



**Enhancing Our Capability
to Reach Out and Serve**



Danamon is strongly committed to consistently serve our customers and demonstrate continuous improvement. As reflected in this year accomplishments, prudent business implementation and steps taken in addressing the challenges of 2013 have yielded robust capital standing and created strong balance sheet, allowing Danamon to take confident strides in the face of macro-economic uncertainty that is predicted to continue onto 2014. With strengthened synergy, we will be able to deliver better values for our stakeholders, opening the market with high quality products for our customers across the region, including providing them with financial access to support their business expansions.

In line with its Vision and Mission, Danamon strives to improve its service quality, maintaining customers' loyalty and therefore ensure sustainable, long-term growth. Invariably, it is the Bank's purpose to enable millions to prosper.





Upacara Melasti

I Nyoman Astina Pasek - Danamon Retail Banking, Kuta Bali
Foto Terbaik - Lomba Foto Danamon

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2013 Performance Highlights



Assets

Rp billion

LDR was lowered significantly over the past 6 months from 105.4% to at

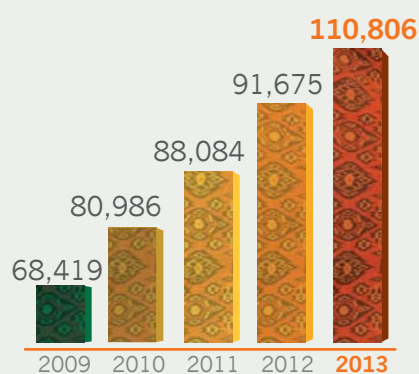
95.1%

Total funding increased by 21% to

▲ **Rp140**trillion

Robust CASA growth of 23% to

▲ **Rp53**trillion



Customer Deposits

Rp billion

CASA to total customers' deposits was

48%

As of December 2013

CoC and NPL have been manageable at 2.6% and 1.9% (2012: 2.8% and 2.3%). NIM was 9.6% from 10.0% a year earlier due to rise in cost of fund and shift in asset mix.

2013 Performance Highlights

Total outstanding loans grew 16% reaching

Rp**135**trillion

Non-mass market loans grew strongly at 30% to

▲Rp**65**trillion

Trade finance grew at 45% (cash loans)

▲Rp**9.9**trillion

NPAT reached

Rp**4.04**trillion

driven by 5% rise in net interest income and 11% increment of fee income.

Strong capital with Tier 1 capital
ratio

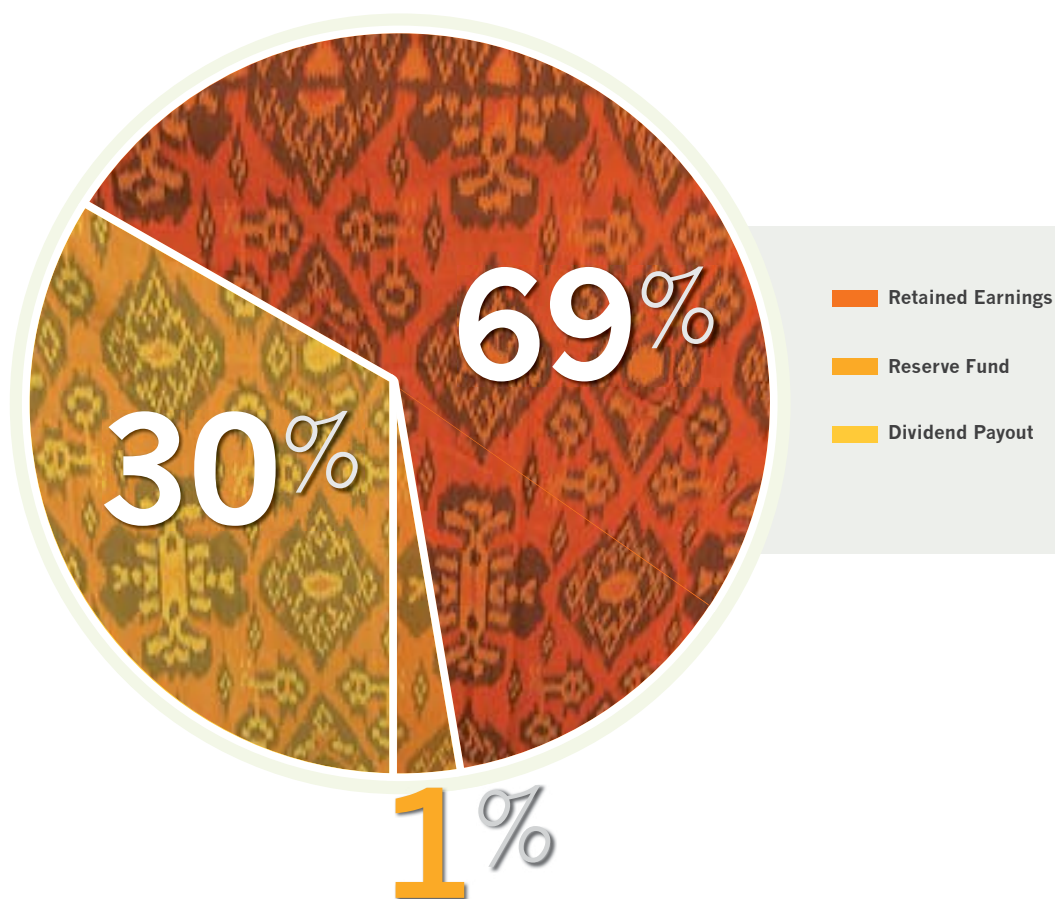
17.3%

CAR

17.9%

2013 Performance Highlights

Appropriation of Net Profits

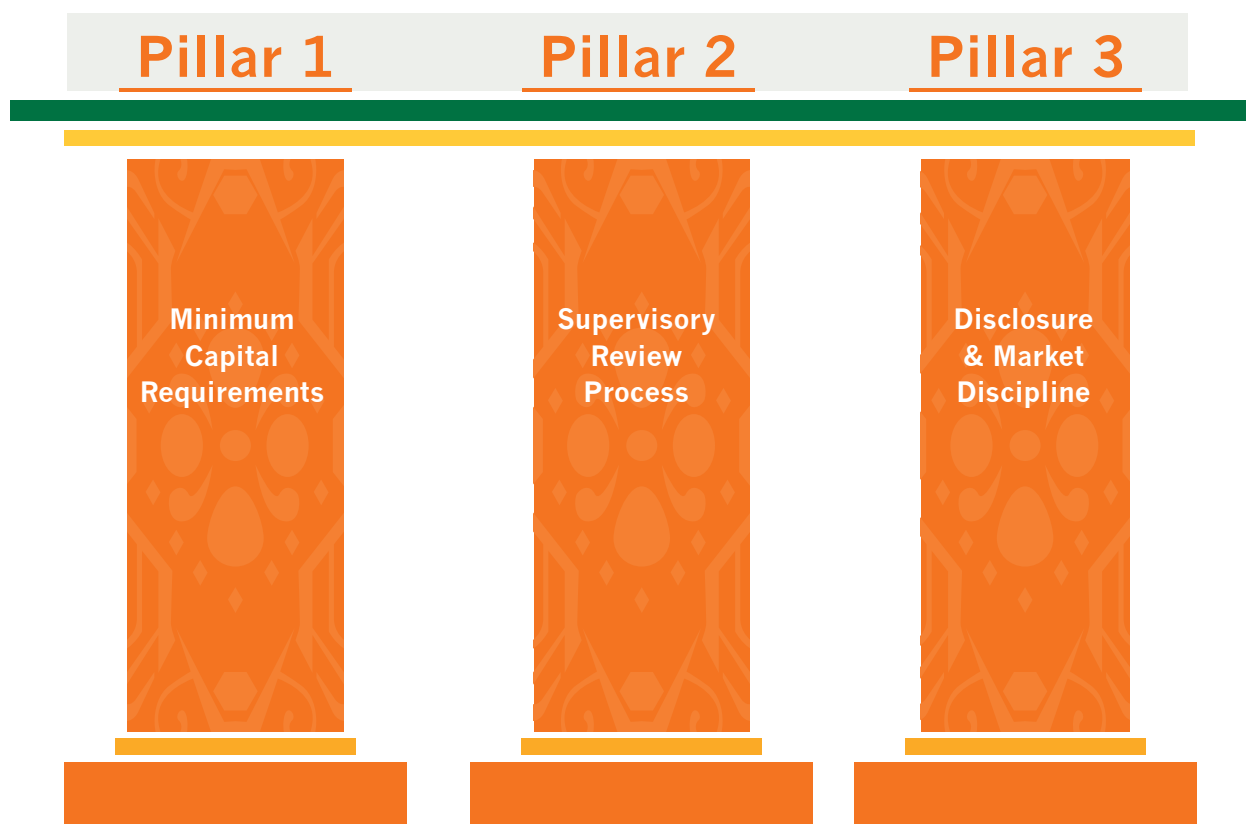


Danamon maintain 30% payout ratio.

