



# EMPOWERING CUSTOMERS

Danamon continuously strives to fulfill the financial needs of customers at every stage of their lives. We start by gaining deep insights into the different customer segments we serve and their unique needs. These insights are then translated into products and services, underpinned by leading edge technology and digital solutions. At Danamon, we empower customers to realize their full potential in life.

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**Consolidated Financial Statements**



# 2017 Financial Highlights

## 37% NPAT Growth in Its Full Year 2017 Results

Danamon booked a 37% growth in net income to Rp3.82 trillion. The profit growth is a result of better funding cost, discipline in operating expenses, and improvement in asset quality.



## Growing Composition Of Low-Cost Funds

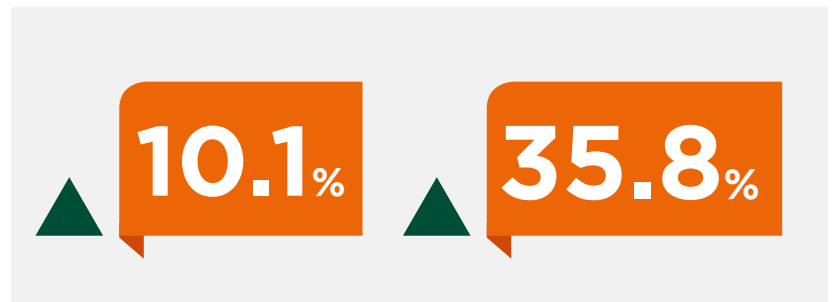
Current and Savings Accounts (CASA) increased to 48.3% compared to 46.0% in 2016.



## Improvement in Loan Growth

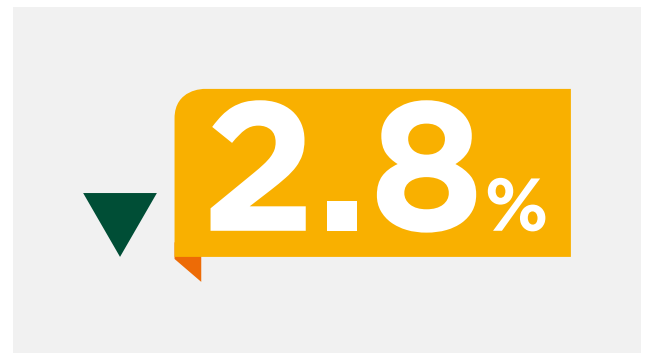
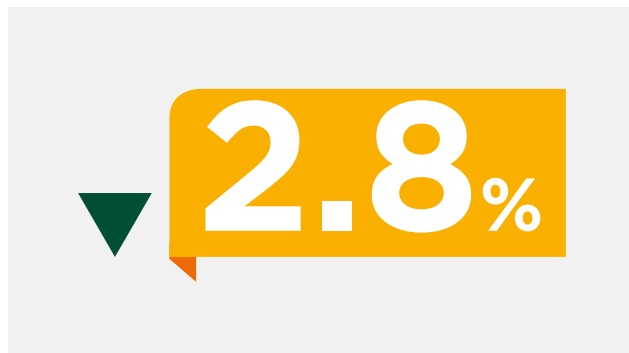
The total loan portfolio excluding micro financing, grew by 5.0% y-o-y.

SME and Consumer Mortgage loans recorded double-digit growth of 10.1% and 35.8% y-o-y, respectively.



## Improvement in Asset Quality

Improvement in gross NPL ratio to 2.8%, from 3.1% in 2016. Credit cost ratio also decreased to 2.8% from 2016's 3.5%.



## Healthy Capital

Capital Adequacy Ratio was at 22.1%, compare to 20.9% in 2016.



