

PT Bank Danamon Indonesia Tbk and Subsidiaries

Consolidated Financial Statements

STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2018 AND 31 DECEMBER 2017 (In million Rupiah)		ASSET QUALITY AND OTHER INFORMATION AS AT 31 MARCH 2018 AND 2017 (In million Rupiah)				FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT		
ACCOUNTS 31 Mar	ar 2018 31 Dec 2017 31 Mar 2	NSOLIDATED 2018 31 Dec 2017	NO. ACCOUNTS	31 Mar 2018 Current Special Mention Substandard Dou		31 Mar 2017 tandard Doubtful Loss Total	This published report are presented to comply with Otoritas Jasa Keuangan No. 10/SEOJK.03/2017 dated Transparency and Publication of Sharia Bank and Sh	24 February 2017 rega
acements with Bank Indonesia 8,642 acements with other banks 3,132	45,953 2,325,800 2,038, 42,040 10,011,213 8,642, 32,709 3,461,078 4,275, 46,967 18,225 193,	2,040 10,011,213 5,550 4,785,728	RELATED PARTIES Placements with other banks Rupiah Foreign currencies Spot and derivative receivables Rupiah Rupiah	165,334	165.334 119.531 220.983 50.118 758 19 -	119,531 50,118	STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2018 AND 31 DECEMBER 2017 (In million Rupiah)	
Available for sale 21,129 Held to maturity 10	20,157	1,919 20,544,521 1,683 20,237	Buppin currencies Marketable securities Buppin Currencies Ruppin Currencies Buppin Curren	71,815	71,815 77,897 - 22,296	77,897 22,296	NO. ACCOUNTS A. ASSETS 1. Cash 2. Placements with Bank Indonesia	31 Mar 2018 31 3,652 1,447,098 1,3
curities purchased under resale agreements (reverse repo) 835 ceptance receivables ans Designated at fair value through profit/loss	35,051 296,028 835, 58,632 1,486,051 1,258,		S. Securities ourchased under resale agreements (reverse report of the securities our of the securities our of the securities of the	4,145	4,145 846 -	846	Placements with other banks Marketable securities Financing receivables *) Profit sharing financing	415,247 3 2,692,956 2,6
		5,199 3,571,591	b. Non debfor micro, small and medium I. Rupiah I. Forleign currencies C. Resignation II. Forleign currencies II. Forleign currencies G. Properties loan	594,479	- 594,479 468,258	468,258 13,296	Other earning asset Allowance for impairment losses on earning asset (-/-) a. Individual	566,996 8,692 - -
lowance for impairment losses on consumer financing ceivables -/- emium receivables insurance Assets	(1,364, 255, 643,	1,941) (1,333,042) 5,544 252,967 3,093 697,170	8. Investments 11 Temporary eulies 12 Commitments and contingencies to third parties a. Ruppia b. Foreign currencies 12 discrete	12,683 8,906,084 	12,883 8,906,084 7,745,107 - 546,201 741,548	- 13,296 - 7,745,107 741,548	b. Collective 10. Fixed assets and equipment 11. Non earning asset 12. Allowance for impairment losses on other assets -/-	(56,557) 6,683 9,315
owance for impairment losses on financial assets -/- Marketable securities (53 Loans (3,053 Others (2	(53,414) (2,923,236) (3,053, (2,968) (3,451) (13,	3,835) (41,792) 3,414) (2,923,236) 3,605) (18,264)	Nuspense accounts No RELATED PARTIES Placements with other banks a. Rupiah b. Foreign currencies Snot and derivative receivables	1,002,480 1,743,912	- 1,002,480 2,018,334 - 1,743,912 940,218	2,018,334 940,218	13. Other assets TOTAL ASSETS LIABILITIES 1. Wadiah saving	47,203 5,141,285 4,8 257,179 2
cumulated amortisation on intangible assets -/- xed assets and equipment 4,212	.83,132	2,182) (2,002,472) 0,821 5,333,386	a. Rupian b. Foreign currencies 3. Marketable securities a. Rupiah b. Foreign currencies 4. Securities sold under renurchase agreements (reno)	9,000,054	38,297 29,618 7,907 3,322 3,322 9,000,054 9,925,179 9,000,054	29,618 3,322 15,592,421 9,925,179		3,745,717 3,2 650,804 1,0