Danamon's 2013 annual general meeting of shareholders approved the use of 30% net profit for dividend ratio amounted to Rp1,204 billion, or equal to Rp125.58 per share.

2013 Performance Highlights

Basel II





▲ 6%

Micro outstanding loans grew
6% to Rp19.9 trillion

▲ 30%

Contribution of Micro and
SME loans by 30% from
total loans

▲ 18%

SME outstanding loans
grew 18% to Rp21 trillion

Driving Growth In Lending

Danamon supported the business growth of micro and SMEs segments and at the same time strives to improve the national economic condition, through the realization of programs particularly by increasing the portfolio of this business segment.

Enjoying a free time

Harry Husnan Kurniawan - Alternate Channel Division Jakarta

1st Winner People Category - Danamon's Photography Competition



Little fisherman

Thobias Alfrido Lassa - IT Quality Management Division, Jakarta

2nd Winner People Category - Danamon's Photography Competition



Strong Focus on Funding

Danamon understands the variety of customer needs to save their deposits. Danamon also understands the importance in maintaining the composition of funding sources and funding resources towards competitive loans extension and tenure of loans. To that end, Danamon consistently developed savings products and financial management with excellent service as well as competitive cost of funds, in accordance with the prevailing regulations.

▲ **33%**

Current accounts grew 33% to Rp21.1 trillion

▲ **21%**

Total third party funds grew 21% to Rp139.8 trillion

Rp57.6trillion

Deposits grew 19% to Rp 57.6 trillion

Rp32trillion

Savings account grew 18% to Rp32 trillion

Comply and Enhance



Danamon believes that it is important to maintain the trust of all stakeholders. One of the ways to maintain this trust and at the same time increase the Company's values, is to enhance the implementation of Good Corporate Governance and comply with prevailing laws and regulation in both the general public and banking industry. To this end, Danamon has consistently strived to improve the quality of its GCG implementation and targets to achieve quality GCG implementation in line with other prominent companies in ASEAN as well as national by implementing the ASEAN Corporate Governance Scorecard.



Motion (Pantai Lima Bali)

I Nyoman Astina Pasek - Danamon Retail Banking, Kuta Bali

1st Winner Landscape Category - Danamon's Photography Competition

Financial Highlights

(In Billions of Rupiah except Share Data)

CONSOLIDATED BALANCE SHEET	2013	2012	2011*)	2010*)	2009
Assets	184,237	155,791	142,292	118,392	98,598
Earning Assets-gross a)	176,007	147,743	135,755	111,260	90,172
Loans-gross b)	135,383	116,583	101,859	82,658	63,278
Non Performing Loan	2,535	2,659	2,479	2,484	2,802
Marketable Securities -gross	7,748	7,328	4,820	5,326	4,438
Government Bonds	5,598	4,063	3,947	6,138	11,011
Deposits	110,806	91,675	88,084	80,986	68,419
Total Funding c)	126,556	101,697	97,688	88,190	72,014
Total Liabilities	152,684	127,058	116,583	99,863	82,665
Equity and Minority Interest	31,553	28,733	25,709	18,529	15,933
Investments - Net	12	12	12	12	64
Number of Shares Issues and Fully Paid (in Unit)	9,584,643,365	9,584,643,365	9,584,643,365	8,417,125,466	8,390,383,116

CONSOLIDATED INCOME STATEMENTS

Interest Income	20,131	18,858	16,882	14,418	15,683
Interest Expense	6,600	5,936	6,033	4,510	6,221
Net Interest and Underwriting Income	14,018	13,386	11,241	10,281	9,758
Other Operating Income	5,156	4,649	4,213	3,583	2,883
General and Administrative Expenses	3,689	3,388	3,080	2,545	2,466
Salaries and Employees Benefits	5,713	5,163	4,413	3,839	3,003
Allowance for Impairment Losses	3,348	3,151	2,183	2,134	2,842
Net Operating Income	5,605	5,571	5,174	4,630	2,849
Non-Operating Expenses-Net	75	84	623	628	478
Income Before Tax and Minority Interest	5,530	5,487	4,551	4,002	2,371
Income Tax Expense	1,371	1,370	1,149	1,018	757
Net Income	4,159	4,117	3,402	2,984	1,614
Net Income-attributable to parent entity	4,042	4,012	3,294	2,883	1,532
Other Comprehensive Income/(Expense)	(83)	(35)	(76)	400	500
Total Comprehensive Income	4,077	4,082	3,326	3,384	2,114
Basic Earnings Per Share	421.68	418.57	373.99	342.92	186.36
Comprehensive income attributable to equity holders of the parent entity	3,961	3,978	3,260	3,285	-
Comprehensive income attributable to non-controlling interest	115	103	113	99	-

Financial Highlights

(In Billions of Rupiah except Share Data)

KEY FINANCIAL RATIOS (%)	2013	2012	2011*)	2010*)	2009
I. Capital					
1. Capital Adequacy Ratio (CAR) Consolidated d)	17.9	18.9	17.6	16.0	20.7
CAR Tier I	17.3	18.4	17.0	15.1	19.7
CAR Tier II	0.6	0.5	0.6	0.99	1.0
2. Assets to Equity	6.6	6.3	6.4	7.6	6.2
II. Earning Assets					
1. Non-performing earning assets and non productive assets to total earnings and non productive assets	1.3	1.6	2.1	2.6	3.7
2. Non-performing earning assets to total productive assets	1.6	2.0	2.1	2.6	3.8
3. Non Performing Loan (NPL) to Total Loans - Gross	1.9	2.3	2.5	3.0	4.5
4. Non Performing Loan (NPL) to Total Loans - Nett	0.0	0.2	0.0	0.0	2.4
5. Allowance for impairment losses for financial assets to productive assets e)	2.3	2.2	2.3	2.9	3.6
6. Loan Loss Coverage	128.3	112.5	107.2	109.0	80.4
III. Rentability					
1. Return on Average Assets (ROAA)	2.5	2.7	2.6	2.7	1.5
2. Return on Average Equity (ROAE)	14.52	16.2	17.2	18.1	11.2
3. Debt to Assets	0.9	0.8	0.8	0.8	0.8
4. Debt to Equity	4.9X	4.5X	4.6X	5.4X	5.2X
5. Net Interest Margin (NIM)	9.6	10.1	9.9	11.3	11.2
6. Cost to income	52.6	50.8	51.8	50.1	49.7
7. Fee Income ratio	26.7	25.7	27.7	23.9	16.4
8. Operating Expense to Operating Income	82.9	75.0	79.3	81.1	85.8
IV. Liquiditty					
1. Loan to Deposit Ratio (LDR) f)	95.1	100.7	98.3	93.8	88.8
2. CASA Ratio	48.0	47	41	40	33

Financial Highlights

(In Billions of Rupiah except Share Data)

KEY FINANCIAL RATIOS (%)	2013	2012	2011*)	2010*)	2009
V, Compliance					
1.a, Percentage of Violation of Legal Lending Limit					
a.1. Related Parties	0.0	0.0	0.0	0.0	0.0
a.2. Third Parties	0.0	0.0	0.0	0.0	0.0
b, Percentage of Excess of Legal Lending Limit					
b.1. Related Parties	0.0	0.0	0.0	0.0	0.0
b.2. Third Parties	0.0	0.0	0.0	0.0	0.0
2. Minimum Reserve Requirement in Rupiah g)	18.2	17.6	14.6	17.8	20.7
Primary	8.1	8.1	8.3	8.3	5.1
Secondary	10.1	9.4	6.3	9.6	15.6
3. Minimum Reserve Requirement in Foreign Exchange	8.5	8.3	8.2	1.1	11.8
3. Net Open Position	0.6	0.5	0.5	0.6	4.2
VI, Others					
1. Total Employees h)	67,729	65,248	62,266	53,402	41,615
1. Total Branches h)	2,464	2,603	2,425	2,128	1,896
3. Total ATMs	1,483	1,467	1,258	1083	846

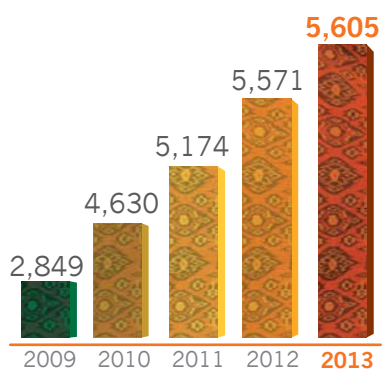
The figures are derived from consolidated financial statements 2013 and 2012 which have been audited by Public Accounting Firm Purwantono, Suherman & Surja (a member firm of Ernst & Young Limited) and 2011 which have been audited by Public Accounting Firm Siddharta & Widjaja (a member firm of KPMG International).

