.596       20.033.126         *) As reclassified (Note 2)       ************************************	<text><text><text><text><list-item><list-item><list-item><list-item><text><text></text></text></list-item></list-item></list-item></list-item></text></text></text></text>
i. Markable securities     ii. Loars     iii. Sharia financhig     iii. Chief infancial assets     iii. Losses finin ivrestmert in shares under equitymethol     f. Feesformissions and administrative     iii. Losses finin decrease in value of non financial asset     ii. Losses finin decrease in value of non financial asset     iii. Chief expenses     Net Other Operating Expenses     OPERATING INCOME     NON OPERATING INCOME     Coast loss of premises and equipment     Gain (loss) or foreign currence translation     iii. Chief expenses     NON OPERATING INCOME     Coast loss of premises     NON OPERATING INCOME     Start NG NOCME     OPERATING INCOME ETX     Income tax     a. Income tax expenses     NOCME EFFORE INCOME ETX     Income tax     a. Income tax expenses     I. Cains fion change financial assets available for sail     Cains flow hedge     distribution     f. Gains flow fadge     distribution	d         12,483)           d         33,342           d         33,342           s         3,456,448           203,351         3,116,028           3,016,028         3,678,886           3,521         3,678,886           3,521         3,678,886           3,678,886         3,621           3,678,886         3,621           3,678,886         3,621           3,678,886         3,621           3,678,986         3,621           78,0966         665,5171           2,963,654         2,963,654           2,963,654         2,965,586           2,963,654         2,966,586           1,203,640         (40,18)           (40,18)         309,21           IT LOSSES           IS           IS           Minimu Reputed R	17,209 294,046 294,046 294,046 1799 1799 2176,029 (5,373,100) (4,076,037 (24,451) (31,949) 4,044,049 (66,643 3,247,425 (4,951) 3,247,425 (4,951) 3,242,474 3,247,425 3,242,474 3,242,474 3,242,474 3,242,474 3,242,474 3,242,474 3,242,474 3,242,474 3,242,474 1,000,924) (1,000,92	354 280 5 41 015 5 4282 299 (8 602 660) 2 148 299 (8 602 660) 2 148 5 185 (8 2275) (74 942) 5,530,214 1,504 657 (133,763) 4,159,320 (135,843) 4,159,320 (135,843) 4,159,320 (135,847) 32,833 32,833 4,159,320 (135,847) (135,847) (135,847) 115,282 4,076,753 4,076,753 (4,018) 4,159,320 3,961,471 115,282 4,076,753 (4,018) 4,159,320 3,961,471 115,282 4,076,753 (1,203,640) (40,118) 4,21,58 4,159,320 3,961,471 115,282 4,076,753 (1,203,640) (40,118) 4,21,58 4,159,320 3,961,471 115,282 4,076,753 (1,203,640) (40,118) 4,21,58 4,159,320 3,961,471 115,282 4,076,753 (1,203,640) (40,118) 4,21,58 4,21,58 4,159,320 3,961,471 115,282 4,076,753 (1,203,640) (40,118) 4,21,58 4,21,58 4,21,59 4,21,58 4	298,052 109,055,028 101,000 4,055,628 (7,996,634) 5,570,863 5,570,863 5,570,863 5,570,863 5,570,863 1,549 (7,996,679 1,307,993 6,1538 4,117,148 1,569 1,56	II.         TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL AND TO ANTICIPATE MARKET RISK (A#8-C*E)         21,588,379         27,701,698         19           IV.         RISK WEIGHTED ASSETS - OREDIT RISK 1         12,6243,863         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OREDIT RISK 1         20,269,167         126,600,198         17           VI.         RISK WEIGHTED ASSETS - MARKET RISK AND OPERATIONAL RISK 1         17.45%         17.30%         17.30%           VIII.         CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (IIII, (V+V))         17.48%         17.86%         17.86%           STATEMENT TRANSACTION TO MAL RISK CHARGE (III, (V+V+VI))         17.48%         17.86%         17.86%           NO.         TRANSACTION TRANSACTION TO MAL RISK CHARGE (III, (V+VVI))         17.48%         17.86%         10.786,23           NO.         TRANSACTION         Notional Amount         Purpose         10.786,23         -           A.         Related to exchange rate         22.028         -         -         -           J.         Spot         22.028         20.783         -         -         -           A.         Related to exchange rate         21,228         20,228         -         -         -         -	19, 390, 977         24, 662, 659           87, 244, 106         105, 463, 832           17, 940, 744         315, 042           18, 44%         18, 89%           18, 84%         18, 90%           D DERIVATIVE           Darivative Receivables         Liabilities           Receivables         Liabilities           102         16           2775         1, 654           102         16           2775         1, 654           102         16           103         454, 364           102         16           103         454, 364           104         1777           105         1777           105         1777           105         1777           105         1777           105         1777           104         000           456, 211         1777           103         000           104         000           105         1777           104         000           105         1777           105         1777           105         1777           106<	Certificates of Bank Indonesia mature within 3 months from the date of acquisition       117.676         Total cash and cash equivalents       24.518.596       20.033.126         *) As reclassified (Note 2)       ************************************	<section-header><text><text><text><list-item><list-item><list-item><list-item><text></text></list-item></list-item></list-item></list-item></text></text></text></section-header>
