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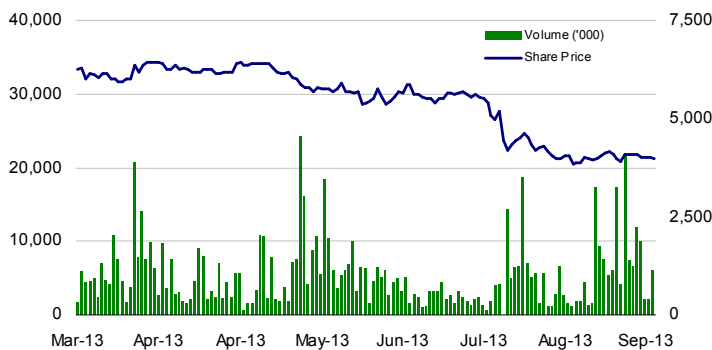
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INVESTOR NEWSLETTER

October 2013



First Nine Months 2013 Results

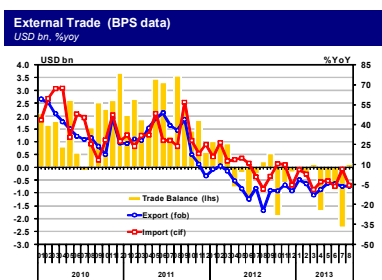
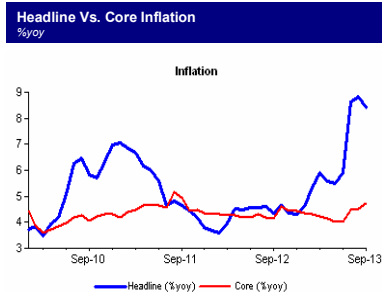
- Total loans increased 14% to Rp 129 trillion. Ex-auto loans rose 20%. SMEC and mass market remained as the growth driver, each rose 24% and 6% to Rp 35 trillion and Rp 69 trillion, respectively.
- Total funding amounted to Rp 130 trillion, with robust CASA growth of 21% to Rp 47 trillion. CASA to deposits stood at 46% vs 44% last year. LDR was 99.0% compared to 105.4% last quarter.
- NIM was 9.8% from 10.0% last year due to shift in asset mix and lower yield. CoC was 2.8% while CIR at 52.2%.
- Fee income rose 12% to Rp 3,698 billion, or 27% of operating income.
- NPAT amounted to Rp 3 trillion with ROA stood at 2.5% and ROE of 14.5%.
- Maintained strong capital with Tier 1 capital ratio of 17.8% and CAR of 18.3%.

	9M12	9M13	ΔYoY	1Q13	2Q13	3Q13	ΔQoQ
INCOME STATEMENTS (Rp billion)							
Net Interest Income	9,590	10,104	5%	3,334	3,349	3,421	2%
Non Interest Income	3,303	3,698	12%	1,122	1,254	1,322	5%
Operating Income	12,893	13,802	7%	4,456	4,603	4,743	3%
Cost of Credit	(2,309)	(2,432)	5%	(770)	(828)	(835)	1%
Risk Adjusted Operating Income	10,584	11,370	7%	3,686	3,775	3,909	4%
Operating Expenses	(6,461)	(7,206)	12%	(2,308)	(2,391)	(2,507)	5%
Reported Net Profit after Tax	2,992	3,007	1%	1,005	980	1,022	4%
BALANCE SHEETS (Rp billion)							
Total Assets	150,109	173,094	15%	153,785	158,103	173,094	9%
Loans (gross)	113,267	129,065	14%	117,484	123,935	129,065	4%
Government Bonds	4,366	5,548	27%	4,066	3,895	5,548	42%
Total Deposits	88,303	102,323	16%	88,990	92,938	102,323	10%
Long Term Funding	24,248	27,909	15%	25,038	25,803	27,909	8%
Equity	27,581	30,228	10%	29,504	29,234	30,228	3%
KEY RATIOS (%)							
Net Interest Margin	10.0	9.8	-0.2	10.1	9.7	9.7	0.0
Cost of Credit	2.9	2.8	-0.1	2.7	2.8	2.7	-0.1
Cost to Income	50.1	52.2	2.1	51.8	52.0	52.8	0.8
ROAA	2.7	2.5	-0.2	2.7	2.5	2.5	0.0
ROAE	16.2	14.5	-1.7	14.4	14.2	14.8	0.6
Assets to Capital	6.2	6.4	0.2	5.7	6.0	6.4	0.4
Stand Alone Loan to Funding*	89.3	87.6	-1.7	89.1	91.9	87.6	-4.3
Consolidated Loan to Funding*	89.5	88.4	-1.1	89.4	91.1	88.4	-2.7
Regulatory LDR	103.5	99.0	-4.5	103.5	105.4	99.0	-6.4
Stand Alone CAR	18.2	18.1	-0.1	20.0	18.4	18.1	-0.3
Consolidated CAR	18.7	18.3	-0.4	20.1	18.7	18.3	-0.4
NPL – Gross	2.5	2.2	-0.3	2.5	2.4	2.2	-0.2
Impairment ratio (LLP/ Total Loans)	2.7	2.6	-0.1	2.6	2.6	2.6	0.0
Loan Loss Coverage (LLP/ NPL)	109.7	119.6	9.9	110.8	114.5	119.6	5.1

* Loan to funding is defined as (Loans + Reserves with BI + Cash in Vault + HTM bonds) / (Third Party Deposits + net borrowing and Long term funding + net capital)

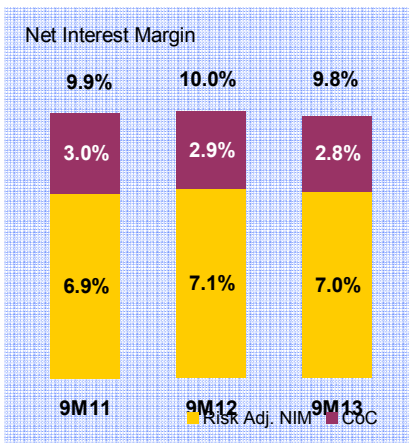
Macroeconomy

Economic Highlights



- External environment remained volatile, as uncertainty on the US economy prevails as the partial shutdown continues in US. We still have to wait and see the resolution of the US political deadlock to decide on the debt limit to avoid the potential default in Oct 17.
- Despite the external uncertainty, domestic economic data started to shed some light particularly on the current account deficit. August trade data was unexpectedly in a small surplus (following the widest deficit in July at US\$2.3bn), as imports declined significantly. We still expect further decline on imports as economic activities slowing down on the back of higher inflation and interest rate. On the other hand inflationary pressure due to the fuel price hike and Lebaran's seasonality has eventually eased. Forex reserve was also higher at US\$95.7bn by end of September.
- The benchmark 10-yr yield declined significantly to 7.86% (Oct 16) after reaching its highest on a year to date basis at 8.81% (Sep 6).
- In the last bond auctions, demand remained strong. Conventional bond auction held in Sep24 drew quite large bids at Rp25tn; with the government maximizing its absorption at Rp12tn above initial target at Rp8tn. Demand mostly still dominate the short end tenor.