*) The consolidated financial statements as of December 31, 2011 and 2010 and for the years then ended had been restated in relation to the first time adoption of SFAS 62, SFAS 28 (R2012), and SFAS 36 (2012).

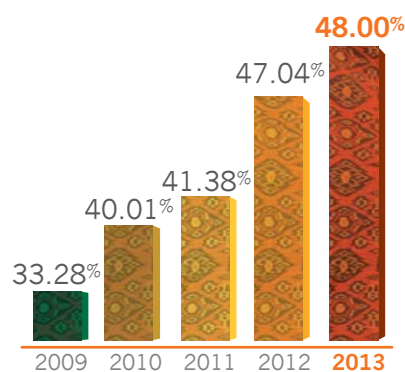
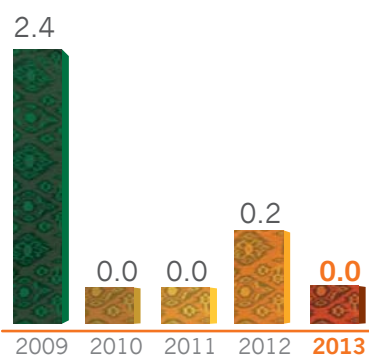
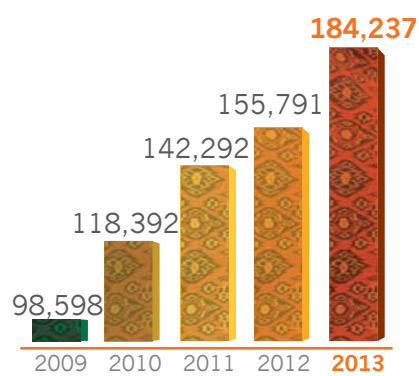
Note

- Including loans, receivables from consumer financing of Adira Finance and Adira Kredit, lease receivable from Adira Finance, current account with BI and other banks, placement with BI and other banks, marketable securities, derivative receivable, acceptance receivables.
- Including receivables from consumer financing of Adira Finance and Adira Kredit
- Including customers time deposit, time deposit from other banks and long term funding (>1 year maturity).
- Minimum consolidated Capital Adequacy after credit risk, market risk and amortization of subordinate payables in 2008 and 2009. Minimum consolidated Capital Adequacy after credit risk, market risk and amortization of subordinate payables in 2010. Minimum consolidated Capital Adequacy after credit risk, market risk and amortization of subordinate payables in 2011 and 2012.
- Loan Loss Provision of financial assets against productive assets has started in 2010 following the implementation of PSAK 50 and 55 (R2006)
- Excluding time deposit from other banks.
- Based on BI regulation No. 10/25/PBI/2008 dated 23 October 2008 regarding "Changes on BI regulation No. 10/19/PBI/2008 regarding Statutory Reserve Requirements (SRR) of commercial bank in Bank Indonesia in Rupiah and Foreign Currency", the Banks must fulfill SRR II for currency in Rupiah as 2.5% from average amount of third party fund through SBI, SUN and/or Excess Reserve. Based on BI regulation No. 12/19/PBI/2010 dated 4 October 2010 regarding "SRR from commercial bank in Bank Indonesia in Rupiah and Foreign Currency" which started from 1 November 2010, the main SRR dari Rupiah is at 8% from the amount of third party fund in Rupiah and started from 1 March 2011, the Bank must fulfill SRR Borrowing from time deposit ratio in Rupiah. Based on BI regulation No. 13/10/PBI/2011 dated 19 February 2011 regarding Changes in BI Regulation No. 12/19/PBI/2010 regarding SRR from commercial banks in Bank Indonesia in Rupiah and Foreign Currency", started from 1 March 2011 up to 31 May 2011, SRR in foreign currency is at 5% from the amount of third party fund in foreign currency and started from June 2011, and started from 1 June 2011, SRR in foreign currency is at 8% from the amount of third party fund in foreign currency.
- Including Adira Finance, Adira Kredit and Adira Insurance.

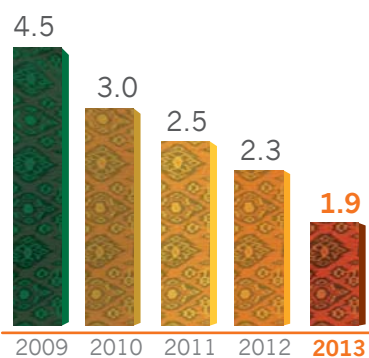
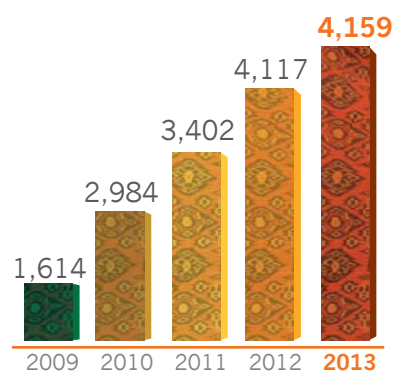
Financial Highlights

**Net Operating Income**

Rp billion

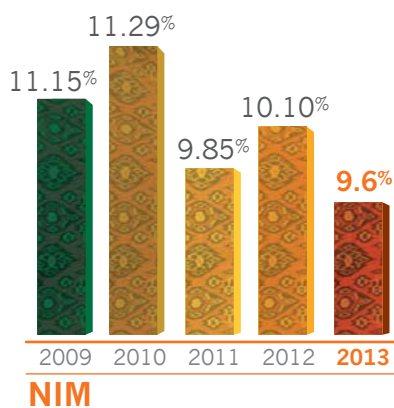
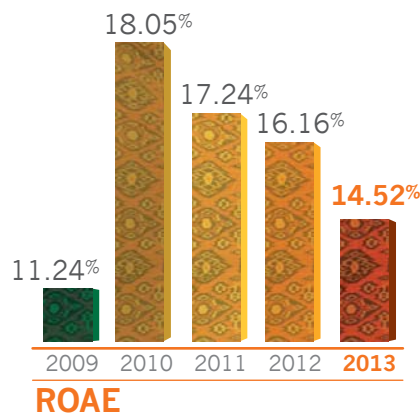
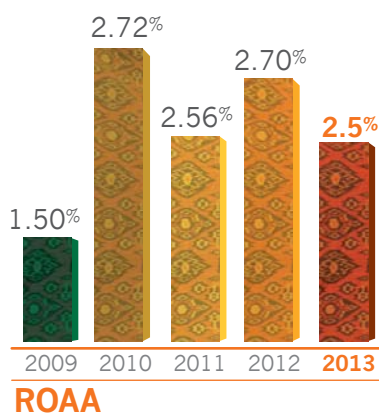
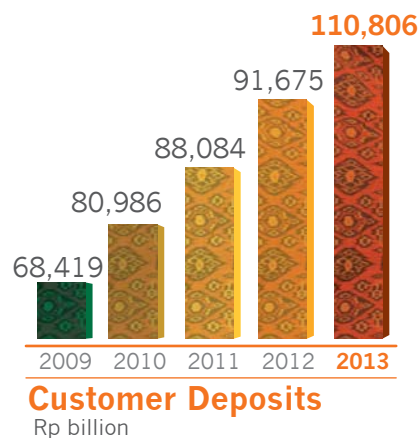
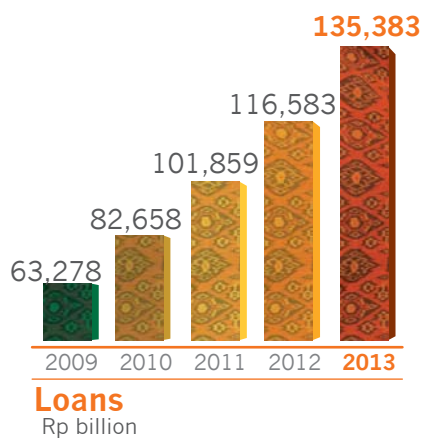
**CASA Ratio to TPF****Net NPL****Assets**

Rp billion

**Gross NPL****Net Profit After Tax**

Rp billion

Financial Highlights



Financial Highlights

SOURCES AND UTILIZATION OF ZIS FUNDS FOR THE YEARS ENDED 31 DECEMBER 2013 AND 2012

(In million Rupiah)

