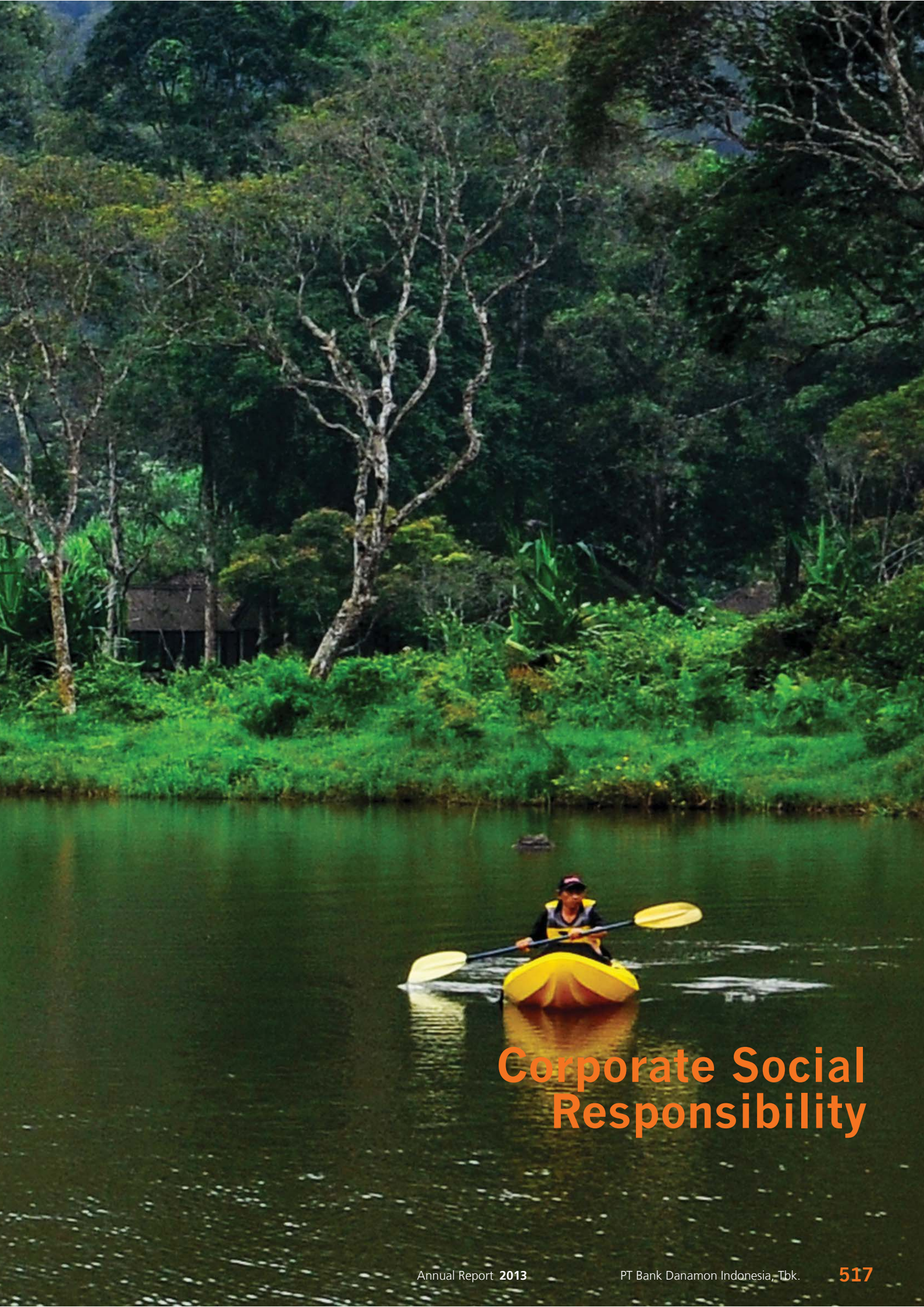




Situ Gunung (Sukabumi)

Yuri Boyke Nainggolan · FERM SMEC Credit Risk Division, Jakarta
2nd Winner Landscape Category · Danamon's Photography Competition



Corporate Social Responsibility

Corporate Social Responsibility



Waste management

Through Yayasan Danamon Peduli, Danamon implements its CSR programs in a well-planned, thoroughly evaluated and accountable manner. This commitment confirms the role of CSR program as a social investment that strengthens the business, rather than simply a peripheral program for the Bank.

Yayasan Danamon Peduli

As a global corporate citizen operating in Indonesia, Danamon and its subsidiaries have a strong commitment to conduct sustainable Corporate Social Responsibility (CSR) programs. This commitment is driven by the willingness of Danamon and its subsidiaries to actively engage in economic, social, environmental and cultural aspects of development.

From the time of its inception, CSR programs within the Bank and its subsidiaries were conducted by respective companies. However, to optimize program effectiveness, a strategic initiative was implemented to establish a special entity, namely, Yayasan Danamon Peduli, an institution solely dedicated to manage CSR programs for the Bank and its subsidiaries.

Yayasan Danamon Peduli plays its role as a development partner, catalyst and knowledge hub for all stakeholders, sharing common concerns aimed at sustainable development in Indonesia.

For this reason, Yayasan Danamon Peduli continuously encourages direct engagement and participation from each concerned stakeholder, ensuring the actuation of effective and sustainable CSR programs together.

YAYASAN DANAMON PEDULI (YDP)

Yayasan Danamon Peduli was established in 2006, dedicated to the integrated management of CSR programs for the Bank and its subsidiaries, aiming at long-term, sustainable achievements. Through the motto "From Vision to Mission", Yayasan Danamon Peduli is committed to conducting CSR programs that will bring positive and real changes in the form of economic growth, the upgrading the quality of life in the community, and the preservation of a natural environment and local cultures in a sustainable manner.

All CSR programs are well-planned, effectively executed and thoroughly evaluated, with regular accountability reporting by Yayasan Danamon



Rapid Disaster Response

Yayasan Danamon Peduli

Peduli. This commitment confirms the roles of the CSR program as a social investment to strengthen the business, rather than simply being a peripheral program for the Bank. This shows an alignment with global trends toward corporate social responsibility, as well as being in compliance with banking governance regulations (GCG Guidelines for Indonesian Banking 2012) which encourages the integration of a CSR strategy within a business strategy, thus positively promoting the Bank's business development.

A comprehensive program and budget plan is drawn up annually by Yayasan Danamon Peduli at the end of the year, and proposed to the Bank; approval is based on the assessments of proposed programs, which are also consulted with program stakeholders. A well-designed Annual Program and Budget proposal confirms that the CSR budget allocation reflects Danamon's commitment to supporting CSR programs, and ensures its effectiveness and benefits for beneficiaries. The fund allocation for CSR program is based on the program needs, rather than simply meeting government requirements that oblige the Bank to allocate a certain percentage of its profit for its CSR program.

As a development partner, Yayasan Danamon Peduli believes that development-oriented programs can only be effective when they involve other partners who share common concerns. Therefore, during the planning as well as in the execution stage, Yayasan Danamon Peduli continuously ensures a strong engagement with all stakeholders and fund providers, including those from local government as a stakeholder responsible for local development.

In addition to the funds allocated by the Bank, Yayasan Danamon Peduli also receives a fund allocation from three subsidiaries, determined by the nature of proposed programs and tailored to the line of business of the respective subsidiary. Yayasan Danamon Peduli is also open for donations from other parties who share a common compassion for conducting and developing CSR activities. However, such donations are still limited to disaster relief aid only.



