

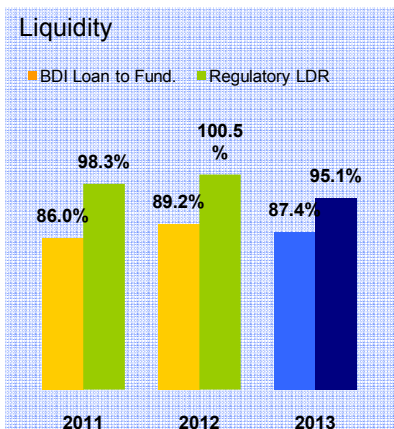
INVESTOR NEWSLETTER
 February 2014

Full Year 2013 Results Highlight

- ✓ LDR was lowered significantly over the past 6 months from 105.4% to at 95.1%, backed by total funding that booked 21% increase to Rp 140 trillion, including robust CASA growth of 23% to Rp 53 trillion.
- ✓ CASA to total customers' deposits was 48% per December 2013 from 26% in 2008.
- ✓ CoC and NPL have been manageable at 2.6 and 1.9% (2012: 2.8% and 2.3%, respectively). NIM was 9.6% from 10.0% a year earlier due to rise in cost of fund and shift in asset mix.
- ✓ Total outstanding loans grew 16% reaching Rp 135 trillion.
- ✓ Trade finance grew at 45% (cash loans) and 76% (non cash loans).
- ✓ Non-mass market loans grew strongly at 30% to Rp 65 trillion.
- ✓ NPAT reached Rp 4,042 billion, driven by 5% rise in net interest income and 11% increment of fee income.
- ✓ Strong capital with Tier 1 capital ratio of 17.3% and CAR of 17.9%.

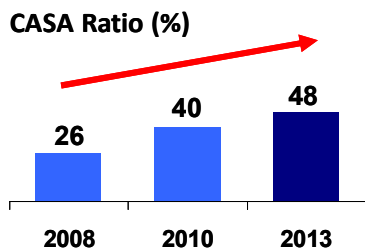
2013 Financial Results

Despite the macro economic challenges in 2013, especially in the second semester, Danamon continued to book a NPAT of Rp 4,042 billion from Rp 4,012 billion a year earlier. This result came from both net interest income (NII) that increased 5% to Rp 13,531 billion as well as from the fee-based income that increased 11% to Rp 4,929 billion.



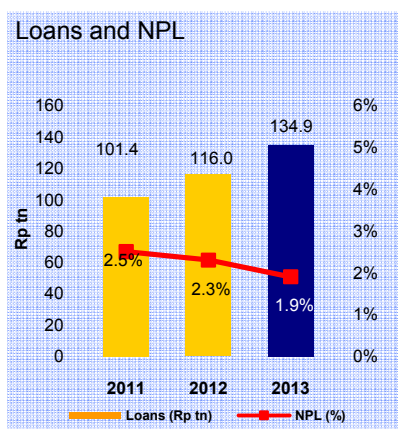
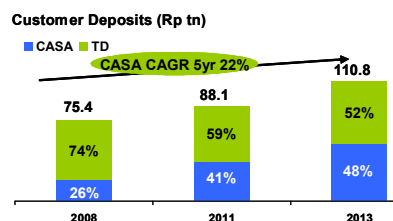
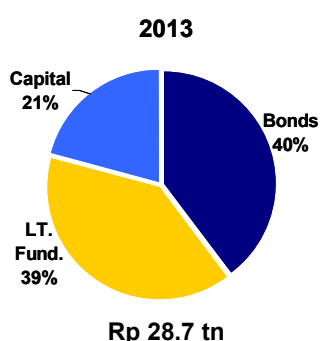
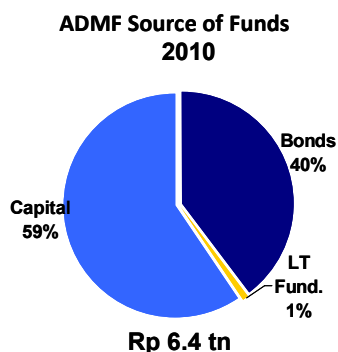
LDR was significantly lowered to 95.1% from 105.4% in 1H13

The balance sheet of the system has been indicating tightened liquidity as the interest rate was steadily in rising trend during the second half of the year. The sector's LDR reached 90.0% as of November 2013 against 83.6% in November 2012; resulting tougher competition in funding.



Despite of the tightening liquidity in the system and a healthy increase in loans, BDI managed to lower its LDR by increasing deposits growth at the higher rate than the loan growth. Deposits grew strongly at 21% to Rp 110,807 billion, with CASA's grew robustly at 23%, leading to a slight improve in CASA ratio to 48% from 47% last year. The LDR stood at 95.1% against 100.5% in the previous year, or an improvement of 540 bps.

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Continue the use of long term funding in Adira Finance

The Bank also use borrowings and long term funding mainly to fund Adira Finance business where the duration will match nicely and priced at fixed rate. The use of bank borrowings and long-term funding increased 20% to Rp 29,025 billion in December 2013. By the end 2013, loan to funding was 87.4% against 89.5% last year.

The outlook of industry’s margin remains challenging as funding cost competition inevitably intensifies. Compared to the previous year, Danamon’s NIM has been reduced to 9.6%. The Bank’s earning asset yield (blended) dropped slightly to 14.3% from 14.8% a year earlier due to change in asset mix and lower yield. IDR loan yield was down 0.3% to 15.7%, in parallel with decrease in other earning assets yield such as Fasbi and Corporate bonds. CoF increased from 5.1% to 5.2%, mainly resulted from a steep increase in the last quarter of 2013 that rose from 5.2% in 3Q13 to 5.7% 4Q13.

Continuous Effort to build CASA

Danamon built CASA particularly through four champion products that have been well accepted by the market. As at 31 December 2013, total CA amounted Rp 21.1 trillion growing nicely at CAGR 24% over the last 5 years. While SA amounted Rp 32.1 trillion growing at CAGR 20% over the same period.

Various initiatives surrounding product and service which contribute to this achievement include cross selling strategy, new Bancassurance & CASA products, speed up process, reduce queuing time and centralised complaint handling system. Other initiatives related to people and infrastructure include increasing sales capacity, leveraging branches to provide full service, rolling out mobile application & branchless banking, revamping existing branches to improve customer experience, as well as introduction of 15 new privilege centers and 8 new mobile branches.

Assets Quality Unaffected amid Challenge in Macro Economic Environment

Asset quality has been well managed with NPL stood at 1.9% from 2.4% last year.

BDI monitored its loans from various aspects, including based on segments and based on customers’ industry. NPL monitoring by customer’s industry enable us to better understand our customers’ profile. As per 31 December 2013, the highest NPL came from the mining sector

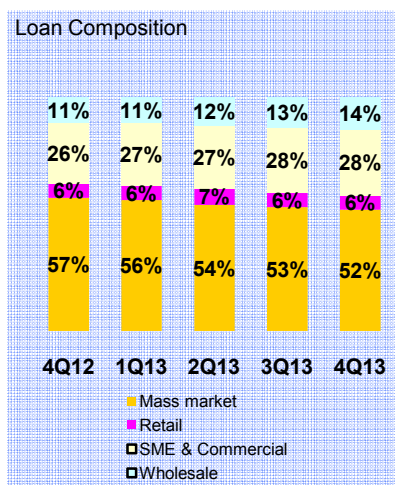
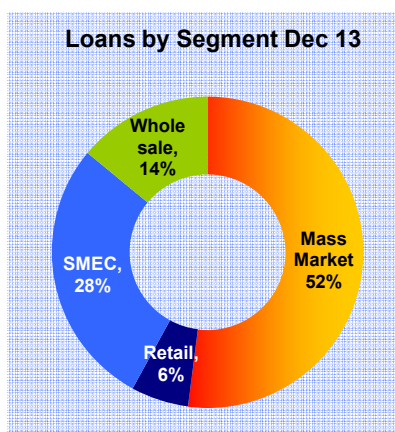
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at 8% with the loan exposure of only 2% of total loan, derived from only 2 customers (one corporate and one SME customer).