NO.	DESCRIPTION	2013	2012	2011	2010	2009
1. Source of ZIS Funds						
a.	Zakat from bank	-	-	-	-	-
b.	Zakat from parties other bank	222	194	282	278	1,717
c.	Infaq and Shadaqah	259	400	157	142	40
	Total Dana ZIS	481	594	439	420	1,757
2. Utilization of ZIS Funds						
2.1.	Distributed through other party/institution					
a.	Dompot Dhuafa Republika	316	184	285	255	287
b.	Baitul Maal Hidayatullah	-	-	-	46	1,569
c.	Baitul Maal Muamalat	-	-	-	-	-
d.	Bamuis BNI	-	-	-	-	-
e.	Dompot Peduli Ummat Daarut Tauhid	-	-	-	-	-
f.	LAZIS Dewan Da'wah Islamiyah Indonesia	-	-	-	-	-
g.	LAZIS Muhammadiyah	-	-	-	-	-
h.	LAZNAS BMT	-	-	-	-	-
i.	LAZNAS BSM Ummat	-	-	-	-	-
j.	LAZNAS Persis	-	-	-	-	-
k.	Pos Keadilan Peduli Ummat	-	-	-	-	-
l.	Rumah Zakat Indonesia	-	-	-	-	-
m.	Amanah Takaful Institution	-	-	-	-	-
n.	Baitul Maal BRI Institution	-	-	-	-	-
o.	Dana Sosial Al Falah Institution	-	-	-	-	-
p.	Others	3	2	215	9	19
2.2.	Directly Distributed	-	-	-	-	-
	Total Utilization of ZIS Funds	319	186	500	310	1,875
3. Increase (Decrease) on Utilization of ZIS Funds		162	408	(61)	110	(118)
4. ZIS funds at the beginning of the year		588	180	241	131	249
5. ZIS funds at the end of the year		750	588	180	241	131

SOURCES AND UTILIZATION OF QARDH FUNDS FOR THE YEARS ENDED 31 DECEMBER 2013 AND 2012

(In million Rupiah)

NO.	DESCRIPTION	2013	2012	2011	2010	2009
1. Source of Qardh Funds						
a.	Infaq and Shadaqah	-	-	-	-	-
b.	Penalties	1.119	370	373	294	272
c.	Donation/grants	-	-	-	-	102
d.	Non-halal income	-	-	-	-	-
e.	Others	-	200	-	-	-
	Total Qardh Funds	1.119	570	373	294	374
2. Utilization of Qardh Funds						
a.	Financing	-	-	-	-	-
b.	Donation	621	221	414	433	167
c.	Others	-	-	-	-	-
	Total Utilization of Qardh Funds	621	221	414	433	167
3. Increase on Utilization of Qardh Funds		498	349	(41)	(140)	207
4. Qardh Funds at the beginning of the year		627	278	319	459	252
5. Qardh Funds at the end of the year		1.125	627	278	319	459

Financial Highlights

TABLE OF MARGIN DISTRIBUTION FOR THE MONTH OF DECEMBER 2013 (In million Rupiah)

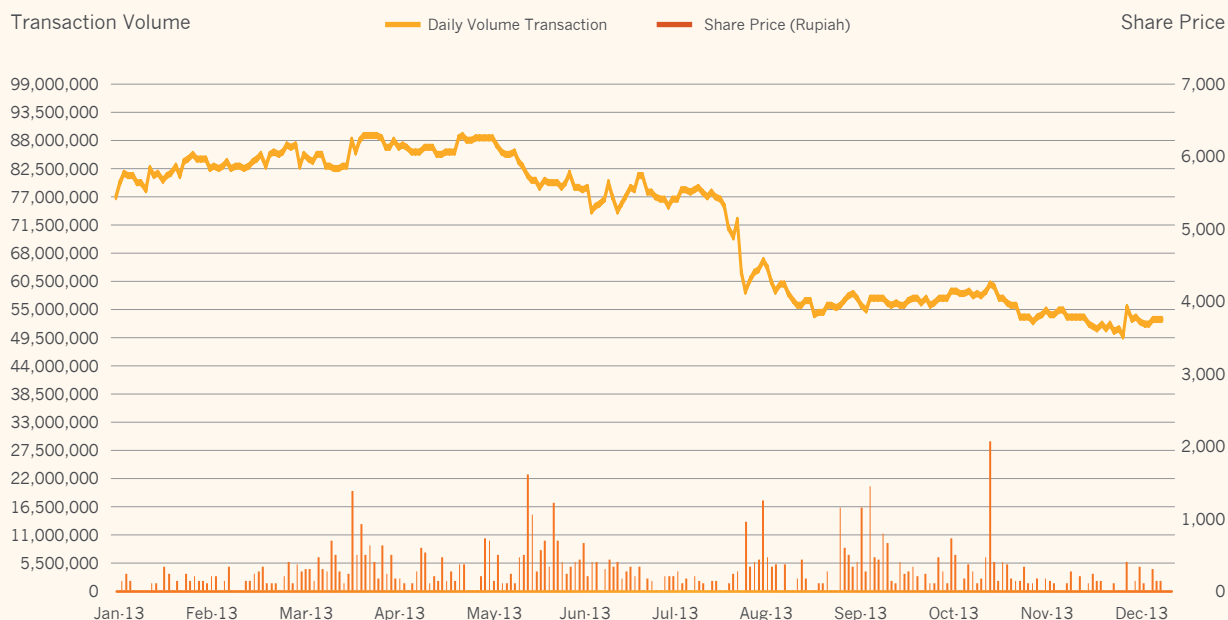
No.	Type of funding	2013					2012				
		Average balance	Revenues to be distributed	Depositor's portion			Average balance	Revenues to be distributed	Depositor's portion		
				Nisbah (%)	Total bonus & profit sharing	Rate of return Indication (%)			Nisbah (%)	Total bonus & profit sharing	Rate of return Indication (%)
		A	B	C	D	E	A	B	C	D	E
1.	iB deposit current accounts										
a.Bank		2,848	24	0.00	-	-	3,056	26	0.00	-	-
b.Non bank		224,545	1,912	0.00	-	-	199,975	1,702	0.00	-	-
2.	iB deposit savings										
a.Bank		-	-	0.00	-	-	-	-	0.00	-	-
b.Non bank		7,315	62	0.00	-	-	7,208	61	0.00	-	-
3.	iB savings										
a.Bank		23,950	204	13.00	27	1.30	8,721	74	13.00	10	1.30
b.Non bank		376,448	3,206	13.00	417	1.30	329,453	2,804	13.00	364	1.30
4.	iB deposits										
a.Bank											
- 1 month		1,653	14	46.00	6	4.61	22,852	194	50.00	97	5.01
- 3 months		0	0	46.00	0	4.61	0	0	50.00	0	0.00
- 6 months		0	0	46.00	0	4.61	100	1	50.00	0	5.01
- 12 months		3,080	26	46.00	12	4.61	3,080	26	50.00	13	5.01
b.Non bank											
- 1 months		670,762	5,712	46.00	2,627	4.61	510,180	4,342	50.00	2,171	5.01
- 3 months		10,919	93	46.00	43	4.61	18,690	159	50.00	80	5.01
- 6 months		7,149	61	46.00	28	4.61	3,107	26	50.00	13	5.01
- 12 months		11,727	100	46.00	46	4.61	8,760	75	50.00	37	5.01
TOTAL		1,340,396	11,414		3,206		1,115,182	9,490		2,785	

Financial Highlights

2011					2010					2009				
Average balance	Revenues to be distributed	Depositor's portion			Average balance	Revenues to be distributed	Depositor's portion			Average balance	Revenues to be distributed	Depositor's portion		
		Nisbah (%)	Total bonus & profit sharing	Rate of return Indication (%)			Nisbah (%)	Total bonus & profit sharing	Rate of return Indication (%)			Nisbah (%)	Total bonus & profit sharing	Rate of return Indication (%)
A	B	C	D	E	A	B	C	D	E	A	B	C	D	E
3,013	33	-	-	-	4,777	39	-	-	-	3,697	31	4.22	1	0.42
223,689	2,421	-	-	-	344,771	2,832	-	-	-	146,215	1,221	4.22	52	0.42
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2,743	30	-	-	-	2,087	17	-	-	-	1,435	12	-	-	-
4,004	43	13.00	6	1.66	2,330	19	20.00	4	1.97	1,550	13	20.00	3	2.00
144,794	1,567	13.00	204	1.66	116,436	956	20.00	191	1.97	107,986	902	20.00	180	2.00
25,161	272	50.00	136	6.37	7,672	63	56.00	35	5.52	76,523	639	60.79	389	6.09
0	0	50.00	0	0.00	0	0	56.00	0	0.00	1,823	15	59.94	9	6.01
0	0	50.00	0	0.00	400	3	56.00	2	5.52	0	-	57.82	-	-
3,080	33	50.00	17	6.37	2,990	25	56.00	14	5.52	5,412	45	56.97	26	5.71
180,673	1,955	50.00	978	6.37	244,028	2,005	56.00	1,123	5.52	240,177	2,006	60.79	1,220	6.09
63,534	688	50.00	344	6.37	9,668	79	56.00	44	5.52	55,592	464	59.94	278	6.01
2,611	28	50.00	14	6.37	2,898	24	56.00	13	5.52	7,219	60	57.82	35	5.80
11,023	119	50.00	60	6.37	10,840	89	56.00	50	5.52	29,062	243	56.97	138	5.71
664,325	7,189		1,759		748,897	6,151		1,476		676,691	5,651		2,331	