Visiting traditional market

Yayasan Danamon Peduli

Budget Allocation 2010 - 2013

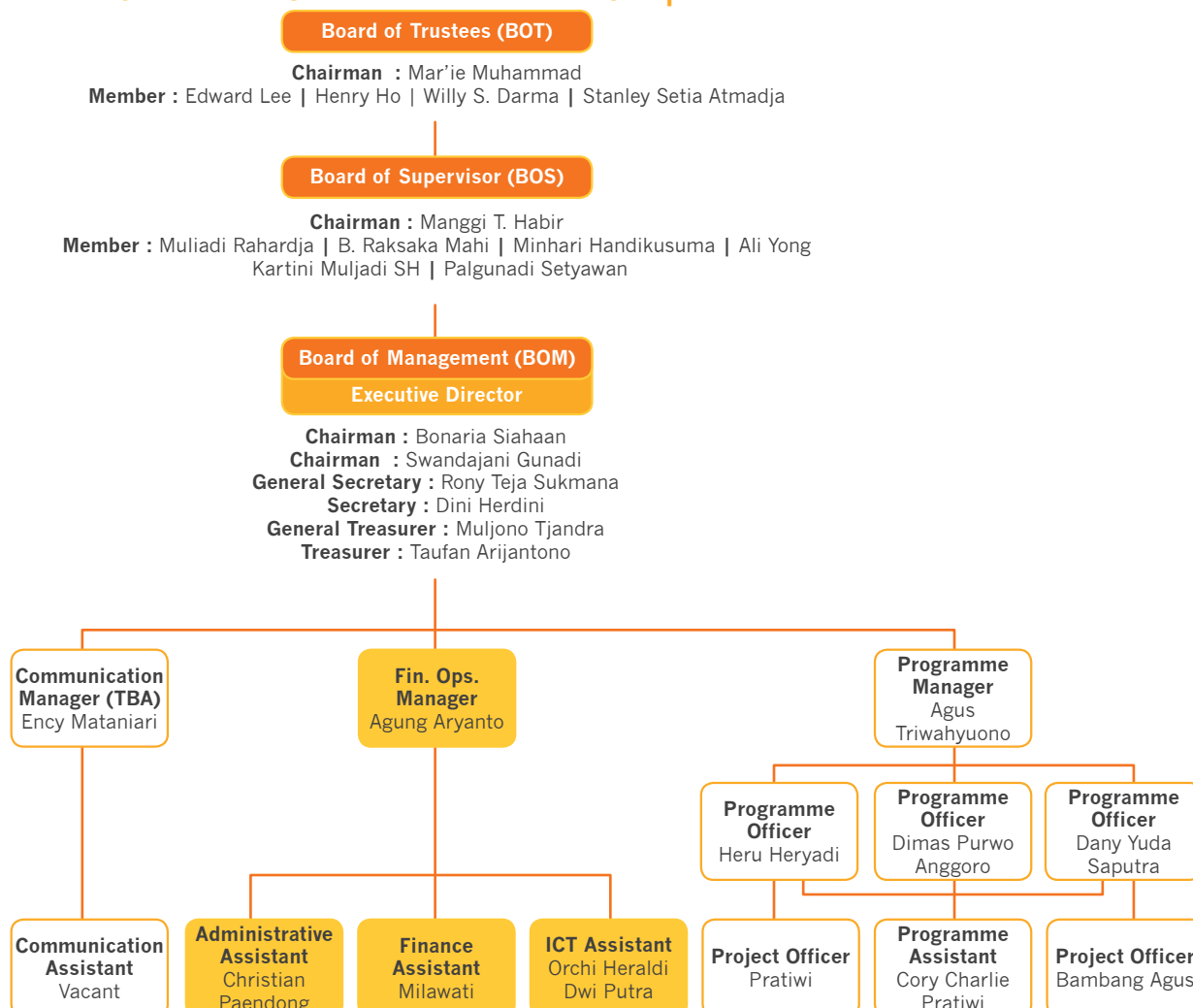
SOURCE OF FUND	PROGRAM	PERIOD			
		2010	2011	2012	2013
BDI	1. Pasar Sejahtera	1,184,051,890	1,824,115,132	2,705,062,287	1,566,448,139
	2. Program Ikon Regional	-	-	302,620,853	718,449,021
	3. Bulan Kepedulian Lingkunganku*	5,765,564,040	5,739,972,142	4,669,100,329	4,944,434,875
	4. Rapid Disaster Response	286,103,931	343,504,519	313,487,648	342,010,100
	5. Communication & KM	1,314,996,679	1,475,296,687	1,276,771,920	2,046,963,552
	6. Operational	2,293,482,366	2,640,707,161	2,940,625,420	3,191,439,626
	TOTAL	10,844,198,906	12,023,595,641	12,207,668,457	12,809,745,313
APBD	1. Pasar Sejahtera	3,113,499,000	3,126,527,000	4,324,538,900	8,998,402,555
	2. Regional Icon Preservation	-	-	665,000,000	534,450,000
	TOTAL	3,113,499,000	3,126,527,000	4,989,538,900	9,532,852,555
Danamon Syariah (Dana Qordhu Hasan)	1. Regional Icon Preservation	-	-	-	141,499,000
	2. Rapid Disaster Response	-	-	-	8,501,000
	TOTAL	-	-	-	150,000,000
Adira Finance	1. Pasar Sejahtera	-	-	-	24,000,000
	2. Bulan Kepedulian Lingkunganku	-	-	-	330,000
	TOTAL	-	-	-	24,330,000
Danamon Investment & FX	1. Regional Icon Preservation	-	-	-	20,000,000
	TOTAL	-	-	-	20,000,000
D'Club	1. Bulan Kepedulian Lingkunganku	-	-	-	2,150,000
	TOTAL	-	-	-	2,150,000
Adira Insurance	1. Bulan Kepedulian Lingkunganku	-	-	-	2,750,000
	TOTAL	-	-	-	2,750,000
Danamon Corporate University (DCU)	1. Bulan Kepedulian Lingkunganku	9,538,000	-	-	-
	TOTAL	9,538,000	-	-	-
World Health Organization (WHO)	1. Pasar Sejahtera	31,837,000	-	-	-
	TOTAL	31,837,000	-	-	-
Public Funds	1. Rapid Disaster Response	16,911,167	23,088,833	-	-
	TOTAL	16,911,167	23,088,833	-	-

Yayasan Danamon Peduli

To ensure the accountability and vigorous governance, a three-tier Board structure has been set up to supervise Danamon Peduli Foundation's activities. They comprise Board of Trustees (BoT), Board of Supervisors (BoS) and Board of Management (BoM). The Head of Board of Management also assumes the position of Executive Director of Yayasan Danamon Peduli.

The Management Board convenes a monthly meeting with the Board of Supervisors to report progress and implementation of all programs, along with their realized budget. At the end of each year, the Board of Management submits a report to the Board of Trustees, reporting all programs and budget realized. In its effort to promote transparency, Yayasan Danamon Peduli publishes regular audited financial reports, conducted by an Independent Auditor and announced in the national media.

Governance Structure & YDP Team Composition



Yayasan Danamon Peduli

POLICY, CONCEPT AND OPERATIONAL FRAMEWORK

Yayasan Danamon Peduli strives to play an active role in promoting the integration and the balance of all aspects of community life. Hence, the Bank will continuously extend its assistance to the government in the improvement of community welfare and quality of life as well as maintaining the environment and cultural preservation. The implementation of the programs always takes local resource engagement into account, so that a continuous partnership with local government and community can always be sustained.

THE IMPLEMENTATION OF CORPORATE SOCIAL RESPONSIBILITY PROGRAMS

Danamon's CSR activities consist of major programs, including:

- Pasar Sejahtera
- My Environment Awareness Month
- Rapid Disaster Response
- Regional Icon Preservation
- Occupational Health, Safety and Environment
- Responsibility for Consumers

SOCIAL AND COMMUNITY DEVELOPMENT

Social and community development in Indonesia has yet to receive sufficient attention and assistance from all stakeholders, including the government, the private sector as well as direct engagement from the community. Into the eighth year of Yayasan Danamon Peduli's endeavor, social and community developments are still framed as the prioritized program.

Yayasan Danamon Peduli designs an integrated social and community development programs in order to optimize its results and to keep efficient funding, so that the program can eventually result in synergic benefits.

Pasar Sejahtera

Wet markets play significant roles within the Indonesian economy. Based on the data published by the Ministry of Trade, there were 9,599 wet markets operating in 2012, supplying 60% of basic needs of the population, and these represent a source of income for over 12,5 million traders all over the nation.

