

Managing Challenges, Transforming for Sustainability

Attributable to Danamon's extensive network; complete range of products and services which synergize with Adira Finance, Adira Insurance and Adira Kredit; its prudent and efficient approach in managing the business; and its international standard corporate governance practices, Danamon closed 2014 in a strong position.

Aware of the challenges ahead, Danamon has taken an important step to transform its business model to enhance productivity and continue striving for a stronger and sustainable performance. Danamon is confident that its initiatives and approach will only strengthen the Bank's readiness to grow at the appropriate time.

This Annual Report is available in Bahasa Indonesia and English.
In case of any discrepancies, the Indonesian version shall prevail.

Table of Contents



40 Management Reports



06 Highlights

- 06 2014 Performance Highlights
- 14 Financial Highlights
- 22 Shares and Bonds Highlights
- 25 Securities Ratings
- 34 Significant Events

40 Management Reports

- 42 Report from the Board of Commissioners
- 50 Board of Commissioners
- 52 Report from the Board of Directors
- 62 Board of Directors
- 64 Report from the Syariah Supervisory Board
- 66 Syariah Supervisory Board's Profile
- 68 2014-2015 Plan and Strategy Discussion
- 70 Responsibility for Annual Reporting

72 Company Profile

- 74 Danamon at a Glance
- 77 Corporate Identity
- 78 Brief History
- 80 Organization Structure
- 84 Vision, Mission and Values

- 86 Operational Area
- 88 Board of Commissioners' Profile
- 91 Board of Directors' Profile
- 96 Number of Employees
- 98 Shareholders' Composition
- 100 Majority and Controlling Shareholders
- 101 Share Listing Chronology
- 103 Other Securities Listing Chronology
- 104 Subsidiaries and Affiliated Companies
- 108 Corporate Group Structure
- 109 Capital Markets Supporting Institutions & Professionals
- 111 Awards & Certifications

114 Management Discussion and Analysis

- 118 Macroeconomic & Industry Review
- 124 Business Segment Review
 - 126 Micro Banking
 - 129 Consumer Banking
 - 135 Small & Medium Enterprise (SME) Banking
 - 138 Syariah Banking (Islamic Banking)
 - 141 Wholesale Banking

2014

Annual Report

72

Company Profile



114

Management Discussion and Analysis

144	Treasury & Capital Markets and Financial Institutions (TCM and FI)
146	Transaction Banking (Trade Finance & Cash Management)
148	Subsidiaries Business Review
148	Adira Finance
152	Adira Insurance
154	Adira Kredit
156	Marketing Strategy
162	Financial Review
163	Profit/Loss
165	Income
167	Expenses
171	Balance Sheets
180	Liabilities
181	Funding
184	Cash Flows
185	Solvability and Collectability
186	Liquidity
187	Capital
187	Capital Structure
188	Capital Policy
191	Capital Investments
191	Material Commitments for Capital Expenditures
191	Capital Expenditures

191	Impact of Changes on Interest Rate, Currency Values, and Regulations to Danamon's Performance
193	Information on Material Increase or Decrease from Net Sales/Income
193	Information on Comparison of Targets Established at the Start of Financial Year and the Realization
193	Material Information and Facts Subsequent to the Date of Accounting Report
194	Business Prospects
195	Marketing Aspect
196	Dividend Policy and Appropriation of Net Income
197	Employee Share Ownership Program (ESOP/MSOP)
197	Information on Proceeds of Public Offering
198	Material Information on Investment, Expansion, Divestment, Business Merger/Amalgamation, Acquisition, or Restructuring of Debts/Capital
198	Material Information on Transaction with Conflict of Interests and/or Transaction with Related Parties
199	Changes of Regulations with Significant Impacts on the Company



210 Operational Review



- 207 Changes of Tax Regulations in 2014
- 207 Description of Basel III

210 Operational Review

- 212 Risk Management
- 303 Risk Management Effectiveness Evaluation
- 304 Risk Management Activities Plan in 2014
- 306 Human Resources
- 314 Information Technology
- 318 Operations

324 Corporate Governance

- 327 Commitment for Good Corporate Governance Implementation
- 328 Corporate Governance Implementation Roadmap
- 329 Danamon's Good Corporate Governance Focus in 2014
- 331 Corporate Governance Policy, Structure and Implementation
- 333 Corporate Governance Implementation
 - 336 General Meeting of Shareholders (GMS)
 - 344 Board of Commissioners
 - 358 Committees Under the Board of Commissioners
 - 385 Board of Directors

- 403 Committees Under the Board of Directors
- 413 Corporate Secretary
- 422 Compliance Function
- 425 Implementation of Anti-Money Laundering (AML) and the Combating Funding for Terrorism (CFT) Programs
- 426 Internal Audit Unit (IAU)
- 433 Company Accountant/External Auditor
- 435 Risk Management
- 439 Provision of Funds to Related Parties and Large Exposures
- 439 Internal Control Systems
- 442 Social Responsibility and Sustainability Report
- 451 Legal Matters and Important Issues Involving the Company, Its Subsidiaries, Members of the Board of Directors and/or Board of Commissioners
- 452 Disclosure of Administrative Sanction By Financial Services uthority (OJK)
- 452 Internal Fraud
- 453 Transparency of Financial and Non-Financial Performances
- 454 Shares Option
- 454 Shares Ownership Program for Employees and/or Management

324 Corporate Governance



556 Corporate Data

455	Share Buy Backs and Bank Bond Buy Backs
455	Highest and Lowest Salaries Ratio
455	Conflict of Interests Transactions
456	Bank Strategic Plan
457	Provision of Funds for Political Activities
457	Company's Information Access
458	Investor Relations
459	Public Affairs
476	Customer Service Unit
481	Corporate Culture
481	Code of Ethics
484	Whistleblowing System
486	Good Corporate Governance Self-Assessment
489	GCG-Related Awards
489	Statement of The Implementation of Good Corporate Governance Principles
490	Syariah Corporate Governance
491	Syariah Supervisory Board
496	Director of Syariah Business Unit
496	List of Legal Consultants and Advisors
497	Internal Fraud
497	Legal Issues
497	UUS Danamon Activities
501	Non-Halal Income and its Usage

512	Self-Assessment of UUS Danamon in 2014
503	General Conclusion

504 Corporate Social Responsibility

507	Yayasan Danamon Peduli (Danamon Peduli)
510	Policy, Concept and the Operational Framework
511	The Implementation of Corporate Social Responsibility
511	Social and Community Development
523	Environmental Care Program
525	Rapid Disaster Assistance
525	Manpower and Health, Occupational Safety Environment (K3L)
527	Responsibility to Consumers

556 Corporate Data

558	Products and Services
571	Executive Leaders
573	Office Address
584	Financial Services Authority References

609 Consolidated Financial Statements

2014 Performance Highlights

Assets Rpbillion



92.6%

LDR was lowered significantly from 95.1% to 92.6% at the end of 2014.

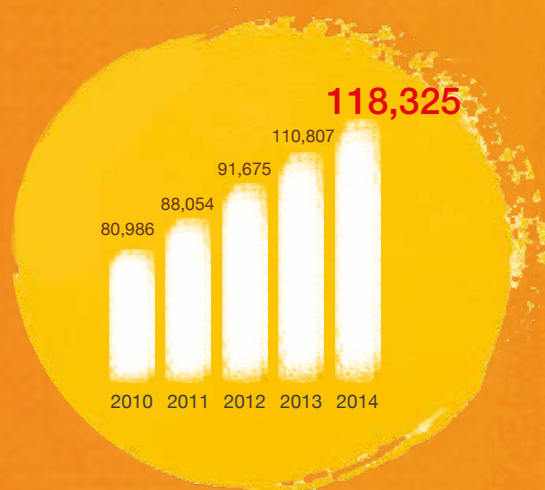


Rp 58.3 trillion

CASA growth of 10% to Rp58.3 trillion.



Customer Deposits Rpbillion



49%

CASA to Total Customer Deposits was 49% at end of 2014.