Shares and Bonds Highlights

Danamon on the Indonesia Stock Exchange (BDMN) 2013



Volume and Share Price

Table 1. Share Price & Volume

Share Price (Rp)	2013					2012				
	Highest	Lowest	Closing	Average	Market Cap (in million Rp)	Highest	Lowest	Closing	Average	Market Cap (in million Rp)
First Quarter	6,550	5,550	6,450	6,029	61,820,949.70	4,825	4,150	4,600	4,514	44,089,359.48
Second Quarter	6,550	5,500	5,850	6,010	56,070,163.69	6,450	4,900	6,000	5,893	57,507,860.19
Third Quarter	5,850	3,900	3,975	4,646	38,098,957.38	6,300	5,900	6,250	6,057	59,904,021.03
Fourth Quarter	4,350	3,650	3,775	3,920	36,182,028.70	6,250	5,400	5,650	5,953	54,153,235.01

Volume (in million shares)	Highest	Lowest	Closing	Average	Highest	Lowest	Closing	Average
First Quarter	20,884,000	562,000	9,795,500	3,792,950	30,019,500	942,500	16,609,500	4,758,500
Second Quarter	24,180,000	592,500	5,158,000	5,666,222	102,428,500	1,088,500	6,216,000	10,234,992
Third Quarter	21,592,500	685,000	6,015,000	5,218,910	27,625,000	894,000	6,772,000	4,456,811
Fourth Quarter	31,207,500	492,500	2,184,500	3,724,767	16,821,500	324,000	2,208,000	3,220,692

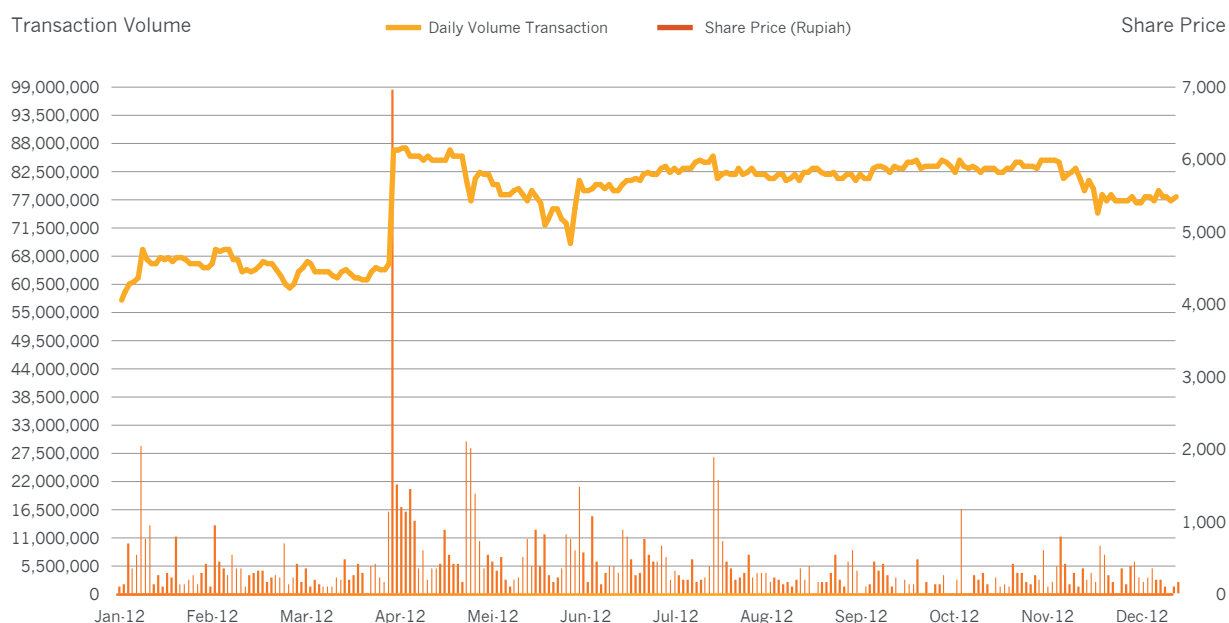
Source: Bloomberg

Note :

There were no temporary suspension on Danamon's shares trading during 2013.

Shares and Bonds Highlights

Danamon on the Indonesia Stock Exchange (BDMN) 2012



Volume and Share Price

Table 1. Share Price & Volume

Share Price (Rp)	2012				2011			
	Highest	Lowest	Closing	Average	Highest	Lowest	Closing	Average
First Quarter	4,825	4,150	4,600	4,514	6,457	4,952	6,360	5,956
Second Quarter	6,450	4,900	6,000	5,893	6,360	5,680	5,826	5,967
Third Quarter	6,300	5,900	6,250	6,057	5,875	4,450	4,600	5,225
Fourth Quarter	6,250	5,400	5,650	5,953	5,150	3,975	4,100	4,565

Volume (in million shares)	Highest	Lowest	Closing	Average	Highest	Lowest	Closing	Average
First Quarter	30,019,500	942,500	16,609,500	4,758,500	68,342,216	1,886,666	4,132,746	12,483,890
Second Quarter	102,428,500	1,088,500	6,216,000	10,234,992	32,604,207	766,201	9,402,950	6,518,285
Third Quarter	27,625,000	894,000	6,772,000	4,456,811	33,530,500	1,420,500	8,623,000	8,463,172
Fourth Quarter	16,821,500	324,000	2,208,000	3,220,692	14,584,500	739,000	2,954,000	3,641,477

Source: Bloomberg

Note :

In 2012 there was a temporary suspension for 1 (one) day related to the plan of stock selling by Fullerton Financial Holdings Pte. Ltd. to the DBS Group Holdings (DBS).

Shares and Bonds Highlights

STOCK PERFORMANCE	2013	2012	2011	2010	2009
AUTHORIZED CAPITAL					
Total Number of Shares					
A Series Shares	22,400,000	22,400,000	22,400,000	22,400,000	22,400,000
B Series Shares	17,760,000,000	17,760,000,000	17,760,000,000	17,760,000,000	17,760,000,000
Total par value (in Rupiah million)					
A Series Shares	1,120,000	1,120,000	1,120,000	1,120,000	1,120,000
B Series Shares	8,880,000	8,880,000	8,880,000	8,880,000	8,880,000
Issued and fully paid Capital					
Total Number of Shares					
A Series Shares	22,400,000	22,400,000	22,400,000	22,400,000	22,400,000
B Series Shares	9,562,243,365	9,562,243,365	9,562,243,365	8,394,725,466	8,367,983,116
Total par value (in Rupiah million)					
A Series Shares	1,120,000	1,120,000	1,120,000	1,120,000	1,120,000
B Series Shares	4,781,122	4,781,122	4,781,122	4,197,363	4,183,992
Unissued Capital					
Total Number of Shares					
A Series Shares	0	0	0	0	0
B Series Shares	8,197,756,635	8,197,756,635	8,197,756,635	9,365,274,534	9,392,016,884
Total Dividend (in Rupiah million)	*	1,203,562	1,000,880	1,009,229	766,300
Earnings per Share (Rupiah)	421.68	418.57	378.78	342.92	186.36
Dividend Payout Ratio (%)	*	30	30	35	50
Dividend Growth	*	20	(0.83)	31.70	0.17
AGSM Date	7-May-14	10-May-13	27-Mar-12	30-Mar-11	29-Apr-10
Dividend Payment Date	*	19-Jun-13	8-May-12	10-May-11	10-Jun-10
Price Earnings Ratio**	8.95	13.50	10.82	16.64	24.91
Book Value of Shares (Rupiah)	3,261	2,973	2,674	2,192	1,884

* Will be decided in AGMS on 7 May 2014 or any other date as stipulated in the prevailing laws and regulations

** Based on closing price at the end of the year

Shares and Bonds Highlights

Share Ownership Composition

As of 31 December 2013

SHAREHOLDERS	Number of Shares Issued and Fully Paid	Ownership Percentage	Total Nominal (in million Rupiah)
Series A Shares (Nominal Value Rp 50,000 (full value) per share)			
Public (Ownership below 5% respectively)	22,400,000	0.23%	1,120,000
Series B Shares (Nominal Value Rp 500 (full value) per share)			
Asia Financial (Indonesia) Pte. Ltd.	6,457,558,472	67.37%	3,228,779
JPMCB - Franklin Templeton Investment Funds	613,019,888	6.40%	306,509
Public (Ownership below 5% respectively)	2,465,794,733	25.73%	1,232,899
Board of Commissioners and Board of Directors			
Ng Kee Choe	94,275	0.00%	47
Henry Ho Hon Cheong	2,161,500	0.02%	1,081
Muliadi Rahardja	6,405,515	0.07%	3,203
Ali Rukmijah/Ali Yong	5,720,726	0.06%	2,860
Herry Hykmanto	502,256	0.01%	251
Vera Eve Lim	5,020,500	0.05%	2,510
Satinder Pal Singh Ahluwalia	814,000	0.01%	407
Kanchan Keshav Nijasure	1,187,866	0.01%	594
Fransiska Oei Lan Siem	1,234,730	0.01%	617
Pradip Chhadva	1,096,500	0.01%	548
Michellina Laksmi Triwardhany	617,000	0.01%	309
Khoe Minhari Handikusuma	1,015,404	0.01%	508
Total Shares of A Series and B Series	9,584,643,365	100%	5,901,122

