Danamon

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

	Consolidated Fill	ancial Statements	
STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2012 AND 31 DECEMBER 2011 (In million Ruplah)	EARNING ASSETS QUALITY AND OTHER INFORMATION AS AT 30 SEPTEMBER 2012 AND 2011 (In million Rupiah)		FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
NO. ACCOUNTS BANK DANAMON 30 Sep 2012 31 Dec 2011 31 Dec	8 L RELATED PARTIES Current Special Mention Substandard	BANK DANAMON 2012 30 September 2011 Subtful Loss Total Current Special Mention Substandard Doubtful Loss Total	In accordance with the 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 New hich 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
2. Placements with Bank Indonesia 9.172.014 17.127,983 9.172.014 17.127,983 3. Placements with other banks 4.313,366 4.138,202 6,213,640 5,786,6 4. Spot and derivative receivables 139,219 150,201 154,128 160,4 5. Marketable securities 174,043 125,662 174,043 125,662 174,043 125,662	8 a. Fuprah 75,076	75,076 136,892 130,882 130,882 130,882 141,233 - 141,233 - 141,233 - 141,24 12 - 41,24 12 141,24 12,251,744 - 254,746 141,24 12,254,746 14	Monthly Published Financial Statements And Certain Reports of Banks Submitted to Bank Indonesia". BALANCE SHEETS AS AT 30 SEPTEMBER 2012 AND 2011 (In million Ruplah)
b. Available for sale 6,509,500 c. Held to maturity 296,378 425,518 356,443 648,45 648	9 0. Foreign currencies 0. 1. Securities sold under repurchase agreements (repo)		NO. ACCOUNTS 30 Sep 2012 30 Sep 2011 A. ASSETS 35,989 11,026 1. Cash 35,989 11,026 2. Current accounts with Bank Indonesia 66,303 33,175
8. Acceptance receivables 1,553,376 1,336,525 1,553,376	5 6 Acceptance receivables 1,070 - 1,0	- 1,070 837 837 - 22	3. Certificates of Bank Indonesia Sharia 4. Placement with other sharia banks 4. Placement with other sharia banks 5. Marketable securities - Sharia banks 6. Marketable securities - Sharia bonds 6. Bit occeivables ') 6. Bit receivables ') 7. Sharia bonds
d. Loans and receivables 91,002,094 86,699,835 91,002,094 86,699,835 91,002,094 86,699,835 91,002,094 86,699,835 91,002,094 86,699,835 91,002,094 86,699,835 91,002,094 86,699,835 91,002,094 86,699,835 91,002,094 86,699,835 98,301 1,189,867 998,301 1,189,867 998,301 1,189,867 998,301 1,189,867 998,301 20,826,281 13,815,61 3,815,61	5 c. Restructural 1 c. Freign currencies 2 d. Properties loan 3 t. Report y equity investment 4 c. 46.512	- 12,726 12,191 - 12,191 - 12,191 - 2,645,312 2,645,312 - 2,645,312 - 2,645,312	Allowance for possible losses on iB receivables -/- (2,454) (2,947)
receivables - - - (634,817) (420,61) 12. Premium receivables - 94,730 73,3 13. Investments 2,657,392 2,657,392 12,175 12,175 12,175 14. Allowance for impairment losses on financial assets -/ a (21,245) (1,950) (21,245) (1,50)	Commitments and contingencies to third parties	2239 24 24	Accumulated depreciation of fixed assets - (5,431) (3,210) 10. Accrued income 10,141 8,378 11. Prepaid expenses 52,783 2,355 12. Other assets 8,572 9,629
b. Loans (2,362,856) (2,235,337) (2,362,856) (2,235,337) (2,362,856) (2,235,337) (2,362,856) (2,75,64) (55,466) (57,64) (55,466) (57,64) (55,466) (57,64) (55,466) (57,64) (57	4) a Fugiani 973.463	- 973.463 1,788.512 - 1,788.512 - 1,788.512 - 1,788.512 - 1,788.512 - 1,178.341 - 1,779.34	TOTAL ASSETS 1,661,695 1,313,308
