

Growing with our Customers

Danamon's success lies in the hands of customers. At all times, we conduct business having customers as our main focus in line with our vision: "We care and enable millions to prosper." Having customers as our utmost priority is also embedded in one of Danamon's missions: "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 a challenging 2015 with a continuing transformation of its business model to further increase productivity and performance. We believe that our short, medium and long term initiatives will provide a solid platform for growth in the future.

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Performance Highlights 2015



2015 Performance reflects the success of efficient operations

- Pre-Provision Operational Profit grew 8% yoy to Rp8.4 trillion.
- Cost to income ratio improved to 51.7% from 55.7% in 2014.
- Operating costs dropped 8% to Rp 9 trillion in 2015.



Credit growth strengthened by the SME and Syariah

- Total loans stood at Rp129.4 trillion, while SME loans rose 5% yoy to Rp 22.4 trillion and Syariah loans grew 28% yoy to Rp3.2 trillion.
- Corporate and Commercial loans were relatively flat at Rp17.7 trillion and Rp16.0 trillion, respectively.



CASA and Deposits

- CASA decreased by 15% to Rp49.8 trillion, mainly in the expensive CASA segment, reducing cost of funds.
- Deposits grew 12% to Rp 67.0 trillion.



Maintaining a healthy loan to funding ratio and CAR

- Loan to funding ratio (LFR) is in a healthy position at 87.5%, below the limit set by Bank Indonesia.
- Capital adequacy ratio (CAR) on a consolidated basis is at 19.7%, while CAR stand-alone is at 20.8%.



Asset quality maintained within regulatory limits

- Non performing loans (NPL) ratio maintained at level of 3%, below the maximum regulatory limit of 5%.

▶ Financial Highlights

(In billions of Rupiah except share data)	2015	2014	2013	2012	2011
CONSOLIDATED BALANCE SHEET					
Assets	188,057	195,821	184,338	155,791	142,292
Earning Assets-gross ^{a)}	180,106	187,409	176,007	147,743	135,755
Loans-Gross ^{b)}	129,367	139,057	135,383	116,583	101,859
Non Performing Loans	3,895	3,235	2,535	2,659	2,479
Marketable Securities-Gross	6,392	8,910	7,748	7,328	4,822
Government Bonds	6,916	6,605	5,598	4,063	3,947
Deposits ^{h)}	116,967	118,921	110,856	92,721	88,793
Total Funding ^{c)}	128,788	136,728	126,557	101,698	97,658
Total Liabilities	153,842	163,174	153,099	127,058	116,583
Equity and Minority Interest	34,215	32,647	31,239	28,733	25,709
Investments-Net	158	158	12	12	12
Number of Shares Issued and Fully Paid (in units)	9,584,643,365	9,584,643,365	9,584,643,365	9,584,643,365	9,584,643,365
CONSOLIDATED INCOME STATEMENTS					
Interest Income	22,421	22,991	20,131	18,858	16,882
Interest Expense	8,772	9,312	6,600	5,936	6,033
Net Interest and Underwriting Income	14,175	14,107	14,018	13,386	11,241
Other Operating Income	4,082	4,336	5,156	4,649	4,213
General and Administrative Expenses	3,415	3,652	3,689	3,388	3,080
Salaries and Employee Benefits	4,834	5,811	5,713	5,163	4,413
Allowance for Impairment Losses	5,082	3,986	3,348	3,151	2,183
Net Operating Income	3,943	4,063	5,605	5,571	5,174
Non-Operating Expenses-Net	662	510	75	84	623
Income Before Tax and Minority Interest	3,281	3,553	5,530	5,487	4,551
Income Tax Expense	812	870	1,371	1,370	1,149
Net Income	2,469	2,683	4,159	4,117	3,402
Net Income-attributable to parent entity	2,393	2,604	4,041	4,012	3,294
Net Income Attributable to Non-Controlling Interest	76	79	118	105	108
Other Comprehensive Income/(Expense)	69	78	(82)	(35)	(76)
Total Comprehensive Income	2,538	2,761	4,077	4,082	3,326

(In billions of Rupiah except share data)	2015	2014	2013	2012	2011
Basic Earnings Per Share	249.70	271.69	421.68	418.57	373.99
Total Comprehensive income-attributable to equity holders of the parent entity	2,459	2,683	3,961	3,978	3,260
Total Comprehensive income-attributable to non-controlling interest	78	78	115	103	113
KEY FINANCIAL RATIOS (%)					
I. Capital					
1. Capital Adequacy Ratio (CAR) Consolidated ^{el}	19.7	17.8	17.9	18.9	17.6
Tier I	18.8	17.2	17.3	18.4	17.0
Tier II	0.8	0.6	0.6	0.5	0.6
2. Assets to Equity	5.5	6.6	6.6	6.3	6.4
II. Earning Assets					
1. Non Performing Earning Assets and Non Productive Assets to Total Earnings and Non Productive Assets	2.0	1.5	1.3	1.6	2.1
2. Non Performing Earning Assets to Total Productive Assets	2.5	1.9	1.6	2.0	2.1
3. Non Performing Loans (NPL) to Total Loans-Gross	3.0	2.3	1.9	2.3	2.5
4. Non Performing Loan (NPL) to Total Loans-Net	1.9	1.3	1.1	0.2	0.0
5. Allowance for Impairment Losses for Financial Assets to Productive Assets ^{el}	2.9	2.3	2.3	2.2	2.3
6. Loan Loss Coverage	112.0	122.6	128.3	112.5	107.2
III. Rentability					
1. Return on Average Assets (ROAA)	1.2	1.4	2.5	2.7	2.6
2. Return on Average Equity (ROAE)	7.4	8.6	14.5	16.2	17.2
3. Debt to Assets	0.82	0.83	0.83	0.82	0.82
4. Debt to Equity	4.50	4.93	4.84	4.42	4.53
5. Net Interest Margin (NIM)	8.2	8.4	9.6	10.1	9.9
6. Cost to Income	51.7	55.7	52.6	50.8	51.8
7. Fee Income	21.9	22.4	26.7	25.7	27.7
8. Operating Expense to Operating Income	85.56	76.61	82.86	75.0	79.3
9. Cost of Funds	5.9	6.4	5.2	5.1	5.9