(In billions of Rupiah except share data)	2017	2016 <sup>*</sup> )	2015 <sup>*</sup> )
<b>CONSOLIDATED BALANCE SHEET</b>			
Assets	178,257	174,437	188,332
Earning Assets-gross <sup>a)</sup>	168,345	166,651	180,106
Loans-Gross <sup>b)</sup>	124,766	122,385	129,367
Non Performing Loans	3,412	3,735	3,895
Marketable Securities-Gross	16,101	17,408	6,392
Government Bonds	10,974	9,563	6,916
Deposits	104,646	106,612	116,778
Total Funding <sup>c)</sup>	124,612	113,890	128,993
Total Liabilities	139,085	138,059	154,117
Equity and Minority Interest	39,172	36,378	34,215
Investments-Net	123	165	158
Number of Shares Issued and Fully Paid (in units)	9,584,643,365	9,584,643,365	9,584,643,365
<b>CONSOLIDATED INCOME STATEMENTS</b>			
Interest Income	20,052	20,655	22,420
Interest Expense	5,903	6,876	8,772
Net Interest and Underwriting Income	14,149	13,779	13,648
Other Operating Income	3,755	4,071	4,082
General and Administrative Expenses	2,988	3,020	3,415
Salaries and Employee Benefits	5,023	4,879	4,834
Allowance for Impairment Losses	3,513	4,441	5,082
Net Operating Income	5,585	4,934	3,819
Non-Operating Expenses-Net	218	541	(638)
Income Before Tax and Minority Interest	5,367	4,393	3,281
Income Tax Expense	1,539	1,600	812
Net Income	3,828	2,793	2,469
Net Income-attributable to parent entity	3,682	2,669	2,393
Other Comprehensive Income/(Expense)	(119)	41	69
Total Comprehensive Income	3,709	2,834	2,538
Basic Earnings Per Share	384.11	278.52	249.70
Total Comprehensive income-attributable to equity holders of the parent entity	3,573	2,715	2,459
Total Comprehensive income-attributable to non-controlling interest	136	119	78



(In billions of Rupiah except share data)	2017	2016*)	2015*)
<b>KEY FINANCIAL RATIOS (%)</b>			
<b>I. Capital</b>			
1. Capital Adequacy Ratio (CAR) Consolidated	22.1	20.9	19.7
Tier I	21.3	20.1	18.8
Tier II	0.8	0.8	0.8
2. Assets to Equity	4.6	4.8	5.5
<b>II. Earning Assets</b>			
1. Non Performing Earning Assets and Non Productive Assets to Total Earnings and Non Productive Assets	1.8	1.9	2.0
2. Non Performing Earning Assets to Total Productive Assets	2.2	2.4	2.5
3. Non Performing Loans (NPL) to Total Loans-Gross	2.8	3.1	3.0
4. Non Performing Loan (NPL) to Total Loans-Net	1.8	1.8	1.9
5. Allowance for Impairment Losses for Financial Assets to Productive Assets e)	2.8	3.0	2.9
6. Loan Loss Coverage	119.2	117.7	112.0
<b>III. Rentability</b>			
1. Return on Average Assets (ROAA)	3.1	2.5	1.7
2. Return on Average Equity (ROAE)	10.5	8.0	7.4
3. Debt to Assets	0.78	0.79	0.82
4. Debt to Equity	3.55	3.80	4.50
5. Net Interest Margin (NIM)	9.3	8.9	8.3
6. Cost to Income	49.0	48.8	52.0
7. Fee Income	22.1	22.1	21.2
8. Operating Expense to Operating Income	72.1	77.3	83.4
9. Cost of Funds	4.5	5.1	5.9

(In billions of Rupiah except share data)	2017	2016 <sup>*)</sup>	2015 <sup>*)</sup>
<b>IV. Liquidity</b>			
1. LFR <sup>d)</sup>	93.3	91.0	87.5
2. CASA Ratio	48.3	46.0	42.6
<b>V. Compliance</b>			
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
1.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 <sup>e)</sup>	19.4	16.6	15.7
Primary	6.5	6.6	7.6
Secondary	12.8	10.0	8.1
3. Minimum Reserve Requirement in Foreign Exchange	8.1	8.1	8.1
4. Net Open Position	0.8	0.7	0.3
<b>VI. Others</b>			
1. Total Employees <sup>f)</sup>	36,410	44,019	50,226
2. Total Branches	992	1,235	1,290
3. Total ATMs	1,396	1,431	1,454

The figures are derived from consolidated financial statements 2017 which have been audited by Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (a member of the PricewaterhouseCoopers network of firms) and 2016 and 2015 which have been audited by Public Accounting Firm Purwantono, Suherman & Surja (a member firm of Ernst & Young Limited).