Accumulated depreciation of fixed assets and equipment 4- (1,516,758) (1,296,720) (1,860,450) (1,597,300) (1,500,450) (1,597,300) (1,500,450) (1,500,4	1) a. Rupah 9,199,947	- 20,000 9,179,547 5,189,228 5,189,328 - 1,775 600,608 - 1,775 600,608 - 1,773,986 1,490,591 1,490,591 1,490,591 1,490,591	2. Others IB current liabilities 1,877 1,188 3. Liabilities to Bank Indonesia (FPJPS) - - 4. Deposits from other banks 13,956 8,923 5. IB marketable securities issued 70,000 65,000 6. Others liabilities 587,517 554,832
ii. Conducting operational activities outside Indonesia 18. Allowance for impairment losses on other assets -/- (10,053) (7,073) (13,049) (9,1)	6 Acceptance receivables 1,582,306 1,582,306 7. Long to the control of the contro	. 1,562,306 1,295,833	7. Investment funds a. il Savings b. iB deposits 489,327 338,712 8. Accumulated gain 47,347 70TAL LIABILITIES 1,661,695 1,313,308
19. Leased receivables - - - 24,2677 160; 20. Deferred tax assets 788,201 916,309 812,179 927; 21. Other assets 3,858,474 3,184,315 4,539,341 3,471,6 TOTAL ASSETS 127,608,547 127,183,116 150,108,931 141,934,4	7 c. Restructured state of the control of the contr	311,953 306,273 \$2,500,960 43,745,390 6.342,679 361,339 323,367 352,965 \$2,125,740 1162,18 405,185 10,141,852 45,861,187 365,278 365,279 361,339 322,341 41,274 6.634,737 6.634,737 365,279 335,720 32,414 41,277 6.634,737 6.634,	STATEMENTS OF INCOME FOR THE 9 MONTH PERIODS ENDED 30 SEPTEMBER 2012 AND 2011 (In million Rupiah)
LIABILITIES AND EQUITY 12,993,882 14,007,449 11,641,015 11,492,6 22,5374,708 23,239,812 25,374,708 23,239,812 25,374,708 23,239,812 25,374,708 23,239,812 25,374,708 23,239,812 25,374,708 23,239,812 26,374,708 24,708,709,709,709,709,709,709,709,709,709,709	Offender	- 1,888 160,318 203,471 1,888 205,159 11 350 2,268,47 3 1,383,577 2,2627 - 1,383,197 6,846 15,836 2,2682 1,486,562 2,196 6,052 764 17,505 24,387,76 6,846 4,854 14,959 721 5,620 10,898 1,735 27,974 1,000 1,180 - 5,620 10,898 1,735 27,974	NO. ACCOUNTS 30 Sep 2012 30 Sep 2011 A. OPERATING INCOME 1. Margin 12,949 9,969 2. Profit sharing 77,311 68,946
5. Deferred premium income 6. Unearried premium reserve 7. Loans from Bank Indonesia 8. Borrowings from other banks 9. Spot and derivative liabilities 8. 7. Spot 190 9. Spot and derivative liabilities 8. 7. Spot 190 9. Spot and derivative liabilities 8. 7. Spot 190 9. Spot and derivative liabilities 8. 7. Spot 197 9. Spot and derivative liabilities	1 III. OTHERS INFORMATION 1. Collearnised assets 9	62,560 2,430,567 2,780,403 22,11% 31,33% 43,50 13,33%	3. IB Bonus 262 792 4. Other operating income 36,581 26,031 B. TOTAL OPERATING INCOME 127,103 104,838 C. Margin distribution for non - discretionary investment funds 1,610 3,345
10. Securities sold under repurchase agreements (repo) 1,332,982 1,140,342 1,332,982 1,140,342 1,332,982 1,140,342 1,332,982 1,140,342 1,343,186 1,547,219 1,343,186 1,547,219 1,343,186 1,547,219 1,343,186 1,547,219 1,343,186 1,547,219 1,343,186 1,547,219 1,343,186 1,547,219 1,543,186 1,547,219	2 b. Percentrage of micro and simal emergenes outerest of each to boal oans 6 7. Percentrage of micro, small and medium enterprises debtor to total debtors 7 b. Others 8 Others 9 Others 1 Chameling Joans 1 Cham	14.51% 17.12% 27.51% 27	b. Non Bank 28,133 16,433
a. Loans that can be counted as capital -		882.281 972.388 503.531 477.089 711.407 KEY FINANCIAL RATIOS	F. OPERATING EXPENSES 1. Ili B borus 1,600 1,435 2. Allowance for possible losses on assets 33,893 4,476 3. General and administrative 16,336 4,684 4. Salaries and employee benefits 67,129 36,603
