

ADVANCING WITH CUSTOMERS

Danamon continues to evolve into a more customer-centric organization, where every process starts from customers' needs and ends with customers' satisfaction in mind.

By utilizing the Bank's resources and capabilities more optimally, Danamon aims to serve the financial needs throughout the customers' various life stages.

In addition, technology and digital solutions are becoming a more integral part of our business strategy.

Today, Danamon is able to recognize customers across the different lines of business and our subsidiaries, and we are able to offer integrated solutions for our customers.

All these will enable us to establish a long-term relationship with customers and partner them as they advance and become successful.

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3 Bank Danamon: Year Strategic Direction

2015 Starting the Journey

1

**Diversify
Growth
Engines**



Network rationalization

2

**Sharpen
Competitive
Edge**



Shared service consolidation

3

**Increase
Customer
Centric Focus**



4

**Ride on
Technology**



5

**Enhance
Human
Capital**



Implemented meritocracy (SIPASTI)

2016 Setting up the foundation

- ADMF, SME, Commercial, Consumer and Adira Insurance's transformations in key regions.
- Branch optimization

2017 Gaining momentum

- Nation-wide roll out of new initiatives and coverage models.
- Streamline SEMM model

- Transaction Banking as solution integrator.
- Treasury, and Syariah alignment with S&D Network

- Leaner and more efficient Operations support.

- S&D nationwide rollout.
- Cross-sell and product bundling initiatives.
- Bankwide marketing strategy

- Upskilling S&D Branches' staffs, Area Managers, Regional Heads.

- Continue to enhance consumer and business segments' digital channels.
- Automate the back-end process.
- Implementation of rules-based engine in SEMM.
- Starting the journey to leverage analytics.

- Revamped incentive system.
- Improved internal talent training and development.

- Instill strong sales & service culture throughout the organization.

2016 Financial Highlights



Net operating income and NPAT grew by double-digit

Net operating income grew 25% to Rp4.9 trillion while tax expense increased by 97% resulted from one-time tax expense due to Tax Amnesty participation. Net Profit After Taxes grew 12% to Rp2.7 trillion.

↑ 25% ↑ 12%



Composition of CASA

CASA ratio increased by 340 bps from prior year to reach 46.0%.

↑ 46.0%



Loan portfolio excluding Micro grew

Combined portfolio*
excluding Micro loans
grew 4% QoQ and 2%
YoY.

↑ 4%

↑ 2%

*Include Trade Finance and related Marketable securities.

SME, Wholesale and Consumer
Mortgage portfolio grew double
digit at 10.1%, 10.8% and 20.8% YOY.

↑ 10.1% ↑ 10.8%

↑ 20.8%



Loan Quality Improved

NPL amount
decreased 4.1% YoY
to Rp3.7 trillion. NPL
ratio stood at 3.1%.

↓ 4.1%



Consolidated CAR

CAR ratio stood at 20.9% or higher than 19.7% in the previous year.

↑ 20.89%

(In billions of Rupiah except share data)	2016	2015	2014
CONSOLIDATED BALANCE SHEET			
Assets	174,087	188,057	195,821
Earning Assets-gross ^{a)}	166,651	180,106	187,409
Loans-Gross ^{b)}	122,385	129,367	139,057
Non Performing Loans	3,743	3,895	3,235
Marketable Securities-Gross	17,446	6,392	8,910
Government Bonds	9,563	6,916	6,605
Deposits ^{h)}	106,612	116,967	118,921
Total Funding ^{c)}	113,890	128,788	136,728
Total Liabilities	137,709	153,843	163,174
Equity and Minority Interest	36,378	34,215	32,647
Investments-Net	165	158	158
Number of Shares Issued and Fully Paid (in units)	9,584,643,365	9,584,643,365	9,584,643,365
CONSOLIDATED INCOME STATEMENTS			
Interest Income	20,655	22,421	22,991
Interest Expense	6,876	8,772	9,312
Net Interest and Underwriting Income	14,400	14,175	14,107
Other Operating Income	4,071	4,082	4,336
General and Administrative Expenses	3,020	3,415	3,652
Salaries and Employee Benefits	4,879	4,834	5,811
Allowance for Impairment Losses	4,441	5,082	3,986
Net Operating Income	4,934	3,819	4,063
Non-Operating Expenses-Net	541	538	510
Income Before Tax and Minority Interest	4,393	3,281	3,553
Income Tax Expense	1,600	812	870
Net Income	2,793	2,469	2,683
Net Income-attributable to parent entity	2,669	2,393	2,604
Other Comprehensive Income/(Expense)	41	69	79
Total Comprehensive Income	2,834	2,538	78
Basic Earnings Per Share	278.52	249.70	271.69
Total Comprehensive income-attributable to equity holders of the parent entity	2,715	2,459	2,761
Total Comprehensive income-attributable to non-controlling interest	119	78	79