Idle properties 76	81,504 510,358 581,	5,207 16,397 1,504 510,358 12 729	Bupiah Foreign currencies Securida purchased under resale agreements (reverse repo b. Foreign currencies Acceptance receivables Bernament Bernament Bernament	835,051 1,254,487	- 835,051 1,242,545 - 1,254,487 1,387,767 11,953	1,242,545 1,399,720		70,949 - 390,227 26,409
Conducting operational activities in Indonesia Conducting operational activities outside Indonesia wance for impairment losses on non financial assets -I- sed receivables rered tax assets 1.956		- 86 	Ruplah Foreign currencies Non debtor micro, small and medium Ruplah Foreign currencies Restructured to dans	55,597,125 5,023,918 4,000,487 488,117 409,112 25	0.124 791.143 61.047.991 50.743.493 3.446.144 24 7,716 177,320 5,967,071 5,334,437 807,331	34.594 412,534 1,001,325 31,461,447,23,578 44,451 249,144 489,610 55,772,842,650,195 67,91,963	TOTAL LIABILITIES STATEMENTS OF COMPREHENSIVE INCO	5,141,285 4,9
r assets 2,886 AL ASSETS 153,791 BILITIES AND EQUITY	86,441 2,737,558 4,995,	5,897 3,632,565 5,375 178,257,092	ii. Foreign currencies d. Properties loan g. Proper	929,075 396,504 189,974 7 236,118 488,117 20,485 2 5,973,092 287,270 59,090 109,283 25 5 61,962 2 5 5 34,363,551 207,868 5 6,646,606 45,971 -	. 281 187.212 7.780.026 1.098.291 465.986 1.077.016 17.317 1.199.763 289.553 521.383 3.559 76.640 6.416.451 4.573.277 203.388 2.079.201 2.079.	34.434 58.303 167.571 1.954.585 23.576 69.300 4.897.11 1.954.585 69.300 4.897.11 1.954.585 69.300 4.897.11 1.960.8 69.300	FOR THE 3 MONTHS PERIODS ENDED 31 MARCH 2018 A (In million Rupiah)	31 Mar 2018 31
ngs 32,541 deposits 50,717	13,570 16,110,036 14,041, 141,764 33,504,817 32,541, 17,647 51,024,153 50,701, 102,896 3,496,270 3,458, - 1,881,	1,764 33,504,817 1,140 50,907,895 1,004 3,407,022 1,139 1,839,333	b. Fofeign currencies [gliep properties Idle properties Idle properties Idle properties Idle Idle	6,645,606 45,971	- 16.397 76.691.577 6.831.412 110.887 76.206 194.419 - 12 913 - 12	16,397 - 16,397 - 49 194,468 913		11,242 78,736 22,674
and derivative liabilities 34			D. 10 other parties Total Allowance for impairment losses on earning assets -/- Minimum required regulatory provision for earning assets al Percentage of micro, small and medium enterprises credit to total loan Percentage of micro and small enterprises credit to total loan Percentage of micro, small and medium enterprises debtors to total debtors.	debtors	3.110.217 3.439.436 9.65% 11.07%	3,354,676 3,431,885 33,64% 13,04% 13,20%	Margin distribution to owners of investment funds -/- a. Non Profit sharing D. Profit sharing Income after margin distribution B. Other Operating Income and Expense	(44,162) 68,490
otance payables 1,258 etable securities issued wings 58	58,632 1,486,051 1,258, - 36 11,227, 58,956 60,176 8,996,	3,632 1,486,051 7,512 10,171,201	7. Percentiage of micro and small enterprises debtor to total del Cotters. a. Description of the control of th	Jebtors	8.89% 350,620 525,462 246,167 253,576	10.97% 350,623 706,516 204,139 211,656	Other Operating Income Income as mudharib in mudharabah muqayyadah	2,146 11,293
ranch liabilities Iducting operational activities in Indonesia Iducting operational activities outside Indonesia ed tax ilabilities		71	STATEMENTS OF COMMITMENTS AI AS AT 31 MARCH 2018 AND 31 DECEMBER 2017 (In million Rupiah)	AND CONTINGENCIES	KEY FINANCIAL RATIOS AS AT 31 MARCH 2018 AND 2017	3111100	a. Wadah bonus expense b. Impairment tosses on financial assets c. Losses on operational risk d. Commision/Provision/Fees and administrative e. Impairment tosses on other asset (non financial)	680 18,373 4 239
harding investment funds L LIABILITIES 115,455			NO. ACCOUNTS	INDIVIDUAL CONSOLIDATED Mar 2018 31 Dec 2017 31 Mar 2018 31 Dec 2017	NO. RATIOS (%) CONSOLIDATED RATIOS : Capital 1. Capital Adequacy Ratio (CAR)	31 Mar 2018 31 Mar 2017 21.61% 21.82%	Salaries and employee benefits Other expenses Other Operating Income (Expense) OPERATING INCOME (LOSS) NON OPERATING INCOME AND EXPENSE	12,499 12,784 (31,140) 37,350