b. Conducting operational activities outside Indonesia 16. Deferred tax liabilities 17. Other liabilities 18. Profit sharing investment funds 18. Profit sharing investment funds 19. TOTAL LIABILITIES 104,353,340 105,371,366 122,282,171 116,097,3	(In million Rupian) NO. ACCOUNTS BANK DANAMON CONSOLIDATED 30 Sep. 2012 31 Dec. 2014 30 Sep. 2012 31 Dec. 2014	AS AT 30 SEPTEMBER 2012 AND 2011 NO. RATIOS (%) 30 Sep 2012 30 Sep 2011 CONSOLIDATED RATIOS:	5. Others 19,376 10,093 G. TOTAL OPERATING EXPENSE 138,334 57,291 H. NET OPERATING INCOME (40,974) 27,769 I. Other non-operating income 557 27
EQUITY	I. COMMITMENT RECEIVABLES 1. Unused borrowing facilities 3,813 3,8	I. Capital I. Capital Adequacy Ratio (CAR) II. Earning assets I. Non-performing earning assets and non productive assets to total earnings and non productive assets 2.05% 2.45% 2.08% 2.45%	J. Other non-operating expenses 6,930 6,638 K. NON-OPERATING LOSS (6,373) (6,611) L. INCOME DURING THE PERIOD (47,347) 21,158
c. Treasury stock -/- 20. Additional paid-tup capital a. Agio b. Disagio -/- c. Donated capital	- 3. Others	and non productive assets 2,05% 2,45% 2 Non-performing earning assets to total productive assets 2,08% 2,47% 3. Allowance for impairment losses for financial asset to productive asset 2,32% 2,35% 4, VPL gross 4, VPL gross 5, VPL net 0,00% 10,19% 10,10% 1	STATEMENTS OF COMMITMENTS AND CONTINGENCIES
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	- Ruplah	3. NIM including third party premium expenses 10.04% 9.94% 6.0 ost to income BANK RATIOS: I. Capital 1. CAR 18.19% 16.47%	1. Unused IB financing facilities **) - - - 2. Outstanding IB irrevocable letters of credit - - 41,032 3. IB guarantees issued - 41,032 4. Others 2,184 1,148
assets as available for sale (424) 21,887 (37,339) 4,4 c. Cash flow hedges - 244 - 24, d. Revaluation reserves of fixed asset e. Part of other comprehensive income of associates f. Gains (losses) on defined benefit actuarial program	4 i. Committed 457,726 597,758 457,726 597,758	II. Earning assets	TABLE OF MARGIN DISTRIBUTION FOR THE MONTH OF SEPTEMBER 2012 (In million Rupiah) Depositor's portion
g. Income tax related to other comprehensive income h. Others 22. Difference in quasi- reorganisation 23. Difference in restructuring value of transaction of entities	b. Uncommitted c. Rupiah	6. Non performing iB receivables and financing with contract 0.00% 0.70% 0.7	NO. Type of funding Average balance Average ba
under common control	4. Outstanding selling of spot and derivative contract 5. Others III. CONTINGENT RECEIVABLES 1. Gouarantees received	4. NIM including third party premium expenses 8.42% 7.70% 5. Operating expenses to operating income 75.35% 76.09% 6. Cost to income 51.97% 55.75% IV. Liquidity 103.45% 99.52%	1. IB deposit current accounts a. Bank b. Non Bank 245.332 2,020 0.00 18 deposit savings a. Bank 0.00 0.00
26. Retained earnings	2. Interest receivables on non performing assets a 349,106 327,928 349,106 327,928 b. Other Interest income b. Other Inte	V. Compliance 0.00% 1. a. Percentage violation on Legal Lending Limit 0.00% a. 1. Related parties 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. Non Bank 2,874 24 0.00