Source : BDI's Economist



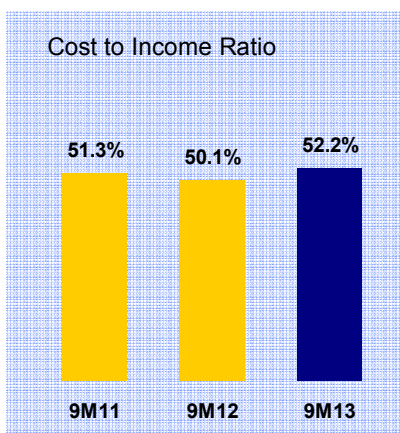
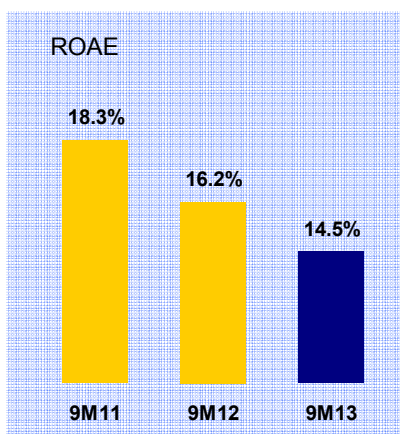
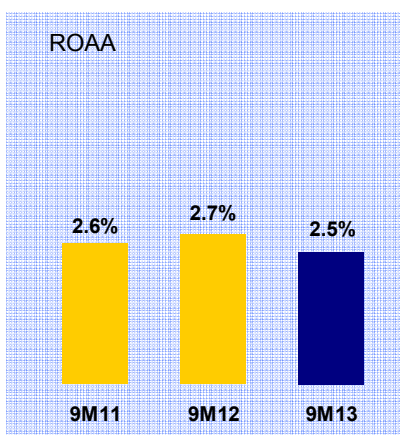
First Nine Months 2013 Financial Results

The third quarter of the year was coloured by continued increase of BI benchmark rate on the back of rising inflation underpinned by continued holiday season and Lebaran festive. Inflation peaked at 8.9% in August from 8.6% in the previous month, accompanied by steady rise of benchmark rate from 6.5% in July to 7.25% in September. However, inflation data has eased in September at 8.4% and the BI rate was maintained in October as the agency projected softer economic growth of 5.6% y-y. Meanwhile, Rupiah was still pressured as current account deficit widened, resulting from high dependency on imports. External headwinds particularly from the USA 'shutdown' added another risk of global economy uncertainty.

Banking system main indicators are relatively sound with credit growth that stands at 22.2% in August yoy. This is due to the disbursement of previous commitment meanwhile the new commitments are declining. Tighter reserve requirement based on LDR should also impact credit growth to slow down further.

Danamon booked a net profit after tax of Rp 3,007 billion for the first nine months of 2013 from Rp 2,992 billion last year. Net interest income (NII) posted 5% increase to Rp 10,104 billion while fee income rose 12% to Rp 3,698 billion.

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Loans climbed 14% to Rp 129,065 billion against last year's Rp 113,267 billion. DP rule impact still hampered the Bank's overall loan growth, however, ex-auto loans rose 20%. Mass market rose 6% to Rp 68,979 billion, supported by 8% increase in micro business to Rp 19,821 billion. Adira Finance's outstanding loans increased 5% to Rp 47,381 billion, a better growth than the first half of the year, in line with easing auto industry sales booking. Another growth driver, mid-size segment (SMEC) reported healthy growth of 24% to Rp 35,044 billion. Deposits grew 16% to Rp 102,323 billion, with CASA's robust growth of 21%, improving CASA ratio to 46% from 44% last year, while LDR smoothed at 99% against 103.5% in the previous year.

The outlook of industry's margin remains in declining trend as funding cost competition inevitably intensifies, particularly since August 2013. Danamon's NIM remained one of the highest in the industry at 9.8% versus 10.0% last year. The Bank's earning asset yield (blended) dropped to 14.4% from 14.7% a year earlier due to change in asset mix and lower yield. IDR loan yield was down 1% to 16.9%, in parallel with decrease in other earning assets such as SBI, Fasbi and Corporate bonds. Nine months CoF comparison still improved from 5.2% to 5.1%, however, quarter to quarter, CoF rose from 5.1% in 2Q13 to 5.2% 3Q13.

During the first nine months of 2013, Danamon posted basic EPS of Rp 313.69 versus Rp 312.11 in September 2012.

Income Statement

Industry's NPAT reached Rp 59 trillion for the first nine months of 2013, or rose 12% year on year. Banking profitability growth will be challenged by more expensive liquidity. Hence, efficiency and asset quality management become the primary focus for most of the banks.

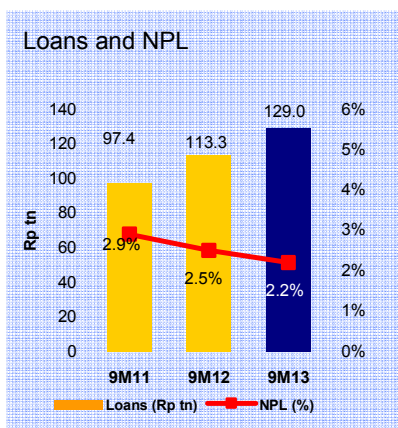
Danamon's net interest income reached Rp 10,104 billion from last year's Rp 9,590 billion, on the back of 8% rise in average earning assets to Rp 134,973 billion.

Fee income was 27% of operating income or Rp 3,698 billion, rose 12% from last year. Credit related fees and transaction banking activities were the main growth driver, rose at 10% and 23% to Rp 2,700 billion and Rp 255 billion, respectively.

Operating income rose 7% to Rp 13,802 billion netted off by 12% increase in operating expense to Rp 7,206 billion, hence, cost to income ratio stood at 52.2% compared to 50.1% a year ago. Operating expense increase was primarily caused by manpower cost, while distribution cost is balanced with network optimization efforts.

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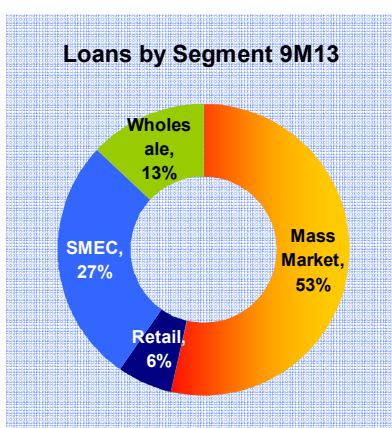
The total network as of 30 September 2013 was as follows:



Segments	9M12	9M13	Y-O-Y
Conventional, Syariah, Pawnbroking	689	703	14
Micro banking	1,111	1,057	(54)
Adira Finance and Adira Kredit	996	933	(63)
Adira Insurance	53	53	-

The cost of credit grew modestly at 5% or amounted to Rp 2,432 billion despite 14% loan growth, as prudent risk management is paramount. Total allowances for possible losses on loans were Rp 3,291 billion compared to Rp 2,998 billion last year. Overall, cost of credit over average earning assets stood at 2.8% versus 2.9% last year.

By the end of the first nine months of 2013, NPAT reached Rp 3,007 billion with ROAA and ROAE at 2.5% and 14.5%, respectively.

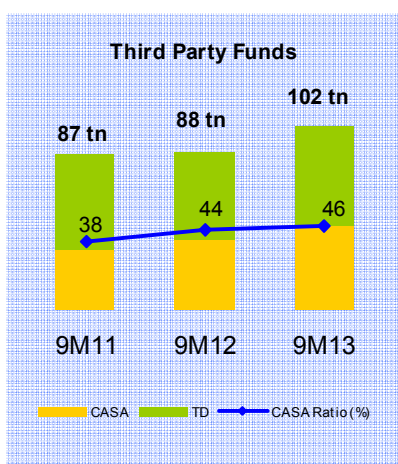


Balance Sheet

The balance sheet of the system indicates tightening liquidity as interest rate is steadily in rising trend during the third quarter of the year. The sector's LDR was 88.9% as of August 2013 against 83.6% in August 2012, resulting in banks increasing funding rates as liquidity buffer.

Danamon's balance sheets rose 15% to Rp 173,094 billion in September 2013 compared to Rp 150,109 billion last year, underpinned by 14% loan expansion to Rp 129,065 billion.

Mass market loans was 53% of the total book compared to 57% a year earlier mainly due to the DP rule impact on Adira Finance growth, particularly in the first quarter of the year. Micro loans grew 8% to Rp 19,821 billion with further people management and network optimization being carried out.