(In billions of Rupiah except share data)	2015	2014	2013	2012	2011
IV. Liquidity					
1. LFR e)	87.5	92.6	95.1	100.7	98.3
2. CASA Ratio	42.6	49.2	48	47	41
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. GWM Rupiah ^{f)}	15.7	19.7	18.2	17.6	14.6
Primary	7.6	8.1	8.1	8.1	8.3
Secondary	8.1	11.64	10.1	9.4	6.3
3. Minimum Reserve Requirement in Foreign Exchange	8.1	8.1	8.5	8.3	8.2
4. Net Open Position	0.3	1.1	0.6	0.5	0.5
VI. Others					
1. Total Employees ^{g)}	50,226	60,618	67,727	65,338	62,266
2. Total Branches ^{g)}	1,901	2,156	2,464	2,603	2,425
3. Total ATMs	1,454	1,473	1,483	1,467	1,258

The figures are derived from consolidated financial statements 2015 which have been audited by Public Accounting Firm Purwanto, Sungkoro & Surja (a member firm of Ernst & Young Limited), 2014, 2013 and 2012 which have been audited by Public Accounting Firm Purwanto, Suherman & Surja (a member firm of Ernst & Young Limited) and 2011 which have been audited by Public Accounting Firm Siddharta & Widjaja (a member firm of KPMG International).

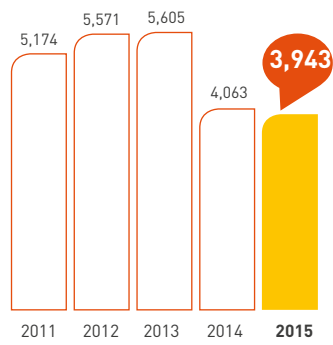
*1) The consolidated financial statements as of December 31, 2011 and for the years then ended had been restated in relation to the first time adoption of SFAS 62, SFAS 28 (R2012), and SFAS 36 (2012).

Notes

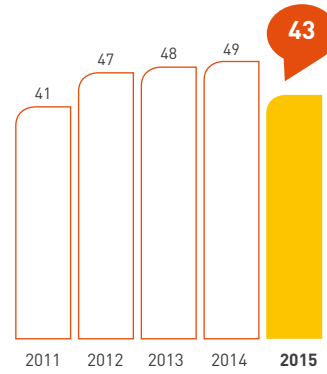
- Including loans, receivables from consumer financing of Adira Finance and Adira Kredit, lease receivables from Adira Finance, current account with BI and other banks, placements with BI and other banks, marketable securities, derivative receivables, acceptance receivables.
- Including receivables from consumer financing of Adira Finance and Adira Kredit.
- Including customer time deposits, time deposits from other banks, Securities Issued and long term funding (>1 year maturity).
- Minimum consolidated Capital Adequacy after credit risk, market risk and amortization of subordinate payables in 2008 and 2009. Minimum consolidated Capital Adequacy after credit risk, market risk and amortization of subordinate payables in 2010. Minimum consolidated Capital Adequacy after credit risk, market risk and amortization of subordinate payables in 2011 and 2012.
- Excluding time deposit from other banks.
- In line with BI regulation No. 15/15/PBI/2013 dated 24 December 2013 regarding "Reserve Requirement (RR) of Commercial Banks in Bank Indonesia in Rupiah and Foreign Currency For Conventional Bank", starting 31 December 2013, Primary RR for Rupiah Currency is set at 8% from total third party funds in Rupiah and Secondary RR is set at 4% from total third party funds in Rupiah. RR in foreign currency is set at 8% from total third party funds in foreign currency. In line with BI regulation No. 17/21/PBI/2015 dated 1 December 2015, RR Primer in Rupiah is set at 7.5 % from total third party funds.
- Including Adira Finance, Adira Kredit and Adira Insurance.
- Including Call Money.

Net Operating Income

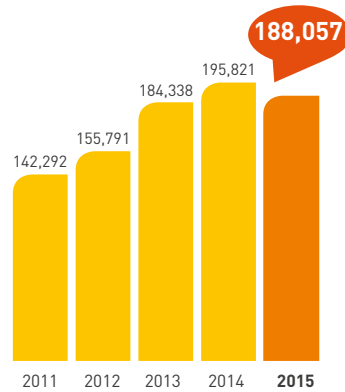
Rp billion

**CASA to TPF Ratio**

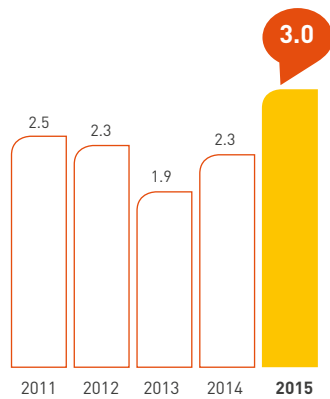
%

**Assets**

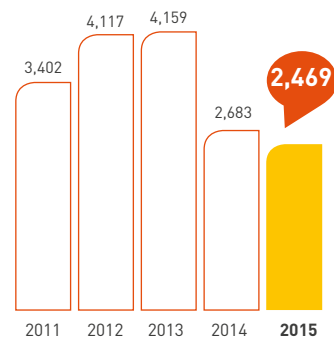
Rp billion

**Gross NPLs**

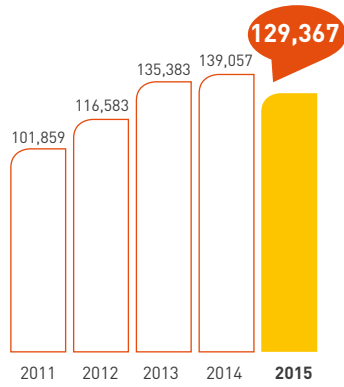
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**Net Income**