i. Marktable securities     ii. Joans     iii. Sharia financing     iii. Losses from investment in shares under equitymetho     fi-fees/commissions and administrative     ii. Losses from decrease in value of non financial assel     ii. Salaris and employee benefits     ii. Dother expenses     NON OPERATING INCOME     NON OPERATING INCOME INC     None tax     a. Income tax expenses     NON OPERATING INCOME NET OF TAX     a. Foreign exchange difference from transilion     of financial statements in foreign currency     b. Gains fion change financial assets available for sal     C. Carls from change financial assets available for sal     C. Carls fion Change difference financial assets     Salar Intow heiges     Other comprehensive income attrabute to:     Comprehensive income attrabute to:     Comprehensive income attrabute to:     Comprehensive income attrabute to:     COMPREHENSIVE INCOME     NON CONTROLLING MITTERESTS     NOAL COMPREHENSIVE INCOME INTUY     NOA-CONTROLLING MITTERESTS     NOAL COMPREHENSIVE INCOME IN CURRENT YEAR     PROFTI (LOSS) TRANSFERRED TO HEAD OFFICE     DIVIDENO     THERE     As an eclassified (Note 2)      As reclassified (Note 2)      As reclassified (Note 2)      As reclassified (Note 2)      As an eclassified (Note 2)      Accountry induce recevables	1(2,483)         6,413           3(53,342)         3,53,442           3(53,342)         3,545,648           2(3,351)         3,161,028           3,3016,028         3,521           3,378,886         3,521           3,678,886         3,521           3,679,105         769,068           769,068         2,963,654           2,963,654         2,966,586           2,966,586         2,966,586           2,966,586         2,966,586           2,966,586         2,966,586           2,966,586         2,966,586           3,09,21         1           TLOSSES           I3           Minimum Required Regulatory           Central           T,400	17,209 294,046 294,046 294,046 204,075 176,029 177,215 277,6009 (5,373,100) (4,076,037 (24,451) (31,949) 4,044,049 (66,247) (31,949) 4,044,049 (66,247) (24,451) (244) (23,363) (23,368) (23,368) (24) (24) (24) (24) (24) (23,363) (23,368) (24) (24) (24) (23,363) (23,368) (24) (24) (24) (24) (24) (24) (24) (23,363) (23,368) (24) (24) (24) (24) (23,368) (24) (24) (24) (24) (23,368) (24) (24) (24) (24) (24) (24) (24) (24) (24) (24) (24) (24) (24) (25) (2	354.280 1015 5.495.216 288.269 4.852.69 (8.602.660) (8.602.660) (8.602.660) (8.602.660) (74.942) 5.530.214 1.504.657 (133.763) 4.159.320 - (135.847) 32.837 4.159.320 - (135.847) 32.	298,052 198,05628 (7,996,634) 4,055,628 (7,996,634) 5,570,863 5,570,863 5,570,863 5,570,863 1,307,993 4,1544 5,485,679 1,307,993 4,177,148 (19,539) (17,231) 1,569 (35,201) 4,081,947 4,041,873 105,275 4,117,148 3,978,860 103,087 4,081,947 4,061,947 4,061,947 4,081,947 4,061,947 4,081,947 4,000,940	II.         TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL LANCOATED TO ANTICIPATE MARKET RISK (A#8-C*E)         21,588,379         27,701,698         19           IV.         RISK WEIGHTED ASSETS - OREENTINK 1         12,6243,861         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OREENTINK 1         12,6243,861         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OREENTINK 1         12,643,861         126,138,821         87           IV.         RISK WEIGHTED ASSETS - OREENTINK 1         17,45%         17,30%         17,30%           VII.         CAPITAL ADEQUACY RATIO WTN CREDT RISK AND OPERATIONAL RISK CHARGE (III(IVVI))         17,44%         17,86%         17,86%           STATEMENT TRANSACTION TO MAL BISK CHARGE (III(IVVIVVI))         17,48%         17,86%         17,86%           STATEMENT IRANSACTION TO MAL BISK CHARGE (III(IVVIVVI))         17,48%         17,86%         17,86%           NO.         TRANSACTION         Notional Amount Purpose         17,86%         17,86%         17,86%           NO.         TRANSACTION         Notional Amount Purpose         17,86%         17,86%         17,86%           A         Related to exchange rate         22,028         2,028         -         -           Spot         22,028	19, 390, 977         24, 662, 659           17, 240, 106         105, 463, 832           18, 244, 106         105, 463, 832           18, 44%         18, 95%           18, 44%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           18, 84%         18, 95%           19, 725         1, 654           102         16           275         1, 854           102         16           275         1, 854           102         16           275         1, 854           -         -           4, 295         177           -         -           -         -           -         -           -         -           -         -           -         -           -         -	Certificates of Bank Indonesia mature within 3 months from the date of acquisition         117.676           Total cash and cash equivalents         24.518.596         20.033.126           *) As reclassified (Note 2)         ************************************	<text><text><text><text><text><list-item><list-item><list-item><list-item><text><text><text><text><text></text></text></text></text></text></list-item></list-item></list-item></list-item></text></text></text></text></text>





Public Affairs Division - Menara Bank Danamon 5th Floor, JI. Prof. Dr. Satrio Kav. E IV / 6, Mega Kuningan, Jakarta 12950, Telp. (021) 57991001-03, Fax. (021) 57991161, Email : public.affairs@danamon.co.id

189

-(12,228)

5,901,122 7,391,756

(33,363) (1,000,924) **15,035,340** 

(1,000,924) 28,493,642

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PT Bank Danamon Indonesia, Tbk. www.danamon.co.id

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38,197 10,700

\*) As reclassified (Note 2)

accounts

## Untuk Anda, Bisa