CoC and NPL have been manageable at 2.8% and 2.3%. NIM was 8.4% from 9.6% a year earlier.

Rp 139 trillion

Total outstanding loans grew moderately at 3%.



Rp 69 trillion

Non-mass market loans grew at 5.2%.



Rp 11 trillion

Trade finance grew annually at 11% (cash loans).

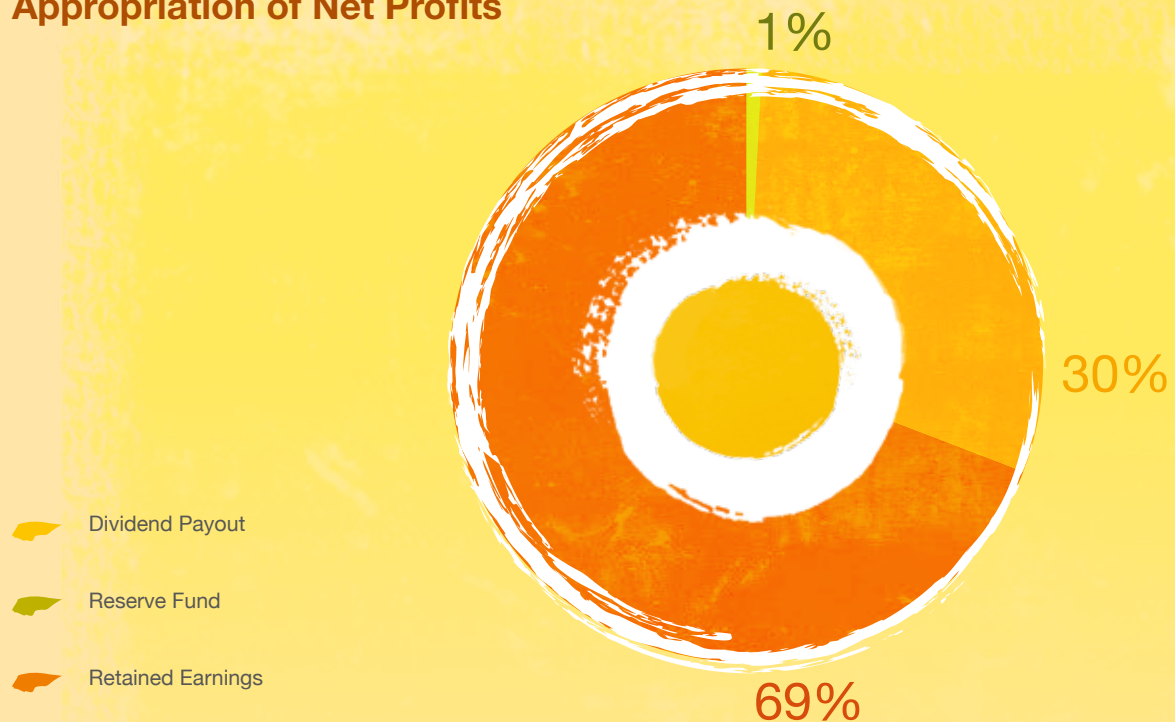


Rp 2.6 trillion

Net profit after tax.

2014 Performance Highlights

Appropriation of Net Profits



Danamon maintains a 30% Payout Ratio.

Danamon's 2014 Annual General Meeting of Shareholders approved 30% allocation of Net Profit for a dividend amounting to Rp1,212 billion or equivalent to Rp126.50 per share.

Regulator

Basel II

Pillar 1

Pillar 2


Pillar 3

Minimum
Capital
Requirements

Supervisory
Review
Process

Disclosure
and
Market
Discipline

In accordance with Bank Indonesia's regulation,
Danamon has implemented the 3 Pillars of Basel II.



Danamon continues to strengthen micro and SME banking products in order to support growth in those segments, particularly through synergies and optimizing the use of branches to reach customers and serve their various transaction needs.





Pasar Malam

Budi Santoso-Consumer Risk Management, Jakarta
Finalist-Traditional Market Photography Competition

Danamon implements careful and selective initiatives throughout its operations in order to strengthen the Bank's balance sheet and improve its credit quality, while also providing sustainable growth for all stakeholders.





Pesona Pasar Terapung

Saraswati Ayu Rushadi-IT System Security Operation (IT SSO) BSD, Tangerang
Third Place-Traditional Market Photography Competition

Financial Highlights

(In Billions of Rupiah except Share Data)

	2014	2013	2012	2011	2010
CONSOLIDATED BALANCE SHEET					
Assets	195,709	184,237	155,791	142,292	118,392
Earning Assets-gross a)	187,409	176,007	147,743	135,755	111,260
Loans-gross b)	139,057	135,383	116,583	101,859	82,658
Non Performing Loan	3,235	2,535	2,659	2,479	2,484
Marketable Securities-Gross	8,910	7,748	7,328	4,822	5,326
Government Bonds	6,605	5,598	4,063	3,947	6,138
Deposits	118,325	110,807	91,675	88,054	80,986
Total Funding c)	136,728	126,557	101,698	97,658	88,190
Total Liabilities	162,691	152,684	127,058	116,583	99,863
Equity and Minority Interest	33,018	31,553	28,733	25,709	18,529
Investments-Net	158	12	12	12	12
Number of Shares Issues and Fully Paid (in Unit)	9,584,643,365	9,584,643,365	9,584,643,365	9,584,643,365	8,417,125,466

CONSOLIDATED INCOME STATEMENTS

Interest Income	22,991	20,131	18,858	16,882	14,418
Interest Expense	9,312	6,600	5,936	6,033	4,510
Net Interest and Underwriting Income	14,107	14,018	13,386	11,241	10,281
Other Operating Income	4,336	5,156	4,649	4,213	3,583
General and Administrative Expenses	3,652	3,689	3,388	3,080	2,545
Salaries and Employees Benefits	5,811	5,713	5,163	4,413	3,839
Allowance for Impairment Losses	3,986	3,348	3,151	2,183	2,134
Net Operating Income	4,063	5,605	5,571	5,174	4,630
Non-Operating Expenses-Net	510	75	84	623	628
Income Before Tax and Minority Interest	3,553	5,530	5,487	4,551	4,002
Income Tax Expense	870	1,371	1,370	1,149	1,018
Net Income	2,683	4,159	4,117	3,402	2,984
Net Income-attributable to parent entity	2,604	4,041	4,012	3,294	2,883
Other Comprehensive Income/(Expense)	135	(83)	(35)	(76)	400
Total Comprehensive Income	2,818	4,077	4,082	3,326	3,384
Basic Earnings Per Share	271.69	421.68	418.57	373.99	342.92
Comprehensive income-attributable to equity holders of the parent entity	2,741	3,961	3,978	3,260	3,285
Comprehensive income-attributable to non-controlling interest	78	115	103	113	99

(In Billions of Rupiah except Share Data)

	2014	2013	2012	2011	2010
KEY FINANCIAL RATIOS (%)					
I. Capital					
1. Capital Adequacy Ratio (CAR) Consolidated d)	17.9	17.9	18.9	17.6	16.0
CAR Tier I	17.7	17.3	18.4	17.0	15.1
CAR Tier II	0.2	0.6	0.5	0.6	0.99
2. Assets to Equity	6.6	6.6	6.3	6.4	7.6
II Earning Assets					
1. Non Performing Earning Assets and Non Productive Assets to Total Earnings and Non Productive Assets	1.5	1.3	1.6	2.1	2.6
2. Non Performing Earning Assets to Total Productive Assets	1.9	1.6	2.0	2.1	2.6
3. Non Performing Loans (NPL) to Total Loans-Gross	2.3	1.9	2.4	2.5	3.0
4. Non Performing Loan (NPL) to Total Loans-Net	1.3	1.1	0.2	0.0	0.0
5. Allowance for Impairment Losses for Financial Assets to Productive Assets e)	2.3	2.3	2.2	2.3	2.9
6. Loan Loss Coverage	122.6	128.3	112.5	107.2	109.0
III. Rentability					
1. Return on Average Assets (ROAA)	1.4	2.5	2.7	2.6	2.7
2. Return on Average Equity (ROAE)	8.6	14.5	16.2	17.2	18.1
3. Debt to Assets	0.83	0.83	0.82	0.82	0.84
4. Debt to Equity	4.93	4.84	4.42	4.53	5.39
5. Net Interest Margin (NIM)	8.4	9.6	10.1	9.9	11.3
6. Cost to Income	55.7	52.6	50.8	51.8	50.1
7. Fee Income	22.4	26.7	25.7	27.7	23.9
8. Operating Expense to Operating Income	76.61	82.86	75.0	79.3	81.1
9. Cost of Funds	6.4	5,2	5,1	5,9	5,5