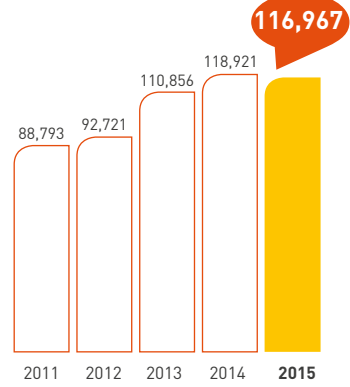
Rp billion



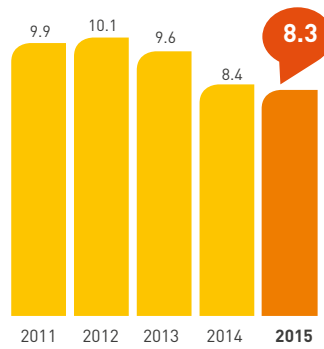
Loans
Rp billion



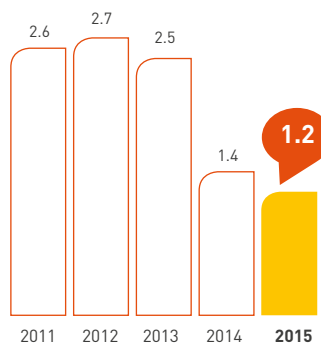
Third Party Funds
Rp billion



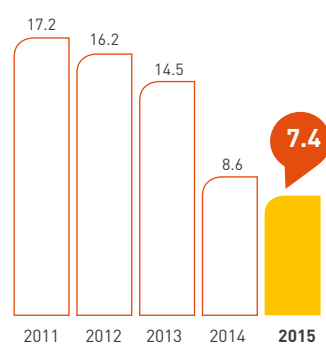
NIM
%



ROAA
%



ROAE
%



SOURCE AND UTILIZATION OF ZAKAT FUNDS**Danamon Syariah Business Unit**

(Rp million)

No	DESCRIPTION	2015	2014	2013	2012	2011
1.	Initial Balance of Zakat Funds	1,844	299	194	76	175
2.	Source of Zakat Funds:	-	-	-	-	-
	a. Internal UUS	-	-	-	-	-
	b. External UUS	393	1,848	222	194	282
3.	Distribution of Zakat Funds to Zakat Organizer Entity					
	a. Lembaga Amil Zakat	2,077	303	117	76	381
	b. Badan Amil Zakat	-	-	-	-	-
4.	Increase (decrease) on Utilization of Zakat Funds	(1,684)	1,545	105	118	(99)
5.	Balance of Zakat Funds	160	1,844	299	194	76

SOURCE AND UTILIZATION OF QARDH FUNDS

(Rp million)

NO.	DESCRIPTION	2015	2014	2013	2012	2011
1. Source of Qardh Funds						
	a. Infaq and Sadaqah	2	132	259	400	157
	b. Penalties	688	1,284	1,119	370	373
	c. Donation/Grants	-	-	-	-	-
	d. Non-halal Income	-	-	-	-	-
	e. Others	-	-	-	200	-
	Total Qardh Funds	690	1,416	1,377	970	530
2. Utilization of Qardh Funds						
	a. Financing	-	-	-	-	-
	b. Donation	1,414	1,643	822	331	533
	c. Others	-	-	-	-	-
	Utilization of Qardh Funds	1,414	1,643	822	331	533
3. Increase (decrease) on Utilization of Qardh Funds		(724)	(228)	555	639	(3)
4. Qardh funds at the beginning of the year		1,348	1,576	1,021	382	385
5. Qardh funds at the end of the year		624	1,348	1,576	1,021	382