Stocks, Bonds and Sukuk Highlights

Name of the bonds/ nominal amount/ rating	Effective statement date / IDX listing date	Series	Nominal amount (Rp bn)	Quarterly fixed interest rate p.a. / first payment / last payment	Due date	Principal installment	Net Initial Public Offering Fund (Rp bn)	Coupon paid in 2013	Total Coupon Payment (Rp)	Description
Bank Danamon Bonds II Year 2010 with Fixed Rate Interest/2,800/ idAA+	29-Nov-10/ 10-Dec-10	A	1,879	8.75%/9 March 2011/ on due date	9-Dec-13	9 Dec 2013 (bullet payment on due date)	2,786	11-Mar-13	41,103,125,000.00	Coupon 9
								10-Jun-13	41,103,125,000.00	Coupon 10
								9-Sep-13	41,103,125,000.00	Coupon 11
								9-Dec-13	41,103,125,000.00	Coupon 12
								Total	164,412,500,000.00	Fully paid
		B	921	9.00% /9 March 2011/ on due date	9-Dec-15	9 Dec 2015 (bullet payment on due date)		11-Mar-13	20,722,500,000.00	Coupon 9
								10-Jun-13	20,722,500,000.00	Coupon 10
								9-Sep-13	20,722,500,000.00	Coupon 11
								9-Dec-13	20,722,500,000.00	Coupon 12
								Total	82,890,000,000.00	

a)

Name of the Bonds/Nominal Amount/Rating	Bapepam Effective Date / IDX Listing Date	Series	Nominal Amount (Rp bn)	Fixed Interest Rate p.a. /First Payment/Last Payment	Due Date	Principal Installment	Net Initial Public Offering Fund (Rp bn)
Adira Dinamika Multi Finance Bonds IV Year 2010/Rp2 Trn _{id} /AA	21 Oct 2010 / 29 October 2010	C	577	8.70%/ 29 January 2011/ on due date	29-Apr-13	29 April 2013 (bullet payment on due date)	1,992
		D	284	9.00%/ 29 January 2011/ on due date	29-Oct-13	29 October 2013 (bullet payment on due date)	
		E	672	9.25%/ 29 January 2011/ on due date	29-Oct-14	29 October 2014 (bullet payment on due date)	
Adira Dinamika Multi Finance Bonds V Year 2011/Rp2.5 Trn _{id} /AA+	18 May 2011 / 30 May 2011	B	160	8.80%/ 27 August 2011/ on due date	27-May-13	27 May 2013 (bullet payment on due date)	2,492
		C	567	9.60%/ 27 August 2011/ on due date	27-May-14	27 May 2014 (bullet payment on due date)	
		D	1,161	10.00%/ 27 August 2011/ on due date	27-May-15	27 May 2015 (bullet payment on due date)	
Adira Dinamika Multi Finance Sustainable Bond I Phase I Year 2011/ Rp2.5 Trn _{id} /AA+	9 Dec 2011 / 19 Dec 2011	A	325	7.75%/16 March 2012/on due date	16-Dec-13	16 Dec 2013 (bullet payment on due date)	2,514
		B	665	8.00%/16 March 2012/on due date	16-Dec-14	16 Dec 2014 (bullet payment on due date)	
		C	1,533	9.00%/16 March 2012/on due date	16-Dec-16	16 Dec 2016 (bullet payment on due date)	
Adira Dinamika Multi Finance Sustainable Bonds I Phase II 2012/Rp1.8 Trn _{id} /AA+	9 Dec 2011/ 7 May 2012	A	786	6.50%/04 August 2012/ on due date	14-May-13	14 May 2013 (bullet payment on due date)	1,845
		B	200	7.50%/04 August 2012/ on due date	4-May-14	04 May 2014 (bullet payment on due date)	
		C	864	7.75%/04 August 2012/ on due date	4-May-15	04 May 2015 (bullet payment on due date)	

Use of proceeds	The Capital Market Supporting Institutions and Professionals	Coupon Paid in 2013	Total Payment	Description
The proceed have been fully used for automotive financing (Letter No. 177/ADMF/CS/XII/10 dated 22 December 2010).	Custodian: PT. Bank Negara Indonesia (Persero) Tbk			
	Public Accountant: Siddharta & Widjaja (a member firm of KPMG International)	Coupon 9 th , 10 th	25	Fully paid
	Legal Consultant: Thamrin & Rachman			
	Rating Company: Pefindo	Coupon 9 th , 10 th , 11 th , 12 th	26	Fully paid
The proceeds have been fully used for automotive financing (Letter No. 087/ADMF/CS/VII/2011 dated 18 July 2011).	Joint Lead Underwriters: PT Danareksa Sekuritas PT HSBC Securities Indonesia PT Indo Premier Securities			
	Underwriter: PT Victoria Sekuritas PT Bumiputera Capital Indonesia PT Mega Capital Indonesia PT Panca Global Securities	Coupon 9 th , 10 th , 11 th , 12 th	62	Fully paid
	Custodian: PT. Bank Negara Indonesia (Persero) Tbk			
	Public Accountant: Siddharta & Widjaja (a member firm of KPMG International)	Coupon 7 th , 8 th	7	Fully paid
The proceeds have been fully used for automotive financing (Letter No. 003/ADMF/CS/V/2012 dated 13 January 2012).	Legal Consultant: Thamrin & Rachman			
	Rating Company: Pefindo	Coupon 7 th , 8 th , 9 th , 10 th	54	Fully paid
	Joint Lead Underwriters: PT Standard Chartered Securities Indonesia PT DBS Vickers securities Indonesia PT Indo Premier Securities PT Mandiri Sekuritas			
	Underwriters: PT Kresna Graha Sekurindo Tbk PT NISP Sekuritas	Coupon 7 th , 8 th , 9 th , 10 th	116	Fully paid
The proceeds have been fully used for automotive financing (Letter No. 003/ADMF/CS/V/2012 dated 13 January 2012).	Custodian: PT. Bank Negara Indonesia (Persero) Tbk			
	Public Accountant: Siddharta & Widjaja (a member firm of KPMG International)	Coupon 5 th , 6 th , 7 th , 8 th	25	Fully paid
	Legal Consultant: Thamrin & Rachman			
	Rating Company: PT. Pemeringkat Efek Indonesia	Coupon 5 th , 6 th , 7 th , 8 th	53	Fully paid
The proceeds have been fully used for automotive financing (Letter No. 085/ADMF/CS/VII/12 dated 9 July 2012).	Joint Lead Underwriter: PT CIMB Securities Indonesia PT Indo Premier Securities PT Mandiri Sekuritas PT Standard Chartered Securities Indonesia			
	Custodian: PT. Bank Negara Indonesia (Persero) Tbk			
	Public Accountant: Siddharta & Widjaja (a member firm of KPMG International)	Coupon 1 st , 2 nd	26	Fully paid
	Legal Consultant: Thamrin & Rachman			
The proceeds have been fully used for automotive financing (Letter No. 085/ADMF/CS/VII/12 dated 9 July 2012).	Rating Company: Pefindo	Coupon 1 st , 2 nd	8	Fully paid
	Joint Lead Underwriter: PT CIMB Securities Indonesia PT Indo Premier Securities PT Mandiri Sekuritas PT OSK Nusadana Securities Indonesia PT Standard Chartered Securities Indonesia			
	Custodian: PT. Bank Negara Indonesia (Persero) Tbk			
	Public Accountant: Siddharta & Widjaja (a member firm of KPMG International)	Coupon 1 st , 2 nd	33	Fully paid