(In billions of Rupiah except share data)	2016	2015	2014
KEY FINANCIAL RATIOS (%)			
I. Capital			
1. Capital Adequacy Ratio (CAR) Consolidated ^{d)}	20.9	19.7	17.9
Tier I	20.1	18.8	17.7
Tier II	0.8	0.8	0.2
2. Assets to Equity	4.8	5.5	6.0
II. Earning Assets			
1. Non Performing Earning Assets and Non Productive Assets to Total Earnings and Non Productive Assets	1.9	2.0	1.5
2. Non Performing Earning Assets to Total Productive Assets	2.4	2.5	1.9
3. Non Performing Loans (NPL) to Total Loans-Gross	3.1	3.0	2.3
4. Non Performing Loan (NPL) to Total Loans-Net	1.8	1.9	1.3
5. Allowance for Impairment Losses for Financial Assets to Productive Assets ^{e)}	3.0	2.9	2.3
6. Loan Loss Coverage	116.9	112.0	122.6
III. Rentability			
1. Return on Average Assets (ROAA)	2.5	1.7	1.9
2. Return on Average Equity (ROAE)	8.0	7.4	8.6
3. Debt to Assets	0.79	0.82	0.83
4. Debt to Equity	3.79	4.50	4.93
5. Net Interest Margin (NIM)	8.9	8.2	8.4
6. Cost to Income	48.8	52.0	55.7
7. Fee Income	22.1	21.2	22.4
8. Operating Expense to Operating Income	77.3	83.37	76.40
9. Cost of Funds	5.1	5.9	6.4

(In billions of Rupiah except share data)	2016	2015	2014
IV. Liquidity			
1. LFR ^{d)}	91.0	87.5	92.6
2. CASA Ratio	46.0	42.6	49.2
V. Compliance			
1.a. Percentage of Violations of Legal Lending Limit			
a.1. Related Parties	0.0	0.0	0.0
a.2. Third Parties	0.0	0.0	0.0
b. Percentage of Excess of Legal Lending Limit			
b.1. Related Parties	0.0	0.0	0.0
b.2. Third Parties	0.0	0.0	0.0
2. GWM Rupiah ^{e)}	16.6	15.7	19.7
Primary	6.6	7.6	8.1
Secondary	10.0	8.1	11.6
3. Minimum Reserve Requirement in Foreign Exchange	8.1	8.1	8.1
4. Net Open Position	0.7	0.3	1.1
VI. Others			
1. Total Employees ^{f)}	44,019	50,226	60,618
2. Total Branches ^{f)}	1,859	1,901	2,156
3. Total ATMs	1,431	1,454	1,473

The figures are derived from consolidated financial statements 2016, and 2015 which have been audited by Public Accounting Firm Purwantono, Sungkoro & Surja (a member firm of Ernst & Young Limited), and 2014 which have been audited by Public Accounting Firm Purwantono, Suherman & Surja (a member firm of Ernst & Young Limited).

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).
- Excluding time deposits 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% of 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 % of total third party funds. RR primary is changed again to 6.5% of total third party funds based on BI regulation No.18/3/PBI/2016 dated 10 March 2016.
- Including Adira Finance, Adira Kredit and Adira Insurance.

