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

					Cons	olida	ate	d F	ina	ancial Staten	nents				
STATEMENTS OF FINANCIAL PO AS AT 30 SEPTEMBER 2013 AND 31 DECEMBE (In million Ruplah)					EARNING ASSETS QUAL AS AT 30 SEPTEMBER 2013 AND 201. (In million Ruplah)		RINFORM	ATION				FINANCIAL INFO	RMATION ON SHA	RIA BUSINESS	UNIT
NO. ACCOUNTS ASSETS		31 Dec 2012 2.187.968	30 Sep 2013	2 456 567			Current Sp		September 20	,	September 2012 Indard Doubtful Loss Total	Report, Quarterly and Monthly Publish which was amended by Circular Letti	er from Bank Indonesia No. 7/56/DPbS, ned Financial Statements and Certain Re er from Bank Indonesia No. 8/11/DPbS la No. 7/56/DPbS, dated 9 December 2:	teports of Banks Submitted to Bank I 6 dated 7 March 2006 regarding "An	k Indonesia" Amendment
Cash     Cash     Placements with Bank Indonesia     Placements with other banks     Spot and derivative receivables     Marketable securities	12,264,813 5,046,485 700,604	8,918,775 6,015,038 116,082	2,046,618 12,264,813 7,297,514 1,204,128	8,918,775 8,141,111 135,529	RELATED PARTIES     Placements with other banks     a. Rupiah     b. Foreign currencies     Rupiah     b. Foreign currencies     Rupiah     b. Foreign currencies		354,348 219,303	:	:	- 354,348 75,076 - 219,303 226,702 - 40	75,076 226,702		ents And Certain Reports of Banks Sub		alterly and
a. Designated at fair value through profit/loss     b. Available for sale     c. Held to maturity     d. Loans and receivables     Securities sold under repurchase agreements (repo)	32,297 10,288,826 326,159 - 931,969	116,571 9,276,530 290,323 - 1,320,555	32,297 10,742,078 423,136 - 931,969	116,571 9,464,217 488,833 - 1,320,555	Marketable securities     Rupiah     Foreign currencies     Securities sold under repurchase agreements     Rupiah     Foreign currencies     Securities purchased under resale agreements		33,554 5,206	-	:	33.554 41.842 5.206 517	41,842 512 	(In million Rupiah)  NO.  A. ASSETS	ACCOUNTS	30 Sep 2013   30	
Securities purchased under resale agreements (repor)     Securities purchased under resale agreements (reverse repo)     Acceptance receivables     Loans     Designated at fair value through profit/loss		783,752 1,837,724	220,007 3,067,072	783,752 1,837,724	a. Rupiah b. Foreign currencies 6. Acceptance receivables 7. Loans a. Debtor micro, small and medium i. Rupiah	s (reverse repo)	3,895 2,261	-	-	3,895 1,070 2,261 22 -	1,070		Sharia anks on placement with other sharia banks -	:-/-	35,989 66,303 180,000
b. Available for sale c. Held to maturity d. Loans and receivables  Sharia financing	98,978,532 1,788,556	91,638,721 1,542,140	98,978,532 1,788,556	91,638,721 1,542,140	ii. Foreign currencies b. Non debtor micro, small and medium i. Rupiah ii. Foreign currencies c. Restructured i. Rupiah ii. Foreign currencies		20,483	287	:	20,770 13,435	13,438	B receivables *)     Allowance for possible losses     Others iB receivables	on marketable securities - sharia bond on iB receivables -/-	ds -/- (20,750) 227,706 (18,116) 140,265	144,488 (21,245) 162,965 (2,454) 136,817
Consumer financing receivables     Allowance for impairment losses on consumer financing receivables -/-     Premium receivables     Reinsurance Assets	-	-	27,032,926 (924,006) 123,865 485,123	23,155,883 (768,848) 114,409 505,863	d. Properties loan  le Investments 9. Temporary equity investment 10. Others receivables 11. Commitments and contingencies to third parti a. Rupiah b. Foreign currencies	es	18,719 2,645,312 - - 1,220,950	:		- 18,719 12,726 - 2,645,312 - 2,645,312	12.724 2,645,312 2,233	Allowance for possible losses B financing Allowance for possible losses Fixed assets Accumulated depreciation of fi	on iB financing -/-	(24,976) 27,143 (9,065)	(354) 890,730 (21,884) 24,265 (5,431)
Investments     Allowance for impairment losses on financial assets -/-     A. Marketable securities     b. Loans	2,657,392 (21,210) (2,366,796)	(20,781) (2,279,679)	12,175 (21,210) (2,366,796)	12,175 (20,781) (2,279,679)	Idle properties     Foreclosed assets     Suspense accounts     No RELATED PARTIES     Placements with other banks     Rupiah		326,586	-		- 326.586 973.483	973,483	Accrued income     Prepaid expenses     Other assets     TOTAL ASSETS     LIABILITIES		13,326 42,673 18,170 2,344,562 1,	10,141 52,793 8,572 <b>1,661,695</b>
