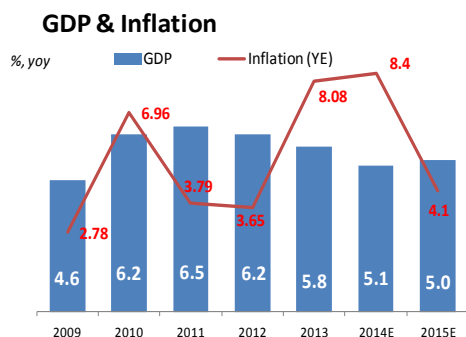


Economy still weighs down performance. Improvement initiatives with focus on the long-term continue.

Highlights of Second Quarter and First Half 2015 Financial Results

- ✓ Loan amount was Rp 136 trillion in 2Q15, a 3% decline from 2Q14 and flat with 1Q15 result. SME and Retail loans grew to Rp 21.6 trillion and Rp 11.6 trillion, respectively. Mass market portfolio declined to Rp 66 trillion largely due to the weak economy.
- ✓ On the funding side, CASA ratio improved to 46% in 2Q15 compared to 44% in 2Q14. Pursuing quality CASA and reducing high cost third-party funds continues to be management's strategic focus.
- ✓ Liquidity improved with LDR of 89.6% compared to 98.9% in 2Q14.
- ✓ Asset yield and NIM declined y-y to 13.8% (vs. 14.1%), and 8.1% (vs. 8.4%), respectively, in 1H15 due to the shift in asset mix towards non-mass market. The decline in asset yield was partially offset by a decline in CoF from 6.3% in 1H14 to 6.2% in 1H15 (6.1% in 2Q15).
- ✓ NPL rose to 2.9% from 2.1% in 2Q14 and 2.5% in 1Q15. CoC also went up to 3.4% in 1H15 from 2.7% in 1H14 and 3.3% in 1Q15. The worsening asset quality was in line with industry trend as economy continued to be soft.
- ✓ Productivity and efficiency initiatives resulted in 6% decline in y-y opex to Rp 4.6 trillion in 1H15 and improvement of CIR to 54% (vs. 56.1% in 1H14).

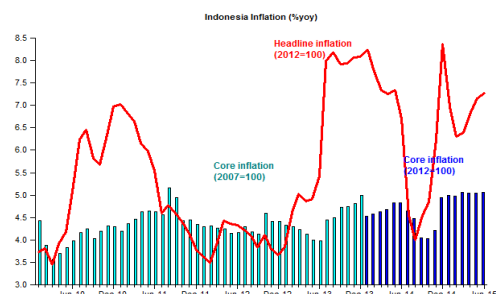


Macroeconomic Situation

The macroeconomic indicators were still weak; likely to remain under pressure until year end

GDP growth in the 1Q15 was 4.7%, significantly below the 5.8% rate initially projected by BI. Seasonally, first quarter tends to post slow growth, but this time it yielded an unexpected contraction. Both household consumption and government spending growth were weaker than expected at 5.0% and 2.2%, respectively. The Government has since reduced its full year GDP growth forecast to 5.4%.

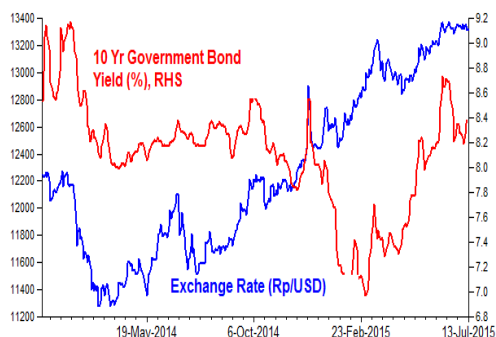
Slowing down of the economy helped keep inflation pressure low. Low household consumption seemed to be quite dominant as core inflation showing little signs of pressure approaching Lebaran, where consumption usually picks up. Meanwhile the government's effort to maintain domestic food supply (through market operation and regulation of capping the prices of staple foods) is working quite well. We project the year end inflation to be at 4.1%.



In June, the Rupiah reached its weakest level against the USD at Rp 13,333, a level that has not been seen since the 1997-1998 crisis. The Fed has signaled its willingness to raise the Federal Funds Rate sometime this year, if the US labor market improves and their 2% target

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Government Bond Yield & USD Exchange Rate

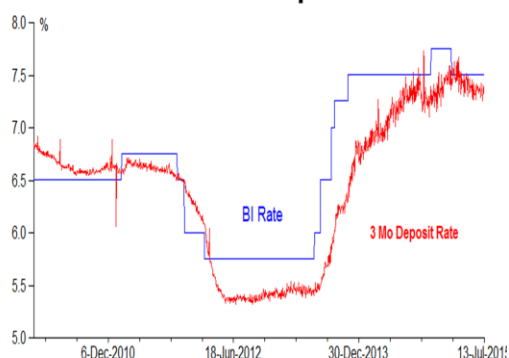


inflation is achieved. The combination of the prospect of Fed Funds Rate increase, uncertainties in Europe, and economic slowdown in other large nations including China caused the USD to strengthen against Rupiah.

The weakened Rupiah restricted BI's ability to lower interest rate to boost Indonesian economy. BI maintained the tight bias stance by keeping the BI Rate steady at 7.5%. Instead the government opted to implement certain policies designed to spur growth. These policies include: scrapping VAT tax for some luxury goods, mandating a 12% subsidized Micro loans through SOE banks, relaxation of LTV in property and automotive loans, and relaxation of banks' regulatory LDR (see the regulatory update section below for a more detailed explanation).

Ultimately we believe the Indonesian economy will improve in the second half of 2015 based on increase in government spending and implementation of various macro prudential policies. We also think that another 25bps of BI rate reduction this year is possible if the global market turbulence have eased with a clearer picture on the Fed's policy. However, we believe the economy will remain under pressure with a target 2015 GDP growth of 5.0%.

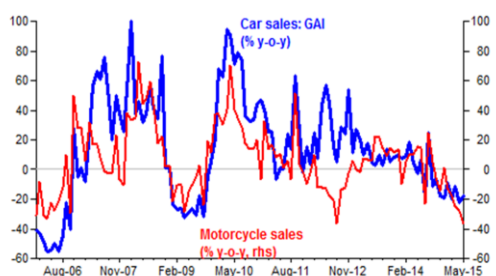
BI Rate and 3 mo Deposit Rate



Slow down in the banking and multi-finance industry; liquidity eased up

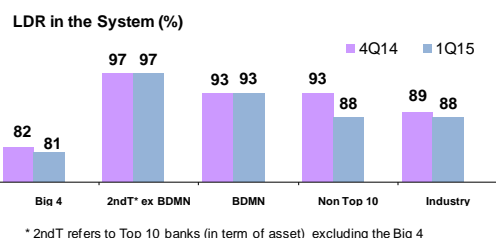
The slowdown in the economy reduced industry loan growth from 12% in 2014 to 1% for the four months ended April 2015. As expected, loans in mining sector declined by 6%. But loans in other industries such as trading, agriculture and construction also declined significantly. Nationwide NPL has also inched up from 2.2% in 2014 to 2.6% in April 2015. Special mention loans have gone up from 4.1% to 5.3%.

Car and motorcycle sales



The sluggish economy and weak currency affected the automotive industry significantly. New motorcycle and car sales have declined by 25% and 18%, y-y respectively. In turn, this affected vehicle loan growth of banks and multi-finance companies. In May 2015, NPF increased from the end of 2014 by 20 bps to 1.6%. The relaxation in LTV ratios for vehicle financing should have some positive impact in the second half of the year. However, without real improvements in the economy, many potential buyers will remain on the sideline.

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As loan growth decreased, banks' demand for deposit also declined. The industry's LDR ratio hovered at 87.9% in April 2015 as compared to 89.4% at the end of 2014. In response banks have been decreasing deposit rates to lower their CoF. Liquidity in the second half of the year will be helped by relaxation of regulatory LDR.

