

**PT BANK DANAMON INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2012 DAN 2011 DAN
1 JANUARI 2011/31 DESEMBER 2010
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION
31 DECEMBER 2012 AND 2011 AND
1 JANUARY 2011/31 DECEMBER 2010
(Expressed in million Rupiah, unless otherwise stated)**

		31 Desember/ December 2012	31 Desember/ December 2011*	1 Januari/ January 2011 31 Desember/ December 2010*	
ASET	Catatan/ Notes				ASSETS
Kas	2b,2e,4	2.456.567	1.895.058	1.985.338	Cash
Giro pada Bank Indonesia	2b,2e,2g,2h,5	6.898.008	6.940.363	5.274.888	Current accounts with Bank Indonesia
Giro pada bank lain	2b,2e,2h,2o,6				Current accounts with other banks
- Pihak berelasi	2ak,44a	217.433	274.523	112.134	Related parties -
- Pihak ketiga		3.500.185	2.364.881	1.546.292	Third parties -
Penempatan pada bank lain dan Bank Indonesia	2b,2e,2i,2o,				Placements with other banks and Bank Indonesia
- Pihak berelasi	2ak,7,44b	136.450	26.400	595.000	Related parties -
- Pihak ketiga		6.224.157	13.205.482	8.662.137	Third parties -
Efek-efek, setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp20.781 pada 31 Desember 2012 (31 Desember 2011: Rp1.950 dan 1 Januari 2011: Rp1.950)	2b,2e,2j,2o,8	7.306.823	4.819.809	5.323.969	Marketable securities, net of allowance for impairment losses of Rp20,781 as at 31 December 2012 (31 December 2011: Rp1,950 and 1 January 2011: Rp1,950)
Efek yang dibeli dengan janji dijual kembali	2e,2k	783.752	-	-	Securities purchased under resale agreements
Tagihan derivatif	2e,2l,2o,2ak,				Derivative receivables
- Pihak berelasi	9,44c	5.840	-	251	Related parties -
- Pihak ketiga		129.689	160.407	189.294	Third parties -
Pinjaman yang diberikan, setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp2.246.957 pada 31 Desember 2012 (31 Desember 2011: Rp2.235.337 dan 1 Januari 2011: Rp2.505.197)	2e,2m,2o,10				Loans, net of allowance for impairment losses of Rp2,246,957 as at 31 December 2012 (31 December 2011: Rp2,235,337 and 1 January 2011: Rp2,505,197)
- Pihak berelasi	2ak,44d	14.611	12.743	10.910	Related parties -
- Pihak ketiga		90.813.538	85.450.056	73.257.415	Third parties -
Piutang pembiayaan konsumen, setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp740.482 pada 31 Desember 2012 (31 Desember 2011: Rp420.683 dan 1 Januari 2011: Rp201.063)	2e,2o,2q,11	22.323.447	13.394.949	6.663.061	Consumer financing receivables, net of allowance for impairment losses of Rp740,482 as at 31 December 2012 (31 December 2011: Rp420,683 and 1 January 2011: Rp201,063)
Piutang premi	2e,2o,2r,2ak,44e				Premium receivables
- Pihak berelasi		1.661	691	-	Related parties -
- Pihak ketiga		112.748	72.637	62.017	Third parties -
Aset reasuransi	2e,2ac	505.862	391.559	204.611	Reinsurance assets
Tagihan akseptasi	2e,2o,2w,2ak,12				Acceptance receivables
- Pihak berelasi		-	-	190.220	Related parties -
- Pihak ketiga		1.837.724	1.336.525	568.904	Third parties -
Obligasi Pemerintah	2e,2j,13	4.062.571	3.947.174	6.138.340	Government Bonds
Pajak dibayar dimuka	2af,23a	92.482	-	-	Prepaid tax
Investasi dalam saham	2e,2n,2o,14	12.175	12.175	12.175	Investments in shares
Aset takberwujud, setelah dikurangi akumulasi amortisasi sebesar Rp1.475.077 pada 31 Desember 2012 (31 Desember 2011: Rp1.332.501 dan 1 Januari 2011: Rp1.186.886)	2p,2s,15	1.439.571	1.507.205	1.576.096	Intangible assets, net of accumulated amortization of Rp1,475,077 as at 31 December 2012 (31 December 2011: Rp1,332,501 and 1 January 2011: Rp1,186,886)
Aset tetap, setelah dikurangi akumulasi penyusutan sebesar Rp1.912.412 pada 31 Desember 2012 (31 Desember 2011: Rp1.597.341 dan 1 Januari 2011: Rp1.310.473)	2p,2t,16	2.095.756	1.898.695	1.771.489	Fixed assets, net of accumulated depreciation of Rp1,912,412 as at 31 December 2012 (31 December 2011: Rp1,597,341 and 1 January 2011: Rp1,310,473)
Aset pajak tangguhan - neto	2af,23d	903.123	965.922	976.388	Deferred tax assets - net
Beban dibayar dimuka dan aset lain-lain, setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp56.989 pada 31 Desember 2012 (31 Desember 2011: Rp64.717 dan 1 Januari 2011: Rp313.469)	2e,2o,2p,2u				Prepayments and other assets, net of allowance for impairment losses of Rp56,989 as at 31 December 2012 (31 December 2011: Rp64,717 and 1 January 2011: Rp313,469)
- Pihak berelasi	2v,2ak,9,17,44f	194	60	-	Related parties -
- Pihak ketiga		3.916.941	3.614.892	3.270.627	Third parties -
JUMLAH ASET		155.791.308	142.292.206	118.391.556	TOTAL ASSETS