27. Non-controlling interests - - - 245,770 206,6 TOTAL EQUITY 23,255,207 21,811,730 27,826,760 25,836,6 TOTAL LABILITIES AND EQUITY 127,608,547 127,183,116 150,108,331 141,934,4 ') After being eliminated with deficit of Rp 32,968,831 through quasi-reorganisation on 1 January 2001.	1 1. Guarantees issued a. Rupiah 2.233.437 2.101.962 2.233.437 2.101.962	b.2. Third parities 0.00% 0.00% 0.00% 2. Statutory Reserve Requirements (GWM) a. GWM Primary ldr 8.11% 8.13% 8.13% 4. Net Open Position 0.64% 1.01%	a. Bank
STATEMENTS OF COMPREHENSIVE INCOME FOR THE 9 MONTH PERIODS ENDED 30 SEPTEMBER 2012 AND 2011 (In million Ruplah, except earning per share)	CAPITAL ADEQUACY RATIO (CAR) AS AT 30 SEPTEMBER 2012 AND 2011 (In million Ruplah)	CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE 9 MONTH PERIODS ENDED 30 SEPTEMBER 2012 AND 2011 (In million Rupiah)	- 1 month 448,832 3,695 50.00 1,847 5.01 - 3 months 57,064 470 50.00 235 5.01 - 6 months 3,383 28 50.00 14 5.01 - 12 months 9,387 77 50.00 39 5.01
FOR THE 9 MONTH PERIODS ENDED 30 SEPTEMBER 2012 AND 2011 (In million Rupiah, except earning per share) NO. ACCOUNTS BANK DANAMON CONSOLIDATED	(In million Rupian) NO. DESCRIPTION 30 Sep 2012 30 Sep 2011	FOR THE 9 MONTH PERIODS ENDED 30 SEPTEMBER 2012 AND 2011 (In million Rupiah) 30 Sep 2012 30 Sep 2011 Cash flows from operating activities: Interest income, fees and commissions 15,778,199 10,783,435 Payments of new consumer financing transactions (21,882,439) (22,981,889) (21,981,889)	- 1 month
FOR THE 9 MONTH PERIODS ENDED 30 SEPTEMBER 2012 AND 2011 (In million Rupiah, except earning per share) NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO. DESCRIPTION 30 Sep 2012 30 Sep 2011	Cash flows from operating activities: interest income, fees and commissions 14,224,101 10,548,317 10,	- 1 month
FOR THE 9 MONTH PERIODS ENDED 30 SEPTEMBER 2012 AND 2011 (In million Ruplah, except earning per share) NO. ACCOUNTS BANK DANAMON CONSOLIDATED	No. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated Bank Danamon Consolidated	Cash flows from operating activities: interest income, fees and commissions 14,224,101 10,548,317 10,	- 1 month
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated	Cash flows from operating activities: Interest income, fees and commissions Receipts from consumer financing transactions 14,224,101 10,548,317 10,548,31	- 1 month - 3 months
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	No. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated	Cash flows from operating activities: Interest income, fees and commissions 14,224,101 10,548,317 10,	- 1 month - 3 months - 57,064 - 470 - 50.00 - 235 - 501 - 6 months - 57,064 - 6 months - 57,064 - 77 - 60.00 - 235 - 501 - 12 months - 13,383 - 28 - 50.00 - 14 - 501 - 77 - 50.00 - 39 - 501 TOTAL - 1,214,121 - 9,995 Notes: - Danamon Sharia Branches were started in May 2002. Until September 2012 Danamon Sharia has - 157 Sharia sub-branches where 147 serves Solution Emas Sharia Danamon Sharia Branches: Jakarta, Bukit Tinggi, Aceh, Surabaya, Martapura, Solo, Makasar, Bandung, Cirebon, Malang, Tasikmalaya, Kediri, Semarang, Jember, Mataram, Lampung, Serang, Yogyakarta, Palembang, Pekanbaru, Medan, Purvokerto, Denpasar, Batam and Tegal. **) iB receivables exclude margin to be received of Rp 32,185 million and Rp 29,098 million as at - 30 September 2012 and 2011, respectively. **) Starting June 2008, reporting to Bl for unused iB financing facilities to debtors, only committed facilities are being reported by the Bank on off balance sheet (commitments and contingencies).