(In Billions of Rupiah except Share Data)

	2014	2013	2012	2011	2010
IV. Liquidity					
1. Loan to Deposit Ratio (LDR) f)	92.6	95.1	100.7	98.3	93.8
2. CASA Ratio	49.2	48	47	41	40
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)	19.7	18.2	17.6	14.6	17.8
Primary	8.1	8.1	8.1	8.3	8.3
Secondary	11.64	10.1	9.4	6.3	9.6
3. Minimum Reserve Requirement in Foreign Exchange	8.1	8.5	8.3	8.2	1.1
4. Net Open Position	1.1	0.6	0.5	0.5	0.6
VI. Others					
1. Total Employees h)	60,618	67,727	65,338	62,266	53,402
2. Total Branches h)	2,156	2,464	2,603	2,425	2,128
3. Total ATMs	1,473	1,483	1,467	1,258	1,083

The figures are derived from consolidated financial statements 2014, 2013 and 2012 audited by Public Accounting Firm Purwantono, Suherman & Surja (a member firm of Ernst & Young Limited) and 2011 and 2010 audited by Public Accounting Firm Siddharta & Widjaja (a member firm of KPMG International).

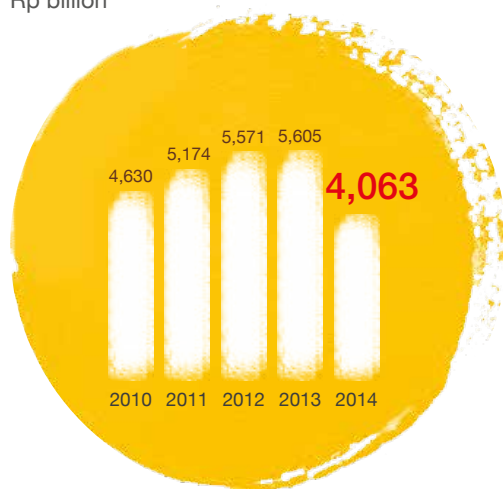
*) The consolidated financial statements as of December 31, 2011 and 2010 and for the years then ended had been restated in relation to the first time adoption of SFAS 62, SFAS 28 (R2012), and SFAS 36 (2012).

Notes

- a) Including loans, receivables from consumer financing of Adira Finance and Adira Kredit, lease receivables from Adira Finance, current account with BI and other banks, placements with BI and other banks, marketable securities, derivative receivables.
- b) Including receivables from consumer financing of Adira Finance and Adira Kredit
- c) Including customer time deposits, time deposits from other banks and long term funding (>1 year maturity).
- d) 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.
- e) Loan Loss Provision of financial assets against productive assets started in 2010 following the implementation of PSAK 50 and 55 (R2006)
- f) Excluding time deposits from other banks.
- g) Based on BI regulation No. 15/15/PBI/2008 dated 24 December 2013 regarding "Minimum Statutory Reserve" (GWM) with Bank Indonesia in Rupiah and foreign currencies for conventional banks, effective 31 December 2014, primary GWM in Rupiah is set at 8% of third party funds in Rupiah and secondary GWM at 4% of third party funds in Rupiah. GWM in foreign currencies is set at 8% of third party funds in foreign currencies.
- h) Including Adira Finance, Adira Kredit and Adira Insurance.