* Disajikan kembali (Catatan 55)

As restated (Note 55) *

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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(lanjutan)
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		31 Desember/ December 2012	31 Desember/ December 2011*	1 Januari/ January 2011 31 Desember/ December 2010*	
	Catatan/ Notes				
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Simpanan nasabah	2e,2x,18				Deposits from customers
- Pihak berelasi	2ak,44i	465.445	244.695	156.539	Related parties -
- Pihak ketiga		89.432.421	85.733.632	79.486.264	Third parties -
Simpanan dari bank lain	2e,2x,19	2.824.421	2.813.891	1.937.479	Deposits from other banks
Efek yang dijual dengan janji dibeli kembali	2e,2k,13a	1.048.688	1.140.342	2.790.127	Securities sold under repurchase agreements
Pendapatan premi tangguhan	2z	897.250	832.811	621.731	Deferred premium income
Premi yang belum merupakan pendapatan	2z	771.475	709.289	508.932	Unearned premium reserve
Utang akseptasi	2e,2w,20	1.828.365	1.343.186	759.124	Acceptance payables
Efek yang diterbitkan	2e,2ad,21	12.347.415	11.277.812	6.300.464	Securities issued
Pinjaman yang diterima	2e,2ak,22,44g				Borrowings
- Pihak berelasi		1.927.276	-	-	Related parties -
- Pihak ketiga		9.092.836	6.917.352	2.481.832	Third parties -
Utang pajak	2af,23b	303.747	225.311	183.020	Taxes payable
Liabilitas derivatif	2e,2l,9	84.288	137.800	204.259	Derivative liabilities
Liabilitas pajak tangguhan - neto	2af,23e	400.644	403.474	302.802	Deferred tax liabilities - net
Beban yang masih harus dibayar dan liabilitas lain-lain	2e,2z,2ac, 2ag,2aj,24 2ak,39,43,44h				Accruals and other liabilities
- Pihak berelasi		27.523	-	-	Related parties -
- Pihak ketiga		5.606.203	4.803.055	3.630.076	Third parties -
Pinjaman subordinasi	2e,2ae,25	-	-	500.000	Subordinated loans
Modal pinjaman	26	-	-	-	Loan capital
JUMLAH LIABILITAS		127.057.997	116.582.650	99.862.649	TOTAL LIABILITIES