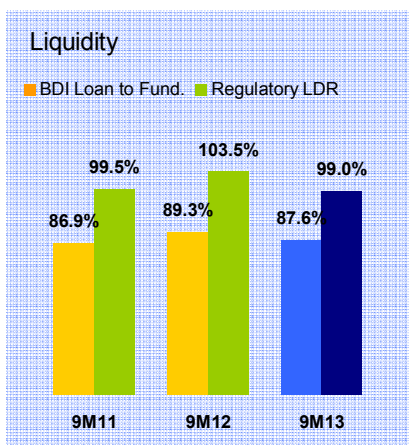


Auto industry wholesale data showed recovery in sales with 2W sales improved 8% to 5,811 thousand units while 4W rose 9% to 891 thousand units.

2W portfolio was 52% of the total ADMF loans, while the remaining 48% was from 4W sales. Adira Finance sales during 9M13 slipped 6% to 1,400 thousand with 2W of 1,319 thousand (down 6%) and 4W of 81 thousand (rose 4%). Adira Finance receivables rose 5% to Rp 47,381 billion given that market share in auto industry steadily recovered since 2Q13 as DP rule for syariah financing was applied to all industry players. Market share stood at 15.4% and 5.8% in 3Q13 for 2W and 4W, respectively, from 12.2% and 5.1% in the previous quarter.

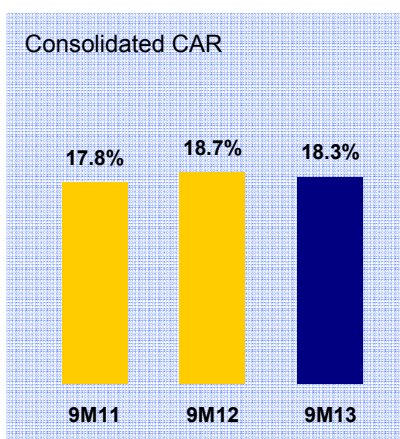
For the non-mass market, robust growth was registered in mid-size segment (SME and Commercial Loans) at 24% to Rp 35,044 billion in September 2013, while asset quality also improved. Both SME and Commercial Loans sub-segments rose 21% and 27% to Rp 20,243 billion and Rp 14,800 billion,

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respectively. Trade Finance reached Rp 8,748 billion or 39% rise from last year. Wholesale loans increased strongly at 21% to Rp 16,822 billion. Retail (mortgage, syariah, credit card) also rose healthily at 31% to Rp 8,220 billion. Mortgage loans was Rp 3,574 billion from Rp 2,530 billion last year. Non mass-market occupied 47% of the total book compared to 43% in 9M12, mainly caused by SMEC share increase from 25% to 27%.

Despite tightened funding competition, Danamon's liquidity remained intact with LDR smoothed at 99% compared to 103.5% as at 30 Sept 2012, or improved quarter to quarter by 640bps. CASA grew 21% to Rp 47,199 billion, while TD rose 12% to Rp 55,123 billion. Thus, CASA ratio stood at 46% compared to last year's 44%. The use of bank borrowings and long-term funding increased 15% to Rp 27,909 billion in September 2013. By the end of the first nine-months 2013, loan to funding was 87.6% against 89.3% last year.



The Bank's capital level was amongst the highest in the system with consolidated CAR of 18.3% compared to 18.7% a year ago, while stand alone CAR of 18.1% from 18.2% in the previous year.

Asset quality has been well managed with NPL amounted to Rp 2,799 billion, a humble increase from Rp 2,734 billion in the first nine months 2012. NPL ratio stood at 2.2% from 2.5% last year.

Below is the detail NPL ratio by segment:

(%)	9M12	9M13	Y-y
Mass Market	2.5	2.8	0.3
Retail	1.8	1.3	-0.4
Mid Size	1.8	1.4	-0.4
Wholesale	3.3	1.1	-2.2
Total	2.5	2.2	-0.3

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Corporate Updates

Ownership Structure

- On 31 July 2013, the Bank was notified that the Conditional Share Purchase Agreement (CSPA) between Fullerton Financial Holdings Pte. Ltd. and DBS Group Holdings to purchase Danamon shares was not renewed and therefore the agreement is no longer valid from August 1, 2013.

Credit Ratings

Danamon		
PEFINDO <i>August 2013</i>	Corporate Rating	id ^{id} AA+ / Stable
	Bond Rating	id ^{id} AA+ / Stable
Standard & Poor's <i>August 2013</i>	Long-term / Short-term Local Currency	BB / B / Stable
	Long-term / Short-term Foreign Currency	BB / B / Stable
Fitch's <i>August 2013</i>	Long Term/Short Term Issuer Default Rating	BB+ / B / Stable
	National Long Term Rating	AA+(idn)
	Viability Rating/Support Rating	bb+ / 3
Moody's <i>August 2013</i>	Global Local Currency Deposit	Baa3 / P-3 / Stable
	Foreign Currency Long-term / Short-term Deposit	Baa3 / P-3 / Stable
	Bank Financial Strength Rating (BFSR)	D / Stable

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Statements of Financial Positions
As at 30 September 2013 and 31 December 2012
(in million Rupiah)

NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Sep 2013	31 Des 2012	30 Sep 2013	31 Des 2012
	ASSETS				
1.	Cash	1,884,808	2,187,968	2,046,618	2,456,567
2.	Placements with Bank Indonesia	12,264,813	8,918,775	12,264,813	8,918,775
3.	Placements with other banks	5,046,485	6,015,038	7,297,514	8,141,111
4.	Spot and derivative receivables	700,604	116,082	1,204,128	135,529
5.	Marketable securities				
	a. Designated at fair value through profit/loss	32,297	116,571	32,297	116,571
	b. Available for sale	10,288,826	9,276,530	10,742,078	9,464,217
	c. Held to maturity	326,159	290,323	423,136	488,833
	d. Loans and receivables	-	-	-	-
6.	Securities sold under repurchase agreements (repo)	931,969	1,320,555	931,969	1,320,555
7.	Securities purchased under resale agreements (reverse)	220,007	783,752	220,007	783,752
8.	Acceptance receivables	3,067,072	1,837,724	3,067,072	1,837,724
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	98,978,532	91,638,721	98,978,532	91,638,721
10.	Sharia financing	1,788,556	1,542,140	1,788,556	1,542,140
11.	Consumer financing receivables	-	-	27,032,926	23,155,883
	Allowance for impairment losses on consumer financing	-	-	(924,006)	(768,848)
12.	Premium receivables	-	-	123,865	114,409
13.	Reinsurance Assets	-	-	485,123	505,863
14.	Investments	2,657,392	2,657,392	12,175	12,175
15.	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(21,210)	(20,781)	(21,210)	(20,781)
	b. Loans	(2,366,796)	(2,279,679)	(2,366,796)	(2,279,679)
	c. Others	(48,160)	(46,936)	(56,814)	(49,069)
16.	Intangible assets	902,995	870,666	2,955,086	2,914,648
	Accumulated amortisation on intangible assets -/-	(652,176)	(558,980)	(1,578,354)	(1,475,077)
17.	Fixed assets and equipment	3,421,203	3,197,904	4,259,074	4,008,168
	Accumulated depreciation of fixed assets and equipment	(1,767,361)	(1,575,606)	(2,130,319)	(1,912,416)
18.	Non earning asset				
	a. Idle properties	16,289	21,227	16,289	21,227
	b. Foreclosed assets	1,781	2,595	1,781	2,595
	c. Suspense accounts	1,622	2,375	1,622	2,375
	d. Interbranch assets				
	i. Conducting operational activities in Indonesia	-	-	628	20
	ii. Conducting operational activities outside Indonesia	-	-	-	-
19.	Allowance for impairment losses on other assets -/-	-	-	-	-
20.	Leased receivables	-	-	1,265,215	238,764
21.	Deferred tax assets	807,644	851,235	888,432	903,123
22.	Other assets	3,752,154	3,308,930	4,132,086	3,573,433
	TOTAL ASSETS	142,235,505	130,474,521	173,093,523	155,791,308