Name of the Bonds/Nominal Amount/Rating	Bapepam Effective Date / IDX Listing Date	Series	Nominal Amount (Rp bn)	Fixed Interest Rate p.a. /First Payment/Last Payment	Due Date	Principal Installment	Net Initial Public Offering Fund (Rp bn)
Adira Dinamika Multi Finance Sustainable Bonds I Phase III 2012/ Rp1,6 Trn/ AA+	9 Dec 2011/28 September 2012	A	376	6.50%/27 December 2012/on due date	7-Oct-13	07 Oct 2013 (bullet payment on due date)	1,623
		B	578	7.75%/27 December 2012/on due date	27-Sep-15	27 Sept 2015 (bullet payment on due date)	
		C	673	8.75%/27 December 2012/on due date	27-Sep-17	27 Sept 2017 (bullet payment on due date)	
Adira Dinamika Multi Finance Sustainable Bonds II Phase I 2013/Rp2 Trn/and AA+	21 Feb 2013/ 4 March 2013	A	439	6.85%/11 March 2014/on due date	11-Mar-14	11 Mar 2014 (bullet payment on due date)	1,992
		B	157	7.30%/01 March 2015/on due date	1-Mar-15	01 Mar 2015 (bullet payment on due date)	
		C	553	7.85%/01 March 2016/on due date	1-Mar-16	01 Mar 2016 (bullet payment on due date)	
		D	851	8.90%/01 March 2018/on due date	1-Mar-18	01 Mar 2018 (bullet payment on due date)	
Adira Dinamika Multi Finance Sukuk Mudharabah Sustainable I Phase I 2013/Rp379 Bio/dAA+ ^(sy)	21 Feb 2013/ 4 March 2013	A	66	Revenue sharing ratio 57.083%/(equivalent to 6.85% p.a)/11 March 2014/on due date	11-Mar-14	11 Mar 2014(bullet payment on due date)	378
		B	27	Revenue sharing ratio 60.833%/(equivalent to 7.30% p.a)/01 March 2015/on due date	1-Mar-15	11 Mar 2015 (bullet payment on due date)	
		C	286	Revenue sharing ratio 65.417%/(equivalent to 7.85% p.a)/11 March 2016/on due date	1-Mar-16	11 Mar 2016 (bullet payment on due date)	
Adira Dinamika Multi Finance Sustainable Bonds II Phase II 2013/ Rp2.1 Trn/and AA+	21 Feb 2013/25 Oct 2013	A	722	9.15%/03 Nov 2014/on due date	3-Nov-14	03 Nov 2014 (bullet payment on due date)	2,086
		B	880	10.50%/24 Oct 2016/on due date	24 Oct 16	24 Oct 2016 (bullet payment on due date)	
		C	490	11.00%/24 Oct 2018/on due date	24 Oct 18	24 Oct 2018 (bullet payment on due date)	

Use of proceeds	The Capital Market Supporting Institutions and Professionals	Coupon Paid in 2013	Total Payment	Description
The proceed has been fully used for automotive financing (Letter No. 155/ADM/CS/X/12 dated 15 Oct 2012) & (Letter No.160/ADM/CS/XI/12 dated 7 November 2012)	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 2 nd , 3 rd , 4 th	18	Fully paid
	Public Accountant: Purwanto, Suherman & Surja (a member of Ernst & Young Global Limited)			
	Legal Consultant: Thamrin & Rachman	Coupon 2 nd , 3 rd , 4 th , 5 th	45	Fully paid
	Rating Company: Pefindo			
The proceed has been fully used for automotive financing (Letter No. 032/ADM/CS/IV/13 dated 15 April 2013).	Joint Lead Underwriter: PT Danareksa Sekuritas PT CIMB Securities Indonesia PT Indo Premier Securities PT Standard Chartered Securities Indonesia	Coupon 2 nd , 3 rd , 4 th , 5 th	59	Fully paid
	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 1 st , 2 nd , 3 rd	23	Fully paid
	Public Accountant: Purwanto, Suherman & Surja (a member of Ernst & Young Global Limited)			
	Legal Consultant: Thamrin & Rachman	Coupon 1 st , 2 nd , 3 rd	9	Fully paid
The proceed has been fully used for automotive financing (Letter No. 033/ADM/CS/IV/13 dated 15 April 2013) & (Letter No. 096/ADM/CS/VII/13 dated 15 July 2013)	Rating Company: Pefindo	Coupon 1 st , 2 nd , 3 rd	33	Fully paid
	Joint Lead Underwriter: PT Danareksa Sekuritas PT HSBC Securities Indonesia PT Indo Premier Securities PT Standard Chartered Securities Indonesia	Coupon 1 st , 2 nd , 3 rd	57	Fully paid
	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 1 st , 2 nd , 3 rd	3	Fully paid
	Public Accountant: Purwanto, Suherman & Surja (a member of Ernst & Young Global Limited)			
The proceed has been fully used for automotive financing (Letter No. 147/ADM/CS/XI/13 dated 22 November 2013).	Legal Consultant: Thamrin & Rachman	Coupon 1 st , 2 nd , 3 rd	1	Fully paid
	Rating Company: Pefindo			
	Joint Lead Underwriter: PT Danareksa Sekuritas PT HSBC Securities Indonesia PT Indo Premier Securities PT Standard Chartered Securities Indonesia	Coupon 1 st , 2 nd , 3 rd	17	Fully paid
	Custodian: PT. Bank Negara Indonesia (Persero) Tbk			
The proceed has been fully used for automotive financing (Letter No. 147/ADM/CS/XI/13 dated 22 November 2013).	Public Accountant: Purwanto, Suherman & Surja (a member of Ernst & Young Global Limited)	Coupon 1 st	17	Fully paid
	Legal Consultant: Thamrin & Rachman			
	Rating Company: Pefindo	Coupon 1 st	23	Fully paid
	Joint Lead Underwriter: PT Danareksa Sekuritas PT DBS Vickers Securities Indonesia PT HSBC Securities Indonesia PT Indo Premier Securities PT Mandiri Sekuritas PT Standard Chartered Securities Indonesia	Coupon 1 st	13	Fully paid
The proceed has been fully used for automotive financing (Letter No. 147/ADM/CS/XI/13 dated 22 November 2013).	Underwriter: PT Samuel Sekuritas Indonesia			

Securities Ratings

PT Bank Danamon Indonesia, Tbk.

PEFINDO August 2013	Outlook	Stable
	LT General Obligation	idAA+
Standard & Poor's December 2013	Outlook	Stable
	LT Foreign Issuer Credit	BB
	ST Foreign Issuer Credit	B
	LT Local Issuer Credit	BB
	ST Local Issuer Credit	B
Fitch's August 2013	Outlook	Stable
	LT Issuer Default Rating	BB+
	ST Issuer Default Rating	B
	Individual Rating	WB
	Support Rating	3
	Viability	bb+
	National Long Term	AA+(idn)
Moody's April 2014	Outlook	Stable
	Long Term Rating	Baa3
	Foreign LT Bank Deposits	Baa3
	Local LT Bank Deposits	Baa3
	Bank Financial Strength	Aaa-c
	Foreign Currency ST Debt	P-3
	Local Currency ST Debt	P-3

Prime Lending Rate

Prime Lending Rate in Rupiah PT Bank Danamon Indonesia, Tbk. 31 December 2013

	Prime Lending Rate in Rupiah Based on Business Segment				
	Corporate Loans	Retail Loans	Micro Loans	Consumption Loans	
				Mortgage	Non Mortgage
Prime Lending Rate	11.00%	12.00%	20.51%	12.00%	12.49%

Description:

- Prime Lending Rate is used as basic calculation of credit interest the Bank will apply to the customers. Prime Lending Rate has not included calculation of estimated risk premium which amount depends on Bank assesment against the risk of each or group of debtors. Hence, the rate of lending interest applied to debtors is not necessarily same with Prime Lending Rate.
- Prime Lending Rate does not include credit secured with cash.
- Corporate Credit includes credit disbursement to corporate and commercial customers.
- Prime Lending Rate for micro credit is Prime Lending Rate for credit secured with collateral binded accordingly to law and regulation.
- Prime Lending Rate for consumption credit non mortgage particularly is a Prime Lending Rate for Otomotive Credit (two wheeler vehicle) which is provided to customers through a joint financing scheme and does not include fund provision through credit card and unsecured loan.
- If necessary, the Bank at anytime applies changes in information of Prime Lending Rate.
- Information of applicable Prime Lending Rate can be viewed in publication in every branches and/or the Bank's website (www.danamon.co.id)

Significant Events

22 January 2013

Sustainability Report Workshop

Danamon management held a sustainability report workshop attended by employees to provide understanding and awareness regarding the importance of reporting the Bank's sustainability performance clearly, comprehensively, and transparently. The scope of the sustainability report covers various activities, policies, programs, and performance of the Bank's management in economic, social, and environmental aspects of its operations. Danamon's Sustainability Report, which is certified with Global Reporting Initiative 3.1 standard, was published for the first time in 2012.



18 February 2013

Full Year 2012 Result Announcement

Danamon's announced a consolidated net profit after tax of Rp 4.01 trillion in 2012, a 22% growth compared to 2011 net profit after tax, which was Rp 3.29 trillion. This growth is supported by strong lending growth in the mass market, small and medium enterprises and commercial segments. Current and savings accounts (CASA) booked an 18% growth and cost of funds declined to 4.7% at the end of 2012. Additionally, cost-to-income ratio decreased to 50.8% from 51.8% in 2011.



22 February 2013

Chinese New Year Celebration

Danamon celebrated Chinese New Year by inviting customers to an annual gala dinner. The dinner brought the Bank's management closer to customers, fostering tighter relations.