Note:

- a) Including loans, receivables from consumer financing of Adira Finance and Adira Kredit, lease receivable from Adira Finance, current account with BI and other banks, placement with BI and other banks, marketable securities, derivative receivable, acceptance receivables.
- b) Including receivables from consumer financing of Adira Finance and Adira Kredit.
- c) Including customers time deposit, time deposit from other banks, Securities Issued and long term funding (>1 year maturity).
- d) Excluding funding from other banks.
- e) In line with BI regulation No. 15/15/PBI/2013 dated 24 December 2013 regarding "Giro Wajib Minimum (GWM) of Commercial Banks in Rupiah and Foreign Currency For Conventional Bank" and its amendments BI Regulation No.19/6/PBI/2017 dated 17 April 2017, Primary GWM for Rupiah Currency is set at 6.5% from total third party funds in Rupiah and Secondary GWM is set at 4% from total third party funds in Rupiah. GWM in foreign currency is set at 8% from total third party funds in foreign currency.
- f) Including Adira Finance, Adira Kredit and Adira Insurance.

<sup>\*)</sup> Restated

## SOURCES AND DISTRIBUTION ZAKAT FUNDS

### Danamon Syariah Business Unit

(Rp million)

No.	Description	2017	2016	2015
1.	Initial Balance of Zakat Funds	306	160	1,844
2.	Source of Zakat Funds:			
a.	Internal UUS	-	-	-
b.	External UUS	2,335	5,452	393
3.	Distribution zakat funds to zakat administrator entity			
a.	Amil Zakat Institution	172	5,307	2,077
b.	Amil Zakat Board	-	-	-
4.	Increase (decrease) zakat funds	2,163	145	(1,684)
5.	Ending balance of zakat funds	2,470	306	160

## SOURCES AND DISTRIBUTION QARDH FUNDS

(Rp million)

NO.	Description	2017	2016	2015
1.	Sources of Qardh funds			
a.	Infaq and Shadaqah	116	232	2
b.	Penalties	666	744	688
c.	Donations/grants			
d.	Non-halal income			
e.	Others			
	Total Qardh funds	782	976	690
2.	Utilisation of Qardh funds			
a.	Financing			
b.	Donation	1,061	845	1,414
c.	Others			
	Total Utilisation of Qardh funds	1,061	845	1,414
3.	Increase on utilisation of funds	(279)	132	(724)
4.	Qardh funds at the beginning of the year	756	624	1,348
5.	Qardh funds at the end of the year	477	756	624