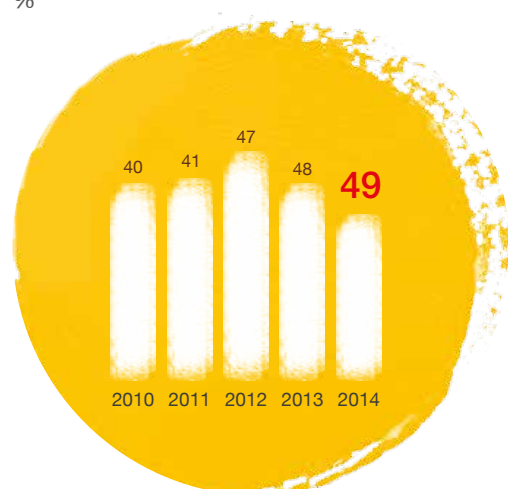
Net Operating Income

Rp billion



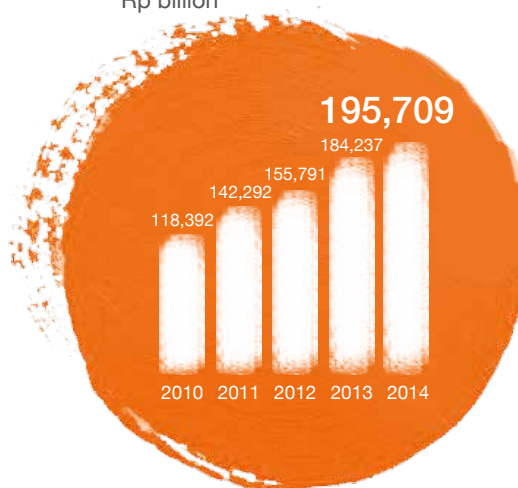
CASA Ratio to TPF

%



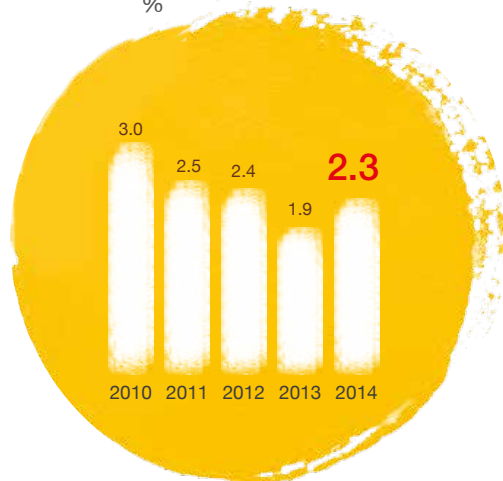
Assets

Rp billion



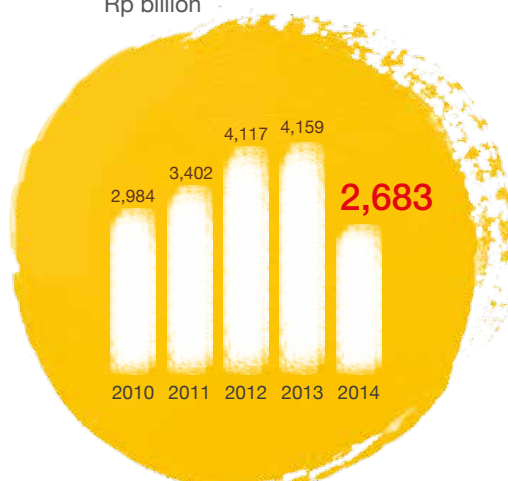
Gross NPL

%



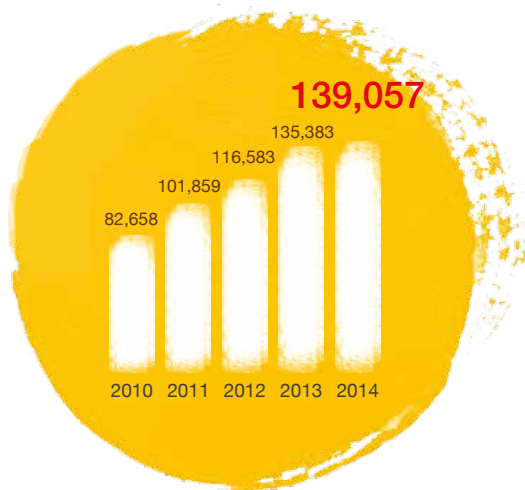
Net Profit After Tax

Rp billion

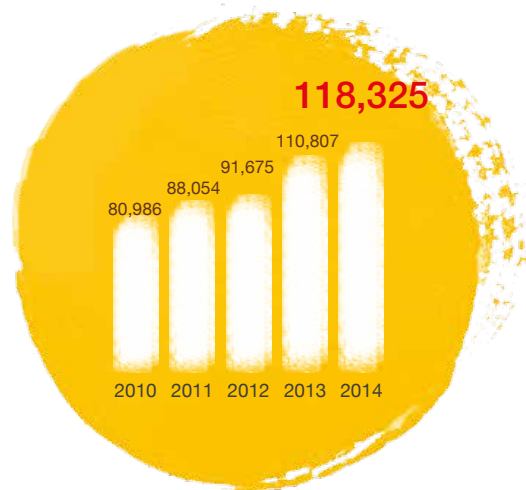


Loans

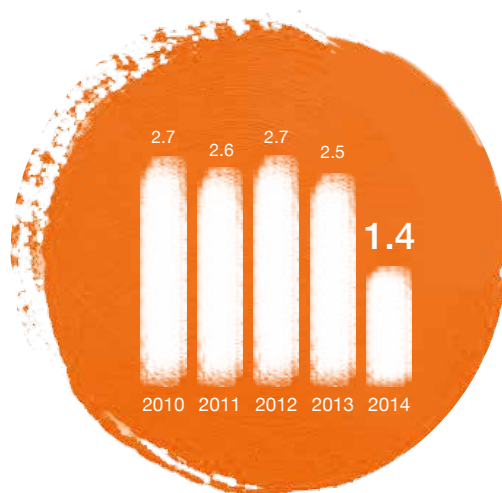
Rp billion

**Customer Deposits**

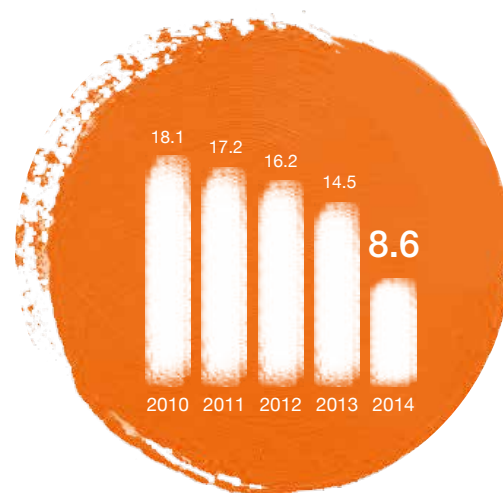
Rp billion

**ROAA**

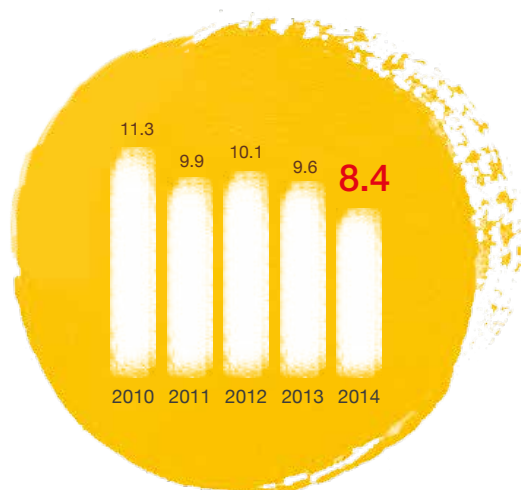
%

**ROAE**

%

**NIM**

%



SOURCES AND UTILIZATION OF ZIS FUNDS

(In million Rupiah)

NO. DESCRIPTION	2014	2013	2012	2011	2010
1. Source of ZIS Funds					
a. Zakat from bank	-	-	-	-	-
b. Zakat from parties other bank	1,845	222	194	282	278
c. Infaq and Shadaqah	132	259	400	157	142
Total ZIS Funds	1,977	481	594	439	420
2. Utilization of ZIS Funds					
2.1. Distributed through other party/institution					
a. Dompot Dhuafa Republika	211	316	184	285	255
b. Baitul Maal Hidayatullah	0	-	-	-	46
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	503	3	2	215	9
2.2. Directly Distributed	-	-	-	-	-
Total Utilization of ZIS Funds	714	319	186	500	310
3. Increase (Decrease) on Utilization of ZIS Funds	1,263	162	408	(61)	110
4. ZIS funds at the beginning of the year	750	588	180	241	131
5. ZIS funds at the end of the year	2,013	750	588	180	241

SOURCES AND UTILIZATION OF QARDH FUNDS

(In million Rupiah)

NO. DESCRIPTION	2014	2013	2012	2011	2010
1. Source of Qardh Funds					
a. Infaq dan Shadaqah	-	-	-	-	-
b. Penalties	1,284	1,119	370	373	294
c. Donation/Grants	-	-	-	-	-
d. Non-halal/Income	-	-	-	-	-
e. Others	-	-	200	-	-
Total Qardh Funds	1,284	1,119	570	373	294
2. Utilization of Qardh Funds					
a. Financing	-	-	-	-	-
b. Donation	1,232	621	221	414	433
c. Others	-	-	-	-	-
Utilization of Qardh Funds	1,232	621	221	414	433
3. Increase on Utilization of Qardh Funds	52	498	349	(41)	(140)
4. Qardh funds at the beginning of the year	1,125	627	278	319	459
5. Qardh funds at the end of the year	1,177	1,125	627	278	319

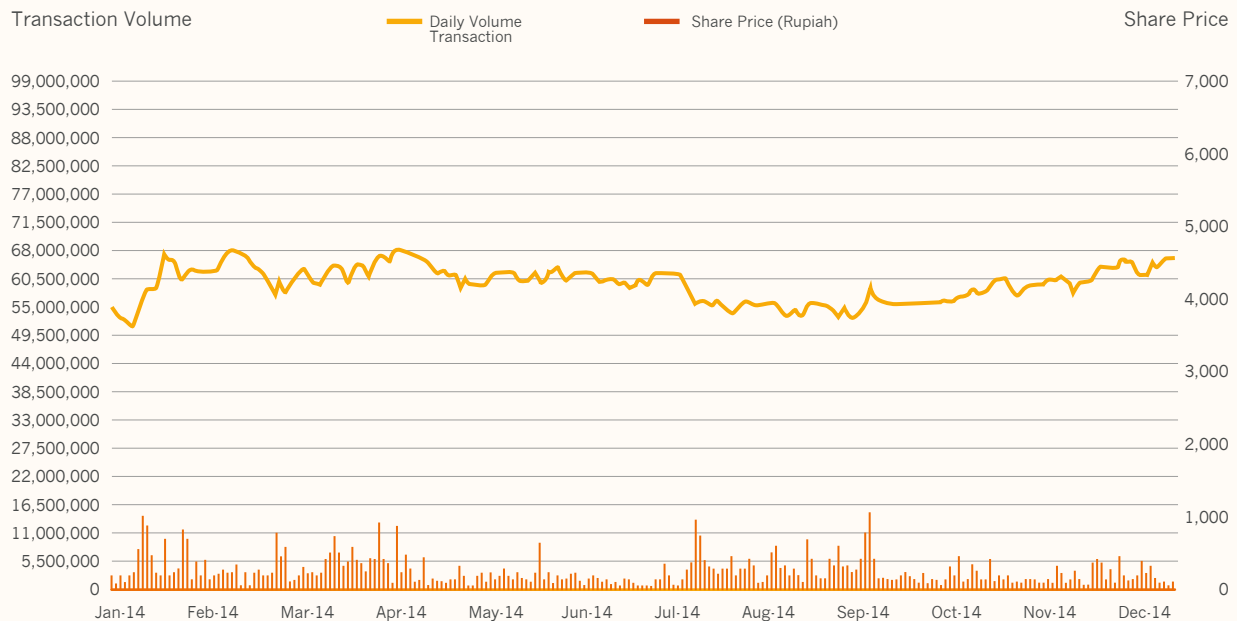
TABLE OF MARGIN DISTRIBUTION FOR THE MONTH OF DECEMBER 2014
(In million Rupiah)