	38,589 12,238,589 12,238, 37,467) (6,337,467) (6,337,		3. Others	7,157,139 8,450,884 7,157,139 8,450,884	II. Earning assets 1. Non-performing earning assets and non productive assets and non productive assets 2. Non-performing earning assets to total productive assets 3. Allowance for impairment losses for financial asset to productive assets.	to total earnings 2.01% 1.92% 2.46% 2.45%	Gain/(loss) from sale of premisses and equipment Gain (loss) on foreign currencies translation Income(expenses) non operating expenses NON OPERATING INCOME (LOSS) INCOME (LOSS) BEFORE TAX DURING PERIOD	(11) (1,149) (1,160) 36,190
	7,256,324 7,256, 	5,324 7,256,324 	II. COMMITMENT PAYABLES 1. Unused loans facilities granted to debtors a. BUMN i. Committed - Rupiah		4. NPL gross 5. NPL net III. Rentability 1. Return on Assets (ROA) profit before tax 2. Return on Equity (ROE) 3. Return on Equity (ROE)	3.30% 3.49% 2.33% 2.44%	Income tax INCOME (LOSS) NET OF TAX DURING PERIOD OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss 2. Items that will be reclassified to profit or loss	9,781 26,409
omprehensive income stment in foreign currencies translation st (losses) from changes in the value of financial sts as available for sale			- Foreign currencies b. Others	35,045 16,582 35,045 16,582 134,594 253,583 134,594 253,583	NIM including third party premium expenses Cost to income BANK RATIOS: Capital CAR	11.48% 12.14% 9.18% 9.39% 48.22% 47.54% 22.46% 23.24%	OTHER COMPREHENSIVE INCOME AFTER TAX DURING PERIOD TOTAL COMPREHENSIVE INCOME DURING PERIOD	26,409
ctive portion on fair value for cash flow hedge n on revaluation of fixed asset t of other comprehensive income of associates		7,680) (52,176) - -		134,351 34,485,834 36,131,351 34,485,834 - 5,000 - 5,000	Earning assets Non-performing earning assets and non productive assets and non productive assets Non-performing earning assets to total productive assets Allowance for impairment losses for financial asset to prod. NPL gross	1.93% 1.88% 2.43% 2.48%	STATEMENTS OF COMMITMENTS AND CON AS AT 31 MARCH 2018 AND 31 DECEMBER 2017 (In million Rupiah) NO. ACCOUNTS	NTINGENCIES 31 Mar 2018 31
me tax related to components of other rehensive income 34 rs ce in quasi- reorganisation ce in restructuring value of transaction of entities	34,614 41,752 125,	5,259 119,737	ii. Foreign currencies 3. Outstanding Irrevocable L/C	181,934 207,503 181,934 207,503 - 1,386,602 1,644,042 1,386,602 1,644,042 237,261 250,194	5. NPL net after impairment value III. Rentability 1. Return on Assets (ROA) profit before tax 2. Return on Assets (ROA) profit after tax 3. Return on Equity (ROE)	3.28% 3.48% 2.72% 2.84% 11.41% 12.01%	CONTINGENT RECEIVABLES 1. Unused Financing facilities 2. Outstanding buying of spot and forward contract 3. Others	:
common control Equity		 0,251 353,435	Outstanding selling of spot and derivative contract 5. Others CONTINGENT RECEIVABLES Guarantees received	250,159 2,262,677 7,088,629 6,262,677 7,088,629	NIM NiM including third party premium expenses Operating expenses to operating income Cost to income IV. Liquidity LFR	6.48% 7.47% 6.32% 7.31% 69.30% 69.80% 52.02% 47.81%	II. COMMITMENT PAYABLES 1. Unused Financing facilities 2. Others III. CONTINGENT RECEIVABLES	345,407 9,865
cific reserves at earnings vious years 24,067 rent year 1,044	67,353 21,711,177 24,067, 44,328 3,681,551 1,044,	7,353 21,711,177	Interest receivables on non performing assets a. Loan interest income b. Other interest	9,880 28,816 9,880 28,816 477,573 458,745 477,573 458,745 155,000 155,000 155,000 155,000	Compliance 1. a. Percentage violation on Legal Lending Limit a.1. Related parties a.2. Third parties b. Percentage lending in excess of Legal Lending Limit	0.00% 0.00% 0.00%	Continuent Necestary Continuent Necestary Continuent Necestary Continuent Necestary Continuent Necestary Continuent Necestary	762