C. Others     Intangible assets     Accumulated amortisation on intangible assets -/-     Fixed assets and equipment     Accumulated depreciation of fixed assets and equipment -/-	(48,160) 902,995 (652,176) 3,421,203 (1,767,361)	(46,936) 870,666 (558,980) 3,197,904 (1,575,606)	(56,814) 2,955,086 (1,578,354) 4,259,074 (2,130,319)	(49,069) 2,914,648 (1,475,077) 4,008,168 (1,912,416)	b. Foreign curencies 2. Spot and derivative receivables a. Rupiah b. Foreign currencies 3. Marketable securities a. Rupiah b. Foreign currencies 4. Securities sold under repurchase agreements 4. Securities sold under repurchase agreements	(	4,146,248 301,025 399,539 10,122,804 465,718	:	:	- 4,146,248 3,308,105 - 301,025 128,707 - 309,539 12,512 - 20,000 10,142,804 9,159,547 - 465,718 68,150 - 3	3,038,108 126,707 20,000 9,179,541 2,795 - 20,000	iB funds     a. iB deposit current accounts     b. iB deposit savings	ED IDS/	228,874 4,614 2,770	253,919 3,351 1,877
Non earning asset     a. Idle properties     b. Foreclosed assets     c. Suspense accounts	16,289 1,781 1,622	21,227 2,595 2,375	16,289 1,781 1,622	21,227 2,595 2,375	a. Rupiah b. Foreign currencies 5. Securities purchased under resale agreements a. Rupiah b. Foreign currencies 6. Acceptance receivables		931,969 - 220,007 3,063,177	:	:	- 931,969 1,713,986 220,007 925,598 3,063,177 1,552,306 -	1,713,986 925,598 1,552,306	Leabilities to Balik informatiks     Deposits from other banks     iB marketable securities issue     Others liabilities     Investment funds     a. iB savings			13,956 70,000 587,517
d. Interbranch assets i. Conducting operational activities in Indonesia ii. Conducting operational activities outside Indonesia 19. Allowance for impairment losses on other assets -/- 20. Leased receivables	-		628 - - 1,265,215	20 - - 238,764	Loans     Debtor micro, small and medium     Leupiah     Foreign currencies     Non debtor micro, small and medium     Rupiah     Foreign currencies		29,528,112 382,446 50,019,992 11,597,000	-		553 4,726 387,725 296,954 1,765 33,870 329,611 55,409,930 45,218,638 6,184,269 22 259,108 12,231,865 9,550,766 319,509 2	5,367 367,572 538,329 29,299,93 - 547 299,266 6,535 326,894 327,682 52,284,018 4,663 118,218 405,185 10,418,341	b. iB deposits 8. Accumulated (loss)/gain TOTAL LIABILITIES		687,930 (2,567)	489,327 (47,347) 1,661,695
21. Deferred tax assets 22. Other assets TOTAL ASSETS LIABILITIES AND EQUITY	807,644 3,752,154 <b>142,235,505</b>	851,235 3,308,930 <b>130,474,521</b>	888,432 4,132,086 <b>173,093,523</b>	903,123 3,573,433	Residuated     Replaid     Replaid     Replaid     Replaid     Replaid     Reporter of the state of the	96	677,398 392,423 3,859,925 12,055 118,877	371.149	- 1	- I 37 925   801 497   156 047   318 655	5,856 65,750 45,363 1,071,916 6,727 8,193 24,929 3,389,851 - 1,688 160,318	(In million Rupiah)	NCOME RIODS ENDED 30 SEPTEMBER ACCOUNTS	R 2013 AND 2012	30 Sep 2012
Current accounts     Savings     Time deposits     Revenue sharing investment funds	19,120,498 26,187,659 54,328,083 1,220,300	14,948,173 26,949,603 48,707,460 1,312,341	18,627,372 26,187,659 54,285,302 1,164,309	14,171,964 26,949,603 47,715,065 1,061,234	a. Rupiah b. Foreign currencies 12. Idle properties 13. Foreclosed assets 14. Suspense accounts III. OTHERS INFORMATION	-	27,914,388 10,643,053 - 1,622	172,110 57,811 - -	80	28,086,498 2,834,522 5,930 1,108 14,381 6,289 1,108 1,108 1,102 909	7,600 11 350 2,848,413 1,586,083 15,866,083 22,688, 15,836 22,683 1,874 2,510 4,900 908	A. OPERATING INCOME  1. Margin 2. Profit sharing 3. iB Bonus		19,435 106,283 689	12,949 77,311 262
Deferred premium income     Unearned premium reserve     Loans from Bank Indonesia     Borrowings from other banks	2,110,081	190 2,826,370	952,202 921,151 2,110,081	897,250 771,475 190 2,826,370	Collateralised assets     a. To Bank Indonesia     b. To other parties     Total Allowance for impairment losses on financial     Minimum required allowance for possible losses of the procedure of the proc	n assets				62,560 2,436,176 2,706,601 32,85%	62,560 2,478,74 2,816,90 32,05%	Other operating income     TOTAL OPERATING INCOME     Margin distribution for non - dis     a. Bank		54,079 180,486 632	36,581 127,103 1,610
9. Spot and derivative liabilities 10. Securities sold under repurchase agreements (repo) 11. Acceptance payables 12. Marketable securities issued 13. Borrowings	414,958 759,093 3,062,080 2,797,065	68,025 1,048,688 1,828,365 2,793,947	414,958 759,093 3,062,080 13,121,527	84,288 1,048,688 1,828,365 12,347,518	5. Petcentage of micro and small enterprises credit. 6. Petcentage of micro, small and medium enterprise. 7. Petcentage of micro, small and medium enterprise. 8. Chanelling loans b. Chanelling loans Mutharabah Muqayadah c. Written-off earning assets d. Recovery on written-off earning assets	b total idans es debtors to total debtors to total debtors				14.08% 9.65% 8.31% 350,640 1.494.362	14.899 8.669 7.599 350,644 888,28	b. Non Bank c. Bank Indonesia (FPJPS) D. TOTAL PROFIT SHARING E. Income from operation after			28,133