We also have managed the NPL on each segment we serve:

(%)	2012	2013	Y-y
Mass Market	2.6	2.6	-
Retail	1.5	1.3	-0.2
Mid Size	1.5	0.9	-0.5
Wholesale	3.3	1.0	-2.3
Total	2.2	1.9	-0.3

%



Healthy Loan Growth

Loans climbed 16% to Rp 135,383 billion against last year's Rp 116,385 billion. Impact from Government regulation on auto down-payment still hampered the overall loan growth, as indicated by loans excluding automotive financing rose 23% compared to a year ago.

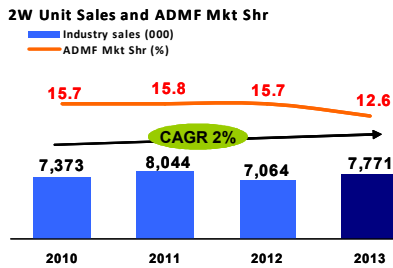
In line with the Indonesia demographic shift where people belong to middle and affluent class (as opposed to poor and aspirant class) will increase both in term number as well as proportion, BDI will continuously foster its presence across all economic spectrum.

Business diversification effort was initiated in 2010 where BDI started to focus promoting SME segment. As a result, over the last three years, SME segment had grown at CAGR 23%, while NPL stable at 1.4%.

Commercial segment recorded a healthy growth at CAGR of 26% over the last three years to Rp 16.6 trillion by end of 2013. NPL on this segment was as low as 0.3%.

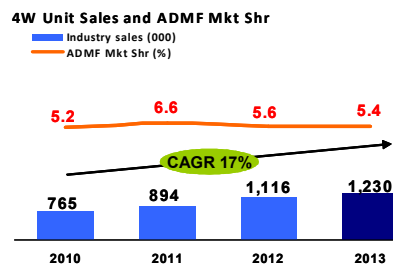
Similarly, corporate segment recorded CAGR of 21% over the past 3 years to Rp 18.8 trillion. NPL was at 1.1%

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Last year, ADMF recorded a modest growth of 6%, where 2W auto financing experiences flat growth and 4W auto financing grew at 17%. The impact mainly came in the first semester of 2013 where ADMF its market share to its competitors who provided syariah financing. However, ADMF gained back some of its market share on the second half 2013 when syariah financing also subject to down payment ruling.

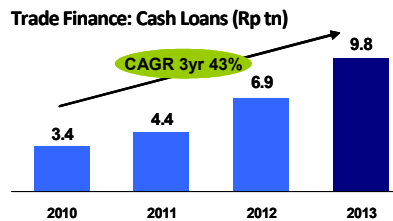
By year end, market share for 2W and 4W stood at 12.6% and 5.4%, respectively. We anticipate that this year ADMF will grow about 10% to 12% and gain back its market share at 15% to 16% level.



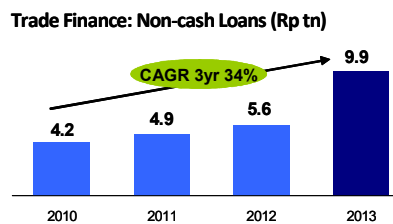
Micro loan grew at 6% to Rp 19,865 billion, remain a challenge for BDI particularly in Jawa. Management continue to focus on resolving this issue through network and capacity optimisation, further people management, tapping new upper tier micro segment and exploring new business opportunity.

Trade finance is getting more important

Trade finance has shown a robust growth over the last three years. Cash loan booked a 43% CAGR while non-cash loan booked a 34% CAGR. Corporate and commercial segments had become the growth driver with 48% yoy to Rp 4.3 trillion and 40% yoy to Rp 5.1 trillion respectively.

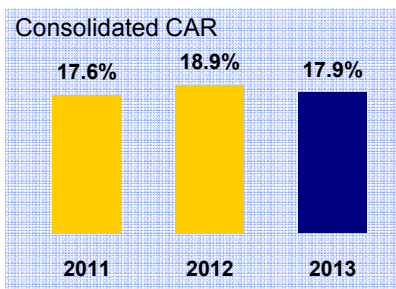


The Bank's investment helps to provide the best people and infrastructure to serve the customers. Danamon has invested in New Trade Finance System (NTFS) to add more customer touch points. Twenty five trade specialists and Centralised Trade Operation enabled the Bank to process and serve efficiently. The Bank has also built Trade Service Point at Port (TSPP) in Jakarta, Medan, and Surabaya for Import Tax Payment and B/L endorsement, as well as established trade representatives in 14 big cities in Java, Sumatra, Kalimantan, and Sulawesi.



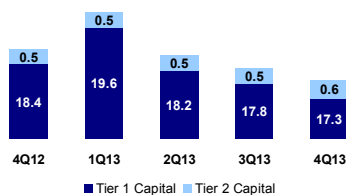
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Remain strong capital structure



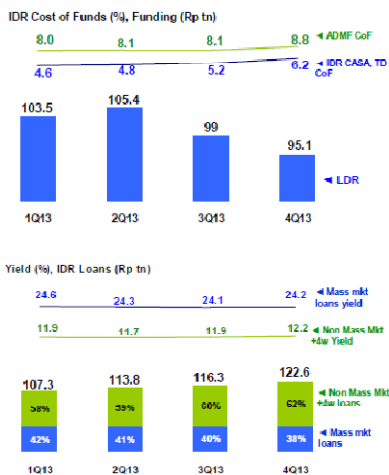
Strong capital structure allows the Bank to better position itself amid the challenging macro economic situation and more complex regulation (e.g. Basel requirement for capital buffer). Without being complacent, the Bank’s capital level was amongst the highest in the system with consolidated CAR of 17.9%, though there has been a slight decrease compared to 18.9% a year ago. The stand alone CAR was 17.5% against 18.4% last year.

Most of Bank’s capital is in form of Tier 1 Capital.



Slight increase in the NPAT

Danamon’s net interest income reached Rp 13,531 billion from last year’s Rp 12,922 billion, on the back of 10% rise in earning assets to Rp 138,136 billion from Rp 125,171 billion per 31 December 2012.



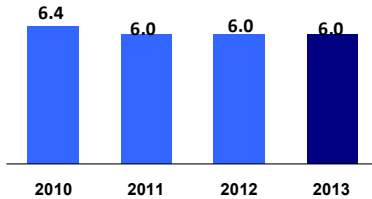
BDI limited ability to re-price its loan, especially for non mass market loan where the rates are usually fixed, topped with increasing costs of funds which are more sensitive toward changes in benchmark rates, led to a declining trend on NIM during 2013.

Fee income grew well and came at 27% of operating income or Rp 4,929 billion, rose 11% from last year. The growth occurred quite balance both in credit related fees as well as in the non-credit related one. The 6% increase in operating income rose to Rp 18,460 billion was netted off by 7% increase in cost of credit and 10% increase in operating expense to Rp 3,184 billion and Rp 9,695 billion, respectively. Thus cost to income ratio stood at 52.5% compared to 50.8% a year ago.

The cost of credit grew modestly at 7% despite 16% loan growth, as prudent risk management is paramount. Total allowances for possible losses on loans were Rp 3,226 billion compared to Rp 3,049 billion last year. Overall, cost of credit over average earning assets stood at 2.6% versus 2.8% last year. Significant improvement in the cost of credit occurred in the last quarter where the CoC stood at 2.3% from 2.7% in 3Q13.