## Margin Distribution

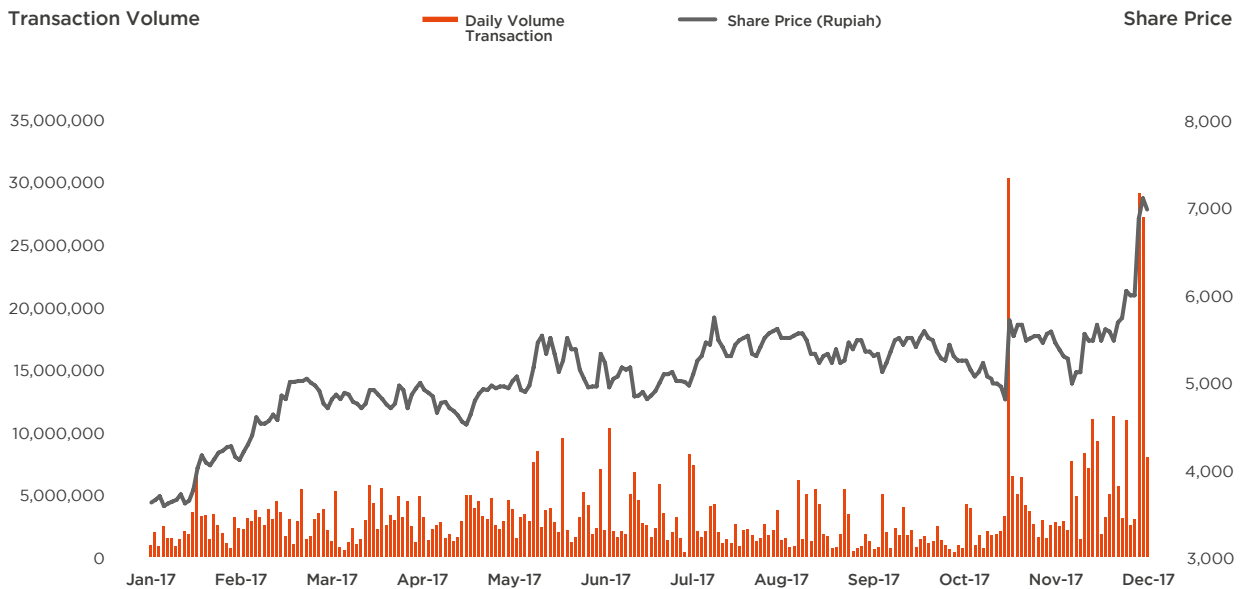
(Rp million)

No.	Type of funding	2017				
		Average balance	Revenues to be distributed	Depositor's portion		
				Ratio (%)	Total bonus & profit sharing	Rate of return indication (%)
A	B	C	D	E		
<b>A. FINANCING</b>						
1.	Bank	257,425	2,166	-	-	-
2.	Non Bank	3,087,187	26,082	-	-	-
<b>B. FUNDING</b>						
1	Wadiah current accounts					
a.	Bank	4,958	42	-	-	-
b.	Non Bank	267,097	2,275	-	-	-
2	Mudharabah current accounts					
a.	Bank	35,510	302	42.0	30	1.0
b.	Non Bank	322,171	2,744	42.0	274	1.0
3	Wadiah savings					
a.	Bank	-	-	-	-	-
b.	Non Bank	4,759	41	-	-	-
4	Mudharabah savings					
a.	Bank	25,436	217	13.0	28	1.3
b.	Non Bank	528,974	4,505	13.0	586	1.3
5.	Mudharabah deposits					
a.	Bank					
-	1 month	679,432	5,786	42.0	2,430	4.2
-	3 months	13,694	117	42.0	49	4.2
-	6 months	-	-	45.0	-	-
-	12 months	6,785	58	42.0	24	4.2
b.	Non Bank					
-	1 month	2,062,882	17,568	42.0	7,379	4.2
-	3 months	152,766	1,301	42.0	546	4.2
-	6 months	118,702	1,011	42.0	425	4.2
-	12 months	41,133	350	42.0	147	4.2
TOTAL		4,264,299	36,317			