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NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Sep 2013	31 Des 2012	30 Sep 2013	31 Des 2012
	LIABILITIES AND EQUITY				
1.	Current accounts	19,120,498	14,948,173	18,627,372	14,171,964
2.	Savings	26,187,659	26,949,603	26,187,659	26,949,603
3.	Time deposits	54,328,083	48,707,460	54,285,302	47,715,065
4.	Revenue sharing investment funds	1,220,300	1,312,341	1,164,309	1,061,234
5.	Deferred premium income	-	-	952,202	897,250
6.	Unearned premium reserve	-	-	921,151	771,475
7.	Loans from Bank Indonesia	-	190	-	190
8.	Borrowings from other banks	2,110,081	2,826,370	2,110,081	2,826,370
9.	Spot and derivative liabilities	414,958	68,025	414,958	84,288
10.	Securities sold under repurchase agreements (repo)	759,093	1,048,688	759,093	1,048,688
11.	Acceptance payables	3,062,080	1,828,365	3,062,080	1,828,365
12.	Marketable securities issued	2,797,065	2,793,947	13,121,527	12,347,518
13.	Borrowings				
	a. Loans that can be counted as capital	-	-	-	-
	b. Other Borrowings	3,541,454	2,734,165	14,734,505	11,019,922
14.	Security deposits	51,268	42,647	51,268	42,647
15.	Interbranch liabilities				
	a. Conducting operational activities in Indonesia	-	-	-	-
	b. Conducting operational activities outside Indonesia	-	-	-	-
16.	Deferred tax liabilities	-	-	406,483	400,644
17.	Other liabilities	3,385,227	3,161,267	5,797,282	5,892,774
18.	Profit sharing investment funds	-	-	-	-
	TOTAL LIABILITIES	116,977,766	106,421,241	142,595,272	127,057,997
	EQUITY				
19.	Issued and fully paid capital				
	a. Authorized capital	12,238,589	12,238,589	12,238,589	12,238,589
	b. Unpaid capital -/-	(6,337,467)	(6,337,467)	(6,337,467)	(6,337,467)
	c. Treasury stock -/-	-	-	-	-
20.	Additional paid-up capital				
	a. Agio	7,391,756	7,391,756	7,391,756	7,391,756
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Capital paid in advance	-	-	-	-
	e. Others	-	-	-	-
21.	Other comprehensive income				
	a. Difference in foreign currencies translation	-	-	-	-
	b. Gains (losses) from changes in the value of financial assets as available for sale	(77,453)	17,179	(118,669)	(12,228)
	c. Cash flow hedges	30,698	-	19,512	(18,580)
	d. Revaluation reserves of fixed asset	-	-	-	-
	e. Part of other comprehensive income of associates	-	-	-	-
	f. Gains (losses) on defined benefit actuarial program	-	-	-	-
	g. Income tax related to other comprehensive income	-	-	-	-
	h. Others	-	-	-	-
22.	Difference in quasi- reorganisation	-	-	-	-
23.	Difference in restructuring value of transaction of entities under common control	-	-	-	-
24.	Others Equity	-	-	-	-
25.	Reserves				
	a. General reserves	236,350	196,232	236,349	196,232
	b. Specific reserves	-	-	-	-
26.	Retained earnings				
	a. Previous years	9,303,232	7,299,566	13,791,585	11,023,467
	b. Current year	2,472,034	3,247,425	3,006,631	4,011,873
	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT EQUITY	25,257,739	24,053,280	30,228,286	28,493,642
27.	Non-controlling interests	-	-	269,965	239,669
	TOTAL EQUITY	25,257,739	24,053,280	30,498,251	28,733,311
	TOTAL LIABILITIES AND EQUITY	142,235,505	130,474,521	173,093,523	155,791,308

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Statements of Comprehensive Income
For the 9 Months Periods Ended 30 September 2013 and 2012
(in million Rupiah, except earnings per share)

NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Sep 2013	30 Sep 2012	30 Sep 2013	30 Sep 2012
INCOME AND EXPENSES FROM OPERATIONS					
A. Interest Income and Expenses					
1.	Interest Income				
a.	Rupiah	10,004,971	10,075,640	14,208,221	13,530,614
b.	Foreign currencies	427,410	418,803	427,414	418,807
2.	Interest Expense				
a.	Rupiah	3,126,036	3,380,426	4,185,817	4,192,536
b.	Foreign currencies	180,174	125,025	294,856	89,404
	Net Interest Income	7,126,171	6,988,992	10,154,962	9,667,481
3.	Underwriting income				
3.1.	Premium income	-	-	920,384	878,872
3.2.	Underwriting expense	-	-	(574,183)	(534,298)
	Net Underwriting Income	-	-	346,211	344,674
	Net Interest and underwriting income	7,126,171	6,988,992	10,501,173	10,012,155
4.	Sharia Income				
4.1.	Margin	19,435	12,949	19,435	12,949
4.2.	Profit sharing	106,283	77,311	106,283	77,311
4.3.	Bonus income	689	262	689	262
	Total Sharia Income	126,407	90,522	126,407	90,522
5.	Sharia Expenses				
5.1.	IB loss sharing	37,916	29,743	37,916	29,743
5.2.	IB bonus expense	1,247	1,600	1,247	1,600
	Total Sharia Expenses	39,163	31,343	39,163	31,343
	Net Sharia Interest Income	87,244	59,179	87,244	59,179
B. Other Operating Income and Expense					
1.	Other Operating Income	5,664,157	3,038,965	6,839,221	4,085,305
a.	Increase in fair value of financial assets (marked to market)				
i.	Marketable securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Spot and derivatives	2,894,686	602,944	2,894,686	602,944
iv.	Other financial assets	-	-	-	-
b.	Decrease in fair value of financial liabilities (marked to market)	-	-	-	-
c.	Gain from sale of financial assets	-	-	-	-
i.	Marketable securities	3,713	17,435	9,989	17,435
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Gain from spot and derivative transaction (realised)	229,655	89,564	229,655	89,564
e.	Gain from investment under equity method	-	-	-	-
f.	Dividend	908,794	842,110	4,448	4,372
g.	Fees/commissions and administrative	1,152,204	1,016,243	1,615,839	1,390,096
h.	Recovery of impairment loss reserves	-	-	-	-
i.	Other income	475,105	470,689	2,094,604	1,980,894
2.	Other Operating Expenses	9,855,488	6,727,531	13,255,513	9,559,103
a.	Decrease in fair value of financial assets (marked to market)				
i.	Marketable securities	243	109	243	109
ii.	Loans	-	-	-	-
iii.	Spot and derivatives	2,937,340	566,913	2,937,340	566,913
iv.	Other financial assets	-	-	-	-
b.	Increase in fair value of financial liabilities (marked to market)	-	-	-	-
c.	Losses from sale of financial assets				
i.	Marketable securities	5,578	2,115	5,578	10,382
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Losses from spot and derivative transaction (realised)	11,713	53,578	16,249	53,578
e.	Impairment losses on financial assets	-	-	-	-
i.	Marketable securities	460	19,795	460	19,795
ii.	Loans	1,654,374	1,423,538	2,515,953	1,924,372
iii.	Sharia financing	14,247	13,710	14,247	13,710
iv.	Other financial assets	10,726	(5,096)	23,596	(5,096)
f.	Losses related to operational risk	5,114	4,081	5,415	4,896
g.	Losses from investment in shares under equity method	-	-	-	-
h.	Fees/commissions and administrative	253,684	211,226	254,149	235,343
i.	Losses from decrease in value of non financial assets	1,087	4,799	1,987	5,327
j.	Salaries and employee benefits	2,580,839	2,252,978	4,117,390	3,600,919
k.	Promotion expenses	180,882	119,336	224,210	155,784
l.	Other expenses	2,190,201	2,061,349	3,139,696	2,973,071
	Net Other Operating Expenses	(4,191,331)	(3,688,566)	(6,416,292)	(5,473,788)
	OPERATING INCOME	3,022,084	3,359,605	4,172,125	4,597,536
NON OPERATING INCOME					
1.	Gain/(loss) from sale of premises and equipment	3,102	4,143	1,777	4,493
2.	Gain (loss) on foreign currencies translation	337	91	7,451	930
3.	Income/(expenses) non operating expenses	(2,448)	(320,648)	(62,833)	(509,557)
	NON OPERATING LOSS	991	(316,414)	(53,605)	(504,134)
	INCOME BEFORE INCOME TAX	3,023,075	3,043,191	4,118,520	4,093,402
	Income tax				
a.	Income tax expenses	475,905	450,689	970,918	812,815
b.	Deferred tax expenses (income)	75,136	125,545	56,000	207,515
	NET INCOME	2,472,034	2,466,957	3,091,602	3,073,072
OTHER COMPREHENSIF INCOME NET OF TAX					
a.	Foreign exchange difference from translation of financial statements in foreign currency	-	-	-	-
b.	Gains from change financial assets available for sale	(126,177)	(29,749)	(139,604)	(43,216)
c.	Cash flow hedges	30,698	(244)	38,481	(5,643)
d.	Gain fixed asset revaluation	-	-	-	-
e.	Part of other comprehensive income of associates	-	-	-	-
f.	Gains (losses) on defined benefit actuarial program	-	-	-	-
g.	Income tax relating to components of other comprehensive income	31,544	7,437	31,544	7,437
h.	Others	-	-	-	-
	Other comprehensive income, net of tax	(63,935)	(22,556)	(69,579)	(41,422)
	TOTAL COMPREHENSIVE INCOME	2,408,099	2,444,401	3,022,023	3,031,650
Comprehensive income attribute to :					
EQUITY HOLDERS OF THE PARENT ENTITY					
NON-CONTROLLING INTERESTS					
	TOTAL INCOME FOR THE PERIOD ENDED	2,472,034	2,466,957	3,091,602	3,073,072
Total comprehensive income attribute to :					
EQUITY HOLDERS OF THE PARENT ENTITY					
NON-CONTROLLING INTERESTS					
	TOTAL COMPREHENSIVE INCOME IN CURRENT YEARS	2,408,099	2,444,401	3,022,022	3,031,650
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE					
DIVIDEND					
	OTHERS	(1,203,640)	(1,000,924)	(1,203,640)	(1,000,924)
	OTHERS	(40,118)	(33,363)	(40,118)	(33,363)
	EARNINGS PER SHARE	257.92	257.39	313.69	312.11