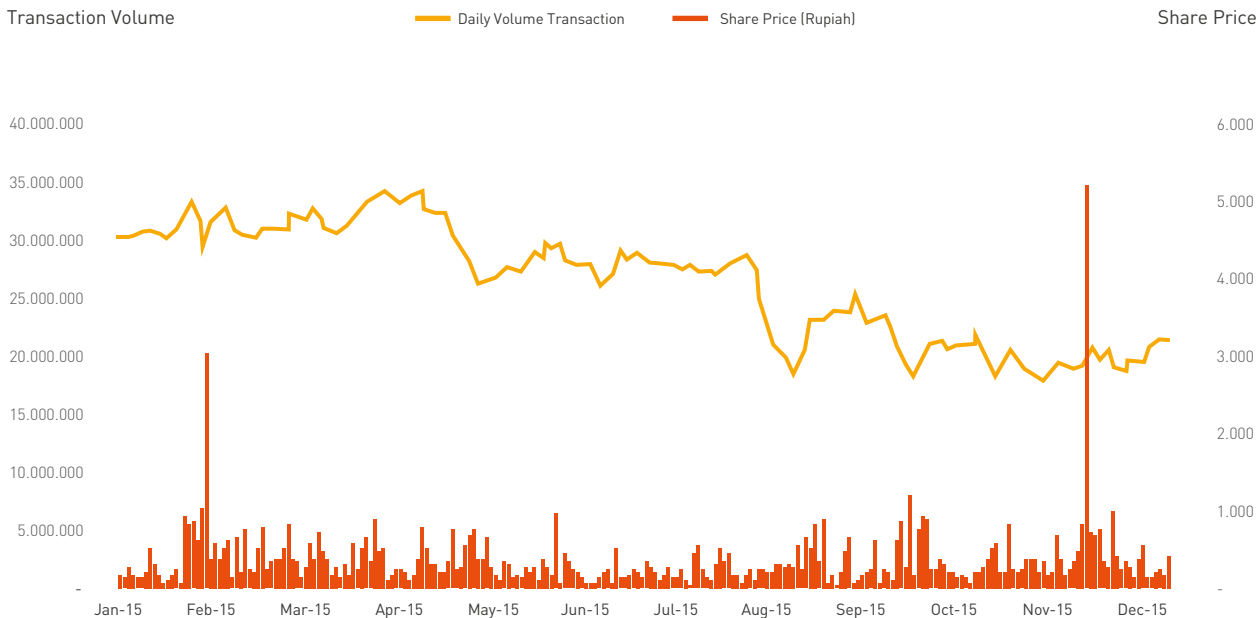
Table of Margin Distribution for the Month of December 2015 (Rp million)

No.	Type of funding	2015					2014				
		Average balance	Revenues to be distributed	Depositor's portion			Average balance	Revenues to be distributed	Depositor's portion		
				Ratio (%)	Total bonus & profit sharing	Rate of return indication (%)			Ratio (%)	Total bonus & profit sharing	Rate of return indication (%)
A	B	C	D	E	A	B	C	D	E		
A. FINANCING											
1.	Bank	285,118	2,979	-	-	-	239,828	2,364	-	-	-
2.	Non Bank	2,884,449	29,246	-	-	-	2,200,153	20,061	-	-	-
B. FUNDING											
1	iB deposit current accounts										
a.	Bank	5,182	44	-	-	-	3,769	32	-	-	-
b.	Non Bank	263,301	2,243	-	-	-	297,121	2,530	-	-	-
2	iB current accounts										
a.	Bank	13,492	115	10	11,49	1.00	9,166	78	10.00	8	1.00
b.	Non Bank	207,731	1,770	10	176,96	1.00	176,377	1,502	10.00	150	1.00
3	iB deposit savings										
a.	Bank	0	0	-	-	-	-	-	0.00	-	-
b.	Non Bank	2,389	20	-	-	-	3,043	26	0.00	-	-
4	iB savings										
a.	Bank	19,686	168	13	22	1.30	32,193	274	13.00	36	1.30
b.	Non Bank	259,245	2,208	13	287	1.30	264,896	2,256	13.00	293	1.30
5	iB deposits										
a.	Bank										
-	1 month	420,314	3,581	42	1,504	4.21	203,542	1,733	46.00	797	4.61
-	3 months	6,629	56	42	24	4.21	67,742	577	46.00	265	4.61
-	6 months	0	0	42	0	4.21	84	1	46.00	0	4.61
-	12 months	5,189	44	42	19	4.21	4,245	36	46.00	17	4.61
b.	Non Bank										
-	1 month	1,535,582	13,081	42	5,494	4.21	1,130,724	9,630	46.00	4,430	4.61
-	3 months	33,884	289	42	121	4.21	67,810	578	46.00	266	4.61
-	6 months	17,164	146	42	61	4.21	52,121	444	46.00	204	4.61
-	12 months	10,367	88	42	37	4.21	10,717	91	46.00	42	4.61
TOTAL		2,800,157	23,854		7,757		2,323,549	19,788		6,508	

	2013					2012					2011				
	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		
			Ratio (%)	Total bonus & profit sharing	Rate of return indication (%)			Ratio (%)	Total bonus & profit sharing	Rate of return indication (%)			Ratio (%)	Total bonus & profit sharing	Rate of return indication (%)
A	B	C	D	E	A	B	C	D	E	A	B	C	D	E	
	143,299	1,373	-	-	-	109,337	1,066	-	-	-	70,824	706	-	-	-
	1,745,488	12,806	-	-	-	1,325,572	9,975	-	-	-	919,077	9,244	-	-	-
	2,848	24	0.00	-	-	3,056	26	0.00	-	-	3,013	33	-	-	-
	224,545	1,912	0.00	-	-	199,975	1,702	0.00	-	-	223,689	2,421	-	-	-
	8,073	69	10.00	7	1.00	1,985	17	10.00	2	1.00	1,410	15	10.00	2	1.00
	140,898	1,200	10.00	120	1.00	170,434	1,450	10.00	145	1.00	21,464	232	10.00	23	1.00
	-	-	0.00	-	-	-	-	0.00	-	-	-	-	-	-	-
	7,315	62	0.00	-	-	7,208	61	0.00	-	-	2,743	30	-	-	-
	15,877	135	13.00	18	1.30	8,721	74	13.00	8	1.30	2,593	28	13.00	4	1.66
	235,549	2,006	13.00	261	1.30	329,453	2,804	13.00	219	1.30	123,330	1,335	13.00	204	1.66
	1,653	14	46.00	6	4.61	22,852	194	50.00	97	5.01	25,161	272	50.00	136	6.37
	0	0	46.00	0	4.61	0	0	50.00	0	0.00	0	0	50.00	0	0.00
	0	0	46.00	0	4.61	100	1	50.00	0	5.01	0	0	50.00	0	0.00
	3,080	26	46.00	12	4.61	3,080	26	50.00	13	5.01	3,080	33	50.00	17	6.37
	670,762	5,712	46.00	2,627	4.61	510,180	4,342	50.00	2,171	5.01	180,673	1,955	50.00	978	6.37
	10,919	93	46.00	43	4.61	18,690	159	50.00	80	5.01	63,534	688	50.00	344	6.37
	7,149	61	46.00	28	4.61	3,107	26	50.00	13	5.01	2,611	28	50.00	14	6.37
	11,727	100	46.00	46	4.61	8,760	75	50.00	37	5.01	11,023	119	50.00	60	6.37
	1,340,395	11,414		3,168		1,287,601	10,957		2,785		664,324	7,189		1,783	