ontrolling interests L EQUITY 38,336	36,030 38,660,278 38,336, 553, 36,030 38,660,278 38,889,	3,546 511,874 39,172,152	IV. CONTINGENT PAYABLES 1. Guarantees issued	3.514.678 3.433.456 3.514.678 3.433.456 188.237 200,171	b. 1. Related parties b. 2. Third parties 2. Statutory Reserve Requirements (GWM) a. GWM Primary IDR b. GWM Foreign Currency 3. Net Open Position	0.00% 0.00% 0.00% 0.00% 6.53% 6.55% 8.08% 8.10% 1.04% 0.61%	1. Guarantees issued 2. Others	:
LLIABILITIES AND EQUITY 153,791 EMENTS OF PROFIT AND LOSS AND O THE 3 MONTHS PERIODS ENDED 31 MARCH	.,. , , ,	,	CAPITAL ADEQUACY RATIO (CAR) AS AT 31 MARCH 2018 AND 2017	k)	CONSOLIDATED STATEMENTS OF CAS AS AT 31 MARCH 2018 AND 2017	SH FLOWS	FINANCIAL RATIO AS AT 31 MARCH 2018 AND 2017 NO. RATIO	31 Mar 2018 31 Mned UUS 3.34%
ACCOUNTS		NSOLIDATED 2018 31 Mar 2017	(In million Rupiah) DESCRIPTION	31 Mar 2018 31 Mar 2017	(In million Rupiah) Cash flows from operating activities:	31 Mar 2018 31 Mar 2017	Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which ow Non-performing earning assets to total productive assets Allowance for impairment bases for financial asset to productive asset NPF gross NPF Pret	1.10% 1.34% 1.36% 1.00%
est Income and Expenses est Income Rupiah 2,907	907,085 3,171,400 4,890 125,443 137,992 125	0,799 4,876,153 5,443 137,992	Core Capital (Tier 1) 1. Main Core Capital/Common Equity Tier 1 (CET 1) 1. Paid Up Capital (After deducted with Treasury Stock) 1.2 Disclosed reserves 1.2 Addition Factor 1.2.1 Addition Factor 1.2.1.1 Core comprehensive income 1.2.1.1 Capital from Freen currency translation	27/176.417 32.577.534 27/47.285 32.242.316 5.901.122 5.901.122 5.901.122 5.901.122 5.901.122 32.686.666 52.794.491 31,324.474 31,385.237 32.627.824 32.627.824 31,401.683 31,401.683 66.250 68.250 68.250 174.269 174.269	Cash flows from operating activities: Interest income, fees and commissions Receipts from consumer financing transactions Payments of new consumer financing transactions Payments of interest, fees and commissions Payments of interests on securities issued	2,718,692 2,568,100 10,386,898 10,349,998 (8,587,820) (7,434,338 (1,237,230) (1,337,709) (228,959) (208,579)	6 Return On Assets (ROA) 7 Profit sharing financing to total financing	3.00% 71.27% 85.42%
upiah 887 preign currencies 487	094,860 2,340,576 3,644	7,450 144,309	12.1.1.2 Polential profit from increase of fair value of fina in available for sale category 12.1.1.3 Surplus of fined assets revaluation 12.1.2 Other Disclosed Reserves 12.1.2.1 Agio	69,250 69,250 174,269 174,269 32,758,574 32,758,574 31,227,414 31,227,414 7,256,324 7,256,324 7,250,109 7,250,109	Payments of interests of sectionates sused Proceeds in relation to joint financing Repayment in relation to joint financing Receipts from insurance operation Other operating income Losses/(gains) from foreign exchange transactions - net	(225,959) (206,679) 3,021,944 3,232,621 (4,251,666) (2,989,813) 239,125 174,609 213,754 265,672 40,013 (27,237)	TABLE OF MARGIN DISTRIBUTIONS FOR THE MONTH OF MARCH 2018 (In million Rupiah)	
nderwriting expense dderwriting Income terest and underwriting income ting Income and Expense other than Interest	309 165 094,860 2,340,576 3,810	9,365 272,809 5,930 174,239 0,622 3,771,337	12.12.2 General reserve 12.12.3 Prior year profit hat can be reckoned 12.12.4 Current year profit hat can be reckoned 12.12.5 Paid up capital fund 12.12.6 Others 12.2 Deutuon Factor or	399,251 399,251 336,740 336,740 24,067,400 24,067,400 22,599,952 22,599,952 22,599,952 1,044,599 1,044,599 1,050,613 1,050,613 1,050,613 1,050,613 (32,9218) (33,333) (77,209) (16,446)	Other operating expenses Non-operating expenses - net Cash flows before changes in operating assets and liabilities Changes in operating assets and liabilities:	(2,329,361) (2,221,256) 16,322 15,074 6,712 2,387,142	NO. Type Average to be	Nisbah (%) Sharing C D