Reconciliation between amounts stated in the statement of comprehensive income and those stated in the discussion section For the 9 Months Period ended 30 September 2013

Amounts stated in the statement of comprehensive income										
a	b	c	d	e	f	g	h	i		
Net Interest Income	Net Underwriting Income	Net Sharia Interest Income	Other Operating Income	Other Operating Expenses	Non Operating Income	Non Operating Loss	Income before Tax	Taxes	Minority Interest	Income after Minority Interest
10,155	346	87	6,839	(13,256)	-	(54)	4,119	(1,027)	(85)	3,007
Amounts stated in the discussion section of the Newsletter										
a+c	b+d	e	f+g	h	i					Remark
Net Interest Income	Non-Interest Income	Operating Income	Operating Expenses	Pre-Operating Profit	Cost of Credit	Operating Income/(Loss)	Taxes	Minority Interest	Net Profit after Tax and Minority Interest	
10,242	7,185	17,428	(13,256)	4,172	-	(54)	(1,027)	(85)	3,007	
(139)	(139)		139							LPS Deposit Insurance
	(20)	(20)			(2)	2				Loss on repossess assets
	(105)	(105)		(20)	20					Provision for ADMF acquisition cost
	(146)	(146)		(105)	105					Write off on amortization cost
	(2,937)	(2,937)	146							ADMF indirect acquisition cost
	(6)	(6)	2,937							Decrease in fair value of financial assets (MTM)
	(12)	(12)	6							Losses from sale of financial assets (marketable securities)
	(254)	(254)	16	5	(2,554)	(5)				Losses from spot and derivative transaction (realised)
			2,554	2,554						Impairment losses on financial assets
			254		(1)					Fees/commissions and administrative expenses
	(8)	(8)	1	1		11				Allowance for possible losses on non earning assets
	(3)	(3)	(3)	(11)						Others
10,104	3,698	13,802	(7,206)	6,596	(2,432)	(45)	(1,027)	(85)	3,007	
Amounts stated in the discussion section of the Newsletter										

PT Bank Danamon Indonesia, Tbk
Investor Newsletter – First Nine Months 2013 Results
October 2013

Key Financial Ratios
As at 30 September 2013 and 2012

NO.	RATIOS (%)	30 Sep 2013	30 Sep 2012
	CONSOLIDATED RATIOS :		
I.	Capital		
	1. Capital Adequacy Ratio (CAR)	18.34%	18.75%
II.	Earning assets		
	1. Non-performing earning assets and non productive assets to total earnings and non productive assets	1.47%	2.11%
	2. Non-performing earning assets to total productive assets	1.85%	2.15%
	3. Allowance for impairment losses for financial asset to productive asset	2.22%	2.36%
	4. NPL gross	2.17%	2.51%
	5. NPL net	0.00%	0.00%
III.	Rentability		
	1. Return on Assets (ROA)	3.47%	3.72%
	2. Return on Equity (ROE)	14.47%	16.18%
	3. NIM including third party premium expenses	9.78%	10.04%
	4. Cost to income ratio	52.21%	50.11%
	BANK RATIOS :		
I.	Capital		
	1. CAR	18.09%	18.19%
II.	Earning assets		
	1. Non-performing earning assets and non productive assets to total earnings and non productive assets	1.46%	2.25%
	2. Non-performing earning assets to total productive assets	1.91%	2.30%
	3. Allowance for impairment losses for financial asset to productive asset	1.96%	2.19%
	4. NPL gross	2.36%	2.80%
	5. NPL net after impairment value	0.00%	0.19%
	6. Non performing iB receivables and financing with contract	1.76%	2.67%
III.	Rentability		
	1. ROA	3.10%	3.19%
	2. ROE	14.50%	16.07%
	3. NIM	8.60%	8.58%
	4. NIM including third party premium expenses	8.43%	8.42%
	5. Operating expenses to operating income	81.37%	75.35%
	6. Cost to income	55.99%	51.97%
IV.	Liquidity		
	LDR	99.00%	103.45%
V.	Compliance		
	1. a. Percentage violation on Legal Lending Limit		
	a.1. Related parties	0.00%	0.00%
	a.2. Third parties	0.00%	0.00%
	b. Percentage lending in excess of Legal Lending Limit		
	b.1. Related parties	0.00%	0.00%
	b.2. Third parties	0.00%	0.00%
	2. Statutory Reserve Requirements (GWM)		
	a. GWM Primary Idr	8.08%	8.11%
	b. GWM Foreign Currency	8.12%	8.11%
	4. Net Open Position	0.63%	0.64%

Statements of Commitments and Contingencies

As at 30 September 2013 and 2012

(in million Rupiah)

ACCOUNTS	BANK DANAMON		KONSOLIDASIAN	
	30 Sep 2013	31 Des 2012	30 Sep 2013	31 Des 2012
COMMITMENT RECEIVABLES				
1. Unused borrowing facilities				
a. Rupiah	-	-	-	-
b. Foreign currencies	-	-	-	-
2. Outstanding buying of spot and derivative contract	7,280,690	2,747,362	7,280,690	2,747,362
3. Others	-	-	-	-
COMMITMENT PAYABLES				
1. Unused loans facilities granted to debtors				
a. BUMN				
i. Committed				
- Rupiah	-	-	-	-
- Foreign currencies	-	-	-	-
ii. Uncommitted				
- Rupiah	6,029	57,510	6,029	57,510
- Foreign currencies	-	-	-	-
b. Others				
i. Committed	434,516	318,188	434,516	318,188
ii. Uncommitted	33,582,775	29,451,860	33,582,775	29,451,860
2. Unused loan facilities granted to other banks				
a. Committed				
i. Rupiah	21,153	14,342	21,153	14,342
ii. Foreign currencies	-	-	-	-
b. Uncommitted				
i. Rupiah	260,534	264,901	260,534	264,901
ii. Foreign currencies	-	-	-	-
3. Outstanding Irrevocable L/C				
a. Offshore L/C	1,934,280	796,128	1,934,280	796,128
b. Local L/C	640,481	318,702	640,481	318,702
4. Outstanding selling of spot and derivative contract	4,819,220	3,489,651	4,819,220	3,489,651
5. Others	-	-	-	-
CONTINGENT RECEIVABLES				
1. Guarantees received				
a. Rupiah	-	-	-	-
b. Foreign currencies	107,433	82,401	107,433	82,401
2. Interest receivables on non performing assets				
a. Loan interest income	339,913	285,003	339,913	285,003
b. Other interest	2,534	2,480	2,534	2,480
3. Others	-	-	-	-
CONTINGENT PAYABLES				
1. Guarantees issued				
a. Rupiah	2,644,682	2,351,785	2,644,682	2,351,785
b. Foreign currencies	483,865	353,055	483,865	353,055
2. Others	-	-	-	-