SOURCES AND DISTRIBUTION ZAKAT FUNDS**Danamon Syariah Business Unit**

(Rp million)

No	Description	2016	2015	2014
1.	Initial Balance of Zakat Funds	160	1,844	299
2.	Source of Zakat Funds:			
	a. Internal UUS	-	-	-
	b. External UUS	5,452	393	1,848
3.	Distribution zakat funds to zakat administrator entity			
	a. Amil Zakat Institution	5,307	2,077	303
	b. Amil Zakat Board	-	-	-
4.	Increase (decrease) zakat funds	145	(1,684)	1,545
5.	Ending balance of zakat funds	305	160	1,844

SOURCES AND DISTRIBUTION QARDH FUNDS

(Rp million)

No	Description	2016	2015	2014
1.	The source of Qardh fund at the beginning of the period	624	1,348	1,576
2.	Receipt of funds virtue			
	a. Infaq	232	2	132
	b. Shadaqah	-	-	-
	c. Productive Qardh funds refund	-	-	-
	c. Penalties	744	688	1,284
	d. Non-halal Income	-	-	-
	e. Others	-	-	-
	Total Receipts	976	690	1,416
3.	Utilization of Qardh Funds			
	a. Productive Qardh fund	-	-	-
	b. Donation	845	1,414	1,643
	c. Other utilisation for public interest	-	-	-
	Total Utilisation	845	1,414	1,643
4.	Increase (decrease) on Utilization of Qardh Funds	132	(724)	(228)
5.	Source of Qardh fund at the end of period	756	624	1,348

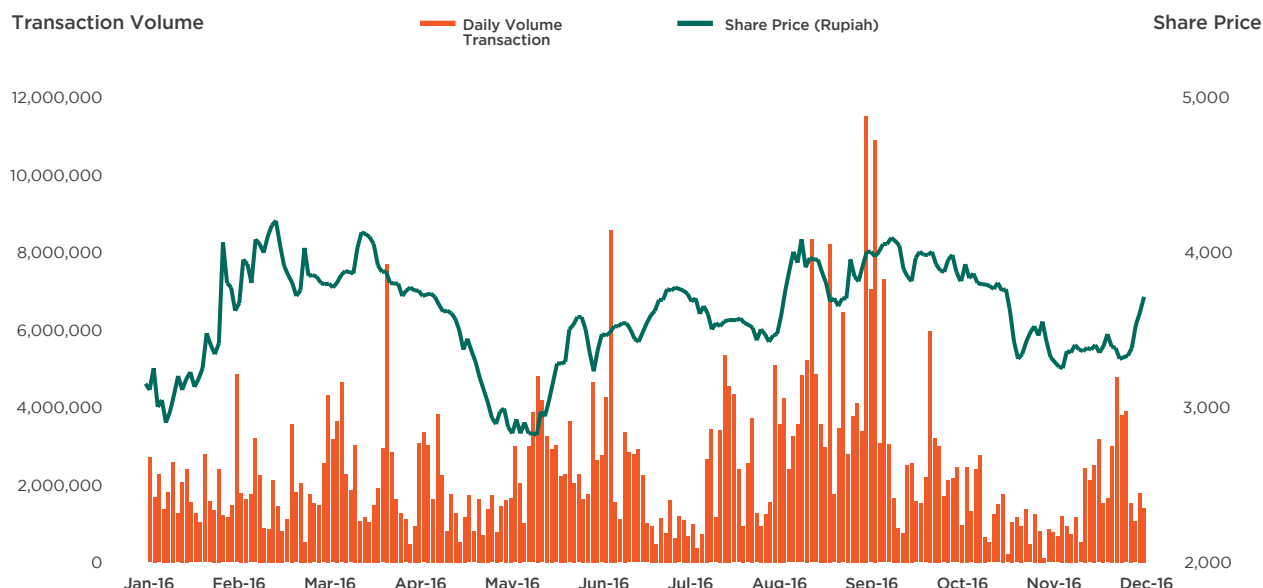
Table of Margin Distribution (Rp million)