Bank Danamon's Performance

Decline in loans due to mass market; SME and Retail experienced higher growth

Loan assets decreased by 3% in 2Q15 to Rp 136.3 trillion from the 2Q14 level, but stayed stable as compared to the previous quarter. Decline in the two mass market segments, auto loans and micro financing, was partially offset by the growth in the non mass market portfolio.

Our mid size loans, comprising of SME, Commercial and ABF loans grew by 0.8% y-y. SME grew the most at 7.4% y-y to Rp 21.6 trillion at 2Q15, backed by increased demand for overdraft and working capital loans. Commercial loan was flat at Rp 14.9 trillion y-y. ABF loans declined by 20.5% y-y, partly due to the continuing slump in the mining industry. Our exposure to the mining industry is about 1% of the overall loan portfolio.

Corporate loans decreased by 5% y-y to Rp 17.7 trillion. The weak economy and depreciating Rupiah reduced demand for trade finance. On the positive side wholesale investment loans have been growing.

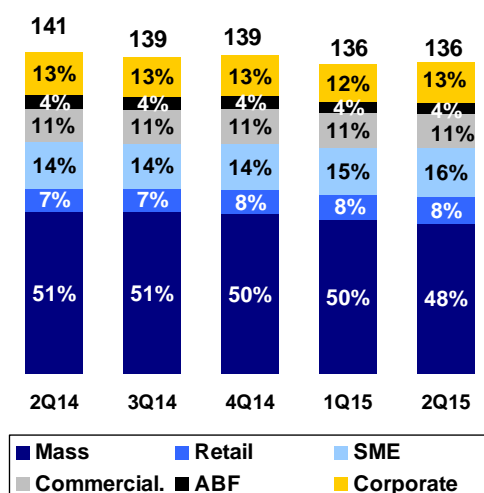
Retail loans, including Sharia increased 16.0% y-y, from Rp 9.8 trillion to Rp 11.4 trillion. Credit card and Sharia are the main drivers of the increase in this segment.

Adira Finance loans declined 4.0% y-y from Rp 50.8 trillion to Rp 48.6 trillion. Loan demand was impacted by sluggish sales in the automotive industry.

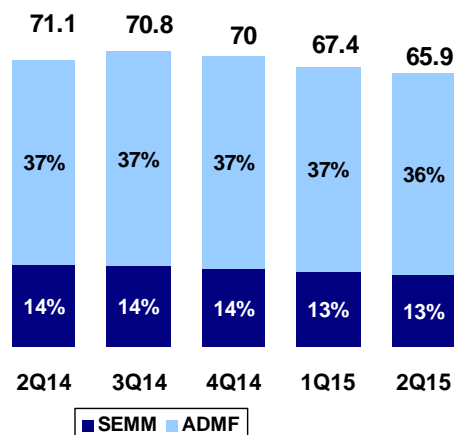
Auto loans' asset mix has flipped in the past year from 51% motorcycle and 49% car loans to 49% motorcycle and 51% car loans. As the loan mix continues to shift towards cars, NIM will decline but asset quality should improve over time.

Micro loans contracted 14.6% y-y, from Rp 20.4 trillion to Rp 17.4 trillion. Part of the decline was expected as management continues to implement changes in the business through right sizing the organization and improvement efforts in risk management. As part of the change, the workforce in SEMM was reduced by 9% from 2Q14 to 2Q15.

Loan Composition & Size (Rp trillion)

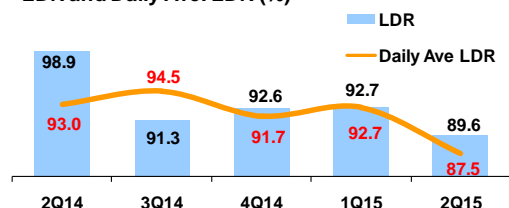


Mass Market Loan Composition & Size (Rp trillion)



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LDR and Daily Ave. LDR (%)



Liquidity improved

Liquidity has improved during 2Q15, reaching an LDR of 89.52%, a 323 bps decrease compared to the prior quarter and a 941 bps decrease compared to the same quarter last year.

Under the new BI regulation, LDR will be replaced by Loan to Funding Ratio (LFR) effective August 2015 (see section on Regulatory Update). This new regulation will provide even more headroom to pursue growth.

The Bank manages liquidity risk through Maximum Cumulative Outflow (MCO) and other liquidity indicators including Liquidity Stress Test. Liquidity risk is measured and monitored on a daily basis to meet both regulatory and internal requirements. As per end of June 2015, the Bank has positive MCO and positive Liquidity Stress Test result.

NIM declined due to shift in asset mix; NII decreased as well

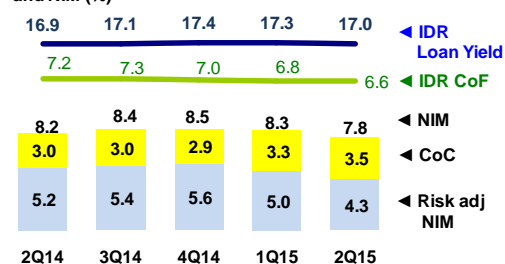
Asset yield in the 1H15 declined y-y from 14.1% to 13.8%. This is due to the decreasing proportion of mass market loans. In 2Q15, mass market comprised 48% of the Bank's loan portfolio as compared to 51% in 2Q14. We don't see this trend to be reversing in the near future, as more of the growth is expected to come from non-mass market segments.

As a result of the decrease in asset yield, NIM also declined 70 bps from 8.4% in the 1H14 to 8.1% in 1H15.

In order to counter the declining yield, Danamon is curtailing the use of high cost third-party funds and focusing on obtaining quality CASA.

NII in 1H15 was Rp 6.7 trillion, flat as compared to the 1H14 result. However, as a sign that the economic slowdown still has some legs, the Rp 3.3 trillion NII in 2Q15 was 3% lower than that of the prior quarter.

IDR Loan Yield (Rp tn), IDR CoF (Rp tn), and NIM (%)

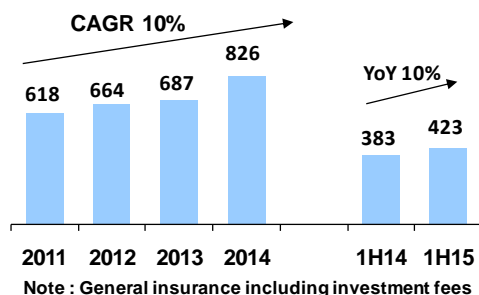


Lower credit-related fee income; non-credit related fee income increased by 12%

Non-interest income declined 11% y-y from Rp 2.1 trillion in 1H14 to Rp 1.9 trillion in 1H15. The lower loan disbursement also resulted in lower credit related fee.

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General Insurance (Rp bn)



On the other hand, non-credit related fee income for the 1H15 increased 12% y-y to Rp 886 billion. While the growth was mostly driven by general insurance (increasing by Rp 40 billion), other elements of non-credit related fee income also increased. Bancassurance fee increased by Rp 21 billion, while fee income from cash management increased by Rp 13 billion y-y.

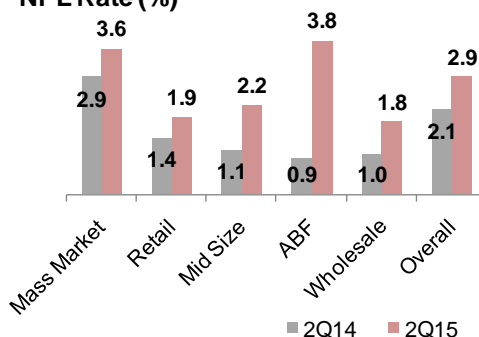
Asset quality continue to be impacted by the economy

Due to macroeconomic challenges, asset quality slightly worsened compared to the previous quarter, although this is in line with increasing industry NPL trend. NPL (gross) stood at 2.9% in 2Q15, an 80 bps increase from last year's 2.1% NPL for the same period. CoC also increased by 70 bps to 3.4% compared to 2Q14.