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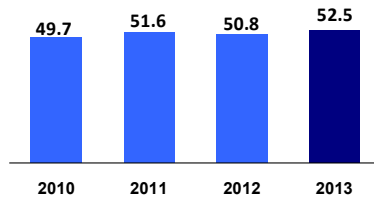
Opex Turnover(%)



Currently the Bank operates at the 52.5% cost to income ratio and 6.0% operating expense turnover. Management acknowledged this issue and currently in the process of reviewing new operating model to target operating expense turnover ratio and cost to income ratio at less than 5% and 50 % respectively in the medium term.

By the end of 2013, NPAT reached Rp 4,042 billion with ROAA and ROAE at 2.5% and 14.5%, respectively.

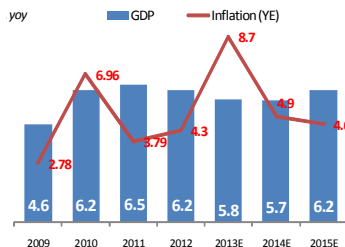
Cost to Income Ratio (%)



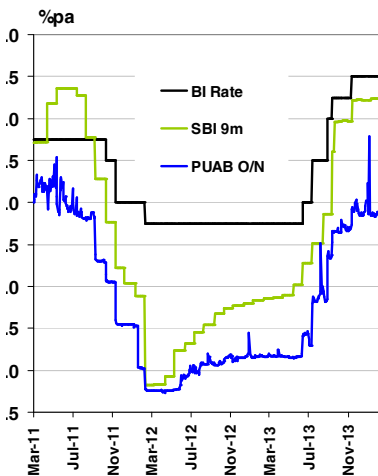
Macro Economy

The overall year 2013 macro economic situation was not very encouraging

In 2013, the tight monetary policy affects the economic growth to slow down to the level 5.78%yoy (from 6.2%yoy, the previous year). The slowdown was most apparent in the lower pace of investment growth, while consumption remained strong. This year, we expect the economy to grow relatively steady, and could grow by 5.73% yoy as impact of the interest rate hike will materialize, but may be cushioned by support from election spending.



The inflation pressure in 2013 was also higher due to the volatile food prices and some administered price policy (i.e. electricity rate hike, subsidized fuel price hike). The high inflation (8.38%, YE) coupled with the heightening pressure in the financial market forced the central bank to raise the benchmark rate by 175bps (to 7.5%, YE) in 2013.



We might Face Similar Macro Economy Situation in 2014

Inflation will be lower in 2014 as the last year's fuel price hike impact will have normalized. Pressure on inflation may be more on the volatile food prices due to the floods disaster and also the possibility of the electricity rate hike.

Central Bank's main focus is on the financial stability, thus rate hike possibility is still there, as we think market will still be volatile in the first half of 2014 due to the uncertainty in the global market. We expect another 25 bps in the policy rate this year to 7.75%.

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Key Figures and Ratios

	FY12	FY13	ΔYoY	3Q13	4Q13	ΔQoQ
INCOME STATEMENTS (Rp billion)						
Net Interest Income	12,922	13,531	5%	3,421	3,427	0%
Non Interest Income	4,433	4,929	11%	1,322	1,232	-7%
Operating Income	17,355	18,460	6%	4,743	4,659	-2%
Cost of Credit	(2,984)	(3,184)	-7%	(835)	(751)	10%
Risk Adjusted Operating Income	14,371	15,276	6%	3,908	3,908	0%
Operating Expenses	(8,809)	(9,695)	-10%	(2,507)	(2,489)	1%
Reported Net Profit after Tax	4,012	4,042	1%	1,022	1,035	1%
BALANCE SHEETS (Rp billion)						
Total Assets	155,791	184,237	18%	173,094	184,237	6%
Loans (gross)	116,385	135,383	16%	129,065	135,383	5%
Government Bonds	4,019	5,598	38%	5,548	5,598	1%
Total Deposits	115,926	139,858	21%	130,611	139,858	7%
Long Term Funding	24,252	29,052	20%	28,288	29,052	3%
Equity	28,494	31,251	10%	30,228	31,251	3%
KEY RATIOS (%)						
Net Interest Margin	10.1	9.6	-0.5	9.7	9.1%	-0.6
Cost of Credit	2.8%	2.6%	0.2%	2.7	2.3	-0.4
Cost to Income	50.8%	52.5%	-1.8%	52.8	53.4%	-0.6%
ROAA	2.7%	2.5%	-0.2%	2.5	2.3%	-0.1%
ROAE	16.2%	14.5%	-1.6%	14.8	14.7%	-0.1%
Assets to Capital (x)	6.3	6.6	0.3	6.4	6.6	0.2
Stand Alone Loan to Funding*	89.2	86.6	-2.6	87.6	86.6	-1.0
Consolidated Loan to Funding*	89.5	87.8	-1.7	88.4	87.4	-1.0
Regulatory LDR	100.7	95.1	-5.6	99.0	95.1	-3.9
Stand Alone CAR	18.4	17.5	-0.9	18.1	17.5	-0.6
Consolidated CAR	18.9	17.9	-1.0	18.3	17.9	-0.4
NPL – Gross	2.4	1.9	-0.4	2.2	1.9	-0.3
Impairment ratio (LLP/ Total Loans)	2.6	2.4	-0.2	2.6	2.4	-0.2
Coverage (LLP/NPL) – Mass Mkt	117.1	121.0	3.9	115.2	121.0	5.8
Coverage (LLP/NPL) – Non Mass Mkt	104.7	149.1	44.4	130.8	149.1	18.3

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Regulation

On 12 December 2013, the Indonesian Central Bank issued regulation No. 15/12/PBI 2013 on Capital Adequacy with objective: to increase the quantity and quality of banks' capital. Prepared based on the Basel III Standard, the new regulation introduced buffer capital that should be built:

CAR Type	2013	2014	2015	2016	2017	2018	2019
Total minimum CAR still based on Risk Profile Risk Rating: <ul style="list-style-type: none"> • Rating 1 : CAR min 8% • Rating 2 : CAR min 9-<10% • Rating 3 : CAR min 10-<11% • Rating 4 & 5 : CAR min 11-<14% 	No Change						
Conservation Buffer				0.625%	1.25%	1.875%	2.5%
Countercyclical Buffer				0 – 2.5%	0 – 2.5%	0 – 2.5%	0 – 2.5%
Surcharge D-SIB				1 – 2.5%	1 – 2.5%	1 – 2.5%	1 – 2.5%

Compared to Indonesian Central Bank Regulation No 14/18/PBI/ 2012, on the same subject, there are several other changes introduced by this regulation:

PBI No. 14/PBI/2012 - Existing	PBI No. 15/12/PBI/2013 - New
Level of capital	
Tier 1: min 5%	Tier 1: min 6%
	Common equity Tier 1: min 4.5%
Criteria of elements that could be included as "additional tier 1 capital"	
Call option of issued instrument could not be executed before 10 years	Call option of issued instrument could not be executed before 10 years
Issued instrument may have step-up feature	Issued instrument should have no step up feature
Additional required features that are not regulated before - Has write-down mechanism - instrument's yield should not sensitive to the credit risk - could not be bought by the issuing bank	- funding is not from the bank - has no feature that may hinder bank to increase capital
Elements considered as capital	
45% of comprehensive income from AFS as part of Tier 2	100% of comprehensive income from AFS as part of Common Equity Tier 1
45% of fixed asset revaluation as part of Tier 2	100% of fixed asset revaluation as part of Common Equity Tier 1
Specific reserve is part of Tier 1	Specific reserve is part of Tier 2
Factors that adjust the capital	
50% of current year profit to Tier 1	-
50% of investment to Tier 1 and the remaining 50% to Tier 2	100% of investment to Tier 1
-	100% of intangible asset to Tier 1
100% of deferred tax minus 50% deferred tax that impacting current year profit	100% of deferred tax
Investment in other banks that considered by other bank as capital adjusted to Tier 2	Investment in other banks that considered by other bank as capital adjusted to Common Equity Tier 1

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This regulation will become effective started from 1 January 2015, except these following clauses that has become effective since 1 January 2014:

- a. Tier 1 Capital has to be maintained at least at 6% of risk weighted asset (RWA)
- b. Common Equity Tier 1 Capital needs to be maintained at least at 4.5% of RWA
- c. Any new capital instrument issued on 1 January 2014 onwards.