		2016					2015					
No.	Type of funding	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	317,875	3,332	-	-	-	285,118	2,979	-	-	-	
	2. Non Bank	3,006,326	30,865	-	-	-	2,884,449	29,246	-	-	-	
B. FUNDING												
1	Wadiah current accounts											
	a. Bank	5,592	47	-	-	-	5,182	44	-	-	-	
	b. Non Bank	276,156	2,345	-	-	-	263,301	2,243	-	-	-	
2	Mudharabah current accounts											
	a. Bank	27,657	235	10.00	24	1.00	13,492	115	10.00	11	1.00	
	b. Non Bank	269,235	2,287	10.00	229	1.00	207,731	1,770	10.00	177	1.00	
3	Wadiah savings											
	a. Bank	-	-	-	-	-	-	-	-	-	-	
	b. Non Bank	6,348	54	-	-	-	2,389	20	-	-	-	
4	Mudharabah savings											
	a. Bank	24,989	212	13.00	28	1.30	19,686	168	13.00	22	1.30	
	b. Non Bank	335,330	2,848	13.00	370	1.30	259,245	2,208	13.00	287	1.30	
5	Mudharabah deposits											
	a. Bank											
	- 1 month	639,555	5,432	42.00	2,281	4.21	420,314	3,581	42.00	1,504	4.21	
	- 3 months	13,677	116	42.00	49	4.21	6,629	56	42.00	24	4.21	
	- 6 months	2,839	24	45.00	11	4.49	0	0	42.00	0	4.21	
	- 12 months	4,949	42	42.00	18	4.21	5,189	44	42.00	19	4.21	
	b. Non Bank											
	- 1 month	1,644,289	13,965	42.00	5,865	4.21	1,535,582	13,081	42.00	5,494	4.21	
	- 3 months	101,383	861	42.00	362	4.21	33,884	289	42.00	121	4.21	
	- 6 months	135,875	1,154	42.00	485	4.21	17,164	146	42.00	61	4.21	
	- 12 months	11,994	102	42.00	43	4.22	10,367	88	42.00	37	4.21	
TOTAL		3,499,868	29,724				2,800,157	23,854		7,757		

	2014				
	Average balance	Revenues to be distributed	Depositor's portion		
			Ratio (%)	Total bonus & profit sharing	Rate of return indication (%)
	A	B	C	D	E
	239,828	2,364	-	-	-
	2,200,153	20,061	-	-	-
	3,769	32	-	-	-
	297,121	2,530	-	-	-
	9,166	78	10.00	8	1.00
	176,377	1,502	10.00	150	1.00
	-	-	-	-	-
	3,043	26	-	-	-
	32,193	274	13.00	36	1.30
	264,896	2,256	13.00	293	1.30
	203,542	1,733	46.00	797	4.61
	67,742	577	46.00	265	4.61
	84	1	46.00	0	4.61
	4,245	36	46.00	17	4.61
	1,130,724	9,630	46.00	4,430	4.61
	67,810	578	46.00	266	4.61
	52,121	444	46.00	204	4.61
	10,717	91	46.00	42	4.61
	2,323,549	19,788		6,508	

Share and Bond Highlights

Danamon on the Indonesia Stock Exchange (BDMN) 2016



Volume and Share Price

Share Price (Rp)	2016					2015				
	Highest	Lowest	Closing	Average	Market Cap (Rp million)	Highest	Lowest	Closing	Average	Market Cap (Rp million)
First Quarter	4,220	2,900	3,800	3,680	36,421,646	5,200	4,400	5,125	4,716	49,121,298
Second Quarter	3,810	2,780	3,540	3,360	33,929,638	5,175	3,870	4,300	4,398	41,213,967
Third Quarter	4,090	3,360	4,050	3,724	38,817,806	4,390	2,710	2,895	3,714	27,747,543
Fourth Quarter	4,090	3,250	3,710	3,629	35,559,028	3,360	2,665	3,200	2,976	30,670,859