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As restated (Note 55) *

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(lanjutan)
31 DESEMBER 2012 DAN 2011 DAN
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CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION (continued)
31 DECEMBER 2012 AND 2011 AND
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		31 Desember/ December 2012	31 Desember/ December 2011*	1 Januari/ January 2011 31 Desember/ December 2010*	
	Catatan/ Notes				
EKUITAS					EQUITY
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk					Equity attributable to equity holders of the parent entity
Modal saham - nilai nominal sebesar Rp50.000 pada 31 Desember 2012 (31 Desember 2011: Rp50.000 dan 1 Januari 2011: Rp50.000) per saham untuk seri A dan Rp500 pada 31 Desember 2012 (31 Desember 2011: Rp500 dan 1 Januari 2011: Rp500) per saham untuk seri B					Share capital - par value per share of Rp50,000 as at 31 December 2012 (31 December 2011: Rp50,000 and 1 January 2011: Rp50,000) for A series shares and Rp500 as at 31 December 2012 (31 December 2011: Rp500 and 1 January 2011: Rp500) for B series shares
Modal dasar - 22.400.000 pada 31 Desember 2012 (31 Desember 2011: 22.400.000 dan 1 Januari 2011: 22.400.000) saham seri A dan 17.760.000.000 pada 31 Desember 2012 (31 Desember 2011: 17.760.000.000 dan 1 Januari 2011: 17.760.000.000) saham seri B					Authorized - 22,400,000 as at 31 December 2012 (31 December 2011: 22,400,000 and 1 January 2011: 22,400,000) A series shares and 17,760,000,000 as at 31 December 2012 (31 December 2011: 17,760,000,000 and 1 January 2011: 17,760,000,000) B series shares
Modal ditempatkan dan disetor penuh - 22.400.000 pada 31 Desember 2012 (31 Desember 2011: 22.400.000) saham seri A dan 9.562.243.365 pada 31 Desember 2012 (31 Desember 2011: 9.562.243.365 dan 1 Januari 2011: 8.394.725.466) saham seri B					Issued and fully paid - 22,400,000 as at 31 December 2012 (31 December 2011: 22,400,000) A series shares and 9,562,243,365 as at 31 December 2012 (31 December 2011: 9,562,243,365 and 1 January 2011: 8,394,725,466) B series shares
Tambahan modal disetor	27	5.901.122	5.901.122	5.317.363	Additional paid-up capital
Modal disetor lainnya	2a, 2ai, 40	7.391.756	7.391.756	3.046.452	Other paid-up capital
Komponen ekuitas lainnya					Other equity components
Saldo laba (setelah defisit sebesar Rp32.968.831 dieliminasi melalui kuasi-reorganisasi tanggal 1 Januari 2001)					Retained earnings (after deficit of Rp32,968,831 was eliminated through quasi-reorganization on 1 January 2001)
- Sudah ditentukan penggunaannya	29	196.043	162.680	133.844	Appropriated -
- Belum ditentukan penggunaannya	53	15.035.340	12.057.754	9.801.694	Unappropriated -
Jumlah saldo laba		15.231.383	12.220.434	9.935.538	Total retained earnings
Kepentingan non-pengendali	2c, 45	28.493.642	25.515.706	18.377.678	Non-controlling interests
		239.669	193.850	151.229	
JUMLAH EKUITAS		28.733.311	25.709.556	18.528.907	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		155.791.308	142.292.206	118.391.556	TOTAL LIABILITIES AND EQUITY

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DAN ENTITAS ANAK
LAPORAN LABA RUGI KOMPREHENSIF
KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL-TANGGAL
31 DESEMBER 2012 DAN 2011
(Disajikan dalam jutaan Rupiah,
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**PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2012 AND 2011
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	Catatan/ Notes	2012	2011*	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING INCOME AND EXPENSES
Pendapatan bunga	2y,2ak,30,44j	18.858.281	16.882.491	Interest income
Beban bunga	2y,2ak,31,44k	(5.936.173)	(6.033.390)	Interest expense
Pendapatan bunga neto		12.922.108	10.849.101	Net interest income
Pendapatan premi	2z,2ac,2ak,44l	1.151.905	958.081	Premium income
Beban <i>underwriting</i>	2z,2ac,2ak,44m	(687.443)	(565.597)	Underwriting expenses
Pendapatan <i>underwriting</i> neto		464.462	392.484	Net underwriting income
Pendapatan bunga dan <i>underwriting</i> neto		13.386.570	11.241.585	Net interest and underwriting income
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Pendapatan provisi dan komisi lain	2aa,32	1.536.245	1.322.657	Other fees and commissions income
Imbalan jasa	33	2.992.049	2.844.516	Fees
Keuntungan dari perubahan nilai wajar atas instrumen keuangan yang diukur pada nilai wajar melalui laporan laba rugi - neto	2j,2ab,8a,9,13a,34	41.073	21.879	Gain from changes in fair value of financial instruments at fair value through profit or loss - net
Kerugian yang telah direalisasi atas instrumen derivatif - neto		(43.888)	(47.439)	Realized losses from derivative instruments - net
Keuntungan atas transaksi dalam mata uang asing - neto		105.291	42.420	Gain from foreign exchange transactions - net
Pendapatan dividen		4.723	4.733	Dividend income
Keuntungan penjualan efek-efek dan Obligasi Pemerintah - neto	2j,8a,13a	13.106	24.355	Gain on sale of marketable securities and Government Bonds - net
		4.648.599	4.213.121	
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Beban provisi dan komisi lain	2aa,32	(308.705)	(241.086)	Other fees and commissions expense
Beban umum dan administrasi	2s,2t,35	(3.387.887)	(3.079.996)	General and administrative expenses
Beban tenaga kerja dan tunjangan	2ag,2ak,36,39,41,44n	(5.163.381)	(4.413.075)	Salaries and employee benefits
Penyisihan kerugian penurunan nilai	2o,6,7,8,9,10,11,12,17	(2.532.367)	(2.182.849)	Allowance for impairment losses
Lain-lain		(459.975)	(362.966)	Others
		(11.852.315)	(10.279.972)	
PENDAPATAN OPERASIONAL NETO		6.182.854	5.174.734	NET OPERATING INCOME