This increase in NPL was driven by worsening of asset quality in our Mass Market segment that stood at 3.6% in 2Q15, up from 2.9% in 2Q14. ABF also registered a high NPL at 3.8% due to mining related loans. However we have been decreasing the size of this portfolio over the last years. Other than these two segments, NPLs are well managed.

We hope to improve future asset quality through strict risk assessment, disciplined collection and recoveries effort.

NPL Rate (%)



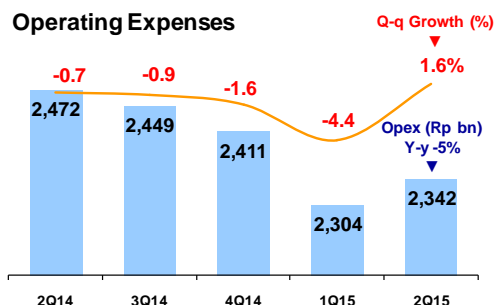
NPL Rate(%)	2Q14	1Q15	2Q15	Y-y	Q-q
Mass Market	2.9	3.2	3.6	0.7	0.4
Retail	1.4	1.9	1.9	0.5	0.0
Mid Size	1.1	2.0	2.2	1.1	0.2
ABF	0.9	3.5	3.8	2.9	0.3
Wholesale	1.0	1.1	1.8	0.8	0.7
Total	2.1	2.5	2.9	0.8	0.4

Continued improvement in operating expenses

Serving mass market with coverage across Indonesia, Danamon is one of the largest employers in the financial sector. At the same time, manpower cost and facilities cost represented about two third of total operating expenses.

Disciplined operating expense management, coupled with strategic initiatives to increase efficiency including creation of shared services, helped the Bank in re-aligning its branches and people, with redundancies taking place in many support and back office areas.

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For the 1H15 period, operating expense was Rp 4.7 trillion, 6% lower compared to 1H14. CIR also improved by 210 bps from 56.1% to 54.0% in the same period.

NPAT

NPAT decreased by 16% yoy from Rp 1.5 trillion in 1H14 to Rp 1.3 trillion in 1H15. Going forward, initiatives to diversify income from mass market, initiatives to improve asset quality, and initiatives to improve productivity will position us to grow long-term profit when economy recovers.

Regulatory Updates

Loan to Funding Ratio (LFR) will replace LDR formula starting August 2015

As per BI regulations No. 17 / 11 / PBI / 2015 dated 25 June 2015, the LDR formula will be replaced by LFR. The formula used in the LFR calculation is as follow:

$$LFR = \frac{\text{Loan (excluding loan to other banks)}}{\text{3rd parties fund} + \text{Marketable securities}}$$

Marketable securities used in the LFR calculation are those that meet the following criteria:

- Types: Medium Term Notes (MTN), Floating Rate Notes (FRN), or bonds (excluding subordinated bonds)
- Issued through Public Offering
- Have investment grade by rating agency recognized by OJK
- Owned by non-bank
- Administered by KSEI

Value of the marketable securities used in the LFR calculation is the nominal value of the securities as at the end of the previous 2 months prior to the reporting date; i.e. nominal value of marketable securities as at the end of May 2015 will be used in the calculation of July 2015 LFR.

The upper limit of the regulatory LFR is 92%. It can be increased to 94%, if the banks met certain conditions.

Down payment rules for housing and auto have been relaxed to revive loan growth

Effective immediately, on 18 June 2015 BI has issued BI regulation No. 17/10/PBI/2015 on “Loan to Value Ratio/ Loan to Financing Ratio for Property Loan/ Financing and Down Payment for Automotive Loan/ Financing”. This regulation revoked BI Circular Letter No. 15/40/DKMP dated 24 September 2013.

Under the new regulation, the maximum Loan to Values (LTV) for housing loans (including conventional product, Sharia Murabaha, and Istina) have been increased should NPL ratio for overall loan and for the property loan been maintained under 5%. Should the condition is not met, the maximum LTVs are similar to that of the previous regulation.

Maximum LTV for housing loans:

Previous Regulation				Current Regulation			
BI Circular Letter No 15/40/DKMP dated 24 Sep 2013				BI Regulation No 17/10 /PBI/2015 dated 18 June 2015			
Type	1st Fin.	2nd Fin	3rd Fin.	Type	1st Fin.	2nd Fin	3rd Fin.
70<	70%	60%	50%	70<	80%	70%	60%
22 -70 / Flat	N/A/ 80%	70%	60%	22 -70 / Flat	NA / 90%	80%	70%
21, shophouse	N/A	70%	60%	21, shophouse	N/A	80%	70%

Similarly, under the new regulation, the minimum down payment for automotive loans have been decreased should NPL ratio for overall loan and for the automotive loan been maintained under 5%. Should the condition is not met, the minimum down payment are similar to that of the previous regulation.

Minimum down payments for automotive loans:

Previous Regulation		Current Regulation	
BI Circular Letter No 15/40/DKMP dated 24 Sep 2013		BI Regulation No 17/10 /PBI/2015 dated 18 June 2015	
Type	Min DP	Type	Min DP
2W	25%	2W	20%
3W or more – productive	20%	3W or more – productive	20%
3W or more – non productive	30%	3W or more – non productive	25%

Corporate Updates

Selected events and awards



- **Partnership with Ministry of Home Affairs**
Danamon signed a partnership agreement with the Directorate General of Residency and Civil Registry of the Indonesian Home Affairs Ministry for the usage of identification card data to ensure accuracy of Bank customers' data. The partnership would strengthen the customers' identity verification process and prevent misuse of identity, including identity theft. At the same time, it will ensure the confidentiality of the data. Sng Seow Wah, Danamon's President Director, and Michellina Triwardhany, Danamon's Director of Operational and Consumer Banking represented Danamon in the signing ceremony.



- **Asia's Best Company 2015 – Best Managed Company (Indonesia, ranked 8th) by Finance Asia**



- **Bisnis Indonesia Awards 2015:**
 - ✓ **Best Multifinance Company (Adira Finance)**
 - ✓ **Selected CEO (Willy S. Dharma – CEO of Adira Finance)**by Bisnis Indonesia

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- **Best Insurance Company (PT Asuransi Adira Dinamika/ Adira Insurance)** under the category of insurance companies with gross written premium above Rp 1 trillion by Infobank

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Key Figures and Ratios

	1H14	1H15	YoY	1Q15	2Q15	QoQ
INCOME STATEMENTS (Rp billion)						
Net Interest Income	6,744	6,740	0%	3,430	3,310	-3%
Non Interest Income	2,105	1,871	-11%	891	980	10%
Operating Income	8,849	8,611	-3%	4,321	4,290	-1%
Cost of Credit	1,829	2,237	22%	1,091	1,146	5%
Risk Adjusted Op. Income	7,020	6,375	-9%	3,231	3,144	-3%
Operating Expenses	4,961	4,647	-6%	2,304	2,342	2%
Net Profit after taxes	1,489	1,252	-16%	687	565	-18%
BALANCE SHEETS (Rp billion)						
Total Assets	185,433	200,094	8%	193,811	200,094	3%
Loans (gross)	140,647	136,275	-3%	135,694	136,275	0%
Government Bonds	5,719	6,382	12%	7,014	6,382	-9%
Total Deposits	136,663	147,448	8%	143,309	147,448	3%
Current Account	19,500	23,396	20%	22,406	23,396	4%
Savings	29,320	31,764	8%	31,531	31,764	1%
Time Deposit	61,603	65,884	7%	62,567	65,884	5%
Borrowings and LT. Funding	26,240	26,404	1%	26,805	26,404	-1%
Equity	31,558	33,056	5%	33,505	33,056	-1%
KEY RATIOS (%)						
Net Interest Margin	8.4	8.1	-0.3	8.3	7.8	-0.5
Cost of Credit	2.7	3.4	0.6	3.3	3.5	0.2
Cost to Income	56.1	54.0	-2.1	53.3	54.6	1.3
BOPO	69.7	84.0	14.3	85.3	83.0	-2.3
ROAA	1.6	1.3	-0.3	1.4	1.1	-0.3
ROAE	9.8	7.9	-1.9	8.6	7.1	-1.5
Assets to Capital (x)	6.3	6.4	0.1	6.2	6.4	0.2
Regulatory LDR	98.9	89.6	-9.4	92.7	89.6	-3.2
Stand Alone Loan to Funding *	91.6	82.2	-9.3	84.7	82.2	-2.4
Consolidated Loan to Funding *	91.4	83.4	-8.0	85.4	83.4	-2.0
Stand Alone CAR	17.8	19.6	1.8	19.8	19.6	-0.2
Consolidated CAR	17.7	18.5	0.8	18.7	18.5	-0.2
NPL – Gross	2.1	2.9	0.8	2.5	2.9	0.3
Loan Loss Coverage (LLP/NPL)	126.0	107.8	-18.2	115.3	107.8	-7.5
Loan Loss Coverage – Mass Mkt	118.7	112.2	-6.5	118.7	112.2	-6.5
Loan Loss Coverage – Non Mass Mkt	146.2	100.7	-45.5	146.2	100.7	-45.5