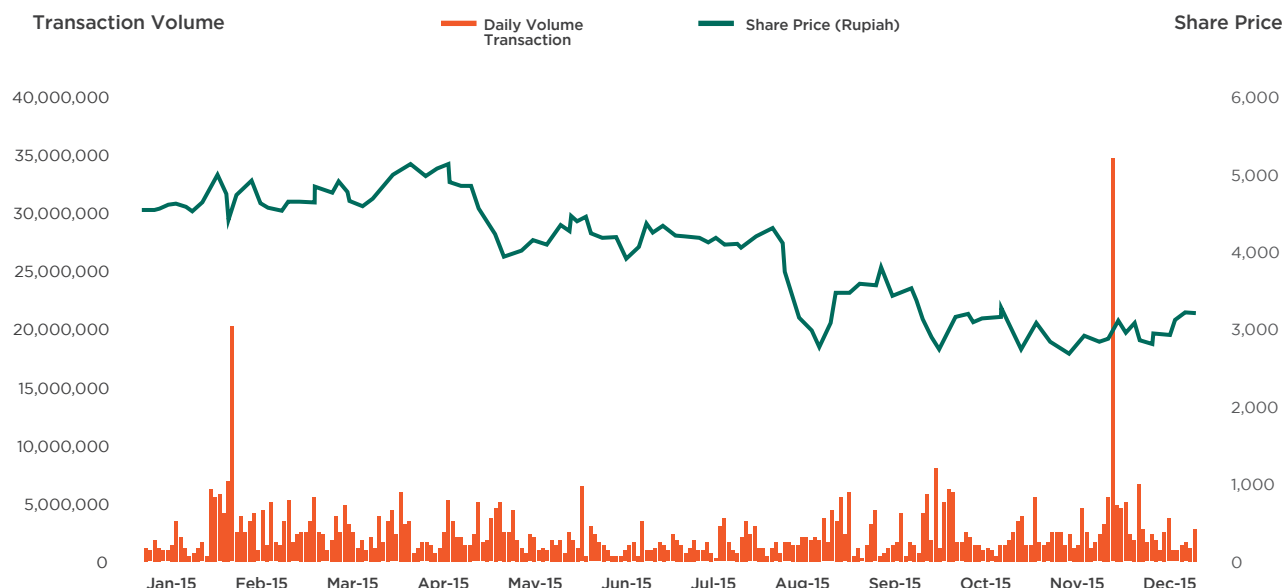
Volume	Highest	Lowest	Closing	Average	Highest	Lowest	Closing	Average
First Quarter	7,689,800	478,300	3,345,900	2,076,836	20,257,100	533,100	3,573,300	3,067,934
Second Quarter	8,558,800	367,700	3,426,200	2,123,762	6,464,300	527,900	2,319,600	1,982,241
Third Quarter	11,492,600	751,900	2,764,700	3,489,559	8,063,700	284,000	8,062,700	2,126,577
Fourth Quarter	5,283,000	108,500	2,824,500	1,523,551	34,707,900	438,000	2,796,900	3,010,800

Source: Bloomberg

Note :

There were no temporary suspensions of Danamon's share trading during 2016.

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	5,200	4,400	5,125	4,716	49,121,298	4,625	3,600	4,350	4,244	41,693,199
Second Quarter	5,175	3,870	4,300	4,398	41,213,967	4,640	4,090	4,145	4,316	39,728,347
Third Quarter	4,390	2,710	2,895	3,714	27,747,543	4,330	3,700	3,905	3,939	37,428,032
Fourth Quarter	3,360	2,665	3,200	2,976	30,670,859	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 of Danamon's share trading during 2015.

Stock Performance	2016	2015	2014
AUTHORIZED CAPITAL			
Total Number of Shares			
A Shares	22,400,000	22,400,000	22,400,000
B Shares	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
B Shares	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
B Shares	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
B Shares	4,781,122	4,781,122	4,781,122
Unissued Capital			
Total Number of Shares			
A Share Series	0	0	0
B Share Series	8,197,756,635	8,197,756,635	8,197,756,635
Total Dividends (Rp million)	TBD*	717,991	781,205
Earnings per Share (Rupiah)	279	250	272
Dividend Payout Ratio (%)	TBD*	30	30
Dividend Growth (%)	TBD*	(8.09)	(36)
AGMS Dates	12 April 2017	28 April 2016	7 April 2015
Dividend Payment Date	TBD*	27 May 2016	8 May 2015
Price Earnings Ratio**	13.32	12.90	16.66
Book Value of Shares (Rupiah)	3,750	3,540	3,420