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LAPORAN LABA RUGI KOMPREHENSIF
KONSOLIDASIAN (lanjutan)
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL-TANGGAL
31 DESEMBER 2012 DAN 2011
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**PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
COMPREHENSIVE INCOME (continued)
FOR THE YEARS ENDED
31 DECEMBER 2012 AND 2011
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	Catatan/ Notes	2012	2011*	
PENDAPATAN DAN BEBAN BUKAN OPERASIONAL				NON-OPERATING INCOME AND EXPENSES
Pendapatan bukan operasional	37	83.530	100.190	Non-operating income
Beban bukan operasional	38	(779.705)	(723.343)	Non-operating expenses
BEBAN BUKAN OPERASIONAL - NETO		(696.175)	(623.153)	NON-OPERATING EXPENSES - NET
LABA SEBELUM PAJAK PENGHASILAN		5.486.679	4.551.581	INCOME BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN	2af,23c	(1.369.531)	(1.149.372)	INCOME TAX EXPENSE
LABA BERSIH		4.117.148	3.402.209	NET INCOME
Pendapatan Komprehensif Lain				Other Comprehensive Income
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	2d	-	(1.985)	Foreign exchange difference from translation of financial statements in foreign currency
Aset keuangan tersedia untuk dijual:	2c,2j,8e,13e			Available-for-sale financial assets:
Kerugian tahun berjalan		(15.969)	(64.362)	Losses in current years
Jumlah yang ditransfer ke laba rugi sehubungan dengan perubahan nilai wajar		(3.570)	(30.833)	Amounts transferred to profit or loss in respect of fair value changes
Arus kas lindung nilai:				Cash flow hedges:
Bagian efektif atas perubahan nilai wajar instrumen derivatif untuk lindung nilai arus kas	2l,9	(17.231)	(2.328)	Effective portion on fair value changes of derivative instruments for cash flow hedges
Pajak penghasilan terkait dengan komponen pendapatan komprehensif lain	23d	1.569	23.667	Income tax relating to components of other comprehensive income
Pendapatan komprehensif lain, setelah pajak		(35.201)	(75.841)	Other comprehensive income, net of tax
JUMLAH LABA KOMPREHENSIF		4.081.947	3.326.368	TOTAL COMPREHENSIVE INCOME
Laba bersih yang dapat diatribusikan kepada:				Net income attributable to:
Pemilik entitas induk		4.011.873	3.294.125	Equity holders of the parent entity
Kepentingan non-pengendali	45	105.275	108.084	Non-controlling interests
		4.117.148	3.402.209	
Laba komprehensif yang dapat diatribusikan kepada:				Comprehensive income attributable to:
Pemilik entitas induk		3.978.860	3.218.194	Equity holders of the parent entity
Kepentingan non-pengendali	2c,45	103.087	108.174	Non-controlling interests
		4.081.947	3.326.368	
LABA BERSIH PER SAHAM DASAR YANG DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK	2ah,42a	418,57	373,99	BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY
LABA BERSIH PER SAHAM DILUSIAN YANG DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK	2ah,42b	418,57	373,99	DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY

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