*) Loan to funding is defined as (Loans + Reserves with BI + Cash in Vault + HTM bonds) / (Third Party Deposits + net borrowing and LTF + net capital). This ratio is different from the LFR as stipulated in BI Regulation in No. 17/11/PBI/2015

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Credit Ratings

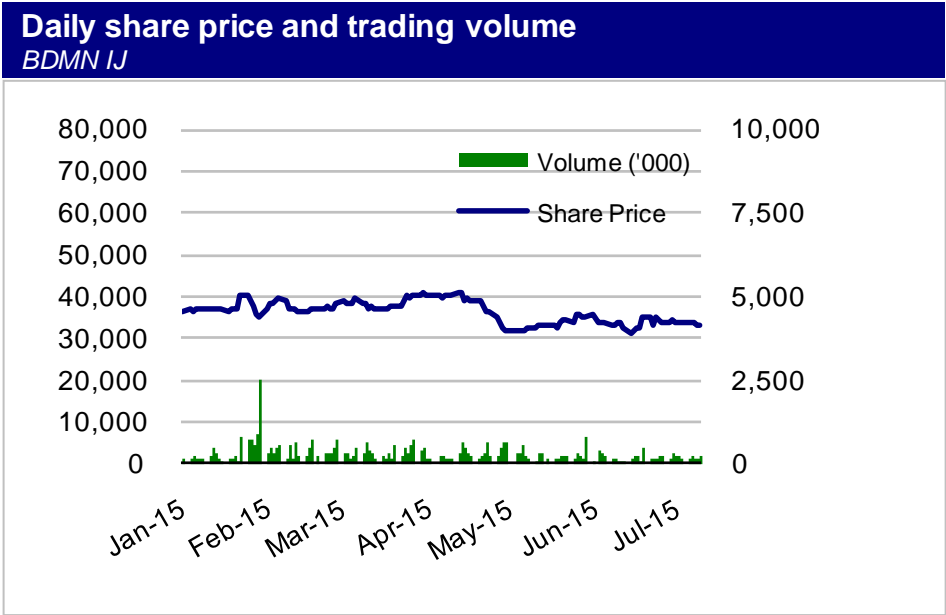
Danamon		
PEFINDO <i>November 2014</i>	Outlook	Stable
	LT General Obligation	idAAA
Fitch's <i>May 2015</i>	Outlook	Stable
	Long Term IDR	BB+
	Short Term IDR	B
	National Long Term	AA+(idn)
	National Short Term	F1+(idn)
	Viability Rating	bb+
	Support Rating	3
	Support Rating Floor	BB
Moody's <i>March 2015</i>	Outlook	Stable
	Bank Deposits	Baa3/P-3
	Baseline Credit Assessment	ba1
	Adjusted Baseline Credit Assessment	baa3

Ownership Structure

Ownership Structure <i>As of 30 June 2015</i>	Number of Shares	Ownership (%)
Asia Financial (Indonesia) Pte, Ltd.	6,457,558,472	67.4%
JPMCB - Franklin Templeton Inv. Funds	654,289,588	6.8%
Public < 5%	2,472,795,305	25.8%
Total	9,584,643,365	100.00%

The ultimate shareholder of Asia Financial (Indonesia) Pte, Ltd. is Temasek Holding Pte, Ltd. an investment holding company based in Singapore.

BDI’s Daily Share Price and Trading Volume



Statements of Financial Positions

As at 30 June 2015 and 31 December 2014

(in million Rupiah)

NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Jun 2015	31 Des 2014	30 Jun 2015	31 Des 2014
	ASSETS				
1.	Cash	2,207,445	2,728,140	2,387,521	2,856,242
2.	Placements with Bank Indonesia	19,042,949	13,384,832	19,042,949	13,384,832
3.	Placements with other banks	9,599,873	8,976,765	11,961,643	11,473,141
4.	Spot and derivative receivables	270,494	242,267	1,005,369	461,291
5.	Marketable securities				
	a. Designated at fair value through profit/loss	552,108	702,775	552,108	702,775
	b. Available for sale	14,782,559	12,920,272	15,633,878	13,589,338
	c. Held to maturity	212,160	210,346	291,160	289,346
	d. Loans and receivables	-	-	-	-
6.	Securities sold under repurchase agreements (repo)	-	933,094	-	933,094
7.	Securities purchased under resale agreements (reverse repo)	307,850	540,541	307,850	540,541
8.	Acceptance receivables	6,777,827	7,567,043	6,777,827	7,567,043
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	104,977,051	107,088,814	104,977,051	107,088,814
10.	Sharia financing	3,057,610	2,486,315	3,057,610	2,486,315
11.	Consumer financing receivables	-	-	26,428,175	27,536,299
	Allowance for impairment losses on consumer financing receivables -/-	-	-	(1,116,271)	(1,117,447)
12.	Premium receivables	-	-	208,916	366,554
13.	Reinsurance Assets	-	-	732,596	670,216
14.	Investments	2,816,061	2,802,796	170,854	157,581
15.	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(1,257)	(21,442)	(1,257)	(21,442)
	b. Loans	(3,122,762)	(2,800,918)	(3,122,762)	(2,800,918)
	c. Others	(7,425)	(7,663)	(41,764)	(36,606)
16.	Intangible assets	1,070,893	1,022,520	3,182,579	3,117,093
	Accumulated amortisation on intangible assets -/-	(862,349)	(799,660)	(1,823,668)	(1,749,851)
17.	Fixed assets and equipment	4,305,859	4,135,606	5,298,078	5,137,287
	Accumulated depreciation of fixed assets and equipment -/-	(2,233,647)	(2,165,411)	(2,739,485)	(2,647,430)
18.	Non earning asset				
	a. Idle properties	16,397	16,397	16,397	16,397
	b. Foreclosed assets	499	499	499	499
	c. Suspense accounts	763	671	763	671
	d. Interbranch assets				
	i. Conducting operational activities in Indonesia	-	-	79	146
	ii. Conducting operational activities outside Indonesia	-	-	-	-
19.	Allowance for impairment losses on non financial assets -/-	-	-	-	-
20.	Leased receivables	-	-	1,811,720	1,945,602
21.	Deferred tax assets	1,017,468	1,073,523	1,082,523	1,181,249
22.	Other assets	3,295,787	2,285,772	4,008,216	2,659,440
	TOTAL ASSETS	168,084,213	163,323,894	200,091,154	195,788,112