2016					2015				
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
317,875	3,332	-	-	-	285,118	2,979	-	-	-
3,006,326	30,865	-	-	-	2,884,449	29,246	-	-	-
5,592	47	-	-	-	5,182	44	-	-	-
276,156	2,345	-	-	-	263,301	2,243	-	-	-
27,657	235	10.0	24	1.0	13,492	115	10.0	11	1.0
269,235	2,287	10.0	229	1.0	207,731	1,770	10.0	177	1.0
-	-	-	-	-	-	-	-	-	-
6,348	54	-	-	-	-	2,389	20	-	-
24,989	212	13.0	28	1.3	19,686	168	13.0	22	1.3
335,330	2,848	13.0	370	1.3	259,245	2,208	13.0	287	1.3
639,555	5,432	42.0	2,281	4.2	420,314	3,581	42.0	1,504	4.2
13,677	116	42.0	49	4.2	6,629	56	42.0	24	4.2
2,839	24	45.0	11	4.5	0	0	42.0	0	4.2
4,949	42	42.0	18	4.2	5,189	44	42.0	19	4.2
1,644,289	13,965	42.0	5,865	4.2	1,535,582	13,081	42.0	5,494	4.2
101,383	861	42.0	362	4.2	33,884	289	42.0	121	4.2
135,875	1,154	42.0	485	4.2	17,164	146	42.0	61	4.2
11,994	102	42.0	43	4.2	10,367	88	42.0	37	4.2
3,499,868	29,724				2,800,157	23,854	42.0	7,757	4.2

# Share and Bond Highlights

## Danamon on the Indonesia Stock Exchange (BDMN) 2017



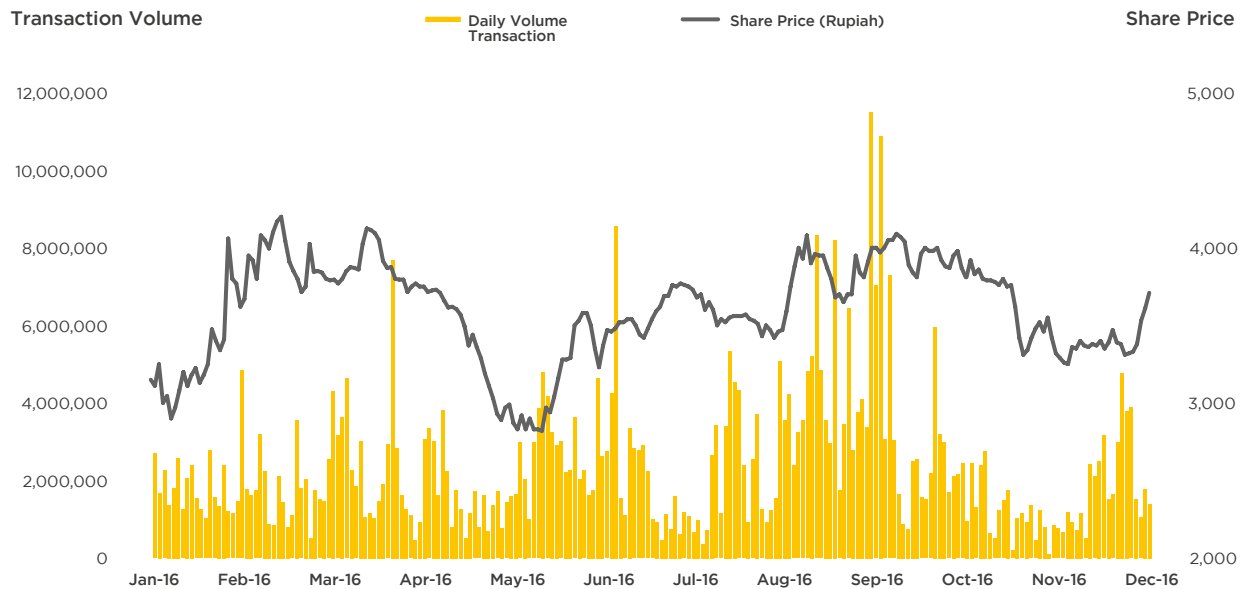
### Volume and Share Price

Share Price (Rp)	2017					2016				
	Highest	Lowest	Closing	Average	Market Cap (Rp million)	Highest	Lowest	Closing	Average	Market Cap (Rp million)
First Quarter	5,025	3,620	4,700	4,468	44,597,346	4,220	2,900	3,800	3,680	36,421,646
Second Quarter	5,500	4,520	5,125	4,991	48,630,084	3,810	2,780	3,540	3,360	33,929,638
Third Quarter	5,700	4,800	5,200	5,270	49,341,744	4,090	3,360	4,050	3,724	38,817,806
Fourth Quarter	7,075	4,850	6,960	5,493	66,042,027	4,090	3,250	3,710	3,629	35,559,028