* To be determined at the upcoming AGMS 2017 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 2016	Outlook	Stable
	Corporate Rating	_{id} AAA
Fitch Ratings April 2016	Outlook	Stable
	LT Issuer Default Rating	BB+
	ST Issuer Default Rating	B
	National Long Term	AA+ (idn)
	National Short Term	F1+ (idn)
	Viability Rating	bb+
	Support Rating	3
Moody's February 2017	Support Rating Floor	BB
	Outlook	Positive
	Bank Deposits	Baa3/P-3
	Baseline Credit Assessment	ba1
	Adjusted Baseline Credit Assessment	baa3

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
Sustainable Bond III Adira Finance Phase III 2016	25 June 2015	A	73	8.75%/ 2 June 2016/ 12 March 2017	12 March 2017	12 March 2017 (bullet payment on due date)
		B	330.5	9.50%/ 2 June 2016/ 2 March 2019	2 March 2019	2 March 2019 (bullet payment on due date)
		C	697.5	10.25%/ 2 June 2016/ 2 March 2021	2 March 2021	2 March 2021 (bullet payment on due date)
Sustainable Bond III Adira Finance Phase IV 2016	25 June 2015	A	835	7.90%/ 26 October 2016/ 6 August 2017	6 August 2017	6 August 2017 (bullet payment on due date)
		B	434	8.75%/ 26 October 2016/ 26 July 2019	26 July 2019	26 July 2019 (bullet payment on due date)
		C	431	9.25%/ 26 October 2016/ 26 July 2021	26 July 2021	26 July 2021 (bullet payment on due date)
Adira Finance Sustainable Mudharabah Sukuk II Phase II 2016	25 June 2015	A	30	7.90%/ 26 October 2016/ 6 August 2017	6 August 2017	6 August 2017 (bullet payment on due date)
		B	42	8.75%/ 26 October 2016/ 26 July 2019	26 July 2019	26 July 2019 (bullet payment on due date)
		C	14	9.25%/ 26 October 2016/ 26 July 2021	26 July 2021	26 July 2021 (bullet payment on due date)

	Net Initial Public Offering Fund (Rp bn)	Use of Proceeds	The Capital Market Institutions and Professionals	Coupon paid in 2016	Total Coupon Payment in 2016 (Rp bn)	Description
	1,098	The proceeds have been fully used for automotive financing (Letter No. 060/ADMF/CS/III/16 dated 29 March 2016)	Custodian : PT Bank Negara Indonesia (Persero) Tbk Public Accountant : KAP Purwantono, Suherman & Surja Legal Consultant : Thamrin & Rachman Rating Agency : Pefindo Joint Lead Underwriter : PT Mandiri Sekuritas PT Danareksa Sekuritas PT DBS Vickers Securities (Indonesia) PT Indo Premier Securities	Coupon 1, 2, 3	4,791 23,548 53,620	Fully Paid
	1,695	The proceeds have been fully used for automotive financing (Letter No. 184/ADMF/CS/XII/16 dated 14 December 2017)	Custodian : PT Bank Negara Indonesia (Persero) Tbk Public Accountant : KAP Purwantono, Suherman & Surja Legal Consultant : Thamrin & Rachman Rating Agency : Pefindo Joint Lead Underwriter : PT BCA Sekuritas PT DBS Vickers Securities (Indonesia) PT Indo Premier Securities PT Mandiri Sekuritas PT Trimegah Securities Tbk	Coupon 1	49,474 28,481 29,901	Fully Paid
	85	The proceeds have been fully used for automotive financing (Letter No. 181/ADMF/CS/XII/16 dated 13 December 2016)	Custodian : PT Bank Negara Indonesia (Persero) Tbk Public Accountant : KAP Purwantono, Suherman & Surja Legal Consultant : Thamrin & Rachman Rating Agency : Pefindo Joint Lead Underwriter : PT BCA Sekuritas PT Indo Premier Securities PT Trimegah Securities Tbk	Coupon 1	1,777 2,756 971	Fully Paid

2016 Events Highlights



February

27



Yayasan Danamon Peduli started the 2016 campaign for the People's Market Festival at Pasar Ibu Payakumbuh, West Sumatera

Danamon Peduli through its national campaign called the National People's Market Odyssey held the People's Market Festival to support the existence and development of traditional markets (People's markets) in Indonesia.



March

03



Danamon Announced 2015 Financial Results
Net profit after tax at IDR 2.4 trillion; SME loans grew by 5%; and Cost-to-Income ratio improved to 51.7%.