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NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Jun 2015	31 Des 2014	30 Jun 2015	31 Des 2014
	LIABILITIES AND EQUITY				
1.	Current accounts	21,666,954	22,028,801	21,185,918	21,436,762
2.	Savings	31,405,580	34,624,640	31,405,580	34,624,640
3.	Time deposits	63,495,290	58,347,110	63,493,290	58,325,110
4.	Revenue sharing investment funds	2,955,894	2,165,150	2,612,808	2,108,712
5.	Deferred premium income	-	-	1,245,082	1,235,633
6.	Unearned premium reserve	-	-	969,639	976,255
7.	Loans from Bank Indonesia	-	-	-	-
8.	Borrowings from other banks	4,644,322	2,428,794	4,644,322	2,428,794
9.	Spot and derivative liabilities	93,806	101,438	93,806	129,261
10.	Securities sold under repurchase agreements (repo)	179,699	750,000	179,699	750,000
11.	Acceptance payables	6,765,779	7,554,464	6,765,779	7,554,464
12.	Marketable securities issued	920,517	919,985	10,453,393	11,892,943
13.	Borrowings	1,755,265	2,042,731	15,713,045	14,496,842
14.	Security deposits	12,572	11,907	12,572	11,907
15.	Interbranch liabilities				
	a. Conducting operational activities in Indonesia	-	-	-	-
	b. Conducting operational activities outside Indonesia	-	-	-	-
16.	Deferred tax liabilities	-	-	96,889	143,641
17.	Other liabilities	4,724,544	3,516,581	7,927,315	6,928,077
18.	Profit sharing investment funds	-	-	-	-
	TOTAL LIABILITIES	138,620,222	134,491,601	166,799,137	163,043,041
	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 -/-	(6,337,468)	(6,337,467)	(6,337,468)	(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. Surplus from foreign currency translation	-	-	-	-
	b. Gains (losses) from changes in the value of available for sale financial assets	136,905	120,407	95,678	88,876
	c. Effective portion of cash flow hedges	5,586	6,493	8,066	(63,404)
	d. Gain from revaluation of fixed asset	-	-	-	-
	e. Part of other comprehensive income of associates	-	-	-	-
	f. Actuarial gains (losses) from defined benefit program	(237,585)	(236,831)	(273,207)	(272,453)
	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	302,807	276,767	302,807	276,767
	b. Specific reserves	-	-	-	-
26.	Retained earnings				
	a. Previous years *)	14,565,390	11,014,012	18,377,221	16,580,392
	b. Current year	1,398,011	4,358,567	1,252,211	2,604,017
	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT EQUITY	29,463,991	28,832,293	33,055,653	32,507,073
27.	Non-controlling interests	-	-	236,364	237,998
	TOTAL EQUITY	29,463,991	28,832,293	33,292,017	32,745,071
	TOTAL LIABILITIES AND EQUITY	168,084,213	163,323,894	200,091,154	195,788,112

Statements of Comprehensive Income

For the 6 Months Periods Ended 30 June 2015 and 2014
(in million Rupiah, except earnings per share)

NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Jun 2015	30 Jun 2014	30 Jun 2015	30 Jun 2014
	INCOME AND EXPENSES FROM OPERATIONS				
A.	Interest Income and Expenses				
1.	Interest Income				
	a. Rupiah	7,798,615	7,627,516	10,875,676	10,813,974
	b. Foreign currencies	350,258	351,651	350,258	351,653
2.	Interest Expense				
	a. Rupiah	3,057,029	3,051,927	3,837,641	3,905,266
	b. Foreign currencies	268,197	282,264	622,563	484,605
	Net Interest Income	4,823,647	4,644,976	6,765,730	6,775,756
3.	Underwriting income				
	3.1. Premium income	-	-	853,322	754,921
	3.2. Underwriting expense	-	-	639,692	501,132
	Net Underwriting Income	-	-	213,630	253,789
	Net Interest and underwriting income	4,823,647	4,644,976	6,979,360	7,029,545
4.	Income from Distribution of Fund				
	4.1. Income from receivables	11,319	30,200	11,319	30,200
	4.2. Income from profit sharing	152,298	93,043	152,298	93,043
	4.3. Others	5,838	6,012	5,838	6,012
	Total Income from Distribution of Fund	169,455	129,255	169,455	129,255
5.	Margin distribution to owners of investment funds -/-				
	a. Non Profit sharing	75,674	46,805	74,869	46,805
	b. Profit sharing	-	-	-	-
	Total Margin distribution to owners of investment funds	75,674	46,805	74,869	46,805
	Income after margin distribution	93,781	82,450	94,586	82,450
B.	Other Operating Income and Expense				
1.	Other Operating Income	2,415,731	4,471,087	2,800,929	2,890,551
	a. Increase in fair value of financial assets				
	i. Marketable securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot and derivatives	109,667	570,302	109,667	570,302
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial liabilities	-	-	-	-
	c. Gain from sale of financial assets				
	i. Marketable securities	18,757	12,857	27,220	13,995
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	736,439	47,975	736,439	47,975
	e. Gain from investment under equity method	-	-	-	-
	f. Dividend	517,738	2,725,479	1,008	705
	g. Fees/commissions and administrative	710,533	765,367	1,066,055	1,102,322
	h. Recovery of impairment loss reserves	-	-	-	-
	i. Other income	322,597	349,107	860,540	1,155,252

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NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Jun 2015	30 Jun 2014	30 Jun 2015	30 Jun 2014
2.	Other Operating Expenses	5,617,351	5,393,210	8,116,907	7,931,380
	a. Decrease in fair value of financial assets				
	i. Marketable securities	4,837	669	4,837	669
	ii. Loans	-	-	-	-
	iii. Spot and derivatives	16,608	425,760	16,608	425,760
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial liabilities	-	-	-	-
	c. Losses from sale of financial assets				
	i. Marketable securities	-	2,206	-	2,206
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	769,507	237,724	769,507	237,724
	e. Impairment losses on financial assets				
	i. Marketable securities	66	-	66	-
	ii. Loans	1,433,273	1,172,508	2,238,724	1,867,581
	iii. Sharia financing	40,665	7,531	40,665	7,531
	iv. Other financial assets	4,968	8,165	44,394	45,811
	f. Losses related to operational risk	2,713	2,532	3,420	3,174
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	109,518	169,138	110,241	169,890
	i. Losses from decrease in value of non financial assets	-	-	60	13
	j. Salaries and employee benefits	1,715,350	1,806,658	2,616,341	2,912,769
	k. Promotion expenses	77,113	101,713	94,750	126,843
	l. Other expenses	1,442,733	1,458,606	2,177,294	2,131,409
	Net Other Operating Expenses	(3,201,620)	(922,123)	(5,315,978)	(5,040,829)
	OPERATING INCOME	1,715,808	3,805,303	1,757,968	2,071,166
	NON OPERATING INCOME				
1.	Gain/(loss) from sale of premisses and equipment	1,083	1,059	5,726	1,200
2.	Gain (loss) on foreign currencies translation	(8)	(52)	4,787	(533)
3.	Income(expenses) non operating expenses	(1,298)	(7,301)	(56,630)	(34,909)
	NON OPERATING LOSS	(223)	(6,294)	(46,117)	(34,242)
	INCOME BEFORE INCOME TAX	1,715,585	3,799,009	1,711,851	2,036,924
1	Income tax				
	a. Income tax expenses	262,292	276,893	404,532	429,105
	b. Deferred tax expenses (income)	55,282	11,126	25,802	73,502
	NET INCOME	1,398,011	3,510,990	1,281,517	1,534,317
	OTHER COMPREHENSIF INCOME NET OF TAX				
	Items that not reclassified to profit or loss				
	a. Gain fixed asset revaluation	-	-	-	-
	b. Actuarial gain (loss) on defined benefit program	(755)	-	(754)	-
	c. Part of other comprehensive income of associates	-	-	-	-
	d. Others	-	-	-	-
	e. Income tax relating to components that not reclassified to profit or loss	-	-	-	-
	Items that may reclassified to profit or loss				
	a. Adjustment from translation of financial statements	-	-	-	-
	b. Gains from change financial assets available for sale	17,576	26,084	6,875	34,291
	c. The effective portion of cash flow hedges	(1,209)	(15,390)	100,375	17,427
	d. Others	-	-	-	-
	e. Income tax relating to items that may reclassified to profit or loss	(775)	(10,491)	(26,170)	(18,807)
	Other comprehensive income, net of tax	14,837	203	80,326	32,911
	TOTAL COMPREHENSIVE INCOME (LOSS)	1,412,848	3,511,193	1,361,843	1,567,228
	Income attributable to :				
	EQUITY HOLDERS OF THE PARENT ENTITY	1,398,011	3,510,990	1,252,211	1,488,624
	NON-CONTROLLING INTERESTS	-	-	29,306	45,693
	TOTAL INCOME FOR THE CURRENT YEAR	1,398,011	3,510,990	1,281,517	1,534,317
	Total other comprehensive income attributable to :				
	EQUITY HOLDERS OF THE PARENT ENTITY	1,412,848	3,511,193	1,329,729	1,519,495
	NON-CONTROLLING INTERESTS	-	-	32,114	47,733
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE	1,412,848	3,511,193	1,361,843	1,567,228
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE				
	DIVIDEND	(781,205)	(1,212,553)	(781,205)	(1,212,553)
	APPROPRIATION FOR GENERAL AND LEGAL RESERVES	(26,040)	(40,417)	(26,040)	(40,417)
	EARNINGS PER SHARE	145.86	366.31	130.65	155.31