a. Loans that can be counted as capital b. Other Borrowings  14. Security deposits Intervanch liabilities	3,541,454 51,268	2,734,165 42,647	14,734,505 51,268	11,019,922 42,647	Charged-off earning assets  *) Starting October 2012, Bank has adopted PBI No.14/15				ercial bank"	511,811 453,029	888, 22 503, 63 335, 670	F. OPERATING EXPENSES  1. IB bonus 2. Allowance for possible losses 3. General and administrative		1,247 1,247 14,606 16,872	97,360 1,600 33,893 16,336
a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia 16. Deferred tax liabilities 17. Other liabilities	3,385,227	3,161,267	406,483 5,797,282	400,644 5,892,774	STATEMENTS OF COMMI AS AT 30 SEPTEMBER 2013 AND (In million Rupiah)		ONTINGE DANAMON	CONSOLIE	DATED	KEY FINANCIAL RATIOS AS AT 30 SEPTEMBER 2013 AND 2012 NO. RATIOS (%)	30 Sep 2013   30 Sep 2013	General and administrative     Salaries and employee benefit     Others     TOTAL OPERATING EXPENS H. NET OPERATING INCOME			16,336 67,129 19,376 138,334 (40,974)
Profit sharing investment funds     TOTAL LIABILITIES     EQUITY     Issued and fully paid capital	116,977,766	106,421,241	142,595,272	127,057,997	I. COMMITMENT RECEIVABLES  1. Unused borrowing facilities	30 Sep 201	3 31 Dec 2012	30 Sep 2013 3	1 Dec 2012	CONSOLIDATED RATIOS: I. Capital 1. Capital Adequacy Ratio (CAR) III. Earning assets	18.34% 18.75%	I. Other non-operating income J. Other non-operating expens K. NON-OPERATING LOSS	)S	1,980 8,221 (6,241)	557 6,930 (6,373)
a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 20. Additional paid-up capital	12,238,589 (6,337,467)	12,238,589 (6,337,467)	12,238,589 (6,337,467)	12,238,589 (6,337,467)	a. Rupiah b. Foreign currencies 2. Outstanding buying of spot and derivative 3. Others II. COMMITMENT PAYABLES		2,747,362	7,280,690	2,747,362	Non-performing earning assets and non productive assets to total and non productive assets     Non-performing earning assets to total productive assets     Allowance for impairment losses for financial asset to productive     NPL gross	1.47% 2.11% 1.85% 2.15% asset 2.22% 2.36% 2.17% 2.51%	AS AT 30 SEPTEMBER 20	COMMITMENTS AND CO		(47,347)
a. Agio     b. Disagio -/-     c. Donated capital     d. Capital paid in advance     e. Others	7,391,756 - - -	7,391,756	7,391,756	7,391,756	Unused loans facilities granted to debtors     BUMN     Committed     Rupiah     Foreign currencies	:	-	:	:	NPL fet  III. Rentability 1. Return on Assets (ROA) 2. Return on Equify (ROE) 3. NIM including third party premium expenses 4. Cost to income	0.00% 0.00% 3.47% 3.72% 14.47% 16.18% 9.78% 10.04% 52.21% 50.11%	(In million Rupiah)  NO.  1. Unused iB financing facilites ** 2. Outstanding iB irrevocable lett		30 Sep 2013   30 - 953	0 Sep 2012
Other comprehensive income     Difference in foreign currencies translation     Gains (losses) from changes in the value of financial assets as available for sale	(77,453)	17,179	(118,669)	(12,228)	ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed	6,029 434,516	57,510 - 318,188	6,029	57,510 - 318,188	BANK RATIOS: I. Capital I. CAR II. Earning assets	18.09% 18.19%	iB guarantees issued     Others		2,535	2,184
C. Cash flow hedges     d. Revaluation reserves of fixed asset     e. Part of other comprehensive income of associates     Gains (losses) on defined benefit actuarial program	30,698		19,512	(18,580)	ii. Uncommitted  2. Unused loan facilities granted to other ba a. Committed i. Rupiah ii. Foreign currencies	33,582,775 21,153	29,451,860	33,582,775 2 21,153	14,342	Non-performing earning assets and non productive assets to total and non productive assetsets.     Non-performing earning assets to total productive assets.     Allowance for impairment losses for financial asset to productive.     NPL gross.     NPL fit after impairment value.	1.46% 2.25% 1.91% 2.30%	TABLE OF MARGIN FOR THE MONTH OF SEI (In million Rupiah)	PTEMBER 2013	Depositor's portion	on