		2014					2013				
No.	Type of funding	Depositor's portion					Depositor's portion				
		Average balance	Revenues to be distributed	Nisbah (%)	Total bonus & profit sharing	Rate of return Indications (%)	Average balance	Revenues to be distributed	Nisbah (%)	Total bonus & profit sharing	Rate of return Indications (%)
		A	B	C	D	E	A	B	C	D	E
1.	iB deposit current accounts										
	a.Bank	3,769	32	-	-	-	2,848	24	0.00	-	-
	b.Non bank	297,121	2,530	-	-	-	224,545	1,912	0.00	-	-
2.	iB deposit savings										
	a.Bank	-	-	-	-	-	-	-	0.00	-	-
	b.Non bank	3,043	26	-	-	-	7,315	62	0.00	-	-
3.	iB savings										
	a.Bank	41,358	352	13.00	46	1.30	23,950	204	13.00	27	1.30
	b.Non bank	441,273	3,758	13.00	489	1.30	376,448	3,206	13.00	417	1.30
4.	iB deposits										
	a.Bank										
	-1 month	203,542	1,733	46.00	797	4.61	1,653	14	46.00	6	4.61
	-3 months	67,742	577	46.00	265	4.61	0	0	46.00	0	4.61
	-6 months	84	1	46.00	0	4.61	0	0	46.00	0	4.61
	-12 months	4,245	36	46.00	17	4.61	3,080	26	46.00	12	4.61
	b.Non bank										
	-1 month	1,130,724	9,630	46.00	4,430	4.61	670,762	5,712	46.00	2,627	4.61
	-3 months	67,810	578	46.00	266	4.61	10,919	93	46.00	43	4.61
	-6 months	52,121	444	46.00	204	4.61	7,149	61	46.00	28	4.61
	-12 months	10,717	91	46.00	42	4.61	11,727	100	46.00	46	4.61
	TOTAL	2,323,549	19,788		6,556		1,340,396	11,414		3,206	

2012					2011					2010				
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 Indications (%)			Nisbah (%)	Total bonus & profit sharing	Rate of return Indications (%)			Nisbah (%)	Total bonus & profit sharing	Rate of return Indications (%)
A	B	C	D	E	A	B	C	D	E	A	B	C	D	E
3,056	26	0.00	-	-	3,013	33	-	-	-	4,777	39	-	-	-
199,975	1,702	0.00	-	-	223,689	2,421	-	-	-	344,771	2,832	-	-	-
-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
7,208	61	0.00	-	-	2,743	30	-	-	-	2,087	17	-	-	-
8,721	74	13.00	10	1.30	4,004	43	13.00	6	1.66	2,330	19	20.00	4	1.97
329,453	2,804	13.00	364	1.30	144,794	1,567	13.00	204	1.66	116,436	956	20.00	191	1.97
22,852	194	50.00	97	5.01	25,161	272	50.00	136	6.37	7,672	63	56.00	35	5.52
0	0	50.00	0	0.00	0	0	50.00	0	0.00	0	0	56.00	0	0.00
100	1	50.00	0	5.01	0	0	50.00	0	0.00	400	3	56.00	2	5.52
3,080	26	50.00	13	5.01	3,080	33	50.00	17	6.37	2,990	25	56.00	14	5.52
510,180	4,342	50.00	2,171	5.01	180,673	1,955	50.00	978	6.37	244,028	2,005	56.00	1,123	5.52
18,690	159	50.00	80	5.01	63,534	688	50.00	344	6.37	9,668	79	56.00	44	5.52
3,107	26	50.00	13	5.01	2,611	28	50.00	14	6.37	2,898	24	56.00	13	5.52
8,760	75	50.00	37	5.01	11,023	119	50.00	60	6.37	10,840	89	56.00	50	5.52
1,115,182	9,490		2,785		664,325	7,189		1,759		748,897	6,151		1,476	

Share and Bond Highlights

Danamon on the Indonesia Stock Exchange (BDMN) 2014



Volume and Share Price

Share Price (Rp)	2014					2013				
	Highest	Lowest	Closing	Average	Market Cap (in million Rp)	Highest	Lowest	Closing	Average	Market Cap (in million Rp)
First Quarter	4,625	3,600	4,350	4,244	41,693,198.64	6,550	5,550	6,450	6,029	61,820,949.70
Second Quarter	4,640	4,090	4,145	4,316	39,728,346.75	6,550	5,500	5,850	6,010	56,070,163.69
Third Quarter	4,330	3,700	3,905	3,939	37,428,032.34	5,850	3,900	3,975	4,646	38,098,957.38
Fourth Quarter	4,525	3,895	4,525	4,172	43,370,511.23	4,350	3,650	3,775	3,920	36,182,028.70

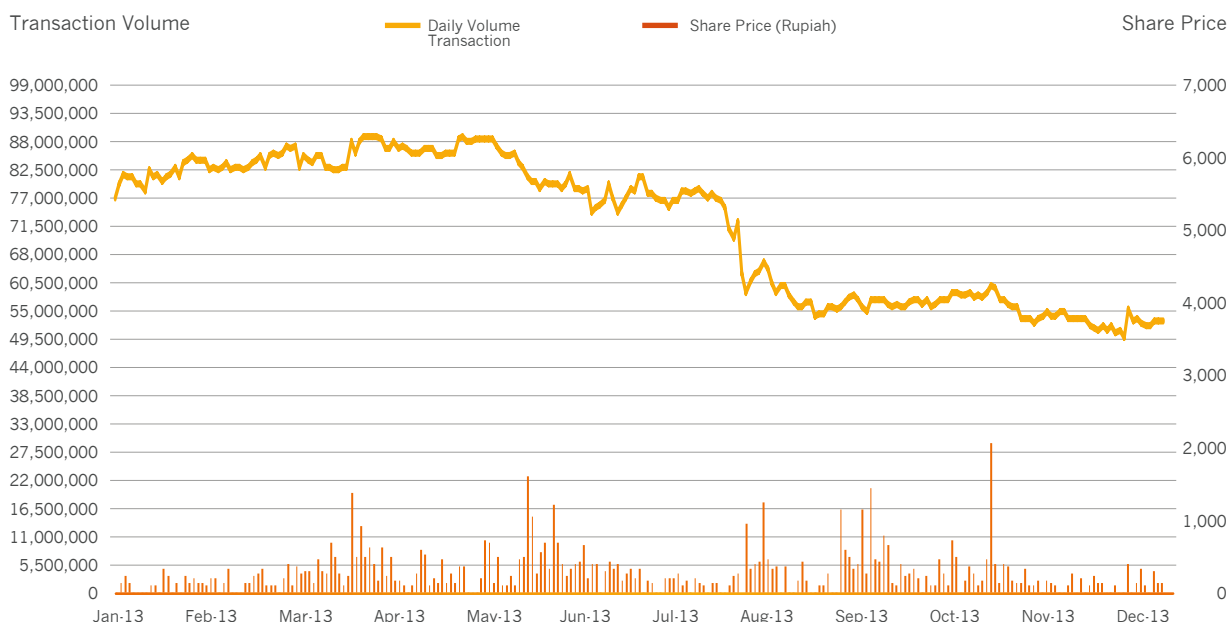
Volume (in million shares)	Highest	Lowest	Closing	Average	Highest	Lowest	Closing	Average
First Quarter	14,523,100	385,700	6,077,500	4,809,670	20,884,000	562,000	9,795,500	3,792,950
Second Quarter	12,965,500	656,300	1,490,700	2,970,488	24,180,000	592,500	5,158,000	5,666,222
Third Quarter	15,104,200	309,800	2,567,100	4,295,685	21,592,500	685,000	6,015,000	5,218,910
Fourth Quarter	6,985,800	269,800	1,343,800	2,611,303	31,207,500	492,500	2,184,500	3,724,767

Source: Bloomberg

Note:

There were no temporary suspensions on Danamon's shares trading during 2014.