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated	Cash flows from operating activities: Interest income, fees and commissions 14,224,101 10,548,317 10,548,317 10,548,317 10,783,435 10,	- 1 month - 3 months - 57,064 - 6 months - 6 months - 70,64 - 70 50.00 - 235 - 5.01 - 6 months - 77 50.00 - 12 months - 78 5.01 - 12 months - 13,383 - 28 50.00 - 14 5.01 - 5.01 - 14 5.01 - 5.01 - 70 50.00 - 39 5.01 Notes: - Danamon Sharia Branches were started in May 2002. Until September 2012 Danamon Sharia has - 157 Sharia sub-branches where 147 serves Solution Emas Sharia Danamon Sharia Branches: Jakarta, Bukit Tinggi, Aceh, Surabaya, Martapura, Solo, Makasar, - Bandung, Cirebon, Malang, Tasikmalaya, Kediri, Semarang, Jember, Mataram, Lampung, Serang, Yogyakarta, Palembang, Pekanbaru, Medan, Purvokerto, Denpasar, Batam and Tegal. **) IB receivables exclude margin to be received of Rp 32,185 million and Rp 29,098 million as at - 30 September 2012 and 2011, respectively. **) Starting June 2008, reporting to Bit for unused IB financing facilities to debtors, only committed facilities are being reported by the Bank on off balance sheet (commitments and contingencies). **Jakarta, October 18, 2012 Sharia Business Unit **MANAGEMENT OF THE BANK ASAT 30 SEPTEMBER 2012 **Baard Of Commissioners **MANAGEMENT OF THE BANK ASAT 30 SEPTEMBER 2012 **Baard Of Commissioners
NO. NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated	Cash flows from operating activities: interest income, fees and commissions 14,224,101 10,548,317 10,548,317 10,548,317 10,783,435 12,382,839 12,	- 1 month - 3 months
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated	Cash flows from operating activities: Interest income, fees and commissions 14,224,101 10,548,317 10,743,435 12,782,917 10,743,435 10,	- 1 month - 3 months - 6 months - 6 months - 7 months - 7 months - 7 months - 7 months - 8 months - 8 months - 9 months - 9 months - 9 months - 12 months - 13 months - 14 months - 15 Sharia Branches were started in May 2002. Until September 2012 Danamon Sharia has - 15 Sharia sub-branches where 147 serves Solution Emas Sharia Danamon Sharia Branches: Jakarta, Bukit Tinggl, Aceh, Surabaya, Martapura, Solo, Makasar, Bandung, Cirebon, Malang, Tasikmalaya, Kediri, Semarang, Jember, Mataram, Lampung, Serang, Yogyakarta, Palembang, Pekanbaru, Medan, Purvokerto, Denpasar, Batam and Tegal. * 1 Bi receivables exclude margin to be received of Rp 32,185 million and Rp 29,098 million as at - 30 September 2012 and 2011, respectively. ** 3) Starting June 2008, reporting to Bif for unused iB financing facilities to debtors, only committed facilities are being reported by the Bank on off balance sheet (commitments and contingencies). **MANAGEMENT OF THE BANK** As Ar 30 September 2012 **Board Of Commissioners** - 1. President Commissioners** - 2. Vice President Commissioner** - 3. Commissioner** - 3. Commissioner** - 4. Commissioner** - 5. Commissioner** - 6. Commissioner** - 8. Commissioner** - 8. Commissioner** - 8. Commissioner** - 9. President Director* - 9. Persident Director* - 1. President Director* - 2. Departing Language and Language a
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated Bank Danamon Consolidated	Cash flows from operating activities: Interest income, fees and commissions 14,224,101 10,548,317 10,793,435 14,792,645 10,793,435 14,792,645 10,793,435 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,782,193 10,793,435 12,	- 1 month - 3 months - 6 months - 6 months - 7 months - 7 months - 7 months - 8 months - 8 months - 9 months - 9 months - 9 months - 1 months - 2 months -
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated	Cash flows from operating activities: interest income, fees and commissions 14,224,101 10,548,317 10,783,435 12,382,430 12,381,881,881 12,381,881,881 12,381,881,881 12,381,881 12,381,881,881 12,381,881	- 1 month - 3 months - 6 months - 6 months - 7 months - 7 months - 7 months - 8 months - 8 months - 9 months - 9 months - 1 months - 2 months - 1 months - 2 months - 3 months - 1 months - 2 months -