g. Income tax related to other comprehensive income h. Others  22. Difference in quasi- reorganisation  33. Difference in restructuring value of transaction of entities under common control	:	:	:	:	b. Uncommitted i. Ruplah ii. Foreign currencies Outstanding Irrevocable L/C a. Offshore L/C	260,534 - 1,934,280 640,481	264,901 - 796,128	260,534 - 1,934,280 640,481	264,901 - 796,128 318,702	Non performing iB receivables and financing with contract      Rentability     ROB     ROB     ROB     ROB     ROB     ROB	0.00% 0.19% 1.76% 2.67% 3.10% 3.19% 4.50% 6.60% 8.58%	NO. Type of funding	Average to be distributed  A B		Rate of return indication (%) E
24. Others Equity 25. Reserves a. General reserves b. Specific reserves	236,350	196,232	236,349	196,232	b. Local L/C 4. Outstanding selling of spot and derivative 5. Others  III. CONTINGENT RECEIVABLES 1. Guarantees received		318,702 3,489,651	640,481 4,819,220 -	318,702 3,489,651	NIM including third party premium expenses     Operating expenses to operating income     Cost to income     Liquidity	8.43% 81.37% 55.99% 8.42% 75.35% 51.97%	iB deposit current accounts     a. Bank     b. Non Bank     iB deposit savings	3,322 27 216,695 1,785	0.00 -	:
26. Retained earnings a. Previous years b. Current year TOTAL EQUITY ATTRIBUTABLE TO EQUITY	9,303,232 2,472,034	7,299,566 3,247,425	13,791,585 3,006,631	11,023,467 4,011,873	a. Ruplah     b. Foreign currencies     Interest receivables on non performing a:     a. Loan interest income     b. Other interest	107,433 ssets 339,913 2,534	82,401 285,003 2,480	107,433 339,913 2,534	82,401 285,003 2,480	Compliance     a. Percentage violation on Legal Lending Limit     a.1. Related parties     a.2. Third parties	99.00% 103.45% 0.00% 0.00% 0.00% 0.00%	a. Bank b. Non Bank 3. iB savings a. Bank b. Non Bank	12,696 105 21,202 175 312,419 2,574	0.00 0.00 - 13.00 23 13.00 335	1.30 1.30
HOLDERS OF THE PARENT EQUITY  Non-controlling interests  TOTAL EQUITY	25,257,739 - 25,257,739	24,053,280	<b>30,228,286</b> 269,965 <b>30,498,251</b>	28,493,642 239,669 28,733,311	Others     CONTINGENT PAYABLES     Guarantees issued     Rupiah	2,644,682	2,351,785	2.644.682	2.351.785	b. Percentage lending in excess of Legal Lending Limit b.1. Related parties b.2. Third parties 2. Statutory Reserve Requirements (GWM) a. GWM Primary Idr b. GWM Foreign Currency	0.00% 0.00% 0.00% 0.00% 8.08% 8.11% 8.12% 8.11%	4. iB deposits a. Bank - 1 month - 3 months - 6 months	1,490 12 500 4 0 -	46.00 6 46.00 2 46.00 -	4.61 4.61 0.00
TOTAL LIABILITIES AND EQUITY  STATEMENTS OF COMPREHENS FOR THE 9 MONTHS PERIODS ENDED 30	142,235,505	130,474,521 OME	173,093,523	155,791,308	b. Foreign currencies 2. Others  CAPITAL ADEQUACY RA AS AT 30 SEPTEMBER 2013 AND	483,865 TIO (CAR)	353,055	483,865	353,055	4. Net Open Position  CONSOLIDATED STATEMENTS OF CAS	8.12% 8.11% 0.63% 0.64%	- 12 months b. Non Bank - 1 month - 3 months - 6 months	3,080 25 756,843 6,236 6,676 55 4,679 39	46.00 12 46.00 2,869 46.00 25 46.00 18	4.61 4.61 4.61 4.61
(In million Ruplah, except earning per share) NO. ACCOUNTS	BANK D	ANAMON 30 Sep 2012	CONSO		(In million Rupiah)  NO. DESCRIPTION	30 Sept	ember 2013	30 Septemb		FOR THE 9 MONTHS PERIODS ENDED 30 SEPTEMI (In million Rupiah)  Cash flows from operating activities:	30 Sep 2013 30 Sep 201:	Notes:	12,528 103 1,352,130 11,140	46.00 47 3,337	4.61
INCOME AND EXPENSES FROM OPERATIONS A. Interest Income and Expenses 1. Interest Income 2. Ruplah	10,004,971	10,075,640 418,803	14,208,221 427,414	13,530,614	I. COMPONENTS A. CORE CAPITAL 1. Paid up capital	<b>21,293,620</b> 5,901,122	<b>26,362,827</b> 5,901,122		<b>23,578,645</b> 5,901,122	Interest income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interests, fees and commissions Payments of interests on securities issued	12,627,749 14,224,101 20,159,567 15,778,199 (21,134,707) (21,965,945 (4,098,995) (4,179,664 (880,714) (597,411	<ul> <li>160 Sharia sub-branches w</li> <li>Danamon Sharia Branches</li> <li>Bandung, Cirebon, Malang</li> </ul>	were started in May 2002. Until shere 150 serves Solution Emas S s : Jakarta, Bukit Tinggi, Aceh, 5, Tasikmalaya, Kediri, Semarang, skanbaru, Medan, Purwokerto, De	Sharia. Surabaya, Martapura, Solo, g, Jember, Mataram, Lampung	o, Makasar