crease in fair value of financial assets Marketable securities Loans	826	826	1221 Other comprehensive income 1221.1 Delict from trogen currency translation 1221.2 Potential loss from decrease of fair value of final in available for sale category 1222 Other Disclored Reserves 1221 Disann	financial asset (329,218) (33,333) (77,209) (16,446)	Decrease/(increase) in operating assets: Placements at other banks and Bank Indonesia - mature more than 3 from the date of acquisition Marketable securities and Government Bonds - trading Securities purchased under resale agreements	(1,657,226) 1,167,741 1,154,276 843,189 (539,023) (1,242,545)	B. FUNDING	: :
. Other financial assets ecrease in fair value of financial liabilities ain from sale of financial assets Marketable securities Loans	39,358 33,964 57	7,762 39,782	12221 Disagio 12222 Plary level loss that can be reckoned 12223 Current year loss that can be reckoned 12224 Under provision thewen regulatory provision a value for productive assigns 12225 signature in Indiano book	(295,885) - (60,763) -	Loans Prepayments and other assets Increase/(decrease) in operating liabilities: Deposits from customers: - Current accounts	1,130,433 617,849 (1,561,307) (190,771) 640,221 (2,214,366)	a. Bank 7,134 61 b. Non Bank 254,890 2,171 2. Mudharabah current accounts	10 29
. Other financial assets ain from spot and derivative transaction (realised) ividend ain from investment under equity method 490	490,907 379,990	3,929 31,532	12226 Under provision befiveen regulatory provision a value on non productive assets 1.3 Minority interest which can be reckoned 1.4 Deduction factor to core capital	(33,333) (33,333) (16,446) (16,446) (11,223,311) (5,718,259) (9,778,331) (5,043,044)	- Savings - Time deposits Deposits from other banks Accruals and other liabilities Income tax paid during the period	(981,870) (1,032,641) (302,785) (1,195,620) 1,029,715 18,835 (175,187) 324,156 (406,810) (343,607)	b. Non Bank 463,478 3,947 3. Wadiah savings a. Bank	10 395
ecovery of impairment loss reserves her income 12: ting Expenses other than interest 1,873 crease in fair value of financial assets	2,175 1,717 2 125,110 143,980 310 377,148 1,994,671 3,268	2,410 1,717 0,668 340,309 8,206 3,222,925	14.1 Deffered fax calculation 14.2 Goodwil 14.3 Offer intangble assets 14.4 Investment faculated as deduction factor 14.5 Short of capital on insurance subsidiary company 14.6 Capitals excitisation exposure	(1,956,611) [2,332,714] (1,721,273) [2,061,636] (1074,532) (360,616) [469,760] (311,951) [394,405] (8,906,084) (1,841,783) (7,745,107) (1,512,471)	Net cash provided by/(used in) operating activities Cash flows from investing activities: Proceeds from sales of and matured marketable securities and Gove Bonds - held to maturity and available for sale	9,831,055 6,111,507	a. Bank 30,131 257 b. Non Bank 580,406 4,943 5. Mudharabah deposits a. Bank	13 33 13 643
Marketable securities Loans Spot and derivatives Other financial assets crease in fair value of financial liabilities	- 4,453 - 20,983 - 1,008	- 4,453 53 20,983 271 1,008	1.4.7 Offer deduction factor to core capital 2. Additional Core Capital (AT-1) 2.1 Instrument their qualified for AT-1 2.2 Aglo Disagoi 2.3 Deduction factor of Additional Core Capital		Acquisition of marketable securities and Government Bonds - held to and available for sale Acquisition of fixed assets and software Proceeds from sale of fixed assets Receipt from investment	(13,779,703) (7,081,013) (84,606) (156,997) 70,403 15,030 78,588 67,409	- 3 months 27,400 233 - 6 months	42 98 45 - 42 24
