

# PT Bank Danamon Indonesia, Tbk. and Subsidiaries

## Consolidated Financial Statements

**STATEMENTS OF FINANCIAL POSITION**  
AS AT 30 SEPTEMBER 2013 AND 31 DECEMBER 2012  
(in million Rupiah)

NO.	ACCOUNTS	BANK DANAMON		CONSOLIDATED	
		30 Sep 2013	31 Dec 2012	30 Sep 2013	31 Dec 2012
1.	<b>ASSETS</b>				
1.	Cash	184,808	1,197,998	2,046,819	2,456,527
2.	Placements with Bank Indonesia	12,284,813	8,615,778	12,284,813	8,615,778
3.	Placements with other banks	5,046,485	6,010,038	7,297,514	8,141,111
4.	Spot and derivative receivables	700,804	116,082	1,204,128	135,529
5.	Monetary securities	32,297	116,571	32,297	116,571
a.	Designated at fair value through profit/loss	10,288,825	2,276,530	10,288,825	2,276,530
b.	Available for sale	326,159	290,323	423,136	488,833
c.	Held to maturity	3,082,213	839,718	1,580,336	387,208
d.	Loans and receivables	931,969	1,320,555	931,969	1,320,555
6.	Securities purchased under resale agreements (reverse repo)	220,077	783,752	220,077	783,752
7.	Acceptance receivables	3,087,072	1,837,724	3,087,072	1,837,724
8.	Loans				
a.	Designated at fair value through profit/loss				
b.	Available for sale				
c.	Held to maturity				
d.	Loans and receivables	98,978,532	91,838,721	98,978,532	91,838,721
9.	Share financing	1,788,558	1,542,140	1,788,558	1,542,140
10.	Consumer financing receivables			23,152,883	
11.	Allowance for impairment losses on consumer financing receivables			(624,006)	(768,848)
12.	Reinsurance assets			485,123	505,863
13.	Investments	2,657,392	2,657,392	12,175	12,175
14.	Allowance for impairment losses on financial assets -				
a.	Marketable securities		(2,078,121)		(2,078,121)
b.	Loans		(2,366,796)		(2,366,796)
c.	Others		(46,388)		(46,388)
15.	Intangible assets			2,055,096	2,055,096
16.	Accumulated amortisation on intangible assets -			(1,475,354)	(1,475,354)
17.	Fixed assets and equipment	3,421,203	3,197,904	4,259,074	4,008,168
18.	Accumulated depreciation of fixed assets and equipment -	(1,767,289)	(1,575,650)	(2,130,319)	(1,912,416)
19.	Non-earning assets				
a.	Idle properties	21,227	16,289	21,227	16,289
b.	Foreclosed assets	1,781	2,558	1,781	2,558
c.	Supplies accounts	1,622	2,375	1,622	2,375
d.	Interbranch assets				
e.	Conducting operational activities in Indonesia			628	20
f.	Conducting operational activities outside Indonesia				
20.	Allowance for impairment losses on other assets -				
a.	Leased receivables				
b.	Leased assets				
c.	Others	807,644	851,235	1,255,215	238,764
21.	Deferred tax assets	3,752,154	3,308,930	4,132,086	3,573,433
22.	Other assets				
	<b>TOTAL ASSETS</b>	<b>142,235,055</b>	<b>130,474,521</b>	<b>173,993,523</b>	<b>155,791,308</b>
1.	<b>LIABILITIES AND EQUITY</b>				
1.	Current accounts	19,120,488	14,948,173	18,627,372	14,171,964
2.	Savings	28,187,559	28,948,033	26,187,559	26,340,803
3.	Time deposits	54,538,083	48,707,450	54,538,083	47,715,050
4.	Revered share investment funds	1,220,300	1,312,341	1,164,309	1,061,234
5.	Deferred premium income			952,202	897,250
6.	Unearned premium reserve			921,151	771,475
7.	Loans from Bank Indonesia		190		190
8.	Borrowings from other banks	21,001,081	2,826,370	21,001,081	2,826,370
9.	Spot and derivative liabilities	414,458	63,025	414,458	84,296
10.	Securities sold under resale agreements (reverse repo)	759,033	1,048,688	759,033	1,048,688
11.	Securities payables	3,062,880	3,062,880	3,062,880	3,062,880
12.	Marketable securities issued	2,797,055	2,793,947	13,121,327	12,347,518
13.	Borrowings				
a.	Loans that can be counted as capital				
b.	Other borrowings	3,541,454	2,734,165	14,734,505	11,019,922
14.	Security deposits	51,288	42,647	51,288	42,647
15.	Interbranch liabilities				
a.	Conducting operational activities in Indonesia				
b.	Conducting operational activities outside Indonesia				
16.	Deferred tax liabilities			406,483	400,644
17.	Other liabilities	3,385,227	3,161,287	5,797,282	5,892,774
18.	Profit sharing investment funds				
	<b>TOTAL LIABILITIES</b>	<b>116,977,786</b>	<b>104,421,241</b>	<b>142,995,272</b>	<b>127,897,997</b>
19.	<b>EQUITY</b>				
1.	Issued and fully paid capital				
a.	Authorized capital	12,238,589	12,238,589	12,238,589	12,238,589
b.	Unpaid capital -	(6,337,467)	(6,337,467)	(6,337,467)	(6,337,467)
c.	Treasury stock				
20.	Additional paid-up capital	7,391,756	7,391,756	7,391,756	7,391,756
a.	Agio				
b.	Diaggo -				
c.	Donated capital				
d.	Capital paid in advance				
e.	Others				
21.	Other comprehensive income				
a.	Difference in foreign currencies translation				
b.	Gains (losses) from changes in the value of financial assets available for sale	(77,453)	17,179	(118,669)	(122,228)
c.	Cash flow hedges	30,698		19,512	(18,580)
d.	Revaluation reserves of fixed asset				
e.	Part of other comprehensive income of associates				
f.	Gains (losses) on defined benefit actuarial program				
g.	Income tax related to other comprehensive income				
h.	Others				
22.	Difference in quasi-organisation				
23.	Difference in restructuring value of transaction of entities under common control				
24.	Others Equity Reserves				
25.	Current year reserves	196,350	196,322	236,349	196,322
26.	Specific reserves				
a.	Reserve earnings	9,303,232	7,299,566	13,791,585	11,023,467
b.	Previous years	2,472,034	3,247,425	3,006,631	4,011,873
c.	Current year				
	<b>TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY</b>	<b>25,257,739</b>	<b>24,653,280</b>	<b>30,228,286</b>	<b>28,493,462</b>
27.	Non-controlling interests			266,965	239,669
	<b>TOTAL EQUITY</b>	<b>25,257,739</b>	<b>24,653,280</b>	<b>30,495,251</b>	<b>28,733,131</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>142,235,055</b>	<b>130,474,521</b>	<b>173,993,523</b>	<b>155,791,308</b>