b. Foreign currencies Interest Expense a. Rupiah b. Foreign currencies Net Interest Income	427,410 3,126,036 180,174 <b>7,126,171</b>	3,380,426 125,025 <b>6,988,992</b>	4,185,817 294,856 <b>10,154,962</b>	418,807 4,192,536 89,404 <b>9,667,481</b>	Disclosed reserves     2.1 Additional factors     a. Additional paid up capital     b. Donated capital	7,391,756	7,391,756	7,391,756	7,391,756	Receipts from insurance operation Other operating income Gains from foreign exchange transactions - net Other operating expenses Non-operating expenses - net Cash flows before changes in operating assets and liabilities	541,382 401,441 2,421,666 2,289,780 (191,920) (6,082,109) (5,945,099 (56,463) (506,057 3,305,456 (507,751	In accordance with Letter fr "Equalisation of Sharia Bank sevices equalized as islami  *) iB receivables exclude ma	om Bank Indonesia No. 10/57/Dp ing Products and Services", startin c Banking (iB). rgin to be received of Rp 54,16	pG/DPbS dated 27 May 2008 ng June 2008 all sharia banking	ng products
3. Underwriting income 3.1. Premium income 3.2. Underwriting expense Net Underwriting lincome Net Interest and underwriting income	7,126,171	6,988,992	920,394 574,183 <b>346,211</b> <b>10,501,173</b>	878,972 534,298 <b>344,674</b> <b>10,012,155</b>	c. General reserve d. Specific reserves e. Prior years' profit after tax (100%) f. Current year profit net of taxes (50°	236,350 - 8,521,407 %) 1,236,017	236,350 - 13,009,760 1,503,315	196,231 - 6,501,507 1,233,478	196,231 - 10,339,659 1,495,752	Changes in operating assets and liabilities: Decrease/(increase) in operating assets: Placements with other banks and Bank Indonesia - mature more than from the date of acquisition Marketable securities and Government Bonds - trading	3 months 324,033 2,307,760 85,234 (39,599		<ol> <li>respectively.</li> <li>to BI for unused iB financing facil ank on off balance sheet (commit Jakarta, October 18, 201)</li> </ol>	itments and contingencies)	ed facilitie
4. Sharia Income 4.1. Margiii 4.2. Profit sharing 4.3. Bonus income Total Sharia Income	19,435 106,283 689 <b>126,407</b>	12,949 77,311 262 <b>90,522</b>	19,435 106,283 689 <b>126,407</b>	12,949 77,311 262 <b>90,522</b>	g. Positive adjustment in foreign curre translation of overseas branch h. Paid up capital fund i, Issued warrant (50%)		-	-	-	Securities purchased under resale agreement Loans Prepayments and other assets Increase/(decrease) inoperating liabilities: Deposits from customers:	563,745 (925,598 (8,644,266) (5,279,682) (279,380) (547,164		Sharia Business Unit		
i. Sharia Expenses 5.1. IB loss sharing 5.2. IB bonus expense Total Sharia Expenses	37,916 1,247 <b>39,163</b>	29,743 1,600 <b>31,343</b>	37,916 1,247 <b>39,163</b>	29,743 1,600 <b>31,343</b>	j. Issued share options on shares options of share options on shares options of shares options op	ion -				- Current accounts - Savings - Savings - Time deposits Deposits from other banks Accruals and other liabilities Income tax paid during the period	4,546,196 244,580 (758,582) 2,162,535 3,545,194 (2,204,558 (717,660) 698,099) (151,235 (1,143,831) (1,152,512	Prof. DR. M. Din S	3 Byamsuddin, MA.	Herry Hykmanto	
Net Sharia Interest Income  3. Other Operating Income and Expense 1. Other Operating income a. Increase in fair value of financial assets (mark to market) i. Marketable securities	<b>87,244</b> 5,664,157	<b>59,179</b> 3,038,965	<b>87,244</b> 6,839,221	<b>59,179</b> 4,085,305	b. Prior years' losses (100%) c. Current year losses (100%) d. Negative adjustment in foreign curr translation of overseas branch	ency				Net cash provided by/(used in) operating activities  Cash flows from investing activities: Proceeds from sales of marketable securities and Government Bonds to maturity and available for sale Acquisition of marketable securities and Government Bonds - held	128,040 (5,520,314	Sharia Super  MANAGEMENT OF TH  AS AT 30 SEPTEMBER 2013		Director	
ii. Loans iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market) C. Gain from sale of financial assets	2,894,686	602,944	2,894,686	602,944	e. Other comprehensive income: loss value on available for sale investme f. Under provision between regulator and impairment value on productive.	ent (77,453 y provision			(128,990)	to maturity and available for sale Acquisition of fixed assets and software Proceeds from sale of fixed assets Receipt from investment Placement in deposits	(6,520,327) (8,252,314 (502,955) (514,393 55,034 (6),525 138,373 103,476 1,813 (253,123	Board Of Commissioners  1. President Commissioner 2. Vice President Commissione 3. Commissioner 4. Commissioner	er : Johai : Milan	Kee Choe anes Berchmans Kristiadi Pudjosu n Robert Shuster <sup>1)</sup> n Arief Soepardi Sukadis <sup>1)</sup>	sukanto 1)