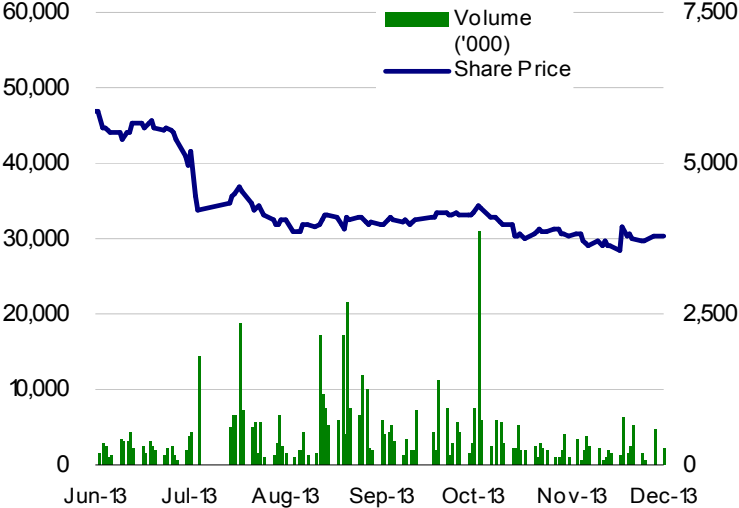
While BDI is still evaluating the impact of this regulation to BDI, we do not foresee that this regulation will significantly impact BDI in the next couple of years given the current strong capital structure of BDI and the fact that BDI has minimal additional Tier 1 Capital

Credit Ratings

Danamon		
PEFINDO <i>August 2013</i>	Outlook	Stable
	LT General Obligation	_{id} AA+
Standard & Poor's <i>December 2013</i>	Outlook	Stable
	LT Foreign Issuer Credit	BB
	ST Foreign Issuer Credit	B
	LT Local Issuer Credit	BB
	ST Local Issuer Credit	B
Fitch's <i>August 2013</i>	Outlook	Stable
	LT Issuer Default Rating	BB+
	ST Issuer Default Rating	B
	Individual Rating	WD
	Support Rating	3
	Viability	bb+
	National Long Term	AA+ (idn)
Moody's <i>October 2013</i>	Outlook	Stable
	Long Term Rating	Baa3
	Foreign LT Bank Deposits	Baa3
	Local LT Bank Deposits	Baa3
	Bank Financial Strength	D
	Foreign Currency ST Dept	P-3
	Local Currency ST Debt	P-3

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BDI's Daily Share Price and Trading Volume



Statements of Financial Positions

As at 31 December 2013 and 2012

(in million Rupiah)

NO.	ACCOUNTS	BANK		CONSOLIDATED	
		31 Dec 2013	31 Des 2012*)	31 Dec 2013	31 Des 2012*)
	ASSETS				
1.	Cash	2,825,082	2,187,968	2,943,909	2,456,567
2.	Placements with Bank Indonesia	12,903,138	9,738,775	12,903,138	9,738,775
3.	Placements with other banks	7,127,226	6,015,038	9,210,256	8,141,111
4.	Spot and derivative receivables	740,000	116,082	1,174,517	135,529
5.	Marketable securities				
	a. Designated at fair value through profit/loss	126,788	116,571	126,788	116,571
	b. Available for sale	11,272,216	9,276,530	11,881,419	9,464,217
	c. Held to maturity	321,819	290,323	400,819	488,833
	d. Loans and receivables	-	-	-	-
6.	Securities sold under repurchase agreements (repo)	937,500	1,320,555	937,500	1,320,555
7.	Securities purchased under resale agreements (reverse repo)	-	783,752	-	783,752
8.	Acceptance receivables	4,107,561	1,837,724	4,107,561	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	103,895,851	91,638,721	103,895,851	91,638,721
10.	Sharia financing	1,884,790	1,542,140	1,884,790	1,542,140
11.	Consumer financing receivables	-	-	28,091,602	23,155,883
	Allowance for impairment losses on consumer financing receivables -/-	-	-	(913,771)	(768,848)
12.	Premium receivables	-	-	118,268	114,409
13.	Reinsurance Assets	-	-	568,311	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	(21,122)	(20,781)	(21,122)	(20,781)
	b. Loans	(2,312,387)	(2,279,679)	(2,312,387)	(2,279,679)
	c. Others	(28,260)	(46,936)	(42,440)	(49,069)
16.	Intangible assets	926,022	870,666	2,990,289	2,914,648
	Accumulated amortisation on intangible assets -/-	(681,198)	(558,980)	(1,611,864)	(1,475,077)
17.	Fixed assets and equipment	3,518,017	3,197,904	4,402,597	4,008,168
	Accumulated depreciation of fixed assets and equipment -/-	(1,825,780)	(1,575,606)	(2,203,431)	(1,912,416)
18.	Non earning asset				
	a. Idle properties	16,289	21,227	16,289	21,227
	b. Foreclosed assets	1,626	2,595	1,626	2,595
	c. Suspense accounts	570	2,375	570	2,375
	d. Interbranch assets				
	i. Conducting operational activities in Indonesia	-	-	117	20
	ii. Conducting operational activities outside Indonesia	-	-	-	-
19.	Allowance for impairment losses on other assets -/-	-	-	-	-
20.	Leased receivables	-	-	1,511,042	238,764
21.	Deferred tax assets	946,200	851,235	1,022,113	903,123
22.	Other assets	2,681,697	2,488,930	3,140,816	2,753,433
	TOTAL ASSETS	152,021,037	130,474,521	184,237,348	155,791,308

*) Reclassified

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NO.	ACCOUNTS	BANK		CONSOLIDATED	
		31 Dec 2013	31 Des 2012	31 Dec 2013	31 Des 2012
	LIABILITIES AND EQUITY				
1.	Current accounts	20,123,886	14,948,173	19,538,749	14,171,964
2.	Savings	31,610,413	26,949,603	31,610,413	26,949,603
3.	Time deposits	57,159,885	48,707,460	56,637,058	47,715,065
4.	Revenue sharing investment funds	1,402,833	1,312,341	1,374,962	1,061,234
5.	Deferred premium income	-	-	1,004,137	897,250
6.	Unearned premium reserve	-	-	940,109	771,475
7.	Loans from Bank Indonesia	-	190	-	190
8.	Borrowings from other banks	1,699,244	2,826,370	1,699,244	2,826,370
9.	Spot and derivative liabilities	456,211	68,025	458,850	84,288
10.	Securities sold under repurchase agreements (repo)	759,245	1,048,688	759,245	1,048,688
11.	Acceptance payables	4,103,382	1,828,365	4,103,382	1,828,365
12.	Marketable securities issued	918,972	2,793,947	12,122,028	12,347,518
13.	Borrowings				
	a. Loans that can be counted as capital	-	-	-	-
	b. Other Borrowings	4,816,559	2,734,165	16,068,470	11,019,922
14.	Security deposits	46,981	42,647	46,981	42,647
15.	Interbranch liabilities				
	a. Conducting operational activities in Indonesia	-	-	-	-
	b. Conducting operational activities outside Indonesia	-	-	-	-
16.	Deferred tax liabilities	-	-	347,424	400,644
17.	Other liabilities	3,167,200	3,161,267	5,973,313	5,892,774
18.	Profit sharing investment funds	-	-	-	-
	TOTAL LIABILITIES	126,264,811	106,421,241	152,684,365	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	(71,161)	17,179	(116,646)	(12,228)
	c. Cash flow hedges	31,273	-	5,625	(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	236,350	196,232
	b. Specific reserves	-	-	-	-
26.	Retained earnings				
	a. Previous years *)	9,303,232	7,299,566	13,791,582	11,023,467
	b. Current year	2,963,654	3,247,425	4,041,684	4,011,873
	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT EQUITY	25,756,226	24,053,280	31,251,473	28,493,642
27.	Non-controlling interests	-	-	301,510	239,669
	TOTAL EQUITY	25,756,226	24,053,280	31,552,983	28,733,311
	TOTAL LIABILITIES AND EQUITY	152,021,037	130,474,521	184,237,348	155,791,308