Danamon on the Indonesia Stock Exchange (BDMN) 2013



Volume and Share Price

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 suspensions on Danamon's shares trading during 2013.

Share and Bond Highlights

STOCK PERFORMANCE	2014	2013	2012	2011	2010
AUTHORIZED CAPITAL					
Total Number of Shares					
A Share Series	22,400,000	22,400,000	22,400,000	22,400,000	22,400,000
B Share Series	17,760,000,000	17,760,000,000	17,760,000,000	17,760,000,000	17,760,000,000
Total par value (in million Rupiah)					
A Share Series	1,120,000	1,120,000	1,120,000	1,120,000	1,120,000
B Share Series	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 Share Series	22,400,000	22,400,000	22,400,000	22,400,000	22,400,000
B Share Series	9,562,243,365	9,562,243,365	9,562,243,365	9,562,243,365	8,394,725,466
Total par value (in million Rupiah)					
A Share Series	1,120,000	1,120,000	1,120,000	1,120,000	1,120,000
B Share Series	4,781,122	4,781,122	4,781,122	4,781,122	4,197,363
Unissued Capital					
Total Number of Shares					
A Share Series	0	0	0	0	0
B Share Series	8,197,756,635	8,197,756,635	8,197,756,635	8,197,756,635	9,365,274,534
Total Dividend (in million Rupiah)	*	1,212,505	1,203,562	1,000,880	1,009,229
Earnings per Share (Rupiah)	272	421.68	418.57	378.78	342.92
Dividend Payout Ratio (%)	*	30	30	30	35
Dividend Growth	*	1	20	(0,83)	31.70
AGSM Date	April 7, 2015	May 7, 2014	May 10, 2013	March 27, 2012	March 30, 2011
Dividend Payment Date	*	June 18, 2014	June 19, 2013	May 8, 2012	May 10, 2011
Price Earnings Ratio**	16.66	8.95	13.50	10.82	16.64
Book Value of Shares (Rupiah)	3,420	3,261	2,973	2,674	2,192

* To be determined at the upcoming AGMS 2015 or any other date in compliance with the prevailing laws and regulations

** Based on year end share price

Securities Ratings

PT Bank Danamon Indonesia, Tbk.

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

Prime Lending Rate

Prime Lending Rate in Rupiah PT Bank Danamon Indonesia, Tbk. 31 December 2014

	Prime Lending Rate in Rupiah Based on Business Segment				
	Corporate Loans	Retail Loans	Micro Loans	Consumption Loans	
				Mortgage	Non Mortgage
Prime Lending Rate	12.30%	13.25%	21.01%	12.25%	17.50%

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, the amount of which depends on Bank assessment of the risk of each or group of debtors. Hence, the rate of lending interest applied to debtors is not necessarily the same as the 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 Automotive Credit (two wheeler vehicle) which is provided to customers through a joint financing scheme and does not include fund provision through credit cards and unsecured loans.
- If necessary, the Bank at anytime applies changes in information of Prime Lending Rate.
- Information of applicable Prime Lending Rate can be viewed in publications at every branch and/or the Bank's website (www.danamon.co.id)

Stocks, Bonds and Sukuk Highlights

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 P Of Func
Bank Danamon Bonds II Year 2010 with Fixed Rate Interest/2,800/ idAA+	29 November 2010/10 December 2010	A	1,879	8.75%/9 Maret 2011/due date	9 Des-13	9 Dec 2013 (bullet payment on due date)	
a)		B	921	9.00%/9 Maret 2011/due date	9-Des-15	9 Dec 2015 (bullet payment on due date)	

Initial
Public
Offering
(Rp bn)

	Use of Proceeds	The Capital Market Supporting Institutions and Professionals	Coupon Paid in 2014	Total Payment	Description
921	The proceed of the bonds issuance has been fully used to extend credit in the micro (60%), SME (25%) and others segments (15%)	Custodian: PT. Bank Mandiri (Persero) Tbk	11-Mar-13	41,103,125,000,00	Coupon 9 th
			10-Jun-13	41,103,125,000,00	Coupon 10 th
		Public Accountant: Siddharta & Widjaja (a member firm of KPMG International)	9-Sep-13	41,103,125,000,00	Coupon 11 th
			9-Dec-13	41,103,125,000,00	Coupon 12 th
		Legal Consultant: Hadiputranto, Hadinoto & Partners	Total	164,412,500,000,00	Fully Paid
		Rating Company: PT. Pemeringkat Efek Indonesia	11-Mar-13	20,722,500,000,00	Coupon 9 th
			10-Jun-13	20,722,500,000,00	Coupon 10 th
		Underwriter: PT Victoria Sekuritas	9-Sep-13	20,722,500,000,00	Coupon 11 th
			9-Dec-13	20,722,500,000,00	Coupon 12 th
			Total	82,890,000,000,00	
			11-Mar-13	20,722,500,000,00	Coupon 9 th
			10-Jun-13	20,722,500,000,00	Coupon 10 th
			9-Sep-13	20,722,500,000,00	Coupon 11 th
			9-Dec-13	20,722,500,000,00	Coupon 12 th
			Total	82,890,000,000,00	

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 V Year 2011/Rp2.5 Trn/AA+	18 May 2011/30 May 2011	C	567	9.60%/27 August 2011/on due date	27-May-14	27 May 2014 (bullet payment on due date)	2,492
		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 Bonds I Phase I Year 2011/Rp2.5 Trn/AA+	9 Dec 2011/19 Dec 2011	B	665	8.00%/16 March 2012/on due date	16-Dec-14	16 Dec 2014 (bullet payment on due date)	2,514
		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 Year 2012/Rp1.8 Trn/AA+	9 Dec 2011/7 May 2012	B	200	7.50%/04 August 2012/on due date	4-May-14	04 May 2014 (bullet payment on due date)	1,845
		C	864	7.75%/04 August 2012/on due date	4-May-15	04 May 2015 (bullet payment on due date)	
Adira Dinamika Multi Finance Sustainable Bonds I Phase III Year 2012/Rp1.6 Trn/AA+	9 Dec 2011/28 Sep 2012	B	578	7.75%/27 December 2012/on due date	27-Sep-15	27 Sept 2015 (bullet payment on due date)	1,623
		C	673	8.75%/27 December 2012/on due date	27-Sep-17	27 Sept 2017 (bullet payment on due date)	