▶ Share and Bond Highlights

Danamon on the Indonesia Stock Exchange (BDMN) 2015



Volume and Share Price

Share Price (Rp)	2015					2014				
	Highest	Lowest	Closing	Average	Market Cap (Rp million)	Highest	Lowest	Closing	Average	Market Cap (Rp million)
First Quarter	5,125	4,400	5,125	4,716	49,121,298	4,625	3,600	4,350	4,244	41,693,199
Second Quarter	5,150	3,890	4,300	4,398	41,213,967	4,640	4,090	4,145	4,316	39,728,347
Third Quarter	4,345	2,750	2,895	3,714	26,453,616	4,330	3,700	3,905	3,939	37,428,032
Fourth Quarter	3,360	2,695	3,200	2,976	36,421,646	4,525	3,895	4,525	4,172	43,370,511

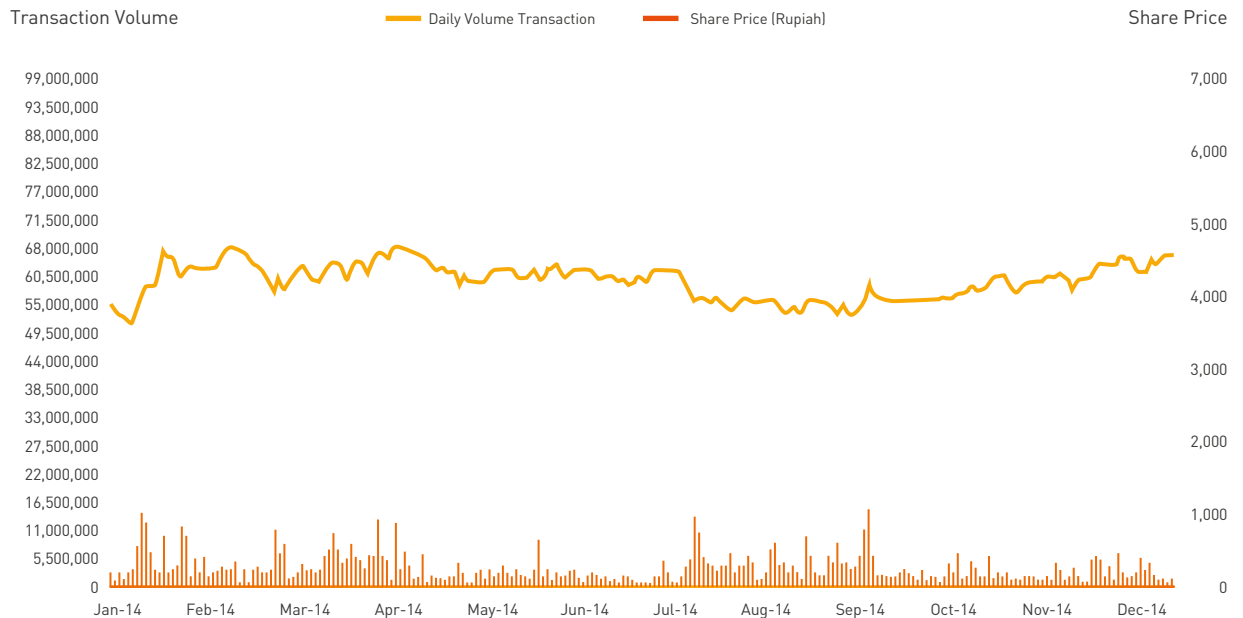
Volume	Highest	Lowest	Closing	Average	Highest	Lowest	Closing	Average
First Quarter	20,257,100	533,100	3,573,300	3,067,934	14,523,100	385,700	6,077,500	4,809,670
Second Quarter	6,464,300	527,900	2,319,600	1,982,241	12,965,500	656,300	1,490,700	2,970,488
Third Quarter	8,063,700	284,000	8,062,700	2,126,577	15,104,200	309,800	2,567,100	4,295,685
Fourth Quarter	34,707,900	438,000	2,796,900	3,010,800	6,985,800	269,800	1,343,800	2,611,303

Source: Bloomberg

Note :

There were no temporary suspensions on Danamon's shares trading during 2015.

Danamon on the Indonesia Stock Exchange (BDMN) 2014



Volume and Share Price

Share Price (Rp)	2014					2013				
	Highest	Lowest	Closing	Average	Market Cap (Rp million)	Highest	Lowest	Closing	Average	Market Cap (Rp million)
First Quarter	4,625	3,600	4,350	4,244	41,693,199	6,550	5,550	6,450	6,029	61,820,950
Second Quarter	4,640	4,090	4,145	4,316	39,728,347	6,550	5,500	5,850	6,010	56,070,164
Third Quarter	4,330	3,700	3,905	3,939	37,428,032	5,850	3,900	3,975	4,646	38,098,957
Fourth Quarter	4,525	3,895	4,525	4,172	43,370,511	4,350	3,650	3,775	3,920	36,182,029

Volume	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.