*) Reclassified

Statements of Comprehensive Income
For the Years Ended 31 December 2013 and 2012
(in million Rupiah, except earnings per share)

NO.	ACCOUNTS	BANK		CONSOLIDATED	
		31 Dec 2013	31 Dec 2012*)	31 Dec 2013	31 Dec 2012*)
	INCOME AND EXPENSES FROM OPERATIONS				
A.	Interest Income and Expenses				
1.	Interest Income				
	a. Rupiah	13,664,372	13,405,648	19,354,829	18,172,079
	b. Foreign currencies	602,721	561,851	602,727	561,856
2.	Interest Expense				
	a. Rupiah	4,429,594	4,431,076	5,901,830	5,503,532
	b. Foreign currencies	279,337	171,035	455,743	211,116
	Net Interest Income	9,558,162	9,365,388	13,599,983	13,019,287
3.	Underwriting income				
	3.1. Premium income	-	-	1,257,956	1,151,905
	3.2. Underwriting expense	-	-	770,625	687,443
	Net Underwriting Income	-	-	487,331	464,462
	Net Interest and underwriting income	9,558,162	9,365,388	14,087,314	13,483,749
4.	Sharia Income				
	4.1. Margin	27,637	18,431	27,637	18,431
	4.2. Profit sharing	144,704	105,556	144,704	105,556
	4.3. Bonus income	938	359	938	359
	Total Sharia Income	173,279	124,346	173,279	124,346
5.	Sharia Expenses				
	5.1. iB loss sharing	51,134	38,508	51,134	38,508
	5.2. iB bonus expense	1,643	2,090	1,643	2,090
	Total Sharia Expenses	52,777	40,598	52,777	40,598
	Net Sharia Interest Income	120,502	83,748	120,502	83,748
B.	Other Operating Income and Expense				
1.	Other Operating Income	7,022,731	3,833,479	8,947,284	5,383,995
	a. Increase in fair value of financial assets (mark to market)				
	i. Marketable securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot and derivatives	3,655,706	690,146	3,655,706	690,146
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Marketable securities	5,240	23,339	11,516	23,339
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	276,134	137,490	276,144	137,490
	e. Gain from investment under equity method	-	-	-	-
	f. Dividend	909,323	993,530	4,977	4,723
	g. Fees/commissions and administrative	1,528,978	1,434,883	2,169,397	1,949,865
	h. Recovery of impairment loss reserves	-	-	-	-
	i. Other income	647,350	554,091	2,829,544	2,578,432
2.	Other Operating Expenses	13,022,509	9,206,579	17,549,944	13,380,629
	a. Decrease in fair value of financial assets (mark to market)				
	i. Marketable securities	232	101	232	101
	ii. Loans	-	-	-	-
	iii. Spot and derivatives	3,776,592	655,819	3,776,592	655,819
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial liabilities (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Marketable securities	8,606	2,153	8,606	10,234
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	6,215	69,240	6,215	69,240
	e. Impairment losses on financial assets				
	i. Marketable securities	372	19,731	372	19,731
	ii. Loans	2,182,467	2,170,261	3,318,273	3,115,559
	iii. Sharia financing	15,801	24,379	15,801	24,379
	iv. Other financial assets	(12,483)	(14,235)	12,403	(14,235)
	f. Losses related to operational risk	6,413	17,209	6,965	18,197
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	353,242	294,046	354,280	298,052
	i. Losses from decrease in value of non financial assets	1,015	4,799	1,015	5,109
	j. Salaries and employee benefits	3,459,648	3,069,852	5,495,215	4,959,106
	k. Promotion expenses	208,361	117,215	265,676	163,709
	l. Other expenses	3,016,028	2,776,009	4,288,299	4,055,628
	Net Other Operating Expenses	(5,999,778)	(5,373,100)	(8,602,660)	(7,996,634)
	OPERATING INCOME	3,678,886	4,076,036	5,605,156	5,570,863

*) Reclassified

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NO.	ACCOUNTS	BANK		CONSOLIDATED	
		31 Dec 2013	31 Dec 2012*)	31 Dec 2013	31 Dec 2012*)
	NON OPERATING INCOME				
1.	Gain/(loss) from sale of premisses and equipment	3,521	(7,973)	2,148	(6,855)
2.	Gain (loss) on foreign currencies translation	320	475	5,185	1,546
3.	Income(expenses) non operating expenses	(3,622)	(24,451)	(82,275)	(78,875)
	NON OPERATING LOSS	219	(31,949)	(74,942)	(84,184)
	INCOME BEFORE INCOME TAX	3,679,105	4,044,087	5,530,214	5,486,679
1	Income tax				
a.	Income tax expenses	780,968	730,019	1,504,657	1,307,993
b.	Deferred tax expenses (income)	(65,517)	66,643	(133,763)	61,538
	NET INCOME	2,963,654	3,247,425	4,159,320	4,117,148
	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	(117,787)	(6,276)	(135,847)	(19,539)
c.	Cash flow hedges	31,273	(244)	32,833	(17,231)
d.	Gain fixed asset revalutioan	-	-	-	-
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	29,446	1,569	20,447	1,569
h.	Others	-	-	-	-
	Other comprehensive income, net of tax	(57,068)	(4,951)	(82,567)	(35,201)
	TOTAL COMPREHENSIVE INCOME	2,906,586	3,242,474	4,076,753	4,081,947
	Comprehensive income attribute to :				
	EQUITY HOLDERS OF THE PARENT ENTITY	2,963,654	3,247,425	4,041,684	4,011,873
	NON-CONTROLLING INTERESTS	-	-	117,636	105,275
	TOTAL INCOME FOR THE YEAR ENDED	2,963,654	3,247,425	4,159,320	4,117,148
	Total comprehensive income attribute to :				
	EQUITY HOLDERS OF THE PARENT ENTITY	2,906,586	3,242,474	3,961,471	3,978,860
	NON-CONTROLLING INTERESTS	-	-	115,282	103,087
	TOTAL COMPREHENSIVE INCOME IN CURRENT YEARS	2,906,586	3,242,474	4,076,753	4,081,947
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE				
	DIVIDEND	(1,203,640)	(1,000,924)	(1,203,640)	(1,000,924)
	OTHERS	(40,118)	(33,363)	(40,118)	(33,363)
	EARNINGS PER SHARE	309.21	338.82	421.68	418.57

*) Reclassified

Reconciliation between amounts stated in the statement of comprehensive income and those stated in the discussion section/ analyst briefing
For the Year ended 31 December 2013