However, the condition of these wet markets is mostly dirty and unpleasant. Another significant challenge lies in the immensity of waste that they produce, at an average of 7.7 million tons per wet market annually, or equivalent to 20,000 tons a day. This condition is worsened by ineffective waste management, resulting in an unhygienic and unpleasant environment, posing health hazard to the surrounded community and moreover reducing its competition against modern markets.

The government has an annual fund at its disposal that is allocated for the revitalization program for wet markets. However due to the high number of wet markets to be revitalized, other participation from other stakeholders is encouraged so that this revitalization program can be accelerated.

The Implementation of Corporate Social Responsibility Programs



As the catalyst and development partner, Yayasan Danamon Peduli is able to turn this challenge into an opportunity. In 2010, a wet market revitalization program was introduced with the key objectives to:

- a. Enhance and improve markets' environmental health conditions, in line with national standards, and
- b. Pilot a model of non-government support that can be widely replicated and can further accelerate a market revitalization movement across the nation.

The implementation of this program focuses on two main goals, namely (i) revitalizing wet market infrastructure and (ii) promoting better awareness and behavior among traders and other related parties in the markets. These stakeholders are expected to become the keepers and the torch-bearers of this program in the future.

Additionally, Yayasan Danamon Peduli also believes that local people are presumed to assume a sense of ownership, so that the revitalization program can be sustained. For that reason, Yayasan Danamon Peduli encourages active participation and commitment from the government, both local and national. At the national level, Yayasan Danamon Peduli initiated partnerships with the Ministry of Trade, the Ministry of Health and the Ministry of Agriculture.

Partnership on a national level focuses on information dissemination and program adoption, to promote wider support and replication. At the local level, Yayasan Danamon Peduli directly engages with Mayors, Regents and other local government taskforce workers from respective areas, to draw joint-planning and budgeting, all of which is materialized and included in the local governance budgets (APBD).

The Implementation of Corporate Social Responsibility Programs

As of end-2013, Yayasan Danamon Peduli has revitalized seven wet markets: first, five wet markets located in Payakumbuh, West Sumatera; Sragen, East Java; Probolinggo Regency and Probolinggo, East Java; and Pekalongan, Central Java. These five wet markets are referred to as “Pilot Sites” and constitute the realization of the Memorandum of Understanding that Yayasan Danamon Peduli signed with five Local Governments in 2010.

The pilot sites have seen two more wet markets undergo revitalization: one in Majalengka, West Java and another in Pontianak, West Kalimantan. The infrastructure revitalization eventually began in 2012, with follow-up programs, including behavior change and empowerment for traders, in 2013.

In the process, Pasar Sejahtera program has organically grown innovative schemes that provide the drive and support for behavioral change of the wet market trader community.

a. Market Community Movement The Market Community Movement is comprised of Community Self-help and Group Discussion. Through Group Discussion, the traders convene to identify challenges and formulate answers to market maintenance and development efforts. This group discussion has resulted in a number of schemes, which include a Waste Bank, Wall Bulletins, Radioland, Community Self-help and the Cooperative establishment.

This Group Discussion has also identified the training needed for traders to improve their knowledge and capacity of understanding. To create a positive domino effect for development and sustainability of the wet-market revitalization program, Yayasan Danamon Peduli hosts training for traders and other related parties. As of end-2013, Yayasan Danamon Peduli had trained 546 pioneers, comprising traders and other wet market stakeholders. The training is expected to create more pioneers to drive program implementation in their respective wet markets.

Community self-help is a joint activity that focuses on cleaning up the markets. The traders and the management of wet markets conduct this activity together so they can promote a common sense of responsibility and sense of caring within their respective wet markets. This activity is expected to be replicated on a periodic basis by traders in all wet markets.

b. Waste Bank Waste Bank is a self-managed and income-generating activity that requires direct involvement from the traders in building and managing non-organic waste produced by wet market activities. This initiative has changed traders’ behavior in disposing of their waste. Additionally, the Waste Bank program has helped reduce the burden on the local government in managing wet market waste. This program also provides an income source opportunity for its management. Waste Bank was initially conducted in Pasar Baru, Probolinggo in 2012.

The Implementation of Corporate Social Responsibility Programs

Waste Bank initiative has been replicated in two wet markets, in Sragen and Pekalongan in 2013, despite the challenge that emerges from a lack of interest on the part of traders and a shortage of land. Going forward, Waste Bank initiative is expected to be adopted by other wet markets included in Pasar Sejahtera program as well as by all wet-markets across the nation. The key to a more meaningful success of Waste Bank will lie in the active participation of local governments and traders.

During 2013, the recycled waste managed by waste bank at Pasar Baru, Probolinggo marked 3,171.80 tons, mostly plastic materials. This was an increase over the 3,146.25 tons of waste collected last year. Meanwhile, at Pasar Bunder, Sragen, 348.4 tons of waste were collected, signifying a meaningful amount of initial waste collection.

Recycled Waste Managed by Waste Bank at Pasar Baru, Probolinggo

No	Type of Waste	2012 (kg) Volume	2013 (kg) Volume
1	Plastic	2,477.55	2,505.45
2	Carton	450.45	447.80
3	Bottles, Glasses	110.65	112.05
4	Cans	45.6	44
5	Food/snack packages	10.5	9.7
6	Newspapers and papers	49.5	50.3
7	Sack bags	2	2.5
TOTAL		3,146.25	3,171.80



Waste bank program

The Implementation of Corporate Social Responsibility Programs

Waste Bank at Pasar Bunder, Sragen

No	Type of waste	2013 (kg) volume
1	Plastic	15.2
2	Carton	186.5
3	Bottles, Glasses	3
4	Cans	83.5
5	Newspapers and papers	17.5
6	Sack bags	28.5
7	Besi	3
8	Seng	11.2
TOTAL		348.4

- c. Integrated Management of Organic Waste** This initiative is aimed at recycling organic waste into composts instead of disposing of them at a final waste point. This conversion has reduced waste volume by 30%.

Organic waste conversion and its management were initially introduced by Yayasan Danamon Peduli in 2008, at 31 locations under Pasar Sejahtera program. This initiative is aimed at encouraging wet market stakeholders to directly engage in maintaining hygiene in and around the wet markets. The traders and other related stakeholders take collective action to reduce mounting waste in and around the market through recycling. This initiative has resulted in an improvement of both health and hygiene, as well as providing economic benefits. Compost represents an effective conversion of waste into a form useful for organic fertilizer. These composts are mostly generated from waste vegetables, leaves and fruits.

In 2013, five Pasar Sejahtera in Probolinggo city, Probolinggo regency, Payakumbuh regency, Sragen regency and Pekalongan city were collectively able to manage 685 tons of waste, by extracting 116.1 tons of composts, thus reducing the final disposed waste to only 518.3 tons. In 2012, a total of 116.1 tons of compost was extracted out of 502.6 tons of waste, reducing the final disposed waste to 386.5 tons.

The Implementation of Corporate Social Responsibility Programs

Location		Volume (ton)	
		2013	2012
Probolinggo City	Waste	50.836	
	Compost	20.184	
Probolinggo Regency	Waste	35.046	
	Compost	13.635	
Payakumbuh City	Waste	129.867	95.411
	Compost	42.045	30.558
Sragen Regency	Waste	261.786	255.109
	Compost	82.701	79.560
Pekalongan City	Waste	40.714	36.000
	Compost	8.153	6.028
TOTAL	Waste	518.249	386.520
	Compost	166.718	116.146

d. **Radioland**, This is a radio program run and operated by traders and is aired around their community. This program serves as a social medium which promotes positive behavior changes and at the same time amplifying the revitalization program and heightening community awareness of the program.

Radioland programs include music, communication, information as well as social promotion. This program has been adopted by Pasar Bunder in Sragen, Pasar Ibu in Payakumbuh and Pasar Grogolan in Pekalongan.

e. **Bulletins Boards** were also developed as communication, social and education media. Self-managed by the traders, this media help the community to adopt healthy and hygienic ways of life. The community also uses this medium to channel their creativities as well as to raise any problems they may encounter in the market. To sustain their enthusiasm, Yayasan Danamon Peduli organizes an annual Bulletin Boards competition amongst all participating markets.