Volume	Highest	Lowest	Closing	Average	Highest	Lowest	Closing	Average
First Quarter	6,486,700	330,200	4,341,300	2,529,960	7,689,800	478,300	3,345,300	2,076,836
Second Quarter	10,227,700	973,800	1,683,000	3,203,512	8,558,800	367,700	3,426,200	2,123,762
Third Quarter	8,088,000	223,500	1,831,000	2,385,353	11,492,600	751,900	2,764,700	3,489,559
Fourth Quarter	30,379,700	168,200	7,881,200	4,478,023	5,283,000	108,500	2,824,500	1,523,551



## 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	3,345,300	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

Stock Performance	2017	2016	2015
<b>AUTHORIZED CAPITAL</b>			
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
<b>Issued and fully paid Capital</b>			
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
<b>Unissued Capital</b>			
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*	934,311	717,890
Earnings per Share (Rupiah)	TBD*	279	250
Dividend Payout Ratio (%)	TBD*	35	30
Dividend Growth (%)	TBD*	30.1	(8.1)
AGMS Dates	20 March 2018	12 April 2017	28 April 2016
Dividend Payment Date	TBD*	TBD*	27 May 2016
Price Earnings Ratio**	18.1	13.3	12.9
Book Value of Shares (Rupiah)	4,033	3,750	3,540

# Securities Ratings

PT Bank Danamon Securities Rating		
Pefindo Dec-17	Outlook Corporate Rating	Stable idAAA
Fitch Rating Jun-17	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
Moodys Sep-17	Outlook Bank Deposits Baseline Credit Assesment Adjusted Baseline Credit Assesment	Positive Baa3/P-3 ba1 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 Bonds III Phase V 2017	25 June 2015	A	913	7.50%/ 22 June 2017/ 02 April 2018	02 April 2018	02 April 2018 (bullet payment on due date)
		B	860	8.60%/ 22 June 2017/ 22 March 2020	22 March 2020	22 March 2020 (bullet payment on due date)
		C	241	8.90%/ 22 June 2017/ 22 March 2022	22 March 2022	22 March 2022 (bullet payment on due date)

Sustainable Bonds III Phase VI 2017	25 June 2015	A	251	7.10%/ 14 October 2017/ 24 July 2018	24 July 2018	24 July 2018 (bullet payment on due date)
		B	450	8.10%/ 14 October 2017/ 14 July 2020	14 July 2020	14 July 2020 (bullet payment on due date)
		C	68	8.40%/ 14 October 2017/ 14 July 2022	14 July 2022	14 July 2022 (bullet payment on due date)

Net Initial Public Offering Fund (Rp bn)	Use of Proceeds	The Capital Market Institutions and Professionals	Coupon paid in 2017	Total Coupon Payment in 2017 (Rp bn)	Description
2,008	The proceeds have been fully used for automotive financing (Letter No. 072/ADMF/CS/IV/17 dated 20 April 2017)	Custodian : PT Bank Negara Indonesia (Persero) Tbk		51,356	
		Public Accountant : KAP Purwantono, Sungkoro & Surja		55,470	
		Legal Consultant : Thamrin & Rachman	Coupon 1, 2, 3		Fully Paid
		Rating Agency : Pefindo			
		Joint Lead Underwriter : PT BCA Sekuritas PT CIMB Securities Indonesia PT DBS Vickers Sekuritas Indonesia PT Indo Premier Sekuritas PT Mandiri Sekuritas PT OCBC Sekuritas Indonesia PT Trimegah Sekuritas Indonesia Tbk		16,087	
766	The proceeds have been fully used for automotive financing (Letter No. 173/ADMF/CS/IX/17 dated 5 September 2017 and letter No. 180/ADMF/CS/IX/17 dated 6 September 2017)	Custodian : PT Bank Negara Indonesia (Persero) Tbk		4,455	
		Public Accountant : KAP Purwantono, Sungkoro & Surja		9,113	
		Legal Consultant : Thamrin & Rachman	Coupon 1		Fully Paid
		Rating Agency : Pefindo			
		Joint Lead Underwriter : PT OCBC Sekuritas Indonesia PT CIMB Sekuritas Indonesia PT DBS Vickers Sekuritas Indonesia PT Indo Premier Sekuritas		1,428	