STOCK PERFORMANCE	2015	2014	2013	2012	2011
AUTHORIZED CAPITAL					
Total Number of Shares					
A Shares	22,400,000	22,400,000	22,400,000	22,400,000	22,400,000
B Shares	17,760,000,000	17,760,000,000	17,760,000,000	17,760,000,000	17,760,000,000
Total par value (Rp million)					
A Shares	1,120,000	1,120,000	1,120,000	1,120,000	1,120,000
B Shares	8,880,000	8,880,000	8,880,000	8,880,000	8,880,000
Issued and fully paid Capital					
Total Number of Shares					
A Shares	22,400,000	22,400,000	22,400,000	22,400,000	22,400,000
B Shares	9,562,243,365	9,562,243,365	9,562,243,365	9,562,243,365	9,562,243,365
Total par value (Rp million)					
A Shares	1,120,000	1,120,000	1,120,000	1,120,000	1,120,000
B Shares	4,781,122	4,781,122	4,781,122	4,781,122	4,781,122
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	8,197,756,635
Total Dividend (Rp million)					
	*	781,205	1,212,505	1,203,562	1,000,880
Earnings per Share (Rupiah)					
	250	272	421.68	418.57	378.78
Dividend Payout Ratio (%)					
	*	30	30	30	30
Dividend Growth					
	*	(0.35)	1	20	(0.83)
AGMS Dates					
	28 April 2016	7 April 2015	7 May 2014	10 May 2013	27 March 2012
Dividend Payment Date					
	*	8 May 2015	18 June 2014	19 June 2013	8 May 2012
Price Earnings Ratio**					
	12,90	16.66	8.95	13.50	10.82
Book Value of Shares (Rupiah)					
	3,540	3,420	3,261	2,973	2,674

* To be determined at the upcoming AGMS 2016 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 August 2015	Corporate Rating Outlook	^{id} AAA Stable
Fitch's February 2016	Outlook LT Issuer Default Rating ST Issuer Default Rating National Long Term National Short Term Viability Rating Support Rating Support Rating Floor	Stable BB+ B AA+ (idn) F1+ (idn) bb+ 3 BB
Moody's January 2016	Outlook Bank Deposits Baseline Credit Assessment Adjusted Baseline Credit Assessment	Stable Baa3/P-3 ba1 baa3

▶ Prime Lending Rate

Prime Lending Rate in Rupiah PT Bank Danamon Indonesia, Tbk. 31 December 2015

	Prime Lending Rate in Rupiah Based on Business Segment				
	Corporate Loans	Retail Loans	Micro Loans	Consumption Loans	
				Mortgage	Non Mortgage
Prime Lending Rate	12.10%	13.00%	20.49%	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 loans is Prime Lending Rate for credit secured with collateral and bound accordingly by laws and regulations.
- Prime Lending Rate for non-mortgage consumer loans 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.
- Information of applicable Prime Lending Rate can be viewed in publications at every branch and/or the Bank's website (www.danamon.co.id)
- If necessary, the Bank at anytime applies changes in information of Prime Lending Rate.

▶ Information on Bonds/Sukuk

Name of the Bonds/Nominal Amount/Rating	FSA Effective Date/IDX Listing Date	Series	Nominal Amount (Rp bn)	Fixed Interest Rate p.a./First Payment/Last Payment	Due Date	Principal Installment
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 March 2011/on due date	9 December 2013	9 December 2013 (bullet payment on due date)
a)		B	921	9,00%/9 March 2011/on due date	9 December 2015	9 December 2015 (bullet payment on due date)

Net Initial Public Offering Fund (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 Public Accountant: Siddharta & Widjaja (a member firm of KPMG International) Legal Consultant: Hadiputranto, Hadinoto & Partners Rating Company: PT Pemeringkat Efek Indonesia Underwriter: PT Victoria Sekuritas	11 March 2013	41,103,125,000,00	Coupon 9 th
			10 June 2013	41,103,125,000,00	Coupon 10 th
			9 September 2013	41,103,125,000,00	Coupon 11 th
			9 December 2013	41,103,125,000,00	Coupon 12 th
			Total	164,412,500,000,00	Fully Paid
			11 March 2013	20,722,500,000,00	Coupon 9 th
			10 June 2013	20,722,500,000,00	Coupon 10 th
			9 September 2013	20,722,500,000,00	Coupon 11 th
			9 December 2013	20,722,500,000,00	Coupon 12 th
			Total	82,890,000,000,00	
			11 March 2014	20,722,500,000,00	Coupon 13 th
			10 June 2014	20,722,500,000,00	Coupon 14 th
			9 September 2014	20,722,500,000,00	Coupon 15 th
			9 December 2014	20,722,500,000,00	Coupon 16 th
			Total	82,890,000,000,00	
			11 March 2015	20,722,500,000,00	Coupon 17 th
			10 June 2015	20,722,500,000,00	Coupon 18 th
			9 September 2015	20,722,500,000,00	Coupon 19 th
			9 December 2015	20,722,500,000,00	Coupon 20 th
			Total	82,890,000,000,00	Fully paid