Reconciliation between amounts stated in the statement of comprehensive income and those stated in the discussion section/ analyst briefing

For the 6 Months Period ended 30 June 2015

Newsletter										
a	b	c	d	e	f	g	h	i		
Net Interest Income	Net Under-writing 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
6,766	214	95	2,801	(8,117)	-	(46)	1,712	(430)	(29)	1,252

a+c	b+d	e	f+g	h	i					
Net Interest Income	Non-Interest Income	Operating Income	Operating Expenses	Pre-Provision Operating Profit	Cost of Credit	Non Operating Income/ (Loss)	Taxes	Minority Interest	Net Profit after Tax and Minority Interest	Remark
6,860	3,015	9,875	(8,117)	1,758	-	(46)	(430)	(29)	1,252	
(120)		(120)	120	-					-	LPS Deposit Insurance
	15	15		15	(15)				-	Provision for ADMF acquisition cost
	(102)	(102)		(102)	102				-	Write off on amortization cost
	(127)	(127)	127	-					-	ADMF indirect acquisition cost
	(17)	(17)	17	-					-	Decrease in fair value of financial assets (MTM)
	(770)	(770)	770	-		-			-	Losses from spot and derivative transaction (realised)
		-	2,324	2,324	(2,324)				-	Impairment losses on financial assets
	(110)	(110)	110	-					-	Fees/commissions and administrative expenses
	(33)	(33)	3	(30)		30			-	Others
6,740	1,871	8,611	(4,647)	3,965	(2,237)	(16)	(430)	(29)	1,252	
Analyst Briefing Presentation										

Key Financial Ratios

As at 30 June 2015 and 2014

NO.	RATIOS (%)	30 Jun 2015	30 Jun 2014
	CONSOLIDATED RATIOS :		
I.	Capital		
	1. Capital Adequacy Ratio (CAR)	18.47%	17.75%
II.	Earning assets		
	1. Non-performing earning assets and non productive assets to total	1.78%	1.41%
	2. Non-performing earning assets to total productive assets	2.26%	1.77%
	3. Allowance for impairment losses for financial asset to productive asset	2.50%	2.22%
	4. NPL gross	2.86%	2.09%
	5. NPL net	1.63%	1.24%
III.	Rentability		
	1. Return on Assets (ROA)	1.73%	2.19%
	2. Return on Equity (ROE)	7.85%	9.78%
	3. NIM including third party premium expenses	8.06%	8.38%
	4. Cost to income	53.97%	56.06%
	BANK RATIOS :		
I.	Capital		
	1. CAR	19.61%	17.81%
II.	Earning assets		
	1. Non-performing earning assets and non productive assets to total	1.73%	1.37%
	2. Non-performing earning assets to total productive assets	2.29%	1.79%
	3. Allowance for impairment losses for financial asset to productive asset	2.18%	1.96%
	4. NPL gross	3.07%	2.23%
	5. NPL net after impairment value	1.66%	1.26%
III.	Rentability		
	1. ROA	2.07%	4.93%
	2. ROE	10.01%	28.23%
	3. NIM	7.07%	7.29%
	4. NIM including third party premium expenses	6.90%	7.11%
	5. Operating expenses to operating income	84.02%	69.75%
	6. Cost to income	53.81%	58.92%
IV.	Liquidity		
	LDR	89.57%	98.93%
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	8.05%	8.07%
	b. GWM Foreign Currency	8.67%	8.17%
	4. Net Open Position	1.36%	0.29%

Statements of Commitments and Contingencies

As at 30 June 2015 and 31 December 2014

(in million Rupiah)

NO.	ACCOUNTS	BANK DANAMON		KONSOLIDASIAN	
		30 Jun 2015	31 Des 2014	30 Jun 2015	31 Des 2014
I	COMMITMENT RECEIVABLES				
	1. Unused borrowing facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2. Outstanding buying of spot and derivative contract	3,349,924	6,939,124	3,349,924	6,939,124
	3. Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1. Unused loans facilities granted to debtors				
	a. BUMN				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	50,000	49,727	50,000	49,727
	- Foreign currencies	-	-	-	-
	b. Others				
	i. Committed	366,906	358,494	366,906	358,494
	ii. Uncommitted	40,086,015	39,657,668	40,086,015	39,657,668
	2. Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	12,083	14,436	12,083	14,436
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	228,678	250,833	228,678	250,833
	ii. Foreign currencies	-	-	-	-
	3. Outstanding Irrevocable L/C				
	a. Offshore L/C	1,943,933	2,242,068	1,943,933	2,242,068
	b. Local L/C	692,953	420,119	692,953	420,119
	4. Outstanding selling of spot and derivative contract	2,996,813	3,090,535	2,996,813	3,090,535
	5. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
	1. Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	126,245	130,110	126,245	130,110
	2. Interest receivables on non performing assets				
	a. Loan interest income	425,554	377,432	425,554	377,432
	b. Other interest	-	-	-	-
	3. Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	2,953,613	2,910,891	2,953,613	2,910,891
	b. Foreign currencies	1,017,763	708,119	1,017,763	708,119
	2. Others	-	-	-	-

Asset Quality and Other Information

As at 30 June 2015 and 2014

(in million Rupiah)