Newsletter										
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
13,600	487	121	8,947	(17,550)	-	(75)	5,530	(1,371)	(118)	4,042

a+c	b+d	e		f+g		h	i		
Net Interest Income	Non-Interest Income	Operating Income	Operating Expenses	Pre-Provision Operating Profit	Non Operating Income/ (Loss)	Taxes	Minority Interest	Net Profit after Tax and Minority Interest	Remark
13,720	9,435	23,155	(17,550)	5,605	-	(75)	(1,371)	(118)	4,042
(189)		(189)	189	-	(3)	3			- LPS Deposit Insurance
	(27)	(27)		(27)	27				- Loss on repossess assets
	(139)	(139)		(139)	139				- Provision for ADMF acquisition cost
	(177)	(177)	177	-					- Write off on amortization cost
	(3,777)	(3,777)	3,777	-					- ADMF indirect acquisition cost
	(9)	(9)	9	-					- Decrease in fair value of financial assets (MTM)
	(6)	(6)	6	-					- Losses from sale of financial assets (marketable securities)
		-	3,347	3,347	(3,347)				- Losses from spot and derivative transaction (realised)
	(354)	(354)	354	-					- Impairment losses on financial assets
		-	1	1	(1)				- Fees/commissions and administrative expenses
	(16)	(16)	(4)	(21)		21			- Allowance for possible losses on non earning assets
									- Others
13,531	4,929	18,460	(9,695)	8,766	(3,184)	(52)	(1,371)	(118)	4,042

Analyst Briefing Presentation

Key Financial Ratios

As at 31 December 2013 and 2012

NO.	RATIOS (%)	31 Dec 2013	31 Des 2012*)
	CONSOLIDATED RATIOS :		
I.	Capital		
1.	Capital Adequacy Ratio (CAR)	17.86%	18.90%
II.	Earning assets		
	Non-performing earning assets and non productive assets to		
1.	total earnings and non productive assets	1.29%	1.63%
2.	Non-performing earning assets to total productive assets	1.58%	2.01%
3.	Allowance for impairment losses for financial asset to		
	productive asset	2.03%	2.26%
4.	NPL gross	1.89%	2.37%
5.	NPL net	0.00%	0.00%
III.	Rentability		
1.	Return on Assets (ROA)	3.40%	3.71%
2.	Return on Equity (ROE)	14.52%	16.16%
3.	NIM including third party premium expenses	9.60%	10.09%
4.	Cost to income	52.52%	50.76%
	BANK RATIOS :		
I.	Capital		
1.	CAR	17.48%	18.38%
II.	Earning assets		
	Non-performing earning assets and non productive assets to		
1.	total earnings and non productive assets	1.27%	1.69%
2.	Non-performing earning assets to total productive assets	1.62%	2.16%
3.	Allowance for impairment losses for financial asset to		
	productive asset	1.77%	2.03%
4.	NPL gross	2.03%	2.67%
5.	NPL net after impairment value	0.00%	0.21%
6.	Non performing iB receivables and financing with contract	1.60%	2.03%
III.	Rentability		
1.	ROA	2.75%	3.18%
2.	ROE	12.99%	15.78%
3.	NIM	8.46%	8.65%
4.	NIM including third party premium expenses	8.29%	8.48%
5.	Operating expenses to operating income	82.86%	77.27%
6.	Cost to income	56.74%	52.31%
IV.	Liquidity		
	LDR	95.06%	100.68%
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	8.12%	8.13%
	b. GWM Foreign Currency	8.49%	8.30%
4.	Net Open Position	0.74%	0.51%

*) Reclassified

Statements of Commitments and Contingencies

As at 31 December 2013 and 2012
(in million Rupiah)

ACCOUNTS	BANK DANAMON		KONSOLIDASIAN	
	31 Dec 2013	31 Des 2012	31 Dec 2013	31 Des 2012
COMMITMENT RECEIVABLES				
1. Unused borrowing facilities				
a. Rupiah	-	-	-	-
b. Foreign currencies	-	-	-	-
2. Outstanding buying of spot and derivative contract	8,927,047	2,747,362	8,927,047	2,747,362
3. Others	-	-	-	-
COMMITMENT PAYABLES				
1. Unused loans facilities granted to debtors				
a. BUMN				
i. Committed				
- Rupiah	-	-	-	-
- Foreign currencies	-	-	-	-
ii. Uncommitted				
- Rupiah	49,551	57,510	49,551	57,510
- Foreign currencies	-	-	-	-
b. Others				
i. Committed	294,125	318,188	294,125	318,188
ii. Uncommitted	31,106,414	29,451,860	31,106,414	29,451,860
2. Unused loan facilities granted to other banks				
a. Committed				
i. Rupiah	23,155	14,342	23,155	14,342
ii. Foreign currencies	-	-	-	-
b. Uncommitted				
i. Rupiah	217,207	264,901	217,207	264,901
ii. Foreign currencies	-	-	-	-
3. Outstanding Irrevocable L/C				
a. Offshore L/C	1,573,293	796,128	1,573,293	796,128
b. Local L/C	914,713	318,702	914,713	318,702
4. Outstanding selling of spot and derivative contract	3,208,393	3,489,651	3,208,393	3,489,651
5. Others	-	-	-	-
CONTINGENT RECEIVABLES				
1. Guarantees received				
a. Rupiah	-	-	-	-
b. Foreign currencies	85,902	82,401	85,902	82,401
2. Interest receivables on non performing assets				
a. Loan interest income	292,383	285,003	292,383	285,003
b. Other interest	2,538	2,480	2,538	2,480
3. Others	-	-	-	-
CONTINGENT PAYABLES				
1. Guarantees issued				
a. Rupiah	2,764,076	2,351,785	2,764,076	2,351,785
b. Foreign currencies	588,719	353,055	588,719	353,055
2. Others	-	-	-	-

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Earning Asset Quality and Other Information
As at 31 December 2013 and 2012
(in million Rupiah)