PT Bank Danamon Indonesia, Tbk
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Earning Asset Quality and Other Information
As at 30 September 2013 and 2012
(in million Rupiah)

NO.	ACCOUNTS	30 SEPTEMBER 2013					30 SEPTEMBER 2012						
		Current L	Special Mention DPK	Substandard KL	Doubtful D	Loss M	Total JUMLAH	Current L	Special Mention DPK	Substandard KL	Doubtful D	Loss M	Total JUMLAH
I.	RELATED PARTIES												
1.	Placements with other banks												
a.	Rupiah	354,348	-	-	-	-	354,348	75,076	-	-	-	-	75,076
b.	Foreign currencies	219,303	-	-	-	-	219,303	226,702	-	-	-	-	226,702
2.	Spot and derivative receivables												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	40	-	-	-	-	40	-	-	-	-	-	-
3.	Marketable securities												
a.	Rupiah	33,554	-	-	-	-	33,554	41,842	-	-	-	-	41,842
b.	Foreign currencies	5,206	-	-	-	-	5,206	517	-	-	-	-	517
4.	Securities sold under repurchase agreements (repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	3,895	-	-	-	-	3,895	1,070	-	-	-	-	1,070
7.	Loans												
a.	Debtor micro, small and medium												
i.	Rupiah	2,261	-	-	-	-	2,261	22	-	-	-	-	22
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non debtor micro, small and medium												
i.	Rupiah	20,483	287	-	-	-	20,770	13,435	-	-	-	-	13,435
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
d.	Properties loan	18,719	-	-	-	-	18,719	12,726	-	-	-	-	12,726
8.	Investments	2,645,312	-	-	-	-	2,645,312	2,645,312	-	-	-	-	2,645,312
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies to third parties												
a.	Rupiah	1,220,950	-	-	-	-	1,220,950	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	2,239	-	-	-	-	2,239
12.	Idle properties	-	-	-	-	-	-	-	-	-	-	-	-
13.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
14.	Suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON RELATED PARTIES												
1.	Placements with other banks												
a.	Rupiah	326,586	-	-	-	-	326,586	973,483	-	-	-	-	973,483
b.	Foreign currencies	4,146,248	-	-	-	-	4,146,248	3,038,105	-	-	-	-	3,038,105
2.	Spot and derivative receivables												
a.	Rupiah	301,025	-	-	-	-	301,025	126,707	-	-	-	-	126,707
b.	Foreign currencies	399,539	-	-	-	-	399,539	12,512	-	-	-	-	12,512
3.	Marketable securities												
a.	Rupiah	10,122,804	-	-	-	20,000	10,142,804	9,159,547	-	-	20,000	-	9,179,547
b.	Foreign currencies	465,718	-	-	-	-	465,718	68,150	2,795	-	-	-	70,945
4.	Securities sold under repurchase agreements (repo)												
a.	Rupiah	931,969	-	-	-	-	931,969	1,713,986	-	-	-	-	1,713,986
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)												
a.	Rupiah	220,007	-	-	-	-	220,007	925,598	-	-	-	-	925,598
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	3,063,177	-	-	-	-	3,063,177	1,552,306	-	-	-	-	1,552,306
7.	Loans												
a.	Debtor micro, small and medium												
i.	Rupiah	29,528,112	1,824,553	280,125	425,088	656,659	32,714,537	26,493,169	1,665,500	235,367	367,572	538,329	29,299,937
ii.	Foreign currencies	382,445	-	-	553	4,726	387,725	296,954	1,765	-	-	547	299,266
b.	Non debtor micro, small and medium												
i.	Rupiah	50,019,992	4,660,233	166,224	233,870	329,611	55,409,930	45,218,638	6,184,269	226,535	326,894	327,682	52,284,018
ii.	Foreign currencies	11,597,000	375,757	-	-	259,108	12,231,865	9,550,766	319,509	24,663	118,218	405,185	10,418,341
c.	Restructured												
i.	Rupiah	677,398	323,828	57,600	56,819	121,679	1,237,324	693,082	231,864	35,856	65,750	45,363	1,071,915
ii.	Foreign currencies	392,423	371,149	-	-	37,925	801,497	156,047	318,655	-	31,342	-	506,044
d.	Properties loan	3,859,925	163,181	6,992	10,486	25,751	4,066,335	3,164,176	175,832	16,727	8,193	24,929	3,389,857
8.	Investments	12,055	25	-	-	-	12,080	12,055	25	-	-	-	12,080
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others receivables	118,877	-	-	-	-	118,877	158,630	-	-	-	1,688	160,318
11.	Commitments and contingencies to third parties												
a.	Rupiah	27,914,388	172,110	-	-	-	28,086,498	2,834,522	5,930	7,600	11	350	2,848,413
b.	Foreign currencies	10,643,053	57,811	-	-	-	10,700,864	1,586,083	-	-	-	-	1,586,083
12.	Idle properties	-	-	-	1,908	14,381	16,289	-	-	-	6,846	15,836	22,682
13.	Foreclosed assets	-	-	80	593	1,108	1,781	-	-	522	1,874	2,510	4,906
14.	Suspense accounts	1,622	-	-	-	-	1,622	909	-	-	-	-	909
III.	OTHERS INFORMATION												
1.	Collateralised assets												
a.	To Bank Indonesia						62,560						62,560
b.	To other parties						-						-
2.	Total Allowance for impairment losses on financial assets -						2,436,176						2,478,745
3.	Minimum required allowance for possible losses on assets						2,798,601						2,816,904
4.	Percentage of micro, small and medium enterprises credit to total loans						32.85%						32.06%
5.	Percentage of micro and small enterprises credit to total loans						14.08%						14.89%
6.	Percentage of micro, small and medium enterprises debtors to total debtors						9.65%						8.66%
7.	Percentage of micro and small enterprises debtor to total debtors						8.31%						7.59%
8.	Others						350,640						350,645
a.	Channelling loans						350,640						350,645
b.	Channelling loans Mudharabah Muqayadah						1,434,362						868,291
c.	Written-off earning assets						511,811						503,631
d.	Recovery on written-off earning assets						453,029						335,670
e.	Charged-off earning assets						-						-

Allowance for Impairment Losses

As at 30 September 2013 and 2012

(in million Rupiah)

No.	ACCOUNTS	30-Sep-13				30-Sep-12			
		Impairment Loss Allowance		Minimum Required Regulatory		Impairment Loss Allowance		Minimum Required Regulatory	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Placements with other banks	-	3,746	50,465	-	-	-	43,134	-
2	Spot and derivative receivables	-	-	7,006	-	-	-	1,392	-
3	Marketable securities	20,000	1,210	28,505	20,000	20,000	1,245	18,319	20,419
4	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
5	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-
6	Acceptance receivables	-	-	30,671	-	-	-	15,534	-
7	Loans	382,139	1,984,658	890,715	1,658,195	559,836	1,842,198	797,436	1,844,801
8	Others receivable	-	44,414	1,189	-	1,688	53,778	1,586	1,688
9	Investments	-	-	26,574	1	-	-	26,574	1
10	Temporary equity investment	-	-	-	-	-	-	-	-
11	Transaction administrative accounts	-	10	57,033	11,496	-	-	44,228	1,792