NO.	ACCOUNTS	30 Jun 2015						30 Jun 2014					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placements with other banks												
a.	Rupiah	16,374	-	-	-	-	16,374	127,558	-	-	-	-	127,558
b.	Foreign currencies	429,675	-	-	-	-	429,675	269,167	-	-	-	-	269,167
2.	Spot and derivative receivables												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	15	-	-	-	-	15	-	-	-	-	-	-
3.	Marketable securities												
a.	Rupiah	69,741	-	-	-	-	69,741	74,178	-	-	-	-	74,178
b.	Foreign currencies	11,967	-	-	-	-	11,967	10,227	-	-	-	-	10,227
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	-	-	-	-	-	-	2,602	-	-	-	-	2,602
7.	Loans												
a.	Debtor micro, small and medium												
i.	Rupiah	-	-	-	-	-	-	9	-	-	-	-	9
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non debtor micro, small and medium												
i.	Rupiah	158,502	-	-	-	-	158,502	25,081	-	2	-	-	25,083
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loan												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
d.	Properties loan	16,309	-	-	-	-	16,309	21,749	-	-	-	-	21,749
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	1,080,178	-	-	-	-	1,080,178	1,251,553	-	-	-	-	1,251,553
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
12.	Idle properties	-	-	-	-	-	-	-	-	-	-	-	-
13.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
14.	Suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON RELATED PARTIES												
1.	Placements with other banks												
a.	Rupiah	1,129,596	-	-	-	-	1,129,596	459,276	-	-	-	-	459,276
b.	Foreign currencies	8,024,228	-	-	-	-	8,024,228	4,671,046	-	-	-	-	4,671,046
2.	Spot and derivative receivables												
a.	Rupiah	266,522	-	-	-	-	266,522	198,577	-	-	-	-	198,577
b.	Foreign currencies	3,957	-	-	-	-	3,957	43,214	-	-	-	-	43,214
3.	Marketable securities												
a.	Rupiah	12,768,024	-	-	-	-	12,768,024	11,107,170	-	-	-	20,000	11,127,170
b.	Foreign currencies	2,697,095	-	-	-	-	2,697,095	697,128	-	-	-	-	697,128
4.	Securities sold under repurchase agreements (repo)												
a.	Rupiah	-	-	-	-	-	-	930,056	-	-	-	-	930,056
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)												
a.	Rupiah	307,850	-	-	-	-	307,850	144,541	-	-	-	-	144,541
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	6,754,362	23,465	-	-	-	6,777,827	4,985,512	44,482	-	-	-	5,029,994
7.	Loans												
a.	Debtor micro, small and medium												
i.	Rupiah	27,753,670	2,090,978	353,125	568,789	960,648	31,727,210	30,098,315	2,161,315	324,297	514,628	736,135	33,834,690
ii.	Foreign currencies	257,031	27,928	-	-	2,352	287,311	305,926	3,070	-	-	571	309,567
b.	Non debtor micro, small and medium												
i.	Rupiah	58,837,172	5,111,002	179,765	358,564	466,385	64,952,888	57,987,272	4,564,331	146,490	240,523	279,718	63,218,334
ii.	Foreign currencies	9,626,422	885,640	136,546	-	260,142	10,908,750	11,363,520	590,098	6,618	24,070	146,353	12,130,659
c.	Restructured loan												
i.	Rupiah	1,004,576	720,339	95,433	104,499	164,396	2,089,243	730,518	407,885	80,039	72,792	142,287	1,433,521
ii.	Foreign currencies	151,439	887,328	7,548	-	250,594	1,296,909	184,883	508,100	3,518	24,070	38,826	759,397
d.	Properties loan	4,505,840	149,137	13,559	37,041	45,919	4,751,496	4,412,540	180,644	11,540	9,748	39,376	4,653,848
8.	Investments	170,724	25	-	-	-	170,749	12,055	25	-	-	-	12,080
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others receivables	6,753	1,732	-	-	-	8,485	38,140	-	-	-	-	38,140
11.	Commitments and contingencies to third parties												
a.	Rupiah	33,223,952	188,660	115	100	-	33,412,827	31,022,380	212,692	5,823	-	4,902	31,245,797
b.	Foreign currencies	12,685,274	173,666	-	-	-	12,858,940	11,023,297	395,751	-	-	-	11,419,048
12.	Idle properties	-	-	-	-	16,397	16,397	-	-	-	-	16,289	16,289
13.	Foreclosed assets	-	-	-	80	419	499	-	-	-	540	434	974
14.	Suspense accounts	763	-	-	-	-	763	1,148	-	-	-	-	1,148
III.	OTHERS INFORMATION												
1.	Collateralised assets												
a.	To Bank Indonesia						-						-
b.	To other parties						-						-
2.	Total Allowance for impairment losses on financial assets -/-						3,131,444						2,661,854
3.	Minimum required allowance for possible losses on assets						3,387,592						2,865,901
4.	Percentage of micro, small and medium enterprises credit to total loans						29.63%						31.18%
5.	Percentage of micro and small enterprises credit to total loans						11.17%						12.74%
6.	Percentage of micro, small and medium enterprises debtors to total debtors						9.83%						9.42%
7.	Percentage of micro and small enterprises debtor to total debtors						8.07%						7.85%
8.	Others												
a.	Channelling loans						350,623						350,638
b.	Channelling loans Mudharabah Muqayadah						-						-
c.	Written-off earning assets						1,475,238						1,154,193
d.	Recovery on written-off earning assets						348,776						349,858
e.	Charged-off earning assets						1,515,006						618,626

Allowance for Impairment Losses

As at 30 June 2015 and 2014

(in million Rupiah)

No.	ACCOUNTS	30 Jun 2015				30 Jun 2014			
		Impairment Loss Allowance		Regulatory Loan Loss Provision		Impairment Loss Allowance		Regulatory Loan Loss Provision	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Placements with other banks	-	7,416	95,999	-	-	4,167	55,270	-
2	Spot and derivative receivables	-	-	2,705	-	-	-	2,418	-
3	Marketable securities	-	1,257	47,701	-	-	20,942	31,266	20,000
4	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
5	Securities purchased under resale agreements (reverse repo)	-	-	912	-	-	-	-	-
6	Acceptance receivables	-	9	67,544	1,173	-	-	49,881	2,224
7	Loans	705,145	2,417,617	945,184	2,096,982	327,449	2,286,385	972,157	1,604,814
8	Others receivable	-	-	68	87	22,911	-	381	-
9	Investments	-	-	28,160	1	-	-	26,574	1
10	Temporary equity investment	-	-	-	-	-	-	-	-
11	Commitment and contingencies	-	-	66,038	18,184	-	-	47,723	36,197
		705,145	2,426,299	1,254,310	2,116,426	350,360	2,311,494	1,185,671	1,663,236

Statement of Spot and Derivative Transactions

As at 30 June 2015

(in million Rupiah)

NO.	TRANSACTION	Notional Amount	Purpose		Derivative Receivable and Liabilities	
			Trading	Hedging	Receivables	Liabilities
A.	Related to exchange rate					
1.	Spot	644,755	644,755		1,042	394
2.	Forward	371,658	371,658		1,319	954
3.	Option	-	-		-	-
a.	Purchased	-	-		-	-
b.	Written	-	-		-	-
4.	Future	-	-		-	-
5.	Swap	4,265,352	3,598,727	666,625	266,800	92,458
6.	Others	-	-		-	-
B.	Related to interest rate					
1.	Forward	-	-		-	-
2.	Option	-	-		-	-
a.	Purchased	-	-		-	-
b.	Written	-	-		-	-
3.	Future	-	-		-	-
4.	Swap	159,327	159,327		1,333	-
5.	Others	-	-		-	-
C.	Others					
	TOTAL	5,441,092	4,774,467	666,625	270,494	93,806

Capital Adequacy Requirement

As at 30 June 2015 and 2014

(in million Rupiah)