Significant Events



7 March 2013

Danamon Signed Loan Agreement with Wells Fargo

Danamon signed a loan agreement valued at USD 50 million with Wells Fargo. The loan, which is disbursed through Wells Fargo, has a three year term with an option to extend another two years and will be used to fund lending to Danamon's micro, small, and medium enterprises (MSME) customers.



18 April 2013

Danamon Announced First Quarter 2013 Results

Danamon announced a consolidated net profit after tax (NPAT) of Rp1 trillion in the first quarter of 2013, an increase of 12% from Rp900 billion in the same period a year ago. At the end of the first quarter 2013, Danamon's total loans reached Rp117 trillion, an increase of 11% compared to the Rp106 trillion posted in the first quarter of 2012. This strong loan growth was driven by growth in mass market lending, which booked an 8% year-on-year growth in the first quarter of 2013, amounting to Rp66 trillion.



6 May 2013

Launch of Primajaga100

Danamon and Manulife Indonesia launched an initiative to broaden access towards life insurance by providing affordable insurance solutions through Danamon's micro finance unit, Danamon Simpan Pinjam by making Primajaga100 available through its network. Primajaga100 is a term life insurance product that requires a monthly premium, starting from Rp10,000 and progressing up to Rp1,000,000.

Significant Events

10 May 2013

Annual General Meeting of Shareholders

Danamon's held its Annual General Meeting of Shareholders (AGMS) today, which, among others, approved dividend payment for the 2012 financial year of Rp1,203,561,900,000 or approximately Rp125.58 per share, or around 30% of the Bank's consolidated net profit after tax (NPAT) for 2012. Meanwhile, 1% of the profit or Rp40,118,730,000 will be set aside as a general reserve in accordance to Indonesian Limited Company Law. The remaining profit will be recorded as retained earnings adding to the Bank's capital.



12 May 2013

Launch MU Card Legend

Danamon launched the Manchester United Debit/ATM Card – Legend Edition, concurrently in three cities, which are South Tangerang, Medan, and Makassar. The launch of the special edition card is in celebration of Manchester United's success in winning its 20th English Premier League title in April 2013. The card featured images of three popular legendary players, which are Peter Schmeichel, David Beckham, and Eric Cantona. The card is produced in limited amount, making it a collectible item for MU fans.



27 May 2013

Business Card Launch

Danamon launched the Business Card, which is a credit card that is specially designed for entrepreneurs, to support their business development and activities. The Business Card credit card provides ease of access towards readily available funds of up to Rp500 million, which can be used whenever there is a pressing need. In addition, the Business Card also features cash advance in branches for up to 60% of the Business Card's limit, lengthy payment period, which is up to 51 days, and many more features. These varied features can be enjoyed by premium customers of Danamon's FlexiMax savings products who are also entrepreneurs.



Significant Events



26 June 2013

Launch of ISBP 2013 and Seminar

Danamon, as one of the most active banks in the trade finance business in Indonesia, supports the launch of the latest version of the International Standard Banking Practice (ISBP) by the International Chamber of Commerce, which strives to encourage trade and investment between countries. The newest version is now available in Bahasa Indonesia, allowing a better guidance and understanding for Indonesian exporters and importers in international trade, especially in using letters of credit.



4 July 2013

Regional Icon Preservation

Danamon Peduli, in cooperation with the Jakarta Provincial Government, North Jakarta Municipal Administration, held an event to inaugurate the Marunda Community Empowerment Society and Community Service Facility in 'Rumah si Pitung', Kampung Marunda, North Jakarta. This is a form of public-private partnership between Danamon and the local government, with a total budget from sides amounting to Rp1.17 billion.



16 July 2013

Danamon Celebrates 57th Anniversary and Held Fast Breaking

Danamon celebrated its 57th anniversary, and in light of this achievement, announces a number of initiatives, including launching the Danamon Social Entrepreneur Awards 2013, an award for Indonesia's social empowerment heroes. Danamon also announces the winner of its photography competition and launches Bisa Award 2013. At the same occasion, Danamon Syariah announces its partnership with Rumah Zakat to provide customers with a convenient facility to conduct their charitable donations, such as zakat, infaq, and shadaqah. Danamon Syariah also donates funds from its Qordhul Hasan fund to Rumah Zakat. The celebration is held during a fast breaking event with customers, business partners, regulators, members of the press, and Danamon employees.

Significant Events

18 July 2013

Danamon Announced Second Quarter 2013 Results

Danamon announced a 12% loan growth Rp124 trillion in the first semester of 2013 compared to Rp110 trillion in the same period a year ago. Danamon's consolidated net profit after tax (NPAT) reached Rp1.985 trillion in the first semester of 2013, as net interest income rose 6% to Rp6.7 trillion in the first half of 2013 compared to a year ago, while fee income grew by 9% to Rp2.4 trillion. Non-automotive loans, including micro, small and medium enterprises loans as well as loans to the commercial and corporate sector grew by 18%.



27 August 2013

Launch of Danamon SMS Banking

Danamon launched its SMS Banking service in Jakarta and Medan by inviting journalists to experience the innovative features offered by the service. Through a number of innovative features, transactions through mobile phones have become more secured and faster, enabling universal banking access, which supports the financial inclusion movement.



18 September 2013

Danamon Privilege Investment Talkshow

As a form of Danamon's appreciation to its privilege customers and to provide insights into 2013's global and local economic condition as well as 2014 outlook, including investment strategies, Danamon Wealth Management Services held a customer gathering and Danamon Privilege Talkshow. The event used "Moving Ahead Amidst Uncertainty" on 18 September 2013 in Mandarin Hotel, Jakarta. The talkshow featured economic and investment expert from the Indonesian Stock Exchange and Batavia Prosperindo Asset Management as well as Danamon Chief Economist.





1 October 2013

Danamon Builds New Headquarter with Green Building Concept

Danamon appointed Total Bangun Persada as the main contractor in the construction of Menara Danamon, which will be Danamon's new headquarter and located in the strategic Kuningan area. With this new building as headquarter, Danamon's operational activities will be integrated in one place, allowing for better synergies among Danamon's work units, which will in turn benefit our customers and other stakeholders. Menara Danamon will use the 'green building' concept through the implementation of environmentally-friendly and energy-efficient features.



8-9 October 2013

Media Workshop

Danamon held a media workshop with "Understanding the Benefits of Syariah-Based Financial Products as a Means to Stimulate the National Economy and as a Profitable Choice" as a theme to support the Syariah Economy Movement (GRES!), which was launched by the Syariah Economy Communication Center (PKES). The workshop covers various Syariah based products and services, including cash management, trade finance, Syariah insurance, Syariah banking products, and Syariah gold pawning. Through this workshop, journalists will have better and more comprehensive understanding of Syariah based financial products.



17 October 2013

Third Quarter 2013 Results

Danamon announced a consolidated net profit after tax (NPAT) of Rp3 trillion for the first nine months of 2013 and recorded a 14% loan growth to Rp129 trillion in the third quarter of 2013. The positive loan growth was driven by a 14% growth in the micro, small and medium enterprises segments.



28 October 2013

Danamon Social Entrepreneur Award

Danamon held the Danamon Social Entrepreneur Awards 2013 awarding night, which is a form of Danamon's appreciation to Indonesia's empowerment heroes, who, in addition to operating successful businesses, also provide positive impacts towards their surrounding communities through social activities. The achievements of these social entrepreneurs would inspire the public and in line with Danamon's vision, which is to care and enable millions to prosper.

31 October 2013

Launch of Solusi Usahaku

Danamon and Manulife Indonesia launched a partnership that provides insurance solutions to small and medium enterprises (SME). These insurance solutions are part of the Solusi Usahaku program which is an integrated solutions program specifically designed by Danamon to support the growth of SMEs in Indonesia. Through the Solusi Usahaku program, SME owners gain access to savings, loan, banking services, and insurance products all in one place.



13 November 2013

Economic Outlook 2014

Danamon held the 2014 Economic Outlook Dinner, which was participated by customers and provided insights into 2014 economic outlook. The dinner served to give information on economic indicators and their development, enabling customers to make informed decisions on their business endeavors.



November 2013

Customers Watch Football Match in Old Trafford

Danamon provided a chance for 48 Manchester United Debit/ATM and Credit Card holders to watch a Manchester United match live in Old Trafford, twice annually. Through the Red Match program, Danamon is committed to bring fans closer to their favorite club and provide a money can't buy experience for the customers.



2 December 2013

Danamon Forms Partnership with Blue Bird

Danamon and Silver Bird formed a partnership to provide convenience for customers to pay for taxi fares by using debit and credit card through electronic data capture (EDC) machines in 1,000 Silver Bird executive taxi fleet. Silver Bird executive taxis exclusively use Danamon's EDC for all credit card payments as well as payment through its call center.