**EARNING ASSETS QUALITY AND OTHER INFORMATION**  
AS AT 30 SEPTEMBER 2013 AND 2012  
(in million Rupiah)

NO.	ACCOUNTS	30 September 2013 (*)					30 September 2012				
		Current	Special Mention	Substandard	Doubtful	Loss	Current	Special Mention	Substandard	Doubtful	Loss
1.	<b>RELATED PARTIES</b>										
1.	Placements with other banks										
a.	Rupiah	354,348	-	-	-	-	354,348	-	-	-	28,076
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	190,000
2.	Spot and derivative receivables										
a.	Rupiah	40	-	-	-	-	40	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	41,947
3.	Marketable securities										
a.	Rupiah	3,865	-	-	-	-	3,865	-	-	-	1,070
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under resale agreements (reverse repo)										
a.	Rupiah	3,506	-	-	-	-	3,506	-	-	-	41,947
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
5.	Acceptance receivables										
a.	Rupiah	3,865	-	-	-	-	3,865	-	-	-	1,070
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
6.	Loans										
a.	Micro, small and medium										
i.	Rupiah	2,261	-	-	-	-	2,261	-	-	-	22
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
b.	Medium, small and medium										
i.	Rupiah	20,483	-	-	-	-	20,483	-	-	-	13,435
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
c.	Restructured										
i.	Rupiah	18,719	-	-	-	-	18,719	-	-	-	12,726
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
d.	Temporarily equity investment	2,643,312	-	-	-	-	2,643,312	-	-	-	2,643,312
7.	Investments										
a.	Rupiah	1,220,950	-	-	-	-	1,220,950	-	-	-	2,239
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
8.	Others receivables										
a.	Rupiah	1,220,950	-	-	-	-	1,220,950	-	-	-	2,239
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
9.	Foreclosed assets										
a.	Rupiah	1,781	-	-	-	-	1,781	-	-	-	2,558
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
10.	Others										
a.	Rupiah	1,622	-	-	-	-	1,622	-	-	-	2,375
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
11.	Non related parties										
a.	Rupiah	328,586	-	-	-	-	328,586	-	-	-	873,483
b.	Foreign currencies	4,142,248	-	-	-	-	4,142,248	-	-	-	3,028,355
12.	Spot and derivative liabilities										
a.	Rupiah	301,025	-	-	-	-	301,025	-	-	-	136,707
b.	Foreign currencies	369,539	-	-	-	-	369,539	-	-	-	12,512
13.	Marketable securities										
a.	Rupiah	10,122,904	-	-	-	-	10,122,904	-	-	-	20,000
b.	Foreign currencies	466,718	-	-	-	-	466,718	-	-	-	2,795
14.	Securities sold under resale agreements (reverse repo)										
a.	Rupiah	931,969	-	-	-	-	931,969	-	-	-	1,713,986
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
15.	Securities purchased under resale agreements (reverse repo)										
a.	Rupiah	220,077	-	-	-	-	220,077	-	-	-	926,599
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
16.	Acceptance receivables										
a.	Rupiah	3,087,072	-	-	-	-	3,087,072	-	-	-	1,552,306
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
17.	Loans										
a.	Micro, small and medium										
i.	Rupiah	29,529,112	1,824,553	280,125	425,088	656,699	32,744,537	26,480,169	1,666,500	236,367	387,572