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated Bank Danamon Consolidated	Cash flows from operating activities: Interest income, fees and commissions 14,224,101 10,548,317 10,733,435 12,782,101 10,548,317 10,733,435 12,782,101 12,782,101 12,	- 1 month - 3 months - 5 months - 6 months - 6 months - 7 months - 7 months - 7 months - 8 months - 7 months - 8 months - 9 months - 9 months - 1 months - 9 months - 1 months - 9 months - 1 months -
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated	Cash flows from operating activities: interest income, fees and commissions 14,224,101 10,548,317 10,733,435 12,381,488 12,391,888 12,391,888 12,391,888 12,391,888 12,391,888 12,391,888 12,391,888 12,391,888 12,391,888 13,391,777 13,391,391,391,391,391,391,391,391,391,3	- 1 month - 3 months - 5 months - 6 months - 6 months - 7 months - 7 months - 7 months - 7 months - 8 months - 8 months - 9 months - 9 months - 12 months - 13 .383 - 28 50.00 - 14 5.01 - 14 5.01 - 17 TOTAL - 1,214,121 - 9,995 Notes: - Danamon Sharia Branches were started in May 2002. Until September 2012 Danamon Sharia has - 157 Sharia sub-branches where 147 serves Solution Emas Sharia. - Danamon Sharia Branches: Jakarta, Bukit Tinggi, Aceh, Surabaya, Martapura, Solo, Makasar, - Bandung, Cirebon, Malang, Tasikmalaya, Kediri, Semarang, Jember, Mataram, Lampung, Serang, - Yogyakarta, Palembang, Pekanbaru, Medan, Purvokerto, Denpasar, Batam and Tegal. **) IB receivables exclude margin to be received of Rp 32,185 million and Rp 29,098 million as at - 30 September 2012 and 2011, respectively. **) Starting June 2008, reporting to Bl for unused IB financing facilities to debtors, only committed facilities are being reported by the Bank on off balance sheet (commitments and contingencies). **MANAGEMENT OF THE BANK - ASA's 30 SEPTEMBER 2012 - Sharia Business Unit **Jakarta, October 18, 2012 - Sharia Business Unit **Man Robert Shuster '1 - President Commissioner - 1. President Commissioner - 2. Vice President Commissioner - 3. Commissioner - 4. Commissioner - 5. Commissioner - 6. Commissioner - 7. Commissioner - 8. Commissioner - 8. Commissioner - 9. Commissioner - 9. Commissioner - 1. President Director - 1. President Director - 2. Operational Director - 3. Comporabe Banking and Small Medium Enterprise - 4. Syariah Director - 5. Finance Director - 6. Infegrated Risk Director - 7. Information and Technology Director - 6. Infegrated Risk Director - 7. Retail Banking and Cerdit Card Director - 8. Legal and Compliance Director - 10. Retail Banking and Cerdit Card Director - 11. Micro Business Banking Director - 12. Human Resources Director - 13. Joseph Bataona - 10 J
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO. DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated	Cash flows from operating activities: Interest income, fees and commissions 14,224,101 10,548,317 10,733,435 12,782,401 10,548,317 10,733,435 12,782,401 10,548,317 10,733,435 12,782,401 10,548,317 10,733,435 12,782,401 10,548,317 10,	- 1 month - 3 months - 6 months - 6 months - 7 months - 7 months - 7 months - 8 months - 8 months - 9 months - 9 months - 9 months - 1 months - 9 months - 1 months - 9 months - 1 months -
