



# Danamon

PT Bank Danamon Indonesia, Tbk.  
Terdaftar dan diawasi oleh Otoritas Jasa Keuangan

## Annual Report 2015



# Growing with Our Customers

# ► Theme Journey



## 2011 Opening Opportunities for Growth

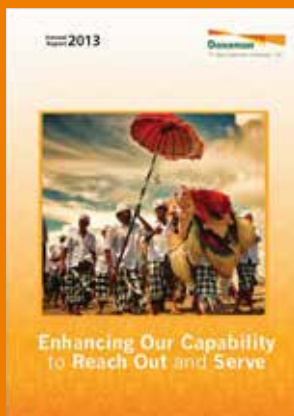
In 2011, Danamon celebrated its 55th anniversary. Over the course of 55 years, Danamon has evolved to become a modern financial institution, serving customers, from individual customers and micro businesses to large scale business.

2011 saw achievements in many sectors, serving as the foundation for the next cycle of growth for Danamon. Such achievements open the way for Danamon to increase its presence and open up more opportunities towards for better living.



## 2012 Dedicated to Excellence & Delivering Value

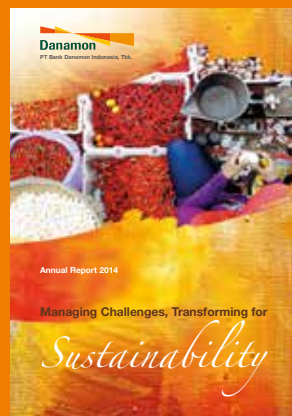
Banknotes that circulate within a community can be works of art with high aesthetic value. As a financial institution, Danamon wishes to appreciate the beauty of unique fonts, pictures, colors and printing techniques. Ideas and symbolic meanings depicted in banknotes are presented through the Indonesian Banknote Series and as featured in a number of Danamon's corporate materials.



## 2013 Enhancing Our Capability to Reach Out and Serve

Danamon is able to produce a strong financial results to face the macro-economic uncertainty in the future.

In accord with its vision and mission, Danamon continuously improves its service quality in order to maintain customer loyalty.



## 2014 Managing Challenges, Transforming for Sustainability

Danamon relies on its wide network, services and products, all in a synergy with Adira Finance, Adira Insurance, and Adira Kredit. Danamon implements a business approach founded on prudence and efficiency, adopting corporate governance practice at international standards. Danamon closed 2014 in a strong position.

Aware of the challenges ahead, Danamon continues to transform its business model to increase productivity and sustainable performance.



# 2015

## Growing with Our Customers

Danamon's success lies in the hands of customers. At all times, we conduct business with customers as the main focus, in line with our vision: "We care and enable millions to prosper." Having customers as our utmost priority is also embedded in the Danamon's mission: "A customer centric organization covering all customer segments, each with a unique value proposition, centered on sales and service excellence, supported by world class technology."

Danamon ended 2015 by continuing a business model transformation to further increase productivity and performance in a very challenging year. We believe that our short, medium and long term initiatives will provide a solid platform for future growth.



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Growing  
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