

# 2007 Performance

## NPAT

# 60%

Increase in  
Net Profit

- Loans grew by 24% to Rp 53 trillion
- Current and Savings accounts grew by 26% and 17% respectively
- Operating Income rose by 27% to Rp 8,877 billion
- Net Interest Margin expanded to 10.4%
- Cost of Credit improved to 2.3% of Earning Assets
- ROE improved to 22.9%

- SEMM reported 48% loan growth
- Adira Finance gained an additional 2.5% market share
- CMM's loans doubled to Rp 966 billion
- Danamon emerged as the 6th largest player in the card business
- Commercial banking booked 32% loan growth

- Successful roll-out of the first stage of new core banking system
- Annual Employee Satisfaction Index exceeded Indonesia and Asia Pacific scores
- Over 558 thousand beneficiaries were touched by Danamon Peduli's 'My Clean, Healthy and Prosperous Market' program
- Voted as the Best Bank in Indonesia by Euromoney

## Milestones



1956

Established under the name of Bank Kopra Indonesia



1976

Name changed to PT Bank Danamon Indonesia



1988

Became the first Indonesian private foreign exchange bank



1989

Went public through IPO in the Jakarta Stock Exchange



1998

Taken over by the Government at the height of the Asian financial crisis