The Implementation of Corporate Social Responsibility Programs

f. Cooperative Establishment Driven by the urge to have access to an alternative financing source, particularly for non-productive financial aid, the traders established a Cooperative expected to reduce their dependency on borrowing from moneylenders and thus improving their welfare and livelihood. The Cooperatives are run in a more formal and structured approach, as opposed to the Waste Bank.

The Cooperative establishment was pioneered by traders at Pasar Ibu Payakumbuh in 2013. Members of the Cooperative are traders from local markets and other markets as well. A notable feature from this Cooperative lies in the requirement for the members to contribute funds for market hygiene upgrades. By end of 2013, this Cooperative counted 37 traders as its members.

Yayasan Danamon Peduli is confident that the Pasar Sejahtera program will help accelerate the revitalization of wet markets in Indonesia. Its sub-programs are also expected to continuously grow in the future. To gain more participation in this effort, Yayasan Danamon Peduli has constructed a Pasar Sejahtera Module which has been submitted to the National Government, and seven participating local governments. This module comprises practical guidelines on a wet market revitalization model that can be adopted

by local governments or other interested parties; as such they can accelerate market revitalization across the country. The growing numbers of participating wet markets has also confirmed this confidence, while the increasing support from other government bodies and traders are also very uplifting.

In 2014, Yayasan Danamon Peduli aims to add 3 wet markets into its pilot sites under the Pasar Sejahtera program. The selection will be coordinated with the Ministry of Trades and Danamon representatives from respective areas. Furthermore, the focus of the program will be geared toward institutional enhancement, so that the participating institutions will have the capacity to maintain and ensure the sustainability of the program.

Included in the institutional enhancement program are management training, seminars, case studies, market displays & esthetics, along with other related activities. Target participants include the officers from related institutions, market management team, market associations and the management of Pasar Sejahtera sub-programs (Waste banks, Radioland, Bulletin Boards and Cooperatives).

The Implementation of Corporate Social Responsibility Programs

National Clean Market Day

This activity serves as a public campaign to promote community awareness of the existence of wet markets in Indonesia. In 2013, the highlights of National Clean Market Day were held at Pasar Bunder, Sragen and attended by Heads of the Local Government, officials from related institutions and trader representatives from the seven pilot sites of Pasar Sejahtera. On this occasion, Yayasan Danamon Peduli submitted the Pasar Sejahtera Module to the Deputy Minister of Trades of Republic of Indonesia, the officials from the Ministry of Health and seven Heads of Local Governments. This module is expected to provide support for both National and Local Governments in encouraging others to participate in the wet market revitalization program.

A special program was also featured during this occasion. A National Seminar on Pasar Sejahtera, titled “Together Creating Pasar Sejahtera: Comfort for the Buyers, Welfare for the Traders, Advancement for the Region” was held and participated in by 150 guests, including Directors from Danamon, Adira Finance, Yayasan Danamon Peduli Management, representatives from the Ministry of Trade, Ministry of Health, Heads of Local Governments, Head of Institutions participating in Pasar Sejahtera Program, Traders and other participants, such as a market trader association, media and private companies. This national seminar provides sharing sessions to promote learning and common understanding on wet market issues and seeks to establish a common collaboration amongst them. Additionally, Yayasan Danamon Peduli also launched “Komunitas Sejahtera Indonesia”, an on-line platform to facilitate a continuous learning process.



Cleaning the traditional market

The Implementation of Corporate Social Responsibility Programs



Banking Education for the Community

Danamon is aware that the majority of Indonesian communities have yet to attain banking and financial knowledge. To align with the government program in providing access to financial inclusion for the community, Danamon has organized 48 education programs in 2013, aimed at educating the community to understand banking and financial issues.

Financial inclusion is interpreted as providing access to basic banking and financial products and services in an affordable, secure and efficient manner, particularly for the underprivileged. To support this program, Danamon and its subsidiaries believe that sound knowledge in banking and finance is driving factor in raising community banking and finance awareness, in addition to providing them with the right banking products and services.

The Implementation of Corporate Social Responsibility Programs

Banking Education for the Community Activities in 2013

January - March

No.	Organizing Unit	Activites	Subject	Time Plan
1	DSP	Seminar Series	Banking roles in Agribusiness especially Bandeng Farming	16-Feb-13
2	DSP	Seminar Series	Benefits of Cooperation with Bank in Small Middle Enterprise	2-Mar-13
3	DSP	Seminar Series	Benefits of Cooperation with Bank in Small Middle Enterprise	9-Mar-13
4	DSP	Seminar Series	The Importance of Bookeeping for SME	23-Jan-13
5	DSP	Seminar Series	Benefits of Cooperation with Bank in Small Middle Enterprise	26-Mar-13
	DSP	Seminar Series	Banking Roles in Supporting the SMEs	13-Apr-13
6	Consumer Banking	Danamon Goes To Campus	Educating students to diligently savings since earlier age by introducing Danamon Lebih saving product with interesting methods such as inviting the student to join the Bus to get the feature of 5 Danamon Lebih products in 3D Experience and Games.	4 Mar - 2 Apr 2013

April - June

No.	Organizing Unit	Activites	Subject	Time Plan
1	SME	Small Gathering	Education about the importance of saving and socialization of saving products to the employees of PT. Inalum	10 -11 June 2013
2	Wealth Management Services - Retail Banking	Danamon Privilege Investment Talkshow	Market Up Date & Investment	25-Apr-13
3	Wealth Management Services - Retail Banking	Danamon Privilege Investment Talkshow	Market Up Date & Investment	22-May-13
4	Wealth Management Services - Retail Banking	Danamon Privilege Investment Talkshow	Market Up Date & Investment	20-Jun-13
5	DSP	Pasar Sejahtera	Expand the banking business between traditional traders and Danamon.	April 2013, May 2013 and June 2013
6	DSP	Grebek Pasar	Expand the banking business between traditional traders and Danamon.	April 2013, May 2013
7	DSP	Duta DSP	Brief info on DSP Products and Programs, Inspirator and Motivator.	April 2013, May 2013 andt June 2013
8	DSP	Placement on Radio (Talkshow radio)	Partners to assist the customers to develop its business for a better performance, Brief info on DSP Products and Programs.	January 2013 dan February 2013

The Implementation of Corporate Social Responsibility Programs

Location	Budgeted Cost (Rp)	Number of Targeted Audience	Remark
Luwuk	7,500,000	100	
Aek Nabara	7,500,000	100	
Lambaro	7,500,000	100	
Kudus	11,500,000	100	
Purbalingga	7,500,000	100	
Pontianak	7,500,000	100	
Jakarta		±2,000 people playing in the bus and 600 new accounts opening	Working with the prominent universities in Jakarta namely Gunadarma, UI, Trisakti, STMT Trisakti, UKI, Mercu Buana, UNAS, Paramida, Universitas Pancasila, UPH and universitas Bunda Mulia.