osses from sale of financial assets Marketable securities Loans . Other financial assets ssess from spot and derivative transaction (realised)	9,306 7,949 9	9,306 7,949	Supplementary Capital Tier 2) Capital instrument in born of shares or others which are qualified for Tier 2 Agio Disagio General allowance for possible bases on earning assets (max. 1.25% of RWAC Deduction Factor of Supplementary Capital	1,130,864 1,248,484 1,099,566 1,224,737 140,000 120,00	Placement/withdrawal of time deposits Net cash used in investing activities Cash flows from financing activities: Increase in securities sold under repurchase agreements Payments of principal on bonds issued	1,985,402 (870,239) (1,898,861) (1,914,303) 48,957 (2,038,000) (73,000)	- 3 months 144,728 1,233 - 6 months 112,131 955 - 12 months 45,185 385	42 7,424 42 518 42 401 42 162
Loans 404	404,837 495,829 763 18,269 21,789 18	2,111 5,144 3,209 812,098 8,269 21,789 3,839 8,515	Total Capital 2018 2017	Description 2018 2017 Individual Consolidation Individual Consolidation CAR RATIO	Proceeds from bonds issuance Payments of cash dividens Proceeds from borrowings Repayment of borrowings Net cash provided by/(used in) financing activities	3,090,975 2,345,509 (160) (21,517) 2,299,395 5,494,526 (1,867,562) (7,532,505) 1,533,605 213,013	Notes: *) Total of Murabahah and Istishna financing exclude margin to be received o	of Rp 78,153 million and Rp 68,
osses related to operational risk osses from investment under equity method commissions/provision/fees and administrative osses from decrease in value of non financial assets	1,509 1,402 2 72,798 80,808 75	2,036 2,174 5,494 81,095 8,047 1,294		\$8,653 Main Core Capital 2 15.7% 20.82% 22.34% 21.02% [CET 1) Ratio 2 15.7% 20.82% 22.34% 21.02% [CH 1) Ratio 2 15.7% 20.82% 22.34% 21.02% [CH 1) Ratio 2 15.7% 20.82% 22.34% 21.02% [CH 1) Ratio 2 15.7% 20.82% 20.	Net increase/(decrease) in cash and cash equivalents Net Effect on changes in exchange rates on cash and cash equiv Cash and cash equivalents as at the beginning of period Cash and cash equivalents as at the end of period	(2,214,107) (2,561,928)	Jakarta, April 21, 2018 Sharia Business Unit	/
Other expenses 548 Operating Expenses other than Interest (848 RATING PROFIT 1,246	40,845 31,259 46 545,540 566,549 1,080 348,088) (1,058,366) (2,351 246,772 1,282,210 1,459	1,550) (2,285,180) 9.072 1.486.157	TOTAL RNA 128,013,576 158,386,117 122,855,213 153,401,48 CAR RATIO ACCORDING 9.00% 9.00% 9.00% 9.00% 9.00%	Capital (lief 2) Rafio 11,482 Total Ratio 22,46% 21,61% 23,24% 21,82% 8,00% CET FOR 13,46% 12,61% 14,24% 12,82% BUFFER	Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks	2,038,004 1,911,260 6,984,015 7,011,190 1,972,864 1,110,308	7 (4,	Herry Hykmanto
loss) on foreign currencies translation e(expenses) non operating expenses	(11) 3 2 9,507 5,944 14	2,698 504 2,425 144	CAR ALOCATION	BUFFER 2-525% 2-525% 1.750% 1.750% PERCENTAGE 8.20% Capital 1.875% 1.875% 1.250% 1.250%	Placements at other banks and Bank Indonesia - maturing within 3 n from the date of acquisition Total cash and cash equivalents	2,780,396 2,555,156 13,775,279 12,587,914	Sharia Supervisory Board	Director
IT BEFORE INCOME TAX DURING PERIOD 1,25i tax 200me tax expenses 200 ferred tax expenses (income)	258,697 1,288,803 1,478 209,359 206,230 366 5,010 32,968 23	8,231 1,501,717 6,112 376,553 3,471 40,858		0.00% Sulfer 0.000% 0.00	ALLOWANCE FOR IMPAIRMENT LOS: AS AT 31 MARCH 2018 AND 2017 (In million Rupiah) 31 Mar 2018	31 Mar 2017	Notes: 1. The above financial information is extracted from the consolidated final Indonesia Tbk. (the "Bank") and subsidiaries as of 31 March 2018 ended, prepared by the Bank's management in accordance with Indon The above financial information does not contain notes to the consol	8 and for the three-month penesian Financial Accounting S