Statement of Foreign Exchange and Derivative Transactions

As at 30 September 2013 and 2012

(in million Rupiah)

NO.	TRANSACTION	Purpose		Derivative Receivable and Liabilities	
		Trading	Hedging	Receivables	Liabilities
A.	Related to exchange rate				
1.	Spot	882,134	-	1,002	1,154
2.	Forward	161,847	-	1,214	761
3.	Option	-	-	-	-
	a. Purchased	-	-	-	-
	b. Written	-	-	-	-
4.	Future	-	-	-	-
5.	Swap	9,398,284	579,000	692,984	411,592
6.	Others	-	-	-	-
B.	Related to interest rate				
1.	Forward	-	-	-	-
2.	Option	-	-	-	-
	a. Purchased	-	-	-	-
	b. Written	-	-	-	-
3.	Future	34,740	-	-	717
4.	Swap	408,777	-	5,404	734
5.	Others	-	-	-	-
C.	Others	-	-	-	-
	TOTAL	10,885,782	579,000	700,604	414,958

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Capital Adequacy Ratio
As of 30 September 2013 and 2012
(in million Rupiah)

NO.	DESCRIPTION	30 September 2013		30 September 2012	
		Bank	Consolidated	Bank	Consolidated
I.	COMPONENTS				
	A. CORE CAPITAL	21,293,620	26,362,827	19,163,360	23,578,645
	1. Paid up capital	5,901,122	5,901,122	5,901,122	5,901,122
	2. Disclosed reserves				
	2.1 Additional factors				
	a. Additional paid up capital	7,391,756	7,391,756	7,391,756	7,391,756
	b. Donated capital	-	-	-	-
	c. General reserve	236,350	236,350	196,231	196,231
	d. Specific reserves	-	-	-	-
	e. Prior years' profit after tax (100%)	8,521,407	13,009,760	6,501,507	10,339,659
	f. Current year profit net of taxes (50%)	1,236,017	1,503,315	1,233,478	1,495,752
	g. Positive adjustment in foreign currency translation of overseas branch	-	-	-	-
	h. Paid up capital fund	-	-	-	-
	i. Issued warrant (50%)	-	-	-	-
	j. Issued share options on shares option compensation programs (50%)	-	-	-	-
	2.2 Deduction factors				
	a. Disagio	-	-	-	-
	b. Prior years' losses (100%)	-	-	-	-
	c. Current year losses (100%)	-	-	-	-
	d. Negative adjustment in foreign currency translation of overseas branch	-	-	-	-
	e. Other comprehensive income: loss on declining value on available for sale investment	(77,453)	(77,453)	-	-
	a. Under provision between regulatory provision and impairment value on productive assets	(345,672)	(65,465)	(340,840)	(128,990)
	b. Under provision between regulatory provision and impairment value on non productive assets	(16,751)	(16,751)	(22,785)	(22,785)
	h. Negative difference on fair value of financial instrument in trading book	-	-	-	-
	3. Innovative Capital				
	3.1 Subordinated marketable securities (perpetual non cumulative)	-	-	-	-
	3.2 Subordinated loan (perpetual non cumulative)	-	-	-	-
	3.3 Other innovative capital instruments	-	-	-	-
	4. Deduction factor to core capital				
	4.1 Goodwill	-	(1,074,532)	-	(1,074,532)
	4.2 Other intangible assets	-	-	-	-
	4.3 Investment (50%)	(1,553,156)	(445,275)	(1,697,109)	(519,568)
	4.4 Short of capital on insurance subsidiary company (50%)	-	-	-	-
	5. Minority interest	-	-	-	-
	B. SUPPLEMENTARY CAPITAL	-	842,287	-	581,294
	1. Upper Tier 2				
	1.1 Preferen stock (perpetual cumulative)	-	-	-	-
	1.2 Subordinated marketable securities (perpetual cumulative)	-	-	-	-
	1.3 Subordinated loan (perpetual cumulative)	-	-	-	-
	1.4 Mandatory convertible bond	-	-	-	-
	1.5 Remaining innovative capital which has not been calculated in core capital	-	-	-	-
	1.6 Other supplementary capital upper tier 2	-	-	-	-
	1.7 Fixed assets revaluation	-	-	-	-
	1.1 General allowance for possible losses on earning assets (max. 1.25% of weighted risk-based assets)	1,092,156	1,287,562	948,203	1,100,862
	1.9 Other comprehensive income: Increase in fair value of available for sale investment (45%)	-	-	-	-
	2. Lower Tier 2 max 50% core capital				
	2.1 Redemable preference shares	-	-	-	-
	2.1 Subordinated borrowings or bonds which can be calculated	-	-	-	-
	2.3 Other supplementary capital lower tier 2	-	-	-	-
	3. Deduction factor supplementary capital				
	3.1 Investments (50%)	(1,092,156)	(445,275)	(948,203)	(519,568)
	3.2 Short of capital on insurance subsidiary company (50%)	-	-	-	-
	C. Deduction factors on core and supplementary capital securitisation exposure	-	-	-	-
	D. Other supplementary capital which meet the criterias (Tier 3)	-	-	-	-
	E. Other supplementary capital allocated to anticipate market risk	-	-	-	-
II.	TOTAL CORE AND SUPPLEMENTARY CAPITAL (A+B-C)	21,293,620	27,205,114	19,163,360	24,159,939
III.	TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO RISK WEIGHTED ASSETS - CREDIT RISK *)	21,293,620	27,205,114	19,163,360	24,159,939
IV.	RISK WEIGHTED ASSETS - CREDIT RISK *)	97,153,345	119,412,236	86,962,165	103,722,673
V.	RISK WEIGHTED ASSETS - OPERATIONAL RISK	20,269,187	28,600,198	17,940,744	24,707,404
VI.	RISK WEIGHTED ASSETS - MARKET RISK	297,103	306,172	448,287	448,287
VII.	CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (III:(IV+V))	18.13%	18.38%	18.27%	18.81%
VIII.	CAPITAL ADEQUACY RATIO WITH CREDIT RISK, MARKET RISK AND OPERATIONAL RISK CHARGE	18.09%	18.34%	18.19%	18.75%

*) Starting January 2012, Bank has adopted SE BI No. 13/6/DPnP dated 18 February 2011 regarding "Guidance for

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Syariah Unit

BALANCE SHEETS
AS AT 30 SEPTEMBER 2013 AND 2012
(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2013	30 Sep 2012
A.	ASSETS		
1.	Cash	43,986	35,989
2.	Current accounts with Bank Indonesia	72,557	66,303
3.	Certificates of Bank Indonesia Sharia	316,000	180,000
4.	Placement with other sharia banks	-	-
	Allowance for possible losses on placement with other sharia banks -/-	-	-
5.	Marketable securities - sharia bonds	95,000	144,488
	Allowance for possible losses on marketable securities - sharia bonds -/-	(20,750)	(21,245)
6.	iB receivables *)	227,706	162,965
	Allowance for possible losses on iB receivables -/-	(18,116)	(2,454)
7.	Others iB receivables	140,265	136,817
	Allowance for possible losses on others iB receivables -/-	(258)	(354)
8.	iB financing	1,420,901	890,730
	Allowance for possible losses on iB financing -/-	(24,976)	(21,884)
9.	Fixed assets	27,143	24,265
	Accumulated depreciation of fixed assets -/-	(9,065)	(5,431)
10.	Accrued income	13,326	10,141
11.	Prepaid expenses	42,673	52,793
12.	Other assets	18,170	8,572
	TOTAL ASSETS	2,344,562	1,661,695
B.	LIABILITIES		
1.	iB funds		
	a. iB deposit current accounts	228,874	253,919
	b. iB deposit savings	4,614	3,351
2.	Others iB current liabilities	2,770	1,877
3.	Liabilities to Bank Indonesia (FPJPS)	-	-
4.	Deposits from other banks	24,868	13,956
5.	iB marketable securities issued	50,000	70,000
6.	Others liabilities	1,049,195	587,517
7.	Investment funds		
	a. iB savings	298,878	289,095
	b. iB deposits	687,930	489,327
8.	Accumulated (loss)/gain	(2,567)	(47,347)
	TOTAL LIABILITIES	2,344,562	1,661,695