Location	Budgeted Cost (Rp)	Number of Targeted Audience	Remark
PT Inalum, Paritohan Tapanuli Utara	Rp1 Million	20 people	
Bandung	Rp95.5 Million	±250 people	
Surabaya	Rp96.5 Million	±250 people	
Semarang	Rp81.5 Million	±250 people	
Solo, Cirebon, Semarang, Denpasar and Manado (total 17 unit)	Rp10.68 Million	± 30 people / unit	Activity in cooperation with Dinas Pasar (3 days program) and Yayasan Peduli Danamon. Yayasan Danamon Peduli provided funds of Rp10.6 million and Danamon of Rp6.5 million.
Curup and Kepahiang, Bengkulu (total 3 unit)	Rp. 1.5 Million	± 30 people / unit	Activity in cooperation with Dinas Pasar (3 days program)
All DSP Branches	Rp200 thousand / activity	± 2,000 people	
Yogyakarta	Rp8.5 Million	± 1,500 people	

The Implementation of Corporate Social Responsibility Programs

July - September

No.	Organizing Unit	Activites	Subject	Time Plan
1	Wealth Management Services	Danamon Privilege Investment Talkshow	Market Up Date	July-September 2013
2	Marcom/ Business Support	Information to Customer Account Statements (Marketing Message)	Banking Crimes	September 2013
3	Marcom/ Business Support	Information to Customer Account Statements (Marketing Message)	Savings and ATM	September 2013
4	DSP	Pasar Sejahtera	Expand the banking business between traditional traders and Danamon	July 2013, August 2013 and September 2013
5	DSP	Grebek Pasar	Expand the banking business between traditional traders and Danamon	July 2013, August 2013 and September 2013
6	DSP	Duta DSP	Brief info on DSP Products and Programs, Inspirator and Motivator.	July 2013, August 2013 and September 2013
7	DSP	Cooperation with Local Cooperatives (KUD)	Brief on business cooperation which has been done between DSP with KUD to improve the welfare of KUD's members	August 2013 and September 2013
8	DSP	"Apa yang Bisa Saya Bantu" Program & Radio Talkshow	Brief to the public on DSP program which is ready to assist fast cash at anytime.	September 2013

The Implementation of Corporate Social Responsibility Programs

Location	Budgeted Cost	Number of targeted audience	Remark
Palembang, Yogya, Denpasar, Jakarta	Rp. 300.000.000	±700 people	Cooperation with Bursa Efek Indonesia, and Fund Managers: BNP Pariba Investment Partners, Danareksa Investment Management, Batavia Prosperindo Asset Management.
	-	± 310,610 Customers	Account Statements of August 2013 was published in September 2013, To improve the public awareness on prudential aspects in conducting financial transactions (risk awareness)
	-	± 310,610 Customers	Account Statements of August 2013 was published in September 2013, To improve public understanding on bank's products and services as well as their rights and obligations
Manado (5 unit)	Rp10.68 million	± 30 people / unit	Activity in cooperation with Dinas Pasar (3 days program) and Yayasan Peduli Danamon. Yayasan Danamon Peduli provided fund of Rp10.6 Mn and PT. Bank Danamon Indonesia, Tbk of Rp6.5 Mn.
RSH Makassar, (Ps terong, Ps Baru Wua - Wua), RSH Manado (Ps Manonda Gorontalo, Ps Satya Praja Gorontalo, Ps Simpong Luwuk)	Rp1.5 million	± 30 people / unit	Activity in cooperation with Dinas Pasar (3 days program)
In all Danamon Simpan Pinjam Branch Office	Rp200,000 / activity	± 2000 people	
Palembang, Pekanbaru, Jambi and Medan	Rp. 5-10 million / activity	± 30 people / activity	
Balikpapan, Bandung, Cirebon, Jakarta, Jambi, Medan, Palembang, Semarang, and Surabaya	Rp10 million / activity	± 130 people / activity	

The Implementation of Corporate Social Responsibility Programs

October - December

No.	(Organizing Unit)	(Activites)	(Subject)	(Time Plan)
1	Wealth Management Services	Investment Talkshow	Market Up Date	22 October 2013
2	DSP	GrebeK Pasar	Expand the banking business between traditional traders and Danamon.	October 2013, November 2013, December 2013
3	DSP	Duta DSP	Brief info on DSP Products and Programs, Inspirator and Motivator.	October 2013, November 2013 and December 2013
4	DSP	Apa Yang Bisa Saya Bantu	Partners to assist the customers to develop its business for a better performance, Brief info on DSP Products and Programs, market communication, financial and banking consultancy.	October 2013, November 2013 and December 2013
5	DSP	Gebrak Pasar in cooperation with SMEC	Expand business access to improve CASA in the traditional market community between traders/retailers and Danamon.	September 2013, October 2013, December 2013, January 2014
6	DSP	Desa Si Pinter	Socialization of DSP unit and products, saving program campaign, and agriculture coaching.	October 2013, November 2013, December 2013
7	DSP	Indonesia Savings Movement	Improve the public awareness on Savings.	1-Dec-13

The Implementation of Corporate Social Responsibility Programs

Location	Budgeted Cost	Number of targeted audience	Remark
Jakarta	Rp. 120,000,000	±250 people	Cooperation with Bursa Efek Indonesia and BNP Paribas Investment Partners.
RSH Manado (Ps Sentral Gorontalo, Ps Tomohon, Ps Karombasan, Ps Limboto, Ps Jailolo), RSH Surabaya (Ps Babat Lamongan, Ps Pandaan), RSH Cirebon (Ps Wage)	Rp. 3,5 Million	± 30 people / unit	Activity in cooperation with Dinas Pasar (3 days program).
In all Danamon Simpan Pinjam Branch Office	Rp. 200 th / activities	±305 people	
Pontianak, Palangkaraya, Samarinda, Bandung Indramayu, Pemalang, Cirebon, Kupang, Mataram, Merak, Jambi, Bengkulu, Makassar, Malang, Kediri, Jember, Gorontalo, Medan, Aceh, Palembang, Lampung, Batam, Pekanbaru, Semarang, Solo, Nusukan, Surabaya dan Mojokerto	Rp. 10 Million	± 1500 people	
Balikpapan, Batam, Makassar, Bogor, Bengkulu, Palembang, Jambi, Denpasar, Medan, Manado, Yogya, Solo, Surabaya, Semarang	Rp. 3 Million/ Unit	± 50 people / unit	Activity in cooperation with DSP, SME & Commercial and Dinas Pasar for 3 days.
Bengkulu, Lubuk Linggau, Jambi, Padang, Solok, Bukit Tinggi		± 100 people / activities	Activity in cooperation with village head and Agri&MT DSP team.
Banjarmasin, Medan, Semarang	Rp 155 mn for/5 banks @ Rp. 31,000,000	± 1000 people	- Banks in Semarang: Bank Jateng, Danamon, BII, BTN and UOB - Each bank contributed a budget of Rp 31,000,000 and BDI from SEMM's expenses.

Caring for Environment Month



CARING FOR ENVIRONMENT MONTH

Danamon realizes that preserving the environment is the responsibility of all parties, which includes the government, the public and corporate business. For that purpose, Danamon and one of its subsidiaries, namely Adira, have launched an environmental conservation program that is periodically held annually, titled “My Environment Awareness Month” or BKL.

BKL was, in the spirit of “Think Globally, Act Locally”, initially launched in 2011. This program focuses on preserving and conserving the environment, both within the confines wherein the Bank operates as well as the broader environment, and in the best interest of the public. The BKL program consists of 3 components, which are: activities at the regional level, activities at Danamon’s head offices and subsidiaries, and BKL’s main event.

The Bank’s seven operational regions carried out BKL activities for 3 months each year, involving all of Danamon’s and Adira’s branches or business units throughout Indonesia. These activities were carried out under the coordination of the Branch Coordinating Officer (BCO) and the Regional Corporate Officer (RCO) within each respective region. Each BCO is given the freedom to design and implement their own activities in accordance with the annual theme of the National Environment Day, as determined by and whose program’s guidance is prepared by Yayasan Danamon Peduli. The BKL program is also carried out with the cooperation of the regional government as well as the local community.

The BKL theme in 2013 was, “Change Behavior and Lifestyles to Save the Environment”. Throughout 2013, an estimated 2,073 of the Bank’s business units participated in activities that focused on 49

Disaster Rapid Response

locations and involved volunteers comprised of employees of 7,464 employees of Danamon and Adira. Funds allocated for the BKL program in 2013 amounted to Rp4,944,434,875.

Meanwhile, activities at the head office focused on collecting waste derived from 12 buildings that represent Danamon's head office and subsidiaries. The amount of waste collected throughout the months of May-June 2013 was 3,000 kg, which was subsequently delivered to scrap dealers.

The main event, which coincides with World Environment Day, was held on June 30, 2013, at Ajodhya Park, Jakarta and showcased various educational and campaign activities concerning preserving and maintaining the environment. The BKL 2013 focused on the promoting awareness of "environmentally friendly" as part of early education of children. Consequently, the main BKL event for 2013 involved various activities created by and for children, including drawing competitions, and art shows held under the theme of "Love My Environment". In addition to

this, Yayasan Danamon Peduli also sponsored the Family Education Environment (FEE), an educational activity in the area of science and environmental issues for children. This event was held at the Cibubur Camping Ground on June 16, 2013, with sponsorship funds amounting to Rp7,500,000.