Marketable securities     ii. Marketable securities     iii. Other financial assets     d. Gain from spot and derivative transaction (realised)     e. Gain from investment under equity method	3,713 - 229,655	17,435 - 89,564	9,989 - 229,655	17,435 - 89,564	g. Under provision between regulatory and impairment value on non produ h. Negative difference on fair value of	provision active assets (16,751	) (05,465)	(22,785)	(22,785)	Receipt of cash dividends Net cash used in investing activities Cash flows from financing activities: (Decrease)/increase in securities sold under repurchase agreements Payments of principal on bonds issued	(288,596) (1,673,000) (2,492,995) (1,673,000) (2,492,995)	5. Commissioner 6. Commissioner 7. Commissioner 8. Commissioner Board Of Directors	: Gan : Mang : Emes	ichee Yen leggi Taruna Habir <sup>1)</sup> est Wong Yuen Weng edictus Raksaka Mahi	
f. Dividend g. Fees/commissions and administrative h. Recovery of impairment loss reserves i. Other income Other Operating Expenses	908,794 1,152,204 475,105 9,855,488	842,110 1,016,243 470,669 6,727,531	4,448 1,615,839 2,084,604 13,255,513	4,372 1,390,096 1,980,894 9,559,103	3. Inovative Capital 3.1 Subordinated marketable securities (perpetual non cummulative)					Próceeds from bonds issuance Payments of cash dividends Proceeds from borrowings in relation to joint financing Repayment of borrowings in relation to joint financing	2,366,254 3,458,925 (1,256,925) (1,041,466 8,772,074 9,476,450 (6,360,584) (6,038,187	President Director     Operational Director and Hu     Corporate Banking and Sma and Commercial Director	man Resources : Mulia II Medium Enterprise : Ali Ri	ry Ho Hon Cheong adi Rahardja Rukmljah / Ali Yong ry Hykmanto	
Decrease in fair value of financial assets (mark to market, i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	243	109	243	109	3.2 Subordinated loan (perpetual non cum     3.3 Other innovative capital instruments     Deduction factor to core capital     4.1 Goodwill	mulative) -	(1,074,532)		(1,074,532)	(Decrease)/increase in borrowings Net cash provided by financing activities Net (decrease)/ increase in cash and cash equivalents Cash and cash equivalents as at the beginning of period	1,302,902 (828,064 2,861,125 2,727,302 2,780,905 (4,343,739 19,213,126 22,080,797	5. Finance Director 6. Integrated Risk Director 7. Information and Technology	: Vera : Satin Director : Kanc tor : Frans	y Fykhlalid a Eve Lim nder Pal Singh Ahluwalia chan Keshav Nijasure nsiska Oei Lan Siem dio Chhadva	
Increase in fair value of financial liabilities (mark to market)     Losses from sale of financial assets     Marketable securities     ii. Loans     iii. Other financial assets	5,578	2,115	5,578	10,382	4.2 Other intangible assets 4.3 Investment (50%) 4.4 Short of capital on insurance subsidiary co 5. Minority interest	(1,553,156 mpany (50%)	-	1 -1	(519,568)	Cash and cash equivalents as at the end of period Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks	21,994,031 17,737,058 2,046,618 1,668,202 7,810,313 7,230,004 3,941,934 2,053,900	Banking Transaction Directo 10. Retail Banking and Credit Ca 11. Micro Business Banking Directo Note:	r ard Director : Miche	nellina Laksmi Triwardhany e Minhari Handikusuma	
d. Losses from spot and derivative transaction (realised) e. Impairment losses on financial assets i. Marketable securities ii. Loans iii. Shana financing	11,713 460 1,654,374 14,247 10,726 5,114	53,578 19,795 1,423,538 13,710	16,249 460 2,515,953 14,247	53,578 19,795 1,924,372 13,710	B. SUPPLEMENTARY CAPITAL  1. Upper Tier 2  1.1 Preferen stock (perpetual cummulative		842,287		581,294	Placements with other banks and Bank Indonesia - mature within 3 m from the date of acquisition Certificates of Bank Indonesia and Certificates of Deposit of Bank Indo within 3 months from the date of acquisition	onesia - mature 7,153,790 5,286,721 1,041,376 1,498,231	Independent Commissioner.  SHAREHOLDERS AS AT 30 SEPTEMBER 2013			
iv. Other financial assets f. Losses related to operational risk g. Losses from investment in shares under equity method h. Fees/commissions and administrative l. Losses from decrease in value of non financial assets	253,684 1,087	(5,096) 4,081 211,226 4,799	23,596 5,415 254,149 1,087	(5,096) 4,896 - 235,343 5,327	Subordinated marketable securities (perpetual cummulative)     Subordinated loan (perpetual cummulative)     Mandatory covertible bond	tive) -	-		-	Total cash and cash equivalents  STATEMENT TRANSACTIONS OF FOREIGN E AS AT 30 SEPTEMBER 2013	21,994,031 17,737,058 EXCHANGE AND DERIVATIVE	Asia Financial (Indones     JPMCB-FRANKLIN Ten     Public (shares ownersh	npleton Investment Funds	26.2	.39% .24%