Name of the Bonds/Nominal Amount/Rating	Bapepam Effective Date/IDX Listing Date	Series	Nominal Amount (Rp bn)	Fixed Interest Rate p.a./First Payment/Last Payment	Due Date	Principal Installment
Adira Dinamika Multi Finance Sustainable Bonds III Phase II Year 2015/Rp1,4 Tn/id AAA	25 August 2015	A	492	8,75%/25 November 2015/on due date	5 September 2016	5 September 2016 (bullet payment on due date)
		B	668	9,50%/25 November 2015/on due date	25 August 2018	25 August 2018 (bullet payment on due date)
		C	277	10,25%/25 November 2015/on due date	25 August 2020	25 August 2020 (bullet payment on due date)
Adira Dinamika Multi Finance Sustainable Bonds III Phase I Year 2015/Rp0,9 Tn/id AAA	25 June 2015	A	741	9,50%/30 September 2015/on due date	30 June 2018	30 June 2018 (bullet payment on due date)
		B	238	10,25%/30 September 2015/on due date	30 June 2020	30 June 2020 (bullet payment on due date)
Adira Dinamika Multi Finance Sustainable Bonds II Phase IV Year 2014/Rp1,5 Tn/id AAA	21 February 2013	A	607	9,60%/12 February 2015/on due date	12 December 2017	12 Desember 2017 (bullet payment on due date)
		B	808	10,50%/12 February 2015/on due date	12 December 2019	12 Desember 2019 (bullet payment on due date)
		C	88	10,75%/12 February 2015/on due date	12 November 2019	12 Nopember 2019 (bullet payment on due date)
Adira Dinamika Multi Finance Sustainable Bonds II Phase III Year 2014/Rp1,5 Tn/id AA+	21 February 2013	B	363	10,50%/14 August 2014/on due date	14 May 2017	14 Mei 2017 (bullet payment on due date)
		C	450	10,75%/14 August 2014/on due date	14 May 2019	14 Mei 2019 (bullet payment on due date)

Net Initial Public Offering Fund (Rp bn)	Use of Proceeds	The Capital Market Supporting Institutions and Professionals	Coupon Paid in 2015	Total Payment	Description
1,467	The proceeds have been fully used for automotive financing (Letter No. 166/ADMF/CS/IX/15 dated 14 September 2015)	Custodian: PT Bank Negara Indonesia (Persero) Tbk	Coupon 1	11	Fully paid
		Public Accountant: KAP Purwanto Sungkoro & Surja	Coupon 1	16	
		Legal Consultant: Thamrin & Rachman	Coupon 1	7	
		Rating Company: Pefindo			
		Joint Lead Underwriters: PT CIMB Securites Indonesia, PT DBS Vickers Indonesia (Terafiliasi), PT Danareksa Sekuritas, PT Indo Premier Securities, PT Standard Chartered			
973	The proceeds have been fully used for automotive financing (Letter No. 142/ADMF/CS/VII/15 dated 30 July 2015)	Custodian: PT Bank Negara Indonesia (Persero) Tbk	Coupon 1,2	35	Fully paid
		Public Accountant: KAP Purwanto Suherman & Surja	Coupon 1,2	12	
		Legal Consultant: Thamrin & Rachman			
		Rating Company : Pefindo			
		Joint Lead Underwriters: PT Mandiri Sekuritas, PT DBS Vickers Indonesia (Terafiliasi), PT Danareksa Sekuritas, PT Indo Premier Securities, PT Standard Chartered			
1,498	The proceeds have been fully used for automotive financing (Letter No. 159/ADMF/CS/XII/14 dated 15 December 2014)	Custodian: PT Bank Negara Indonesia (Persero) Tbk	Coupon 1, 2,3 ,4	60	Fully paid
		Public Accountant: KAP Purwanto Suherman & Surja			
		Legal Consultant: Thamrin & Rachman	Coupon 1, 2,3 ,4	85	
		Rating Company : Pefindo			
		Joint Lead Underwriters: PT DBS Vickers Indonesia (Terafiliasi), PT Danareksa Sekuritas, PT Indo Premier Securities, PT Standard Chartered	Coupon 1, 2,3 ,4	9	
1,495	The proceeds have been fully used for automotive financing (Letter No. 077/ADMF/CS/VI/2014 dated 16 June 2014)	Custodian: PT Bank Negara Indonesia (Persero) Tbk	Coupon 3,4,5,6	38	Fully paid
		Public Accountant: KAP Purwanto Suherman & Surja			
		Legal Consultant: Thamrin & Rachman	Coupon 3,4,5,6	48	
		Rating Company : Pefindo			
		Joint Lead Underwriters: PT DBS Vickers Indonesia (Terafiliasi), PT Danareksa Sekuritas, PT Indo Premier Securities, PT Standard Chartered			

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
Adira Dinamika Multi Finance Sustainable Bonds II Phase II Year 2013/Rp2,0 Tn/id AA+	21 February 2013	B	880	10,50%/24 January 2014/on due date	24 October 2016	24 October 2016 (bullet payment on due date)
		C	490	11,00%/24 January 2014/on due date	24 October 2018	24 October 2018 (bullet payment on due date)
Adira Dinamika Multi Finance Sustainable Bonds II Phase I Year 2013/Rp2,0 Tn/id AA+	21 February 2013	C	553	7,85%/1 June 2013/on due date	1 March 2016	1 March 2016 (bullet payment on due date)
		D	851	8,90%/1 June 2013/on due date	1 March 2018	1 March 2018 (bullet payment on due date)
Adira Dinamika Multi Finance Sustainable Bonds I Phase III Year 2012/Rp1,6 Tn/id AA+	9 December 2011	C	673	8,75%/27 December 2012/on due date	27 September 2017	27 September 2017 (bullet payment on due date)
Adira Dinamika Multi Finance Sustainable Bonds I Phase I Year 2011/Rp2,5 Tn/id AA+	9 December 2011	C	1533	9,00%/16 March 2012/on due date	16 December 2016	16 December 2016 (bullet payment on due date)