RAPID DISASTER RESPONSE

In addition to implementing programs that are preventive in nature, the Yayasan Danamon Peduli has also provided assistance in the event of natural and other disasters. As a result, Rapid Disaster Response (CTB) became one of the most important CSR programs carried out by the Bank and its subsidiaries. The objectives of this program are: (i) to be the first provider of aid, (ii) improve the quality and effectiveness of aid, and (iii) enhance the community's understanding of prevention and recovery.



Rapid Disaster Response Program

Preservation Of Regional Icons (Pir)

The CTB program's focus is divided into three activity groups, namely:

- a. Providing immediate relief to victims of a disaster;
- b. Recovery for affected public facilities, and
- c. Training programs on disaster management and first response.

Yayasan Danamon Peduli is actively supported by the Bank's network of branches and business units located throughout all of Indonesia's provinces, as well as in every district. Thus, in the event of a disaster, assistance can immediately be provided through either a branch or business unit wherein the disaster occurred, without having to wait for aid to be delivered from Head Office.

Moreover, Yayasan Danamon Peduli also works with relevant agencies for disaster management, such as the Indonesian Red Cross (PMI), Habitat Indonesia, the National Disaster Management Agency (BNPB), and Rapid Response Action (ACT). Cooperation includes coordination in aid delivery, and the restoration of public facilities.

Throughout 2013, Yayasan Danamon Peduli allocated a total of Rp342,010,100 of funds for its Disaster Rapid Response program. In addition to this, Danamon Syariah also provided assistance amounting to Rp8,501,000 specifically for flood victims in Marunda, North Jakarta.

REGIONAL ICON PRESERVATION

The Regional Icon Preservation is the latest CSR activity carried out by Danamon and its subsidiaries. The purpose of this program is to socially and economically empower communities to preserve the environment as well as their local cultural heritage. The program's activities are specifically designed in an integrated manner, including: environmental conservation, economic empowerment, as well as the preservation and promotion of the local culture.

Yayasan Danamon Peduli, as part of the Environmental Awareness Month program, initially launched this program in 2012. As its pilot project, the Regional Icon Preservation program focused on the Marunda area of North Jakarta, specifically within the vicinity of the Rumah Si Pitung (Pitung's House) cultural heritage site. Pitung is a native Betawi resident who lived in the 19th century, one who has become a legend for his fight against the injustices of the colonial Dutch East Indies government. There are also other cultural heritage sites within this location, namely the Al Alam Mosque, which is the oldest mosque in Jakarta.

At the initial stage, Yayasan Danamon Peduli focused on the construction and renovation of three public facilities, namely, health clinics, community centers, and children's playgrounds, as well as religious facilities such as the Al Alam Mosque. In addition to this, other activities carried out included:

Preservation Of Regional Icons (Pir)



- a. Provision of sanitary facilities, including motorized carts, trash carts, and trash bins in residential areas.
- b. Community service and education on the benefits of reducing, re-using and recycling of waste;
- c. Replanting mangroves;
- d. Health examinations and education, and
- e. Provision of learning tools for Early Childhood Education within the community.

In 2013, activities related to the Marunda program focused on mobilizing and empowering the community through the creation of various groups. The activities implemented in 2013 covered several aspects of life, which included:

1. Environmental Aspects

One of the major environmental challenges in Marunda is the unsanitary condition resulting from the residents' habit of indiscriminately disposing of trash as well as the lack of sanitary facilities. Through regular discussions facilitated by Yayasan Danamon Peduli's working team, the public was made aware of the need to maintain their environment, particularly in regard to the community management of waste. This joint discussion culminated in the establishment of sanitation workers for respective neighborhoods, along with budgetary support derived from dues collected from residents. This initiative will be followed up by the establishment of a Waste Bank run by the local community's Cooperative.

Preservation Of Regional Icons (Pir)

2. Cultural Aspects

A number of local cultural groups were formed that sought to promote and mobilize the community's pride and spirit for its cultural heritage. Groups of women, teenagers and children of Marunda residents routinely receive support, which includes training to perform the marawis and qasidah, as well as pencak silat martial art. The formation of these various groups seeks to encourage residents to promote local culture and tourism through various indigenous performances. As a pilot event, Marunda Village Festival was held at the end of 2013, wherein residents of Marunda showcased various cultural performances and the local arts and crafts. In addition to this, as part of efforts to promote local crafts and culture, Yayasan Danamon Peduli also provided six Promotional Stand units for Featured Products of North Jakarta at the Rumah Si Pitung.

3. Economic Aspects

As part of its efforts to enhance the community's welfare through economic empowerment, Yayasan Danamon Peduli facilitated the establishment of the Prosperous Marunda Cooperative and the Marunda Independent Credit Union Cooperative. The Cooperative's services cover Electricity and Waterworks Payments Business Unit, Waste Bank as well as the Rumah Si Pitung and Al - Alam Mosque Tourism Management.

Meanwhile, The Marunda Independent Credit Union is funded by two fund sources, namely, member's savings and loans as well as funds channeled to fund businesses proposed by members. The second source consists of Qordhu Hasan funds that are entrusted to Yayasan Danamon Peduli by Danamon Syariah whereby (based upon the consensus of the community) funds are to be used in compliance with Syariah law.

The Regional Icon Preservation program in Marunda is also unique in that it serves as one of the pilot programs for the Islamic Economy Movement (GRES) that seeks to enhance the application of Syariah/Islamic economics to improve the economic welfare of people in Indonesia.

All the above-mentioned Regional Icon Preservation activities were carried out with the active participation of the local community as well as the full support of the Municipal Government of North Jakarta. The Municipal Government's commitment is also very uplifting, as reflected by the estimated Rp534,450,000 budget allocation for this program by the Municipal Government in 2013. Meanwhile, the funds disbursed for the PIR program by the Bank within the same year amounted to Rp879,948,021, through Yayasan Danamon Peduli, FX and Danamon Syariah at the amounts of Rp718.449.021; Rp20,000,000; and Rp141,499,000 respectively.

Manpower And Health, Occupational Safety And Environment (K3L)**MANPOWER AND HEALTH,
OCCUPATIONAL SAFETY ENVIRONMENT
(K3L)****Manpower**

Danamon believes that employees are the Bank's main assets, ones that must always be retained, empowered, developed and treated with respect. In addition to this, equal treatment for career opportunities must also be fairly accorded to all employees.

Harmonious industrial relations are constantly developed within Danamon. This is made possible through good communication processes, along with open and transparent relationships between employees and management. Danamon guarantees the employee's rights to free expression and unions in accordance with prevailing laws and norms. Danamon has maintained good relations with labor unions and applied the prevailing Collective Labor Agreement that is in effect up to 2014, in accordance with the Decision of the Director General of Industrial Labor Relations and Social Security No. 10/PHIJSK-PKKAD/PKB/I/2013 regarding the Registration to Extend the Collective Labor Agreement.

Danamon also acknowledges the performance and achievement of its employees. Based on Bank's Memo No. B.7800-HRKP-1213 with regards to the Implementation of a Year End Performance Evaluation for 2013, an employee's performance is regularly assessed twice a year. The results of this assessment serves as one of the considerations for determining rewards extended to employees, such as salary increases, annual bonuses, and promotions.

Leave Rights

Every employee has the right to take leave in accordance with the Ministry of Labor and Bank regulations. In addition to this, employees are also granted permission for special leave due to personal reasons such as the death of an employee's family member or an employee's wedding. This special leave permit does not constitute part of the employee's annual leave.

Insurance

In addition to extending social security (Jamsostek) coverage, Danamon also provides health insurance for all of its employees, including their spouses, and children. This insurance scheme aims to provide employees with protection and expense coverage during medical examinations or treatment including labor and delivery for female employees and employees' wives.

In addition to health insurance coverage, employees also receive work-related accident and life insurance coverage.