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	NO DESCRIPTION Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Bank Danamon Consolidated Consolidated Bank Danamon Consolidated	Cash flows from operating activities:	**Starting June 2008, reporting to BI for unused IB financing facilities to debtors, only committed facilities are being reported by the Bank on of balance sheet (commitments and contingencies). **Want Commissioner** 1. President Commissioner* 2. Vice President Commissioner* 2. Vice President Commissioner* 2. Vice President Commissioner* 3. Commissioner* 4. Commissioner* 5. Commissioner* 5. Commissioner* 6. Commissioner* 7. Commissioner* 8. Commissioner* 8. Commissioner* 9. President Commissioner* 9. Commissioner* 1. President Director* 9. Commissioner* 1. President Director* 9. Commissioner* 1. President Director* 2. Operational Director* 3. Commissioner* 4. Commissioner* 5. Commissioner* 6. Commissioner* 6. Commissioner* 7. Commissioner* 8. Commissioner* 9. Report Director* 1. President Director* 2. Operational Director* 2. Operational Director* 3. Public Raisask Mahi was appointed by the Annual General Meeting of Shareholders (Annual GMS) date of conjunction with resignation letter as mereber of the Perum Pepadatan Supervisory Board dated 28 July 2011 No. 1366/GBIDPIP/Raisasa. 3. Public (Independent Commissioner* 3. Independent Comm
NO. ACCUINTS BANK DANAMON CONSOLIDATED	No. DESCRIPTION Bank Damamon Consolidated Bank Damamon Consolidated	Cash flows from operating activities:	- 1 month - 3 months - 1 months - 1 months - 3 months - 1 months - 2 months -
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	No. DESCRIPTION 30 Sep 2012 30 Sep 2011	Cash flows from operating activities:	- 1 month - 3 months - 3 months - 3 months - 3 months - 5 months - 5 months - 5 months - 1 months -
NO. ACCOUNTS BANK DANAMON CONSOLIDATED	No. DESCRIPTION 30 Sep 2012 30 Sep 2011	Cash Rows from operating activities:	- 1 month - 3 months - 3 months - 57,064 - 470 - 50,00 - 235 - 501 - 12 months - 157,064 - 1470 - 50,00 - 235 - 501 - 12 months - 13,333 - 28 - 50,00 - 148 - 50,00 - 235 - 501 - 12 months - 12 months - 13,333 - 28 - 50,00 - 148 - 50,00 - 235 - 501 - 12 months - 14,141,211 - 9,985 - 2,638 - 2,000 - 2,0
NO	NO. DESCRIPTION Bank Damanon Consolidated Bank Damanon Consolidated Consolidated Bank Damanon Consolidated	Cash flows from operating citivities: Cash flows flows operation 15,76,99 10,783,436 Cash flows flows operation 15,76,99 10,783,436 Cash flows flows operating come operation 2,209,700 10,753,436 Cash flows flows operating come operation 2,209,700 10,753,436 Cash flows flows operating assets and liabilities 15,900,700 10,750,700 Cash flows flows operating assets and liabilities 15,900,700 Cash flows flows operating assets and comment flows 15,900,700 Cash flows flows flows	Timorith
No. Commission Principles Continue Service Commission Company Co	NO DESCRIPTION Bank Damanon Consolidated	Cash flows from operating activities:	- 1 months 448,822 3,865 50,00 235 5,01 - 2 months 5,764 470 50,00 235 5,01 - 3 months 5,764 470 50,00 235 5,01 - 4 months 5,764 470 50,00 235 5,01 - 5 months 5,764 470 50,00 235 5,01 - 6 months 5,764 470 50,00 235 5,01 - 7 months 5,764 470 50,00 235 5,00 - 7 months 5,764 470 50,00 235 - 8 months 5,764 470 50,00 235 - 9 months 5,764 470 470 235 - 9 months 5,764 470 470 235 - 9 months 5
NO. ACCOUNTS BANK DANAMON CONSOLIDATED NO. ACCOUNTS BANK DANAMON CONSOLIDATED No. Sep 2012 30 Sep 2012 3	NO DESCRIPTION Bank Dimanum Consolidated	Cash flows from operating activities:	Important
No. ACCOUNTS BANK DAMAMON CONSOLIDATED	NO DESCRIPTION Bank Danamor Consolidated Rank Danamor Consolidated Consolidated Rank Danamor Consolidated	Cash Rows from operating activities:	Notes: - I month a months
No. ACCOUNTS BANK DAMAMON CONSOLIDATED	NO DESCRIPTION Bank Dumanon Consolidated Rank Dumanon Consolidated	Cash flows from operating activities:	Notes: Notes: Notes: Discovered by Carlot (1998) 1, 1998

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Indonesian Bank Loyalty Champion 2012, Conventional Bank with More Than Rp 75 trillion in Assets Category, Infobank and Markplus Insight

Best Private Bank with over Rp10 trillion in Assets in Risk Management Education at the Indonesia Enterprise Risk Management Award 2012 Business Review

Best Corporate Governance, Asia's Best Companies 2012, FinanceAsia.