STATEMENTS OF INCOME
FOR THE PERIOD 9 MONTHS 30 SEPTEMBER 2013 AND 2012
(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2013	30 Sep 2012
A.	OPERATING INCOME		
1.	Margin	19,435	12,949
2.	Profit sharing	106,283	77,311
3.	iB Bonus	689	262
4.	Other operating income	54,079	36,581
B.	TOTAL OPERATING INCOME	180,486	127,103
C.	Margin distribution for non - discretionary investment funds		
	a. Bank	632	1,610
	b. Non Bank	37,284	28,133
	c. Bank Indonesia (FPJPS)	-	-
D.	TOTAL PROFIT SHARING	37,916	29,743
E.	Income from operation after deducting margin distribution for non-discretionary investment funds	142,570	97,360
F.	OPERATING EXPENSES		
1.	iB bonus	1,247	1,600
2.	Allowance for possible losses on assets	14,606	33,893
3.	General and administrative	16,872	16,336
4.	Salaries and employee benefits	78,671	67,129
5.	Others	27,500	19,376
G.	TOTAL OPERATING EXPENSE	138,896	138,334
H.	NET OPERATING INCOME	3,674	(40,974)
I.	Other non-operating income	1,980	557
J.	Other non-operating expenses	8,221	6,930
K.	NON-OPERATING LOSS	(6,241)	(6,373)
L.	LOSS DURING THE PERIOD	(2,567)	(47,347)

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 30 SEPTEMBER 2013 AND 2012
(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2013	30 Sep 2012
1.	Unused iB financing facilities **)	-	-
2.	Outstanding iB irrevocable letters of credit	953	-
3.	iB guarantees issued	-	-
4.	Others	2,535	2,184

Notes:

- Danamon Sharia Branches were started in May 2002. Until September 2013 Danamon Sharia has 160 Sharia sub-branches where 150 serves Solution Emas Sharia.
- Danamon Sharia Branches : Jakarta, Bukit Tinggi, Aceh, Surabaya, Martapura, Solo, Makassar, Bandung, Cirebon, Malang, Tasikmalaya, Kediri, Semarang, Jember, Mataram, Lampung, Serang, Yogyakarta, Palembang, Pekanbaru, Medan, Puncokerto, Denpasar, Batam and Tegal.
- In accordance with Letter from Bank Indonesia No. 10/57/DpG/DPbS dated 27 May 2008 regarding "Equalisation of Sharia Banking Products and Services", starting June 2008 all sharia banking products/sevices equalized as Islamic Banking (iB).
- *) iB receivables exclude margin to be received of Rp 57,503 million and Rp 33,461 million as at 30 June 2013 and 2012, respectively.
- **) Starting June 2008, reporting to BI for unused iB financing facilities to debtors, only committed facilities are being reported by the Bank on off balance sheet (commitments and contingencies)

TABLE OF MARGIN DISTRIBUTION
FOR THE MONTH OF SEPTEMBER 2013
(In million Rupiah)

NO.	Type of funding	Average balance	Revenues to be distributed	Depositor's portion		
				Nisbah (%)	Total bonus & profit sharing	Rate of return indication (%)
		A	B	C	D	E
1.	iB deposit current accounts					
	a. Bank	3,322	27	0.00	-	-
	b. Non Bank	216,695	1,785	0.00	-	-
2.	iB deposit savings					
	a. Bank	-	-	0.00	-	-
	b. Non Bank	12,696	105	0.00	-	-
3.	iB savings					
	a. Bank	21,202	175	13.00	23	1.30
	b. Non Bank	312,419	2,574	13.00	335	1.30
4.	iB deposits					
	a. Bank					
	- 1 month	1,490	12	46.00	6	4.61
	- 3 months	500	4	46.00	2	4.61
	- 6 months	0	-	46.00	-	0.00
	- 12 months	3,080	25	46.00	12	4.61
	b. Non Bank					
	- 1 month	756,843	6,236	46.00	2,869	4.61
	- 3 months	6,676	55	46.00	25	4.61
	- 6 months	4,679	39	46.00	18	4.61
	- 12 months	12,528	103	46.00	47	4.61
	TOTAL	1,352,130	11,140		3,337	

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Notes to the Financial Statements

1. Information in the consolidated statements of financial position and consolidated statements of commitments and contingencies as at 30 September 2013 and 31 December 2012, and in the consolidated statements of comprehensive income for the nine-month periods ended 30 September 2013 and 2012, were taken from the consolidated financial statements for the nine-month periods ended 30 September 2013 and 2012 and as at 31 December 2012.

The above financial information are published in order to comply with the Circular Letter of Bank Indonesia (SE BI) No. 13/30/DPNP dated 16 December 2011 regarding “Third Amendment on Bank Indonesia Circular Letter No. 3/30/DPNP dated 14 December 2001 regarding Quarterly and Monthly Published Financial Statements of Commercial Bank and Certain Reports Submitted to Bank Indonesia” and in accordance with Regulation of Capital Market and Financial Institution Supervisory Agency (“Bapepam-LK”) No. VIII.G.7. Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 regarding “Financial Statements Presentation and Disclosure of Issuer or Public Companies” jo. Decision of Chairman of Bapepam and LK. No. KEP-554/BL/2010 dated 30 December 2010 regarding “Amendment on Decision of Chairman of Capital Market Supervisory Agency No. KEP-06/PM/2000 dated 13 March 2000 regarding Guidelines for the Preparation of Financial Statements” jo. Circular Letter of Chairman of Bapepam No. SE-02/PM/2002 regarding “Guidelines for Presentation and Disclosure of Financial Statements of Issuer or Public Companies”, and Regulation No. X.K.2 Attachment to Decision of Chairman of Bapepam-LK No. Kep-346/BL/2011 dated 5 July 2011 regarding “Submission Obligation of Periodic Financial Statements”.

2. The consolidated financial statements for the nine-month periods ended 30 September 2013 and 2012 and for the year ended 31 December 2012 and for periods/year then ended included financial statements of subsidiaries, i.e. PT Adira Dinamika Multi Finance Tbk, PT Asuransi Adira Dinamika, and PT Adira Quantum Multifinance.
3. Certain account in the consolidated financial statements for the year ended 31 December 2012 have been reclassified to conform with the presentation of consolidated financial statements for the nine-month period ended 30 September 2013.
4. The ultimate shareholder of Asia Financial (Indonesia) Pte. Ltd. (AFI) is Temasek Holding Pte. Ltd., an investment holding company based in Singapore which is wholly owned by the Ministry of Finance of Singapore.
5. As at 2 April 2012, the Bank has been informed by Fullerton Financial Holding Pte. Ltd. (FFH), that it has entered into a contingent share purchase agreement with DBS Group Holdings (DBS) to sell its entire interest in the share capital of AFI to DBS. Currently, AFI holds approximately 67.37% of the total issued shares of the Bank. This transaction is subject to the approvals, among others, of DBS shareholders and regulators, including Bank Indonesia.

On July 31, 2013, the Bank has been informed by FFH that the conditional share purchase agreement between FFH and DBS to purchase AFI shares will be expired after the date of August 1, 2013, and will not be renewed, and therefore the agreement is no longer valid after August 1, 2013.

6. Exchange rate as at 30 September 2013: USD 1 = Rp11.580,00 ; exchange rate as at 30 September 2012: USD 1 = Rp9.570,00; exchange rate as at 31 December 2012: USD 1 = Rp9,637.50.