NO.	ACCOUNTS	31 DESEMBER 2013					Total JUMLAH	31 DESEMBER 2012*)					Total JUMLAH
		Current L	Special Mention DPK	Substandard KL	Doubtful D	Loss M		Current L	Special Mention DPK	Substandard KL	Doubtful D	Loss M	
I. RELATED PARTIES													
1. Placements with other banks													
a. Rupiah	197,350	-	-	-	-	197,350	120,767	-	-	-	-	-	120,767
b. Foreign currencies	479,022	-	-	-	-	479,022	147,660	-	-	-	-	-	147,660
2. Spot and derivative receivables													
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Marketable securities													
a. Rupiah	38,258	-	-	-	-	38,258	45,740	-	-	-	-	-	45,740
b. Foreign currencies	6,974	-	-	-	-	6,974	-	1,206	-	-	-	-	1,206
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	494	-	-	-	-	494	-	-	-	-	-	-	-
7. Loans													
a. Debtor micro, small and medium													
i. Rupiah	1,760	835	-	-	-	2,595	127	-	-	-	-	-	127
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Non debtor micro, small and medium													
i. Rupiah	22,592	1,813	-	-	-	24,405	14,620	-	-	-	-	-	14,620
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured													
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Properties loan	20,294	1,679	-	-	-	21,973	13,602	-	-	-	-	-	13,602
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	1,220,925	-	-	-	-	1,220,925	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Idle properties	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
II. NON RELATED PARTIES													
1. Placements with other banks													
a. Rupiah	799,927	-	-	-	-	799,927	1,276,805	-	-	-	-	-	1,276,805
b. Foreign currencies	5,650,927	-	-	-	-	5,650,927	4,469,806	-	-	-	-	-	4,469,806
2. Spot and derivative receivables													
a. Rupiah	308,897	-	-	-	-	308,897	96,474	-	-	-	-	-	96,474
b. Foreign currencies	431,103	-	-	-	-	431,103	19,608	-	-	-	-	-	19,608
3. Marketable securities													
a. Rupiah	10,968,461	-	-	-	20,000	10,988,461	9,533,812	-	-	-	20,000	-	9,553,812
b. Foreign currencies	687,130	-	-	-	-	687,130	82,269	397	-	-	-	-	82,666
4. Securities sold under repurchase agreements (repo)													
a. Rupiah	937,500	-	-	-	-	937,500	1,320,555	-	-	-	-	-	1,320,555
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Securities purchased under resale agreements (reverse repo)													
a. Rupiah	-	-	-	-	-	-	783,752	-	-	-	-	-	783,752
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	4,107,067	-	-	-	-	4,107,067	1,837,724	-	-	-	-	-	1,837,724
7. Loans													
a. Debtor micro, small and medium													
i. Rupiah	30,339,742	1,560,137	252,608	400,898	672,202	33,225,587	27,828,915	1,529,229	247,304	340,608	552,857	-	30,498,913
ii. Foreign currencies	291,544	-	-	-	577	292,121	335,908	475	-	1,052	-	-	337,435
b. Non debtor micro, small and medium													
i. Rupiah	55,289,664	3,955,913	123,911	276,593	256,263	59,902,344	46,210,483	5,398,189	202,798	292,401	345,511	-	52,449,382
ii. Foreign currencies	11,814,381	368,967	-	-	150,241	12,333,589	9,052,043	337,052	4	32	491,253	-	9,880,384
c. Restructured													
i. Rupiah	725,785	350,658	64,859	78,698	129,961	1,349,961	709,963	268,218	39,565	31,680	79,209	-	1,128,635
ii. Foreign currencies	354,848	322,870	-	-	39,857	717,575	214,528	291,920	-	-	41,056	-	547,504
d. Properties loan	4,350,737	117,942	4,032	12,199	24,176	4,509,086	3,610,802	170,523	7,894	10,301	25,763	-	3,825,283
8. Investments	12,055	25	-	-	-	12,080	12,055	25	-	-	-	-	12,080
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Others receivables	94,705	-	-	-	-	94,705	171,091	-	-	-	1,688	-	172,779
11. Commitments and contingencies to third parties													
a. Rupiah	25,630,196	163,004	-	-	-	25,793,200	25,594,710	189,671	-	-	-	-	25,784,381
b. Foreign currencies	10,492,144	24,984	-	-	-	10,517,128	8,117,769	24,319	-	-	-	-	8,142,088
12. Idle properties	-	-	-	1,908	14,381	16,289	-	-	-	6,846	14,381	-	21,227
13. Foreclosed assets	-	-	80	593	953	1,626	-	-	601	3,992	8,055	-	12,648
14. Suspense accounts	570	-	-	-	-	570	2,375	-	-	-	-	-	2,375
III. OTHERS INFORMATION													
1. Collateralised assets													
a. To Bank Indonesia						62,560							62,560
b. To other parties						-							680,000
2. Total Allowance for impairment losses on financial assets c/						2,361,781							2,347,396
3. Minimum required allowance for possible losses on assets						2,664,065							2,854,478
4. Percentage of micro, small and medium enterprises credit to total loans						31.69%							33.09%
5. Percentage of micro and small enterprises credit to total loans						13.50%							15.03%
6. Percentage of micro, small and medium enterprises debtors to total debtors						9.92%							9.10%
7. Percentage of micro and small enterprises debtor to total debtors						8.53%							7.95%
8. Others													
a. Channelling loans						350,640							350,645
b. Channelling loans Mudharabah Muqayadah						-							-
c. Written-off earning assets						1,936,926							1,911,276
d. Recovery on written-off earning assets						721,094							730,538
e. Charged-off earning assets						343,067							460,711

*) Starting October 2012, Bank has adopted PBI No.14/15/PBI dated 24 October 2012 regarding "Asset Quality Valuation for Commercial bank"; reclassified

*) Reclassified

Allowance for Impairment Losses

As at 31 December 2013 and 2012
(in million Rupiah)

No.	ACCOUNTS	31 Dec 2013				31 Des 2012*)			
		Impairment Loss Allowance		Minimum Required Regulatory		Impairment Loss Allowance		Minimum Required Regulatory	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
		CKPN		PPA wajib dibentuk		CKPN		PPA wajib dibentuk	
	Individual	Kolektif	Umum	Khusus	Individual	Kolektif	Umum	Khusus	
1	Placements with other banks	-	4,970	71,272	-	-	60,150	-	
2	Spot and derivative receivables	-	-	7,400	-	-	1,161	-	
3	Marketable securities	20,000	1,122	29,344	20,000	781	23,280	20,080	
4	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	
5	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	
6	Acceptance receivables	-	-	41,076	-	-	18,377	-	
7	Loans	310,703	2,001,684	947,553	1,435,500	534,631	1,745,048	817,026	
8	Others receivable	23,290	-	947	-	-	46,936	1,711	
9	Investments	-	-	26,574	1	-	-	26,574	
10	Temporary equity investment	-	-	-	-	-	-	-	
11	Transaction administrative accounts	-	12	58,403	9,399	-	-	38,197	
		353,994	2,007,787	1,182,568	1,464,900	554,631	1,792,765	986,476	
								1,847,779	

Statement of Foreign Exchange and Derivative Transactions

As at 31 December 2013 and 2012
(in million Rupiah)

NO.	TRANSACTION	Notional Amount	Purpose		Derivative Receivable and Liabilities	
			Trading	Hedging	Receivables	Liabilities
A.	Related to exchange rate					
1.	Spot	22,028	22,028		102	16
2.	Forward	307,993	307,993		275	1,654
3.	Option	-	-		-	-
	a. Purchased	-	-		-	-
	b. Written	-	-		-	-
4.	Future	-	-		-	-
5.	Swap	11,354,862	10,746,362	608,500	735,328	454,364
6.	Others	-	-		-	-
B.	Related to interest rate					
1.	Forward	-	-		-	-
2.	Option	-	-		-	-
	a. Purchased	-	-		-	-
	b. Written	-	-		-	-
3.	Future	-	-		-	-
4.	Swap	327,688	327,688		4,295	177
5.	Others	-	-		-	-
C.	Others					
	TOTAL	12,012,571	11,404,071	608,500	740,000	456,211

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

NO.	DESCRIPTION	31 Desember 2013		31 Desember 2012	
		Bank	Konsolidasian	Bank	Konsolidasian
I.	COMPONENTS				
	A. CORE CAPITAL	21,588,379	26,794,974	19,390,977	23,944,194
	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	196,232	196,232
	d. Specific reserves	-	-	-	-
	e. Prior years' profit after tax (100%)	8,446,271	12,934,624	6,442,605	10,166,506
	f. Current year profit net of taxes (50%)	1,449,069	1,983,786	1,623,712	2,005,938
	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	(71,161)	(66,031)	-	-
	f. Under provision between regulatory provision and impairment value on productive assets	(285,687)	(10,643)	(485,391)	(196,794)
	g. Under provision between regulatory provision and impairment value on non productive assets	(16,597)	(16,597)	(20,223)	(20,223)
	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%)	(1,462,744)	(484,861)	(1,658,836)	(425,811)
	4.4 Short of capital on insurance subsidiary company (50%)	-	-	-	-
	5. Minority interest	-	-	-	-
	B. SUPPLEMENTARY CAPITAL	-	906,724	-	718,465
	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	-	-	-	-
	1.8 General allowance for possible losses on earning assets (max. 1.25% of weighted risk-based assets)	1,182,568	1,391,585	986,476	1,144,276
	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%)	(1,182,568)	(484,861)	(986,476)	(425,811)
	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)	21,588,379	27,701,698	19,390,977	24,662,659
	III. TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	21,588,379	27,701,698	19,390,977	24,662,659
	IV. RISK WEIGHTED ASSETS - CREDIT RISK *)	102,843,863	126,138,821	87,244,106	105,463,832
	V. RISK WEIGHTED ASSETS - OPERATIONAL RISK	20,269,187	28,600,198	17,940,744	24,707,404
	VI. RISK WEIGHTED ASSETS - MARKET RISK	397,427	401,131	315,042	315,042
	VII. CAPITAL ADEQUACY RATIO WITH CREDIT RISK AND OPERATIONAL RISK CHARGE (III:(IV+V))	17.54%	17.90%	18.44%	18.95%
	VIII. CAPITAL ADEQUACY RATIO WITH CREDIT RISK, MARKET RISK AND OPERATIONAL RISK CHARGE (III:(IV+V+VI))	17.48%	17.86%	18.38%	18.90%

*) Starting January 2012, Bank has adopted SE BI No. 13/6/DPnP dated 18 February 2011 regarding "Guidance for Risk Weighted with Credit Risk Calculation using Standardized Approach".