April

26



Danamon Announces First Quarter 2016 Results

Danamon's net profit after tax increased 18% compared to a year earlier to IDR 814 billion.



April

28



Danamon's Annual General Meeting of Shareholders 2016
Dividend Payout Ratio 30% of Net Profit for 2015 or IDR 74.90 per Share; AGMS approved the change in the board of director composition.



May

30



Danamon Launched the Ponsel D-Cash Feature

Danamon launches its latest features, which is Ponsel D-Cash, the first in Indonesia that allows users of the mobile banking application (D-Mobile) to give cash whereby the recipient does not need to have an ATM card, account, or banking application. The recipient only needs to have a mobile phone and withdraw the cash in any of the 1,200 ATMs with D-Cash logo spread across Indonesia.



June

08



Danamon and Adira held fast breaking with Media
Danamon and Adira held a talkshow titled 'Development of Syariah Based Financial Service in Indonesia' and introduced a Syariah Financial Leasing from Danamon Syariah. This was conducted during a fast breaking event with the media.



July

01



Danamon Syariah Signed Cooperation Agreement with Yayasan Pesantren Islam Al Azhar

Danamon Syariah signed a memorandum of understanding (MoU) with Yayasan Pesantren Islam Al Azhar (YPAI). Through this partnership, Danamon Syariah provides financing and comprehensive Islamic banking service to YPIA.



July

26



Danamon Announces Second Quarter 2016 Results

Danamon announces a net profit after tax of IDR 1.7 trillion in the first semester of 2016 or a 38% growth compared to IDR 1.3 trillion a year ago.



July

29



Danamon Inaugurates New Head Office

Danamon inaugurates its new head office, Menara Bank Danamon. During the same event, Danamon also launches its Laku Pandai or branchless banking program, which is conducted in five cities across Indonesia. The launch was attended and witnessed by the Chairman of the Financial Services Authority (OJK), Muliawan D. Hadad. These activities are part of a series of activities to celebrate Danamon's 60th anniversary.



August

29



Investree and Danamon signed Partnership Agreement

The agreement between Investree and Danamon will provide benefits to lenders and debtors whereby the lending process will be faster, more convenient and transparent through Investree's peer-to-peer marketplace.



September

07



Extraordinary General Meeting of Shareholders

Danamon held an Extraordinary Meeting of Shareholders (EGMS) to appoint Rita Mirasari as Director of Compliance as well as Independent Director of Danamon.



September

08



Danamon held DurianFest

Danamon held DurianFest for its customers and as part of a series of activities to celebrate the Bank's 60th anniversary.



October

04



Danamon Launches New Social Media Account Formation

Danamon launched a new formation for the Bank's official social media account in an effort to communicate more effectively through channels that are easily accessible by customers and other stakeholders.



October

25



Danamon Announces Third Quarter 2016 Financial Results
Net profit after tax grew by 33% year-on-year contributed by growth in fee based income and lower operations expense and cost of credit.



November

01



Danamon Peduli Represented Indonesia in UN Habitat III Conference

Yayasan Danamon Peduli (Danamon Peduli) became the only corporate foundation that represented Indonesia in the United Nations Conference on Sustainable Housing and Urban Development or Habitat III in Quito, Ecuador.



November

03



Danamon Launched Danamon Flazz Manchester United Prepaid Card and Featured Bryan Robson
Danamon launches the Danamon Flazz Manchester United Prepaid Card, which came out in three series.



November

10



Danamon held the Danamon Social Entrepreneur Awards 2016 and Bisa! Awards 2016 awarding night

Danamon held the awarding night for Danamon Social Entrepreneur Awards (DSEA) 2016 and Bisa! Awards 2016 in Westin Hotel Jakarta. DSEA is a form of appreciation from Danamon to Indonesia's empowerment heroes who are proven to have established a sustainable enterprise that provides a solution to the social problems arising within their communities.



December

06



Danamon Launched DCard Mobile for Credit Card Holders
Danamon launched DCard Mobile, a smartphone application for Danamon credit card holders. This application allows Danamon credit card holders to manage their credit card account, including, among others, monitor transactions and block cards in case of missing or misplaced cards.



Danamon