Use of Proceeds	The Capital Market Supporting Institutions and Professionals	Coupon Paid in 2014	Total Payment	Description
The proceeds have been fully used for automotive financing (Letter No. 087/ADMF/CS/VII/2011 dated 18 July 2011).	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 11 th , 12 th	27	Fully paid
	Public Accountant: Siddharta & Widjaja (a member firm of KPMG International)			
	Legal Consultant: Thamrin & Rachman	Coupon 11 th , 12 th , 13 th , 14 th	116	Fully paid
	Rating Company: Pefindo			
	Joint Lead Underwriters: PT Standard Chartered Securities Indonesia PT DBS Vickers securities Indonesia PT Indo Premier Securities PT Mandiri Sekuritas			
	Underwriter: PT Kresna Graha Sekurindo Tbk PT NISP Sekuritas			
The proceeds have been fully used for automotive financing (Letter No. 003/ADMF/CS/II/2012 dated 13 January 2012).	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 9 th , 10 th , 11 th , 12 th	53	Fully paid
	Public Accountant: Siddharta & Widjaja (a member firm of KPMG International)			
	Legal Consultant: Thamrin & Rachman	Coupon 9 th , 10 th , 11 th , 12 th	138	Fully paid
	Rating Company: PT. Pemeringkat Efek Indonesia			
	Joint Lead Underwriter: PT CIMB Securities Indonesia PT Indo Premier Securities PT Mandiri Sekuritas PT Standard Chartered Securities Indonesia			
The proceeds have been fully used for automotive financing (Letter No. 085/ADMF/CS/VII/12 dated 9 July 2012).	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 7 th , 8 th	8	Fully paid
	Public Accountant: Siddharta & Widjaja (a member firm of KPMG International)			
	Legal Consultant: Thamrin & Rachman	Coupon 7 th , 8 th , 9 th , 10 th	67	Fully paid
	Rating Company: Pefindo			
	Joint Lead Underwriter: PT CIMB Securities Indonesia PT Indo Premier Securities PT Mandiri Sekuritas PT OSK Nusantara Securities Indonesia PT Standard Chartered Securities Indonesia			
The proceeds have been fully used for automotive financing (Letter No. 155/ADMF/CS/XI/12 dated 15 Oct 2012) & (Letter No. 160/ADMF/CS/XI/12 dated 7 November 2012)	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 6 th , 7 th , 8 th , 9 th	45	Fully paid
	Public Accountant: Purwantono, Suherman & Surja (a member of Ernst & Young Global Limited)			
	Legal Consultant: Thamrin & Rachman	Coupon 6 th , 7 th , 8 th , 9 th	59	Fully paid
	Rating Company: Pefindo			
	Joint Lead Underwriter: PT Danareksa Sekuritas PT CIMB Securities Indonesia PT Indo Premier Securities PT Standard Chartered Securities Indonesia			

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 II Phase I Year 2013/Rp2 Tn/and _{id} AA+	21 Feb 2013/4 March 2013	A	439	6.85%/11 June 2013/on due date	11-Mar-14	11 Mar 2014 (bullet payment on due date)	1,992
		B	157	7.30%/01 June 2013/on due date	1-Mar-15	01 Mar 2015 (bullet payment on due date)	
		C	553	7.85%/01 June 2013/on due date	1-Mar-16	01 Mar 2016 (bullet payment on due date)	
		D	851	8.90%/01 June 2013/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/iddAA+ _(sy)	21 Feb 2013/4 March 2013	A	66	Sharing revenue ratio 57.083%/(equivalent to 6.85% p.a)/1 June 2013/on due date	11-Mar-14	11 Mar 2014(bullet payment on due date)	378
		B	27	Sharing revenue ratio 60.833%/(equivalent to 7.30% p.a)/1 June 2013/on due date	1-Mar-15	11 Mar 2015 (bullet payment on due date)	
		C	286	Sharing revenue ratio 65.417%/(equivalent to 7.85% p.a)/1 June 2013/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 Tn/and _{id} AA+	21 Feb 2013/25 Oct 2013	A	722	9.15%/24 Jan 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 Jan 2014/on due date	24 Oct 18	24 Oct 2018 (bullet payment on due date)	
Adira Dinamika Multi Finance Sustainable Bonds II Phase III 2014/Rp1.5 Tn/and _{id} AA+	21 Feb 2013/16 May 2014	A	687	9.6%/18 Aug 2014/on due date	24-May-15	24 May 2015 (bullet payment on due date)	1,495
		B	363	10.50%/18 Aug 2014/on due date	14 May 17	14 May 2017 (bullet payment on due date)	
		C	450	10.75%/18 Aug 2014/on due date	14 May 19	14 May 2019 (bullet payment on due date)	

Use of Proceeds	The Capital Market Supporting Institutions and Professionals	Coupon Paid in 2014	Total Payment	Description
The proceeds have been fully used for automotive financing (Letter No. 032/ADM/CS/IV/13 dated 15 April 2013).	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 4 th	8	Fully paid
	Public Accountant: Purwanto, Suherman & Surja (a member of Ernst & Young Global Limited)	Coupon 4 th , 5 th , 6 th , 7 th	11	Fully paid
	Legal Consultant: Thamrin & Rachman	Coupon 4 th , 5 th , 6 th , 7 th	43	Fully paid
	Rating Company: Pefindo	Coupon 4 th , 5 th , 6 th , 7 th	76	Fully paid
The proceeds have been fully used for automotive financing (Letter No. 033/ADM/CS/IV/13 dated 15 April 2013) & (Surat No. 096/ADM/CS/VII/13 dated 15 July 2013)	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 4 th	1	Fully paid
	Public Accountant: Purwanto, Suherman & Surja (a member of Ernst & Young Global Limited)	Coupon 4 th , 5 th , 6 th , 7 th	2	Fully paid
	Legal Consultant: Thamrin & Rachman	Coupon 4 th , 5 th , 6 th , 7 th	22	Fully paid
	Rating Company: Pefindo	Coupon 4 th , 5 th , 6 th , 7 th		
The proceeds have been fully used for automotive financing (Letter No. 147/ADM/CS/XI/13 dated 22 November 2013).	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 1 st , 2 nd , 3 rd , 4 th	66	Fully paid
	Public Accountant: Purwanto, Suherman & Surja (a member of Ernst & Young Global Limited)	Coupon 1 st , 2 nd , 3 rd , 4 th	92	Fully paid
	Legal Consultant: Thamrin & Rachman	Coupon 1 st , 2 nd , 3 rd , 4 th	54	Fully paid
	Rating Company: Pefindo	Coupon 1 st , 2 nd , 3 rd , 4 th		
The proceeds have been fully used for automotive financing (Letter No. 077/ADM/CS/VI/14 dated 16 June 2014).	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	Coupon 1 st , 2 nd	33	Fully paid
	Public Accountant: Purwanto, Suherman & Surja (a member of Ernst & Young Global Limited)	Coupon 1 st , 2 nd	19	Fully paid
	Legal Consultant: Thamrin & Rachman	Coupon 1 st , 2 nd	24	Fully paid
	Rating Company: Pefindo	Coupon 1 st , 2 nd		
The proceeds have been fully used for automotive financing (Letter No. 077/ADM/CS/VI/14 dated 16 June 2014).	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 , 2 nd		
	Underwriter: PT Samuel Sekuritas Indonesia			
	Joint Lead Underwriter: PT Danareksa Sekuritas PT DBS Vickers Securities Indonesia PT Indo Premier Securities PT Standard Chartered Securities Indonesia	Coupon 1 st , 2 nd		
	Underwriter: PT Samuel Sekuritas Indonesia			

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 II Phase IV 2014/Rp1.5 Tn/and _{id} AAA	21 Feb 2013/13 Nov 2014	A	607	9.6%/12 Feb 2015/on due date	22-Nov-15	22 Nov 2015 (bullet payment on due date)	1,498
		B	808	10.50%/12 Feb 2015/on due date	12 Nov 17	12 Nov 2017 (bullet payment on due date)	
		C	88	10.75%/12 Feb 2015/on due date	12 Nov 19	12 Nov 2019 (bullet payment on due date)	
Adira Dinamika Multi Finance Sukuk Mudharabah Phase II 2014/Rp133 Bio/ _{id} AAA	21 Feb 2013/13 Nov 2014	A	88	Sharing revenue ratio 80%(equivalent to 9.6% p.a)/12 Feb 2015/on due date	22-Nov-15	22 Nov 2015 (bullet payment on due date)	132
		B	45	Sharing revenue ratio 87.50%(equivalent to 10.50% p.a)/12 Feb 2015/on due date	12 Nov 17	12 Nov 2017 (bullet payment on due date)	