Net Initial Public Offering Fund (Rp bn)	Use of Proceeds	The Capital Market Supporting Institutions and Professionals	Coupon Paid in 2015	Total Payment	Description
2,086	The proceeds have been fully used for automotive financing (Letter No. 147/ADMF/CS/XI/13 dated 22 November 2013)	<p>Custodian: PT Bank Negara Indonesia (Persero) Tbk</p> <p>Public Accountant: KAP Purwanto Suherman & Surja</p> <p>Legal Consultant: Thamrin & Rachman</p> <p>Rating Company : Pefindo</p> <p>Joint Lead Underwriters: PT HSBC Securities Indonesia, PT DBS Vickers Indonesia (Terafiliasi), PT Danareksa Sekuritas, PT Indo Premier Securities, PT Standard Chartered, PT Mandiri Sekuritas</p>	Coupon 5,6,7,8	92	Fully paid
1,992	The proceeds have been fully used for automotive financing (Letter No. 032/ADMF/CS/IV/13 dated 15 April 2013)	<p>Custodian: PT Bank Negara Indonesia (Persero) Tbk</p> <p>Public Accountant: KAP Purwanto Suherman & Surja</p> <p>Legal Consultant: Thamrin & Rachman</p> <p>Rating Company : Pefindo</p> <p>Joint Lead Underwriters: PT HSBC Securities Indonesia, PT Danareksa Sekuritas, PT Indo Premier Securities, PT Standard Chartered</p>	Coupon 8,9,10,11	43	Fully paid
1,622	The proceeds have been fully used for automotive financing (Letter No. 155/ADMF/CS/X/12 dated 15 October 2012)	<p>Custodian: PT Bank Negara Indonesia (Persero) Tbk</p> <p>Public Accountant: KAP Siddharta & Widjaya (bagian dari KPMG International)</p> <p>Legal Consultant: Thamrin & Rachman</p> <p>Rating Company : Pefindo</p> <p>Joint Lead Underwriters: PT CIMB Securities Indonesia, PT Danareksa Sekuritas, PT Indo Premier Securities, PT Standard Chartered</p>	Coupon 10,11,12	33	Fully paid
2,514	The proceeds have been fully used for automotive financing (Letter No. 003/ADMF/CS/I/2012 dated 13 January 2012)	<p>Custodian: PT Bank Negara Indonesia (Persero) Tbk</p>	Coupon 13,14,15,16	138	Fully paid

▶ Significant Events 2015

29 January



Danamon's 2014 Performance Results

Danamon announced 2014 performance results.

27 February



Extraordinary General Meeting of Shareholders

The Extraordinary General Meeting of Shareholders (EGMS) approved the resignation of President Director, Henry Ho, and the appointment of the new President Director, Sng Seow Wah.

16 March



Mobil DSP Launch

Danamon Simpan Pinjam (DSP) launched Mobil DSP, a mobile banking service unit in the form of a vehicle equipped with banking products and services, such as account opening and loan application.

7 April



Annual General Meeting of Shareholders

Danamon's Annual General Meeting of Shareholders, among others, approved dividend payment for the 2014 financial year of 30% of the Bank consolidated net profit after tax also approved the appointment of Emirsyah Satar as Commissioner (Independent).

16 April



Danamon's Q1-2015 Results Announcement

Danamon announced its Q1-2015 results.

11 May



Danamon Supports FSA's JARING Program

Danamon participated in the JARING program initiated by the Financial Services Authority (FSA). With a network of branch offices that are spread throughout Indonesia, Danamon is able to reach customers in need of funding in the maritime and fishery sector.

19 June



Danamon and Adira Fast Breaking with Media

Danamon, Adira Finance, and Adira Insurance held a fast breaking event with members of the media to present latest information on their business growth. At this event, Danamon Syariah also launched its latest product, Tabungan Bisa Umrah iB.

28 July



Danamon's H1-2015 Results Announcement

Danamon announced its first semester of 2015 results.

22 August



Danamon Peduli held Festival Pasar Rakyat

Yayasan Danamon Peduli, through its national campaign called 'Jelajah Pasar Rakyat Nusantara', held Festival Pasar Rakyat to support the development of traditional markets in Indonesia.

26 October



Danamon's first nine months' 2015 Results Announcement

Danamon announced its first nine months 2015 results.

12 November



Danamon 2015 Social Entrepreneur Awards and BISA Awards

Danamon held the awarding ceremony for their ninth Danamon Social Entrepreneur Awards (DSEA) in 2015 as well as conducting a talkshow titled 'Social Entrepreneurs' Role in the Country's Economic Growth'. Danamon also held the BISA Awards, which is awarded to the employees of Danamon and its subsidiaries who have shown corporate values in their working environment.

7 November



Danamon and Adira Media Workshop

Danamon, together with Adira Finance and Adira Insurance, held a Media Workshop, which featured 'The Readiness of Banking Industry, Financial Services and Insurance, in Facing Digital Transaction Era' as its theme. The workshop featured a speaker from Financial Services Authority (FSA).

21 November



Danamon Financial Literacy Program "Pojoek Bisa"

Danamon conducted a financial literacy program initiated by Financial Services Authority (FSA) called 'Pojoek Bisa' where Danamon aimed to raise awareness about financial planning for traders and general public, particularly housewives, so they can choose the right banking product to meet their financial needs.

30 November



Danamon held a Townhall Meeting

Danamon held a townhall meeting participated by 1,600 employees of Danamon, Adira Finance and Adira Insurance. Danamon's Management presented the Bank's strategy and business plan.