PROFIT DURING PERIOD 1,044 R COMPREHENSIVE INCOME that will not be reclassified to profit or loss ain fixed asset revalutioan measurement on defined benefit program	044,328 1,049,605 1,088 	8,648 1,084,306 L	STATEMENT OF SPOT AND DERIVAT AS OF 31 MARCH 2018 (In million Rupiah)	ATIVE TRANSACTION	1 Placements at other banks - 2,881 31,327	Specific Individual Collective General Specific - - 3,631 31,282 -	The above published report are presented in order to comply with Re (POJK:) No. 6/POJK:03/2015 dated 31 March 2015 regarding Transp amendment of POJK No. 32/POJK.03/2016 dated 8 August 2016, dan Service Authority ("SEOJK") No. 43/SEOJK.03/2016 dated 28 Sept and Publication of Conventional Bank", Regulation of Capital Marke	parency and Publication of Ba n the Copy of Circular Letter of stember 2016 regarding "Tran
ther comprehensive income of associates entity thers come tax relating to items that will not be sclassified to profit or loss that will be reclassified to profit or loss				INDIVIDUAL Purpose Derivative Receivable and Liabilities Trading Hedging Receivables Liabilities	4 Securities sold under repurchase	21,775 - 42,693 97,864 -	Agency ("Bapepam-LK" which function has been transferred to Finar 1 January 2013) No. VIII.G.7. Appendix to the Decree of the Chairman regarding "Financial Statements Presentation and Disclosure of Issu of Chairman of Bapepam-LK. No. KEP-554/BI/2010 dated 30 Dece	ancial Service Authority ("OJK n of Bapepam-LK No. Kep-34 suer or Public Companies" jo ember 2010 regarding "Amer
djustment from translation of financial statements ain (loss) from change value of financial assets vailable for sale (10)	105,086) 111,198 (108 10,042 (32,718) 14	- -	2. Forward 2,417,137 2 3. Option - a. Purchased -	1,420,248 - 2,261 2,100 2,417,137 - 8,586 7,559 	agreements (repo) 5 Securitles purchased under resale agreements (reverse repo)	- 598 13,886 598		Circular Letter of Chairman of losure of Financial Statement endix to the Decree of the Cl
come tax relating to items that will be reclassified profit or loss 15 C COMPREHENSIVE INCOME AFTER TAX NG PERIOD (88	(80,017) 57,775 (82	1,392 (8,860) 2,665) 60,516	b. Written	6,330,712 - 25,698 12,245	7 Loans 1,053,901 1,999,513 843,413 2, 8 Investments - 90,154 9 Temporary equity investment - 50 10 Others receivable - 620	240,304 990,603 2,317,152 818,713 2,299,196 1 - 78,879 1 196 -	of Issuer or Public Companies". 2. The consolidated financial statements as of 31 Maret 2018 and for included financial statements of subsidiaries, i.e. PT Adira Dinamika Dinamika, and PT Adira Quantum Multifinance (in liquidation). 3. On 29 December 2017, The Bank of Kokye-Mistubish UFJ, Ltd., acqu	a Multi Finance Tbk, PT Asu
t during period attributable to: QUITY HOLDERS OF THE PARENT ENTITY ON-CONTROLLING INTERESTS 1,044		4,328 1,049,605 4,320 34,701	1. Forward - 2. Option - a. Purchased - b. Written - 3. Future -		11 Commitment and Contingency - 53,249 BANK MANAGEMENT	13,157 - 58,416 16,078	of Temasek Holdings Pte. Ltd. Temasek Holdings Pte. Ltd. is an ir Singapore and owned by the Ministry of Finance of Singapore.	an indirect and wholly-owned investment holding company
Comprehensive Income during period attributable to: QUITY HOLDERS OF THE PARENT ENTITY ON-CONTROLLING INTERESTS		4,311 1,107,380 1,672 37,442		9,637 - 9 915,479 - 10,422 12,313 11,093,213 - 46,967 34,226		Berchmans Kristiadi Pudjosukanto	 Exchange rate as of 31 March 2018: USD 1 = Rp13,767.5; Exchange 1 = Rp13,567.5; Exchange rate as of 31 March 2017: USD 1 = Rp13 	3,325.5