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
Adira Finance Sustainable Mudharabah Sukuk II Phase III 2017		A	274	7.50%/ 22 June 2017/ 2 April 2018	2 April 2018	2 April 2018 (bullet payment on due date)
		B	105	8.60%/ 22 June 2017/ 22 March 2020	22 March 2020	22 March 2020 (bullet payment on due date)
		C	7	8.90%/ 22 June 2017/ 22 March 2022	22 March 2022	22 March 2022 (bullet payment on due date)

25 June 2015

Sustainable Bonds IV Phase I 2017	4 December 2017	A	316	6.15%/ 12 March 2018/ 22 December 2018	22 December 2018	22 December 2018 (bullet payment on due date)
		B	893	7.45%/ 12 March 2018/ 12 December 2020	12 December 2020	12 December 2020 (bullet payment on due date)
		C	91	7.55%/ 12 March 2018/ 12 December 2022	12 December 2022	12 December 2022 (bullet payment on due date)



Net Initial Public Offering Fund (Rp bn)	Use of Proceeds	The Capital Market Institutions and Professionals	Coupon paid in 2017	Total Coupon Payment in 2017 (Rp bn)	Description
385	The proceeds have been fully used for automotive financing (Letter No. 073/ADMF/CS/IV/17 dated 20 April 2017 and Letter No. 076/ADMF/CS/IV/17 dated 25 April 2017)	<p>Custodian : PT Bank Negara Indonesia (Persero) Tbk</p> <p>Public Accountant : KAP Purwantono, Sungkoro &amp; Surja</p> <p>Legal Consultant : Thamrin &amp; Rachman</p> <p>Rating Agency : Pefindo</p> <p>Joint Lead Underwriter : PT BCA Sekuritas PT CIMB Securities Indonesia PT DBS Vickers Sekuritas Indonesia PT Indo Premier Sekuritas PT Mandiri Sekuritas PT Trimegah Sekuritas Indonesia Tbk</p>	Coupon 1, 2, 3	<p>15,412</p> <hr/> <p>6,773</p> <hr/> <p>467</p>	Fully Paid
1,295	The proceeds have been fully used for automotive financing (Letter No. 003/ADMF/CS/I/18 dated 8 January 2018)	<p>Custodian : PT Bank Negara Indonesia (Persero) Tbk</p> <p>Public Accountant : KAP Tanudiredja, Wibisana, Rintis &amp; Partner</p> <p>Legal Consultant : Thamrin &amp; Rachman</p> <p>Rating Agency : Pefindo</p> <p>Joint Lead Underwriter : PT DBS Vickers Sekuritas Indonesia PT Indo Premier Sekuritas PT Mandiri Sekuritas PT RHB Sekuritas Indonesia PT Trimegah Sekuritas Indonesia Tbk</p>	-	<p>-</p> <hr/> <p>-</p> <hr/> <p>-</p>	Fully Paid

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
Adira Finance Sustainable Mudharabah Sukuk III Phase I 2017	4 December 2017	A	90	6.15%/ 12 March 2018/ 22 December 2018	22 December 2018	22 December 2018 (bullet payment on due date)
		B	55	7.45%/ 12 March 2018/ 12 December 2020	12 December 2020	12 December 2020 (bullet payment on due date)
		C	55	7.55%/ 12 March 2018/ 12 December 2022	12 December 2022	12 December 2022 (bullet payment on due date)