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Syariah Unit

BALANCE SHEETS
AS AT 31 DECEMBER 2013 AND 2012
(In million Rupiah)

NO.	ACCOUNTS	31 Dec 2013	31 Dec 2012*
A.	ASSETS		
1.	Cash	42,481	42,166
2.	Current accounts with Bank Indonesia	76,387	52,272
3.	Certificates of Bank Indonesia Sharia	505,000	250,000
4.	Placement with other sharia banks	-	-
	Allowance for possible losses on placement with other sharia banks -/-	-	-
5.	Marketable securities - sharia bonds	95,000	98,147
	Allowance for possible losses on marketable securities - sharia bonds -/-	(20,750)	(20,781)
6.	iB receivables **)	261,572	180,836
	Allowance for possible losses on iB receivables -/-	(16,898)	(2,963)
7.	Others iB receivables	159,321	255,505
	Allowance for possible losses on others iB receivables -/-	(210)	(281)
8.	iB financing	1,464,179	1,106,481
	Allowance for possible losses on iB financing -/-	(27,074)	(31,607)
9.	Fixed assets	27,365	26,034
	Accumulated depreciation of fixed assets -/-	(9,997)	(6,303)
10.	Accrued income	14,576	14,111
11.	Prepaid expenses	39,983	52,655
12.	Other assets	2,441	13,821
	TOTAL ASSETS	2,613,376	2,030,093
B.	LIABILITIES		
1.	iB funds		
a.	iB deposit current accounts	134,011	146,887
b.	iB deposit savings	7,482	19,955
2.	Others iB current liabilities	2,714	1,467
3.	Liabilities to Bank Indonesia (FPJPS)	-	-
4.	Deposits from other banks	53,249	22,942
5.	iB marketable securities issued	-	140,000
6.	Others liabilities	1,152,738	603,005
7.	Investment funds		
a.	iB savings	398,080	451,570
b.	iB deposits	863,254	693,921
8.	Accumulated (loss)/gain	1,848	(49,654)
	TOTAL LIABILITIES	2,613,376	2,030,093

STATEMENTS OF INCOME
FOR THE PERIOD 9 MONTHS 31 DECEMBER 2013 AND 2012
(In million Rupiah)

NO.	ACCOUNTS	31 Dec 2013	31 Dec 2012*
A.	OPERATING INCOME		
1.	Margin	27,637	18,431
2.	Profit sharing	144,704	105,556
3.	iB Bonus	938	359
4.	Other operating income	69,822	55,451
B.	TOTAL OPERATING INCOME	243,101	179,797
C.	Margin distribution for non - discretionary investment funds		
a.	Bank	806	1,918
b.	Non Bank	50,328	36,590
c.	Bank Indonesia (FPJPS)	-	-
D.	TOTAL PROFIT SHARING	51,134	38,508
E.	Income from operation after deducting margin distribution for non-discretionary investment funds	191,967	141,289
F.	OPERATING EXPENSES		
1.	iB bonus	1,643	2,090
2.	Allowance for possible losses on assets	16,159	44,521
3.	General and administrative	23,196	20,160
4.	Salaries and employee benefits	104,805	90,700
5.	Others	35,766	26,131
G.	TOTAL OPERATING EXPENSE	181,569	183,602
H.	NET OPERATING INCOME	10,398	(42,313)
I.	Other non-operating income	503	955
J.	Other non-operating expenses	9,053	8,296
K.	NON-OPERATING LOSS	(8,550)	(7,341)
L.	NET INCOME/(LOSS) DURING YEAR ENDED	1,848	(49,654)

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 31 DECEMBER 2013 AND 2012
(In million Rupiah)

NO.	ACCOUNTS	31 Dec 2013	31 Dec 2012*
1.	Unused iB financing facilities **)	-	-
2.	Outstanding iB irrevocable letters of credit	1,242	5,000
3.	iB guarantees issued	-	-
4.	Others	2,538	2,480

Notes:

- Danamon Sharia Branches were started in May 2002. Until December 2013 Danamon Sharia has 160 Sharia sub-branches
- 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, Purwokerto, 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/services emulized as islamic Banking (iB)
- *) iB receivables exclude margin to be received of Rp 57,851million and Rp 33,318 million as at 31 December 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)

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TABLE OF MARGIN DISTRIBUTION
FOR THE MONTH OF DECEMBER 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	2,848	24	0.00	-	-
	b. Non Bank	224,545	1,912	0.00	-	-
2.	iB deposit savings					
	a. Bank	-	-	0.00	-	-
	b. Non Bank	7,315	62	0.00	-	-
3.	iB savings					
	a. Bank	23,950	204	13.00	27	1.30
	b. Non Bank	376,448	3,206	13.00	417	1.30
4.	iB deposits					
	a. Bank					
	- 1 month	1,653	14	46.00	6	4.61
	- 3 months	0	0	46.00	0	4.61
	- 6 months	0	0	46.00	0	4.61
	- 12 months	3,080	26	46.00	12	4.61
	b. Non Bank					
	- 1 month	670,762	5,712	46.00	2,627	4.61
	- 3 months	10,919	93	46.00	43	4.61
	- 6 months	7,149	61	46.00	28	4.61
	- 12 months	11,727	100	46.00	46	4.61
	TOTAL	1,340,396	11,414		3,206	

Notes to the Financial Statements

1. Financial information as at 31 December 2013 and 2012 and for the year then ended were taken from the consolidated financial statement which have been audited by Purwantono, Suherman & Surja, Registered Public Accountant (Partner in-charge: Drs. Hari Purwantono) whose report dated 5 February 2014 expressed an unqualified opinion and 6 February 2013 expressed an unqualified opinion with the explanatory paragraph regarding restatement of consolidated financial statement as at 31 December 2011 and for the year then ended and consolidated statement of financial position as at 1 January 2011/31 December 2010.

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” which function has been transferred to Financial Service Authority (“OJK”) starting 1 January 2013) 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. 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 year ended 31 December 2013.
3. The consolidated financial statements as at 31 December 2013 and 2012 and for the years then ended included financial statements of subsidiaries, i.e. PT Adira Dinamika Multi Finance Tbk, PT Asuransi Adira Dinamika, and PT Adira Quantum Multifinance.
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.

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 the entire FFH 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.

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As at 3 June 2013, the Bank has been informed by FFH that DBS and FFH has mutually agree to renew the conditional share purchase agreement of the entire FFH interest in the share capital of AFI, which previously expired at 4 April 2013 and 2 June 2013 changed to 1 August 2013.

As at 31 July 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.

5. Exchange rate as at 31 December 2013: USD 1 = Rp12.170,00 ; exchange rate as at 31 December 2012: USD 1 = Rp9,637.50.