DEND (1,28) SIC EARNINGS PER SHARE 10	288,559) - (1,288 108.96 109.51 10	8,559) - 08.96 109.51	Market value represents total notional amount buy and sell position A notional amount is a number of currency units specified in the co- Derivative receivables/flabilities represent the settlement value of a	contract.	5. Commissioner : Ernest V 6. Commissioner (Independent) : Made St 7. Commissioner : Takayos	Taruna Habir Vong Yuen Weng ukada	Jakarta, April 21, 2018 Board of Directors	
ISOLIDATED STATEMENTS OF (CHANGES IN EQU		Attributable to equity holders of the parent entity Other equity components Retained earnings		BOARD OF DIRECTORS 1. President Director : Sng Sec 2. Vice President Director : Michellir 3. Director : Herry Hy	ow Wah na Laksmi Triwardhany	Mich	LES 1
HE PERIODS ENDED 31 MARCH 2018 AND 2017 ssed in million Rupiah, unless otherwise stated)	Share paid-up capital capital	Other Govern paid-up and ir capital sh	realized gains callaible-for-sale table securities, on fair value adjustments of sain flow of sain flow in the sain flow in t	·	5. Director : Adnan C	Qayum Kȟan to Agung Putra asari diana *	Sng Seow Wah Satii President Director	inder Pal Singh Ahluwali Director
HE PERIODS ENDED 31 MARCH 2018 AND 2017 ssed in million Rupiah, unless otherwise stated)	5,901,122 7,256,324	189	- 10,042 -	044,328	Note: Output SYARIAH SUPERVISORY BOARD AS ON 31 MARCH 2018		Thank You for Your Vote of (Confidence
as of 1 January 2018 ome for the period income for the period inco				- (90.059) (3.513) (93.572)	Chairman : Prof. Dr. KH. Muhammad Sira Member : Drs. Hasanuddin, M. Ag.	juddin Syamsuddin, MA.	OVL	Seed.
as of 1 January 2018 come for the period income for the period and income for the period alticular or period income for the period alticular or general and legal reserve income for cash dividends income for for dish dividends income for for dish dividends income for for dish dividends income for		-	36,816 (36 (1,288	044,328 964,311 41,672 1,005,983 (36,816) (1,288,559) (1,288,559) (1,288,559)	Member : Drs. Asep Supyadillah, M. Ag. Note:			and the second
ssed in million Ruppiah, unless otherwise stated) is of 1 January 2018 me for the period come for the period come for the period access for the period alized gains on available-for-aile marketable securities, mment Econés, and investment in states—net for comprehensive income for comprehensive income for comprehensive income for comprehensive income so of 3 March 2018 so	5,901,122 7,256,324 5,901,122 7,250,109	- - - - - 189 189	(90,059) 10,042 - 1,044 (90,059) 10,042 - 1,044 3,0,816 (3,156) 300,062 24,474 83,776 (8,156) 326,551 22,388 1,049	(82,645) (22,648) (22,645) (23,665) (24,265)				TANK E
as of 1 January 2018 ome for the period income for value adjustments of clashflow hodge is on that value adjustments of clashflow hodge is on that value adjustments of clashflow hodge is on that value adjustments of clashflow hodge is on the value adjustment of the value of the period income for the value of the v	.,, , ,,.		[90,059] 10,042 - 1,046 - 1,04	04-328 964,311 41,672 1,005,983 (32,865) (12,865,59) (1,288,559) (1,288,559) (1,288,559) (1,288,559) (38,386,030 553,546 38,898,576 389,451 35,943,042 434,930 36,377,972	Member : Drs. Asep Supyadillah, M. Ag. Note: Effective after passing the Fit and Proper Test of the Indonesi SHARE OWNERSHIP OF BANK AS ON 31 MARCH 2018	ia Financial Services Authority (OJK)	Corporate Governance Award from the Indonesian Institute for Corporate Directorship (IICD) in the Top 50 of the Biggest Market Capitalization Publicity Survey 2018 in the Philanthropic	t 2018 as Asia's Leader i

Investor Relation Division - Menara Bank Danamon 16th Floor, Jl. HR. Rasuna Said, Blok C No. 10 Kelurahan Karet, Kecamatan Setiabudi, Jakarta 12920, Telp. (021) 80645000, Fax. (021) 80645000, Fax. (021) 80645103, Email: corporate.communications@danamon.co.id