Salaries and employee benefits     Promotion expenses     Other expenses     Net Other Operating Expenses     OPERATING INCOME	2,589,839 180,882 2,190,201 (4,191,331) 3,022,084	2,252,078 119,336 2,061,349 (3,688,566) 3,359,605	4,117,290 224,210 3,139,696 (6,416,292) 4,172,125	3,600,919 155,784 2,973,071 (5,473,798) 4,597,536	Remaining innovative capital which has not been calculated in core capital     Other supplementary capital upper tier     Fixed assets revaluation	2			-	(In million Rupiah)  NO. TRANSACTION Noticeal Amount	BANK DANAMON  Purpose Derivative Receivable and Liabilities  ing Hedging Receivables Liabilities	TOTAL  Notes:  1. Information in the consolidated and continuencies as at 30 Se	statements of financial position and	d consolidated statements of cor	ommitment
NON OPERATING INCOME Gain/(loss) from sale of premisses and equipment Gain (loss) on foreign currencies translation Income(expenses) non operating expenses	3,102 337 (2,448)	4,143 91 (320,648)	1,777 7,451 (62,833)	4,493 930 (509,557)	1.8 General allowance for possible losses assets (max. 1.25% of weighted risk-bases). 1.9 Other comprehensive income: Increase of available for sale investment (45%).	ased assets) 1,092,156	1,287,562	948,203	1,100,862	A. Related to exchange rate 1. Spot 882,134 882, 2. Forward 161,847 161, 3. Option -	.134 - 1,002 1,154	of comprehensive income and 30 September 2013 and 2012 periods ended 30 September The above financial information	d consolidated statements of cash t, were taken from the consolidated 2013 and 2012 and as at 31 Dece on are published in order to comply	n flows for the nine-month period financial statements for the nember 2012.  with the Circular Letter of Bank	riods ende nine-mont nk Indonesi
NON OPERATING LOSS INCOME BEFORE INCOME TAX  1. Income tax a. Income tax expenses b. Deferred tax expenses (income)	991 3,023,075 475,905 75,136	(316,414) 3,043,191 450,689 125,545	(53,605) 4,118,520 970,918 56,000	(504,134) 4,093,402 812,815 207,515	Lower Tier 2 max 50% core capital     1.1 Redemable preference shares     2.1 Subordinated borrowings or bonds whi	ch -			-	a. Purchased b. b. Written	284 579,000 692,984 411,592	(SE BI) No. 13/30/DPnP dated Letter No. 3/30/DPnP dated Statements of Commercial Ba Regulation of Capital Market Attachment to Decision of C	16 December 2011 regarding "Third 14 December 2001 regarding Quank and Certain Reports Submitted to and Financial Institution Supervison hairman of Bapepam and LK No.	rd Amendment on Bank Indones Jarterly and Monthly Published to Bank Indonesia" and in accon ory Agency ("Bapepam-LK") No b. Kep-347/BL/2012 regarding	esia Circula ed Financia ordance wit No. VIII.G.7 g "Financia
NET INCOME  OTHER COMPREHENSIF INCOME NET OF TAX  a. Foreign exchange difference from translation of financial statements in foreign currency	2,472,034	2,466,957	3,091,602	3,073,072	can be calculated 2.3 Other supplementary capital lower tier 3. Deduction factor supplementary capital 3.1 Investments (50%)	(1,092,156	(445,275)	(948,203)	(519,568)	B.   Related to interest rate		Statements Presentation and Bapepam and LK. No. KEP-5 of Chairman of Capital Market Guidelines for the Preparation	Tallinari of Bappenii and Ex No.  1 Disclosure of Issuer or Public C 54/BL/2010 dated 30 December 2 Supervisory Agency No. KEP-06/F or of Financial Statements" jo. Ci "Guidelines for Presentation and Die	Companies" jo. Decision of Ch 2010 regarding "Amendment or (PM/2000 dated 13 March 2000 Circular Letter of Chairman of	Čhairman o on Decisio 00 regardin of Bapepar
B. Gains from change financial assets availáble for sale c. Cash flow hedges d. Gain fixed asset revalution     Part of other comprehensive income of associates f. Gains (losses) on defined benefit actuarial program	(126,177) 30,698 - - -	(29,749) (244) - -	(139,604) 38,481 - -	(43,216) (5,643) - -	capital securitisation exposure	entary			-	b. Written - 34,740 34, 4 Swap 408,777 408, 5. Others		or Public Companies", and R No. Kep-346/BL/2011 dated 5 J 2. The consolidated financial s 2012 and for the year ended	egulation No. X.K.2 Attachment to July 2011 regarding "Submission Obli- statements for the nine-month per 1 31 December 2012 and for peri	to Decision of Chairman of Ba ligation of Periodic Financial Stat- eriods ended 30 September riods/year then ended include	Bapepam-Ll atements". er 2013 and led financia