Health Care

Healthcare is one of the key factors that determine the overall performance of an employee, as well as that of the Bank as a whole. Thus maintaining employee's health is a shared responsibility. An array of activities are provided by the Bank in raising employee awareness on the importance of health, as well as to motivate in maintaining health.

Occupational Safety And Environment

These activities include:

1. Health Talk: seminars from health experts on relevant health topics (blood sugar, cholesterol, a healthy diet, chronic diseases etc).
2. Health Fair: exhibition participated by various health care service providers.
3. Online Health Articles: an online media platform where employees can access via www.simassehat.com and D'club site on Danamon's intranet. This tool provides information on health in the workplace, such as the importance of stretching regularly during work.
4. Lactorium: hygienic and convenient space in the office for breastfeeding mothers
5. Employee Sports Clubs: Employee sports clubs that cater to specific interests or hobbies, such as futsal, badminton, volleyball, basketball, table tennis, gymnastics/aerobics, cycling, bowling, running, martial arts, tennis, and badminton.
6. Inter-Regional Sports Event/"Danamon Games": sports competition held bi-annually by the Bank and participated in by representatives of employees from all regions within Indonesia. This activity aims to boost sportsmanship among employees.
7. Art and Hobby clubs: groups of employees who share interests and hobbies, such as photography, fishing, choir practice, vocal groups, and musical bands.
8. Hand-washing Movement: a movement in promoting hygiene through the distribution of stickers on the proper and healthy way to wash hands.

OCCUPATIONAL SAFETY AND ENVIRONMENT

Danamon constantly strives to ensure the safety and security of its employees in the workplace. Danamon has carried out various efforts aimed at enhancing safety and security in the workplace, despite the fact that the banking industry tends to have relatively low incidences of work-related accidents compared to other industries, such as the mining or manufacturing sectors.

Responsibility To Consumers

These efforts included:

1. Determining procedures and resources required to address emergency situations (natural disasters, fires, riots), including establishing a Command Center within the Corporate sections as well as the Regional level for Danamon and its subsidiaries.
2. Implementing evacuation drills periodically.
3. Continuously disseminating information pertaining to safety procedures to employees, such as via e-mail blast.
4. Attention to K3L aspects in every building constructed or occupied by Danamon.
5. Ensure that the density ratio of employees per room is in accordance with prevailing standards.
6. Ensure that the lighting system, air conditioning, and air circulation all function adequately.

RESPONSIBILITY TO CONSUMERS

Responsibility for Product Information and Services

Danamon has, in the course of performing its responsibility pertaining to product information and banking services, chosen to take two approaches, namely, educating clients and potential depositors, as well as providing training and guidance for front-liners.

Customer Education

Danamon constantly strives to ensure that its customers and prospective depositors understand all products and services offered by the Bank. This is meant to ensure that the selected product meets the customer's needs, characteristics, and risk profile. Throughout 2013, Danamon provided consumer education through 16 banking education activities.

Responsibility To Consumers

Customer Education Activities 2013

No.	Organizing Unit	Activites	Subject	(Time Plan)
	SME	Customer Gathering	Cash@Work and E-tax Socialization	1 May 2013
	Commercial	Customer Gathering	Impact of fuel price increase	23 May 2013
	Comercial	Golf Tournament	The Game of Friendship	24 May 2013
	DSP	Costumer Development	Medan Area 3 - Ps.Lubuk Pakam	15 May 2013
	DSP	Costumer Gathering	Medan Area 3 - Ps.Aksara	08 May 2013
	DSP	Costumer Gathering	Medan Area 2 - Ps.Helvetia	22 April 2013
	DSP	Costumer Gathering	Pematang Siantar - Ps.Indrapura	03 June 2013
	DSP	Costumer Gathering	Medan 2 - SMO Lambaro	22 April 2013
	DSP	Customer Gathering	A brief on DSP Product and Program	April 2013, May 2013 and June 2013
	DSP	Customer Development	Motivation, knowledge of enterprises and business development and understanding of the bank	April 2013, May 2013 and June 2013
	DSP	Customer Gathering	A brief on DSP Product and Program	July 2013, August 2013 and September 2013
	DSP	Customer Development	Motivation, knowledge of enterprises and business development and understanding of the bank	August 2013 and September 2013
	DSP	Customer Gathering	A brief on DSP Product and Program	October 2013, November 2013 and December 2013
	DSP	Customer Development	Motivation, knowledge of enterprises and business development and understanding of the bank	October 2013, November 2013 and December 2013
	DSP	Customer Gathering	A brief on DSP Product and Program	October 2013, November 2013 and December 2013
	DSP	Customer Development	Entrepreneurship Motivation	October 2013, November 2013 and December 2013

Responsibility To Consumers

Location	Budgeted Cost	Number of targeted audience	Remark
Tanjung Pinang	Rp 15 million	60 persons	
Hotel Aston, Medan	Rp 44,500,000	120 persons	16.30 to 21.30 PM
Royal Sumatera, Medan	Rp 172,000,000	120 persons	05.30 AM - 15.00 PM
Medan Area 3 - Ps.Lubuk Pakam	Rp 5,700,000	100 persons	
Medan Area 3 - Ps.Aksara	Rp 1,500,000	25 persons	
Medan Area 2 - Ps.Helvetia	Rp 1,500,000	25 persons	
Pematang Siantar - Ps.Indrapura	Rp 1,500,000	25 persons	
Medan 2 - SMO Lambaro	Rp 1,500,000	25 persons	
Balikpapan, Bandung, Cirebon, Denpasar Jakarta, Jambi, Makassar, Malang, Manado, Medan, Palembang, Pekanbaru, Semarang, Solo, Surabaya	Rp 2.5 million / unit	± 30 persons / unit	
Malang, Martapura-Balikpapan, Jonggol-Bogor	Rp 7.5 million	± 100 persons / unit	
Balikpapan, Bandung, Cirebon, Denpasar Jakarta, Jambi, Makassar, Malang, Manado, Medan, Palembang, Pekanbaru, Semarang, Solo, Surabaya	Rp 2.5 million / unit	± 30 persons / unit	
Pekanbaru and Semarang	Rp 7.5 million	± 100 persons / unit	
Balikpapan, Bandung, Cirebon, Denpasar Jakarta, Jambi, Makassar, Malang, Manado, Medan, Palembang, Pekanbaru, Semarang, Solo, Surabaya	Rp 2.5 million / unit	± 30 persons	
Jambi, Jakarta, Medan, Semarang, Balikpapan,	Rp 7.5 million	± 100 persons	
Balikpapan, Bandung, Cirebon, Denpasar Jakarta, Jambi, Makassar, Malang, Manado, Medan, Palembang, Pekanbaru, Semarang, Solo, Surabaya	Rp 2.5 million / unit	± 30 persons	
Jambi, Jakarta, Medan, Semarang, Balikpapan,	Rp 7.5 million	± 100 persons	

Responsibility To Consumers

Frontliners Training

To ensure its frontliners possess in-depth knowledge about the Bank's products and services, in 2013, Danamon, working through Consumer Service Quality, conducted training for 7,320 retail banking, operations, SME, and Danamon Access Center frontliners in Indonesia.

Frontliners Training in 2013

Retail Banking & Ops Training	Participant	
	Actual	Hours
Basic Induction for NFL	1,579	8,124
Service Standard Level 2	972	5,800
Service Communication Skill	224	1,792
Service Handling Complaint	55	440
Service Strategy & Technical Skill	1,012	8,096
Service Excellence For Leader	72	576
Service Camp	2,125	12,750
Beauty Class	1,090	4,360
Development Program	55	520
Total	7,184	42,458
DAC & SME Training	Actual	
	Actual	Hours
Service Handling Complaint (DAC)	13	104
Service Excellence for SME	123	492
Grand Total	7,320	43,054

Handling Consumer Complaints

One of the Bank's commitments to maintain customers' trust is by constantly providing the best services. By doing so, customers will feel both appreciated and supported at any time. In order to provide information and respond to customer complaints at any time, Danamon formed a Danamon Customer Service unit, or Danamon Access Center (DAC) as well as DAC Customer Care.