Use of Proceeds	The Capital Market Supporting Institutions and Professionals	Coupon Paid in 2014	Total Payment	Description
The proceeds have been fully used for automotive financing (Letter No. 159/ADM/CS/VII/14 dated 15 Dec 2014).	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	-	-	-
	Public Accountant: Purwanto, Suherman & Surja (a member of Ernst & Young Global Limited)			
	Legal Consultant: Thamrin & Rachman	-	-	-
	Rating Company: Pefindo			
	Joint Lead Underwriter: PT Danareksa Sekuritas PT DBS Vickers Securities Indonesia PT Indo Premier Securities PT Standard Chartered Securities Indonesia	-	-	-
The proceeds have been fully used for automotive financing (Letter No. 160/ADM/CS/VII/14 dated 15 Dec 2014).	Custodian: PT. Bank Negara Indonesia (Persero) Tbk	-	-	-
	Public Accountant: Purwanto, Suherman & Surja (a member of Ernst & Young Global Limited)			
	Legal Consultant: Thamrin & Rachman	-	-	-
	Rating Company: Pefindo			
	Joint Lead Underwriter: PT Danareksa Sekuritas PT DBS Vickers Securities Indonesia PT Indo Premier Securities PT Standard Chartered Securities Indonesia	-	-	-

Significant Events

13 Jan



Sustainability Report Workshop

Danamon held a Sustainability Report Workshop based on the Global Reporting Initiative 4.0 standard to provide understanding to employees on the importance of reporting the Bank's sustainability performance and as a preparation for 2013 Sustainability Report. Danamon held another workshop on December 12, 2014 complete with Carbon Footprint socialization for the 2014 Sustainability Report.

28 Jan



6th National Clean Market Day and Pasar Sejahtera National Seminar

Yayasan Danamon Peduli with the Sragen District Government organized the 6th National Clean Market Day (Hari Pasar Bersih Nasional/HPBN) and Pasar Sejahtera National Seminar, as part of the Pasar Sejahtera program, to raise public participation to support the revitalization of traditional markets through the development of a pilot market.

04 Feb



Danamon Privilege Fengshui Talkshow 2014

In celebrating the Chinese New Year of 2565 and as a form of appreciation for the loyal customers of Danamon Privilege throughout Indonesia, Danamon organized a series of Danamon Privilege Fengshui Talkshow Series events in 7 major cities across Indonesia. A Feng shui expert, Yohan Suyangga, presented "How to succeed given the Business and Investment Opportunities in 2014" in the Wood Horse year or 2565 according to the science of feng shui.

12 Feb



Danamon Announced Performance Results of 2013

Danamon announced its financial results of 2013 during Danamon's Public Expose on February 2014 in Jakarta.

14 Feb

**Chinese New Year Customer Gathering 2014**

This event was held in the Four Seasons, Jakarta, attended by Danamon's customers and management.

17 Mar

**Red Match Winners Visits Old Trafford**

Danamon, the sole license holder of Manchester United cards in Indonesia, took the winners of the December 20, 2013 Red Match program to watch the Big Match of Manchester United against Liverpool on March 16, 2014 at Old Trafford Stadium, Manchester, England.

26 Mar

**Strategic Cooperation with Indosat**

The strategic cooperation to create an integrated services program (bundling) between banking products and telecommunication services aims to support the cashless society movement and specifically Danamon's vision as a comprehensive financial services provider.

10 Apr

**iB Vaganza, "Exciting Syariah Banking".**

Danamon Syariah participated in the Expo iB Vaganza, for the 4th time. The expo was held in Tang City Mal, Tangerang on April 10-13, 2014 with the theme "Exciting Syariah Banking".

Significant Events

16 Apr



Danamon's 2014 first quarter results announced

The first quarter of 2014 Danamon was announced during Danamon's Public Expose in Jakarta.

24 Apr



Indonesia Trade & Commodity Finance Conference

Danamon acted as the main sponsor in the Indonesia Trade & Commodity Finance Conference organized by Global Trade Review, an international trade finance industry media. Danamon is one of the most active banks in the trade finance business in Indonesia.

05 May



Launching on the Socialization of SiMOLEK

Danamon and the Financial Services Authority (OJK) initiated a series of socialization events for the Mobile Financial Literacy (SiMOLEK) at Pasar Juanda, Bekasi, West Java. SiMOLEK activities which took place in 14 cities in Indonesia within the period of May 5-11, 2014 is implemented under the collaboration of OJK and Danamon to encourage people to get better acquainted with the bank and to become wiser in managing their own finances (SIKAPI Program).

07 May



Annual General Meeting of Shareholder (AGMS) of Danamon

The AGMS of Danamon among others approved the Annual Report and Financial Statements for the fiscal year of 2013 and the dividend payment for the fiscal year of 2013.

30 Jun

**Danamon and Adira Fast Breaking Together with Media**

Danamon, Adira Finance and Adira Insurance held a fast breaking event with the media and presented the latest information on the performance and development of the Danamon's syariah business unit. Social funds were also presented to a number of institutions during this events.

17 Jul

**Danamon Announced the Financial Results of First Semester 2014**

Danamon announced its first half results during its Public Expose on July 17, 2014.

24 Aug

**4th Bulan Kepedulian Lingkunganku Main Event**

The Danamon Peduli Foundation together with Danamon and its subsidiaries, held the Bulan Kepedulian Lingkunganku main event in 2014. This event promotes awareness, preservation of the environment and social investment activities of Danamon and Adira. Cascading the message of environmental conservation, this activity is carried out in every element of the corporation under the partnership of Danamon and Adira throughout Indonesia.

28 Aug

**Indonesia Banking Expo (IBEX) 2014**

Danamon as a member of PERBANAS, took part as a sponsor and participant in the Indonesia Banking Expo (IBEX) 2014 which was held in Jakarta Convention Center on 28th to 30th of August 2014.

Significant Events

16 Sep



Launching of Tabungan BISA iB dan Tabungan BISA Qurban iB

Danamon Syariah launched its two new products Tabungan BISA iB and Tabungan BISA Qurban iB. Tabungan BISA iB is a savings product based on the principle of Mudaraba (profit sharing) which features a variety of advantages to the customers such as free, easy, safe and convenient banking transactions through various channels. Tabungan BISA Qurban iB applies the Syariah Mudaraba principles to help customers prepare their funding needs for the qurban of Eid al-Adha.

16 Oct



Danamon Announced the Financial Results of Third Quarter 2014

Danamon held a public expose in Jakarta to announce the Bank's third quarter 2014 results.

30 Oct



The 8th Danamon Social Entrepreneur Awards (DSEA) and Bisa! Award 2014 Awarding Night

DSEA is a tribute and a token of appreciation of Danamon to those actively promoting social welfare and creating sustainable entrepreneurship in addressing social issues in their respective community. Bisa! Award 2014 was presented to the employees of Danamon and its subsidiaries, Adira Finance, Adira Insurance and Adira Kredit who have demonstrated the Bisa! Spirit and cultural values of the Bank.

04 Nov



Danamon's Participation in the Indonesian Bankers Association (IBA)

This event is hoped to generate qualified bankers in the future who will provide the excellent services and financial solutions to its customers.

17 Nov

**D'Mobile (Danamon Mobile Banking) Launch**

D-Mobile provides convenient means to conduct banking transactions through smartphones that are connected to a data network GPRS/3G, EVDO-CDMA, WiFi. In addition to performing banking transactions such as fund transfer, voucher reload, and bill payment, D-Mobile also presents innovative features including SosMed D-Cash, which allows users to provide funds to their Facebook friends, and augmented reality, which gives users an interactive tool to find the nearest Danamon promo within 5KM radius through this application.

18 Nov

**Media Workshop of Danamon and Adira**

Danamon and its subsidiaries, Adira Finance, Adira Insurance and Adira Kredit, organized a media workshop "Indonesia Financial Industry Performance-Review of 2014 and Predictions for 2015". Media Workshop is held every year to provide financial and banking education as well as on the development of the Danamon's business, and to strengthen relationships with journalists and media institutions.

20 Dec

**People's Financial Market 2014**

Danamon participated in the 2014 People's Financial Market organized by the Financial Services Authority "Towards Smart Indonesia Finance" Jakarta International Expo-Arena PRJ Kemayoran Jakarta.