g. Income tax relating to components of other comprehensive income h. Others Other comprehensive income, net of tax TOTAL COMPREHENSIVE INCOME	31,544 - (63,935) <b>2,408,099</b>	7,437 (22,556) <b>2,444,401</b>	31,544 - (69,579) <b>3,022,023</b>	7,437 (41,422) 3,031,650	D. Other supplementary capital which meet the cr E. Other supplementary capital allocated to anticipe II. TOTAL CORE AND SUPPLEMENTARY CAPIT III. TOTAL CORE, SUPPLEMENTARY CAPIT	rte market risk FAL (A+B-C) 21,293,620	27,205,114	19,163,360	24,159,939	C. Others	gross basis. ct.	statements of subsidiaries, i.e PT Adira Quantum Multifinance 3. Certain account in the consolie	<ul> <li>PT Adira Dinamika Multi Finance</li> </ul>	ce Tbk, PT Asuransi Adira Dina year ended 31 December 2012	namika, an 2 have bee
Comprehensive income attribute to : EQUITY HOLDERS OF THE PARENT ENTITY NON-CONTROLLING INTERESTS TOTAL INCOME FOR THE PERIOD ENDED	2,472,034 - 2,472,034	2,466,957 2,466,957	3,006,631 84,971 <b>3,091,602</b>	2,991,502 81,570 <b>3,073,072</b>	ADDITIONAL SUPPLEMENTARY CAPITAL D TO ANTICIPATE MARKET RISK (A+B-C IV. RISK WEIGHTED ASSETS - CREDIT RISK	ALLOCATE 21,293,620 ( 97,153,345	119,412,236	86,962,165	24,159,939 103,722,673	Derivative receivables/liabilities represent the settlement value of a derivative receivables/liabilities represent the settlement value of a derivative receivables/liabilities represent the settlement value of a deriv	ivative instrument on balances sheet date.	The ultimate shareholder of Asia holding company based in Sing     As at 2 April 2012, the Bank hentered into a contingent share	Financial (Indonesia) Pte. Ltd. (AFI) i gapore which is wholly owned by the as been informed by Fullerton Fina purchase agreement with DBS Gr	e Ministry of Finance of Singapo nancial Holding Pte. Ltd. (FFH), roup Holdings (DBS) to sell the	pore. I), that it ha: e entire FFI
Total comprehensive income attribute to : EQUITY HOLDERS OF THE PARENT ENTITY NON-CONTROLLING INTERESTS TOTAL COMPREHENSIVE INCOME IN CURRENT YEARS	2,408,099	2,444,401 2,444,401	2,938,283 83,740 <b>3,022,023</b>	2,951,958 79,692 <b>3,031,650</b>	V. RISK WEIGHTED ASSETS - OPERATION. VI. RISK WEIGHTED ASSETS - MARKET RIS VII. CAPITAL ADEQUACY RATIO WITH CREE AND OFFER ATOMAL PIECE CHARGE (III.)	SK 297,103 DIT RISK	28,600,198 306,172	448,287	24,707,404 448,287		M Ogra	interest in the share capital of shares of the Bank. This trans regulators, including Bank Inc On June 3, 2013, the Bank h the conditional share purchas	AFI to DBS. Currently, AFI holds a action is subject to the approvals, lonesia. as been informed by FFH that DBs se agreement of the entire FFH in	approximately 67.37% of the to among others, of DBS shareh as and FFH has mutually agre- nterest in the share capital of	total issued cholders and ree to renew
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND	(1,203,640) (40,118) 257.92	(1,000,924) (33,363) 257.39	(1,203,640) (40,118) 313.69	(1,000,924) (33,363) 312.11		"	18.38% 18.34%		18.81%	Ho Hon Cheong/Henry Ho	Vera Eve Lim	previously expired at April 4, 2 On 31 July 2013, the Bank h between FFH and DBS to pur not be renewed, and therefore	2013 and June 2, 2013 changed to as been informed by FFH that the chase AFI shares will be expired a e the agreement is no longer valid	o August 1, 2013. e conditional share purchase a after the date of August 1, 201 I after August 1, 2013.	e agreemen 013, and wil
OTHERS EARNINGS PER SHARE	1				·		1			President Director	Director	o. Exchange rate as at 30 30 September 2012: USD 1 =	September 2013: USD 1 = R Rp9.570,00; exchange rate as at 31	ווק. i December 2012: USD 1 = Rp!	)9,637.50.
	LOSSES									Tha	ank You for You	r Vote of Conf	idence		
ALLOWANCE FOR IMPAIRMENT AS AT 30 SEPTEMBER 2013 AND 2012				npairment Loss	30 September 2013 s Allowance Minimum Required Regulatory Collective General Specific 3,746 50,465	Impairment Loss Allo		nimum Required F	Regulatory pecific	The 2013 BANKING	Anuge	r Vote of Conf	Forbes	Forbes's	

PT Bank Danamon Indonesia, Tbk.

1,658,195

559,836 1,688

1,842,198 53,778

15,534 797,436 1,586 26,574

1,844,801 1,688

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

Banking Service Excellence

Awards 2013,

1,984,658 44,414

382,139

THE WORLD'S
BIGGEST
PUBLIC COMPANIES
- 2013 -

1st Rank Information Technology & 2nd Rank Good Corporate Governance, Bank with core capital of Rp. 5 t – 30 t category, Indonesia Banking Award, Economic Review dan Perbanas Institute