Net Initial Public Offering Fund (Rp bn)	Use of Proceeds	The Capital Market Institutions and Professionals	Coupon paid in 2017	Total Coupon Payment in 2017 (Rp bn)	Description
199	The proceeds have been fully used for automotive financing (Letter No. 004/ADMF/CS/I/18 dated 8 January 2018)	Custodian : PT Bank Negara Indonesia (Persero) Tbk  Public Accountant : KAP Tanudiredja, Wibisana, Rintis & Partner  Legal Consultant : Thamrin & Rachman  Rating Agency : Pefindo  Joint Lead Underwriter : PT DBS Vickers Sekuritas Indonesia PT Indo Premier Sekuritas PT Mandiri Sekuritas PT RHB Sekuritas Indonesia PT Trimegah Sekuritas Indonesia Tbk	-	-  -  -	Fully Paid

# 2017 Events Highlights

01 March



**Danamon Announced 2016 Financial Results**  
SME, Wholesale and Consumer Mortgage Loans Portfolio, rose 10%, 11%, and 21%, respectively; cost to income ratio improved to 48.8%.

12 April



**Danamon's Annual and Extraordinary General Shareholders' Meeting**  
Dividend Payout Ratio at 35% of the Net Profit for 2016 or IDR 97.48 per Share; Changes in Board of Director and Board of Commissioner Compositions; and Changes in the Company's Articles of Association.

26 April



**Danamon Announces First Quarter 2017 Results**  
Enterprise, SME, and Mortgage Loans Portfolio grew 9%, 13%, and 25%, respectively.

09 May



**Danamon Launches D-Point for Customers**  
D-Point is an integrated point rewards system that manages points generated from customers' banking activities. This system is a form of Danamon's appreciation for customers' loyalty, rewarding them for a variety of activities conducted with Danamon, including savings, lending, as well as other products and services.

17 May



**Danamon Launches Danamon Connect for Businesses**

Danamon Connect is an integrated transaction service that provides convenience to customers from the Enterprise Banking segments (Corporate, Commercial, Financial Institutions, and Small Medium Enterprises). This service makes Danamon as the first private bank in Indonesia with an integrated internet banking service for Cash Management and Financial Supply Chain.

19 May



**Danamon Launches Proteksi Prima Amanah**

In partnership with Manulife Indonesia, Danamon launches Proteksi Prima Amanah (PPA), a term life insurance with syariah principles.

31 May



**Danamon and Adira Held Fast Breaking Gathering with the Media**

Danamon, Adira Finance, and Adira Insurance held a fast breaking gathering with the media, which featured a talk show titled "Umrah Pilgrimage and the Financial Service Industry."

25 July



**Danamon Announces Second Quarter 2017 Results**

SME, Enterprise and Mortgage Loans Portfolio grew 9%, 6%, and 25%, respectively.



04 August



**Danamon Festival**

Launched the Danamon Red Match Soccer Camp program, featured Manchester United Ambassador Dwight Yorke, and introduced the D-Point rewards program.

10 September



**Danamon Run 2017**

Danamon held its inaugural Danamon Run at Festival Beach, Ancol Taman Impian, North Jakarta. The event was participated by around 3,900 runners and featured a pioneering concept, first in Indonesia, whereby each runner can choose his or her finish line while running.

30 October



**Danamon Announces Third Quarter 2017 Financial Results**

Net profit after taxes (NPAT) of IDR 3.0 trillion in the nine month period of 2017, which is a 21% growth as compared to a year earlier.

06 December



**Danamon held the Danamon Entrepreneur Awards 2017**

Danamon held the awarding night for Danamon Entrepreneur Awards (DEA) 2017 in Soehanna Hall Jakarta. DEA is an initiative of Danamon to appreciate the achievements of Indonesian entrepreneurs.