Danamon Access Center (DAC)

The DAC is a customer service unit that can be accessed at any time by dialing the 24-hour 500-090 phone number. The DAC team is always ready to serve customers, such as by providing information and data as well as responding and resolving complaints. The DAC Team is equipped with cutting-edge devices that can access the banking system to obtain timely information. Matters that specifically require further follow-up will be pursued by another support team that can coordinate with related units to secure solutions for a customer's requests and problems.

DAC Customer Care

DAC Customer Care is a centralized customer service unit set up to handle complaints. Customer complaints can be submitted various ways, such as through the Call Center, Correspondence, Branch Banking as well as other banking divisions. To measure the level of completion for handling a complaint, the customer will be informed of the timeframe required.

The DAC and Quality Service team will periodically discuss and review existing problems and complaints. The results are then used as feedback for relevant units to use in improving processes or services within their respective areas. In addition to this, all issues and complaints received along with their resolution are regularly reported to Bank management.

Responsibility To Consumers

SOFT SKILL DAC 2013 TRAINING

Soft Skill Training	Date	Participant	Duration (Day)	Hours
Phone Interaction Skill (PIS)	10 Apr	12	1 D	8
Contact Center Operation Management	22-23 Nov	32	2 D	16
Phone Interaction Skill (PIS)	7 Dec	17	1 D	8
Call Center Profesional	14 Dec	12	1 D	8
Complaint Handling	19 Dec	13	1 D	8

NEW AGENT DAC 2013 TRAINING

New Agent Banking Training	Date	Participant	Duration (Day)	Hours
New Agent Banking Training	3 Jun	3	15	120
New Agent Banking Training	13 May	2	15	120
New Agent Banking Training	7 Oct	6	15	120
New Agent Banking Training	23 Sep	4	15	120

New Agent Banking Training	Date	Participant	Duration (Day)	Hours
New Agent Card Training	7 Jan	10	20	160
New Agent Card Training	5 Mar	8	20	160
New Agent Card Training	13 May	4	20	160
New Agent Card Training	15 Jul	6	20	160
New Agent Card Training	9 Sep	6	20	160
New Agent Card Training	18 Sep	17	20	160
New Agent Card Training	16 Oct	11	20	160

BANKING 2013 TRAINING

Hard Skill Banking Training	Date	Participant	Hours
SMS Alert & Email	7 Jan	14	2
Savings & ATM	10 Jan	2	2
Clearing Deposits	11 Jan	2	2
Deposits	14 Jan	2	2
E-Statement	16 Jan	1	2
Time Deposits	18 Jan	2	2
Primadollar, Cards Blocking & ATM Features	18 Jan	1	2

Responsibility To Consumers

BANKING 2013 TRAINING

Hard Skill Banking Training	Date	Participant	Hours
DAC Phone Banking	21 Jan	1	2
Internet Banking	22 Jan	2	2
Primajaga 50 & Primajaga 100	25 Jan	2	2
Sukuk SR005	4 Feb	5	2
Sukuk SR005	3 Feb	6	2
Sukuk SR005	6 Feb	6	2
Sukuk SR005	7 Feb	6	2
Sukuk SR005	8 Feb	5	2
Sukuk SR005	12 Feb	2	2
SMS Notification	18 Feb	5	2
SMS Notification	19 Feb	7	2
SMS Notification	20 Feb	6	2
SMS Notification	21 Feb	3	2
Debit Card Alfamidi	27 Feb	8	2
Code of Ethics	6 Mar	9	2
SMS Banking	6 Mar	16	2
HP Banking SIM+	20 Mar	6	2
SMS Banking	21 Mar	8	2
Promo DOB in April	1 Apr	24	2
SMS Banking	5 Apr	5	2
Western Union (WU)	9 Apr	14	2
KTA	10 Apr	2	2
SMS Banking	12 Apr	5	2
KTA & BI Checking	14 Apr	2	2
PGB 3	15 Apr	17	2
SMS Banking	15 Apr	2	2
NCBS for QA	15 Apr	4	2
Debit Cards Complaint	19 Apr	2	2
NCBS for QA	19 Apr	5	2
SMS Banking	25 Apr	2	2
Primajaga & Credit Cards Payment by LLG	26 Apr	2	2
Danamon Dormant Reactivation	29 Apr	20	2

Responsibility To Consumers

BANKING 2013 TRAINING

Hard Skill Banking Training	Date	Participant	Hours
Customer get Customer Program	30 Apr	15	2
Click & Win 2	2 May	6	2
Mulia Savings Program	13 May	19	2
Base 24	10 May	4	2
Mulia Savings Program	13 May	19	2
Danamon Lebih Sensational	20 May	16	2
Promo MU Legend	23 May	16	2
Phone Banking Training	12 Aug	1	2
Unsecured Loans (Settlements & Balance Fund Transfer)	16 Aug	1	2
DAC & DSC Services	26 Aug	3	2
Foreign Currency Transferred by DOB	27 Aug	3	2
Foreign Currency Transferred by DOB	27 Aug	3	2
SMS Banking	28 Aug	3	2
Current Accounts, Clearing	4 Sep	2	2
Collection, Intercity, Current Accounts Products	5 Sep	2	2
Danamon Lebih Top Up	6 Sep	23	2
Danamon Lebih Top Up	9 Sep	4	2
DAC Banking Service	9 Sep	3	2
DSC (Service Center Corporate)	10 Sep	3	2
Current Accounts	11 Sep	3	2
Current Accounts, Clearing	12 Sep	3	2
E-Voucher	19 Sep	14	2
HTC One	30 Sep	16	2
Fleximax	8 Oct	14	2
ATM Feature, CDM & IVR	24 Oct	2	2
New Procedure of Unsecured Loans & Interest Rate	16 Nov	6	2
Debit Promo - Voucher	18 Nov	10	2
DSC Service (Service Center Corporate)	20 Nov	1	2

Responsibility To Consumers

CARD 2013 TRAINING

Hard Skill Card Training	Date	Total Participant	Hours
New Produk Library Socialization	29 Jan	21	2
New Produk Library Socialization	30 Jan	5	2
New Produk Library Socialization	31 Jan	13	2
New Produk Library Socialization	1 Feb	9	2
New Produk Library Socialization	4 Feb	4	2
New Produk Library Socialization	7 Feb	4	2
Obelix- Amex Crosell	7 Feb	34	2
Ladies Only Program	22 Mar	32	2
Segmented Program Card	6 May	16	2
Segmented Program Card	6 May	24	2
Refresh training - Increase Limit (ICL)	10 May	12	2
Refresh training - Increase Limit (ICL)	10 May	10	2
Refresh training - Increase Limit (ICL)	10 May	11	2
Bussiness Card	25 Jun	25	2
Bussiness Card	25 Jun	25	2
Bussiness Card	25 Jun	14	2
Targeted Spending Amount - Crazy Offer Amex RCP	18 Jul	25	2
Targeted Spending Amount - Crazy Offer Amex RCP	18 Jul	23	2

Responsibility To Consumers

CARD 2013 TRAINING

Hard Skill Card Training	Date	Total Participant	Hours
Targeted Spending Amount - Crazy Offer August 2013	31 Jul	32	2
Orange TV	7 Oct	14	2
Orange TV	7 Oct	16	2
Orange TV	7 Oct	26	2
Manulife (Credit Protection)	9 Oct	9	2
Manulife (Credit Protection)	9 Oct	15	2
Manulife (Credit Protection)	9 Oct	15	2
Manulife (Credit Protection)	9 Oct	15	2
Manulife (Credit Protection)	10 Oct	9	2
Manulife (Credit Protection)	10 Oct	11	2
Manulife (Credit Protection)	22 Oct	31	2
Manulife (Credit Protection)	23 Oct	8	2
Manulife (Credit Protection)	23 Oct	10	2
Targeted Amount Spending Program November Period and Special Dining Offer Program	29 Oct	19	2
Tipus & Proteku Insurance	29 Oct	38	2
Targeted Spending Amount - Crazy Offer Dec 2013	29 Nov	35	2
Segmented - Bonus point up to 1 million from 10x Reward Point Program	16 Dec	42	2