DESCRIPTION	30-Jun-2015		30-Jun-2014	
	Bank	Consolidated	Bank	Consolidated
I Core Capital (Tier 1)	25,568,518	29,761,230	23,712,419	28,363,924
1 Main Core Capital (CET 1)	25,568,518	29,761,230		
1.1 Paid Up Capital (After deducted with Treasury Stock)	5,901,122	5,901,122		
1.2 Disclosed reserves	23,538,720	27,443,468		
1.2.1 Agio / Disagio	7,391,756	7,391,756		
1.2.2 Donated capital	-	-		
1.2.3 General reserve	302,807	302,806		
1.2.4 Prior years' profit/loss that can be reckoned	14,565,390	18,377,222		
1.2.5 Current year profit/loss that can be reckoned	1,398,011	1,252,212		
1.2.6 Surplus from foreign currency translation	-	-		
1.2.7 Paid up capital fund	-	-		
1.2.8 Issued warran	-	-		
1.2.9 Issued share options on shares option compensation	-	-		
1.2.10 Other comprehensive income	136,904	136,328		
1.2.11 Surplus of fixed assets revaluation	-	-		
1.2.12 Under provision between regulatory provision and impairment value on productive assets	(239,292)	-		
1.2.13 Under provision between regulatory provision and impairment value on non productive assets	(16,856)	(16,856)		
1.2.14 Negative difference on fair value adjustment of financial instrument in trading book	-	-		
1.3 Minority interest which can be reckoned	-	-		
1.4 Deduction factor to core capital	(3,871,324)	(3,583,360)		
1.4.1 Deffered tax calculation	(1,017,468)	(1,034,021)		
1.4.2 Goodwill	-	(1,074,532)		
1.4.3 Other intangible assets	(208,544)	(274,249)		
1.4.4 Investment calculated as deduction factor	(2,645,312)	(1,200,558)		
1.4.5 Short of capital on insurance subsidiary company	-	-		
1.4.6 Capital securitisation exposure	-	-		
1.4.7 Other deduction factor to core capital	-	-		
1.4.8 Investment at AT1 and Tier 2 to other bank	-	-		
2 Additional Core Capital (AT-1)	-	-		
2.1 Instrument that qualified for AT-1	-	-		
2.2 Agio / Disagio	-	-		
2.3 Deduction Factor: Investment at AT1 and Tier 2 to other bank	-	-		
II Supplementary Capital (Tier 2)	1,254,310	1,443,109	-	903,133
1 Capital instrument in form of shares or others which are qualified	-	-		
2 Agio / disagio from the issuance of supplementary capital instruments	-	-		
3 General allowance for possible losses on earning assets (max. 1.25% of RWA Credit Risk)	1,254,310	1,443,109		
4 Specific reserves	-	-		
5 Deduction Factor of Supplementary Capital	-	-		
5.1 Sinking Fund	-	-		
5.2 Investment in other banks' tier 2 instruments	-	-		
Total Capital	26,822,828	31,204,339	23,712,419	29,267,057

* Effective January 2015, the Capital Adequacy Ratio (CAR) is prepared in accordance to PBI No.15/12/PBI/2013 dated 12 December 2013 regarding Capital Adequacy Ratio for Commercial Bank. Previously it was prepared in accordance to PBI No. 14/18/PBI/2012 dated 28 November 2012.

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DESCRIPTION	30-Jun-2015 *)		30-Jun-2014	
	Bank	Consolidated	Bank	Consolidated
RISK WEIGHTED ASSETS				
RWA CREDIT RISK	111,708,370	134,364,770	110,628,050	132,585,428
RWA MARKET RISK	650,047	650,350	277,117	279,313
RWA OPERATIONAL RISK	24,416,521	33,923,198	22,214,233	32,060,719
TOTAL RWA	136,774,938	168,938,318	133,119,400	164,925,460

DESCRIPTION	30-Jun-2015 *)		30-Jun-2014	
	Bank	Consolidated	Bank	Consolidated
CAR RATIO				
Main Core Capital (CET 1) Ratio	19.61%	18.47%		
Main Capital (Tier 1) Ratio	18.69%	17.62%	17.81%	17.20%
Supplementary Capital (Tier 2) Ratio	0.92%	0.85%	0.00%	0.55%
Total Ratio	19.61%	18.47%	17.81%	17.75%

* Effective January 2015, the Capital Adequacy Ratio (CAR) is prepared in accordance to PBI No.15/12/PBI/2013 dated 12 December 2013 regarding Capital Adequacy Ratio for Commercial Bank. Previously it was prepared in accordance to PBI No. 14/18/PBI/2012 dated 28 November 2012.

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Sharia Unit^{*)}

BALANCE SHEETS
AS AT 30 JUNE 2015 AND 31 DECEMBER 2014
(In million Rupiah)

NO.	ACCOUNTS	30 Jun 2015	31 Dec 2014
ASSETS			
1.	Cash	14,685	15,400
2.	Placements with Bank Indonesia	457,955	325,275
3.	Placements with other banks	-	-
4.	Marketable securities	50,000	95,000
5.	Financing receivables	150,036	221,066
6.	Profit sharing financing	2,889,875	2,262,613
7.	Lease financing	17,699	2,636
8.	Other earning asset	2,515	-
9.	Allowance for impairment losses of earning asset (-/-)	-	-
	a. Individual	(11,939)	(11,962)
	b. Collective	(48,775)	(55,074)
10.	Fixed assets and equipment	7,762	8,376
11.	Non earning asset	1	1
12.	Allowance for impairment losses on other assets -/-	-	-
13.	Other assets	39,388	34,187
TOTAL ASSETS		3,569,202	2,897,518
LIABILITIES			
1.	Wadiah saving	189,637	181,477
2.	Non profit sharing investment funds	2,766,256	1,983,673
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to other bank	375,072	313,055
5.	Marketable securities issued	-	-
6.	Others liabilities	18,330	18,370
7.	Profit sharing investment funds	-	-
8.	Working funds	191,274	393,727
9.	Accumulated gain/(loss)	28,633	7,216
TOTAL LIABILITIES		3,569,202	2,897,518

STATEMENTS OF INCOME
FOR THE 6 MONTHS PERIOD ENDED 30 JUNE 2015 AND 2014
(In million Rupiah)

NO.	ACCOUNTS	30 Jun 2015	30 Jun 2014
OPERATIONAL INCOME AND EXPENSE			
A. Operating Income dan Expense from Distribution of Fund			
1.	Income from Distribution of Fund		
	a. Income from receivables	11,319	30,200
	b. Income from profit sharing	152,298	93,043
	c. Others	5,838	6,012
2.	Margin distribution to owners of investment funds -/-		
	a. Non Profit sharing	75,674	46,805
	b. Profit sharing	-	-
3.	Income after margin distribution	93,781	82,450
B. Other Operating Income dan Expense			
1.	Other Operating Income		
	a. Income as mudharib in mudharabah muqayyadah	-	-
	b. Commission/Provision/Fees and administrative	718	1,330
	c. Other income	35,624	9,770
2.	Other Operating Expenses		
	a. Wadiah bonus expense	1,359	1,224
	b. Impairment losses on financial assets	41,319	8,462
	c. Losses on operational risk	23	81
	d. Commission/Provision/Fees and administrative	363	210
	e. Impairment losses on other asset (non financial)	-	-
	f. Salaries and employee benefits	36,528	52,984
	g. Other expenses	14,736	26,674
3.	Other Operating Income (Expense)	(57,986)	(78,535)
	OPERATING INCOME (LOSS)	35,795	3,915
NON OPERATING INCOME AND EXPENSE			
1.	Gain/(loss) from sale of premisses and equipment	24	10
2.	Gain (loss) on foreign currencies translation	(8)	(52)
3.	Income(expenses) non operating expenses	(7,178)	(2,215)
	NON OPERATING INCOME (LOSS)	(7,162)	(2,257)
	INCOME (LOSS) FOR THE PERIOD ENDED BEFORE TAX	28,633	1,658
	Income tax	-	-
	INCOME (LOSS) FOR THE PERIOD ENDED NET OF TAX	28,633	1,658

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STATEMENTS OF COMMITMENTS AND CONTINGENCIES

AS AT 30 JUNE 2015 AND 31 Dec 2014

(In million Rupiah)

NO.	ACCOUNTS	30 Jun 2015	31 Dec 2014
I.	CONTINGENT RECEIVABLES		
	1. Unused Financing facilities	-	-
	2. Outstanding buying of spot and forward contract	-	-
	2. Others	-	-
II.	COMMITMENT PAYABLES		
	1. Unused Financing facilities	923,334	661,245
	2. Others	26,111	46,207
III.	CONTINGENT RECEIVABLES		
	1. Guarantees received	-	-
	2. Margin receivables on non performing assets	4,379	2,484
	3. Others	-	-
IV.	CONTINGENT PAYABLES		
	1. Guarantees issued	-	-
	2. Others	-	-

^{*)} This published report are presented in compliance with the copy of Otoritas Jasa Keuangan's Circular Letter of No. 18/SEOJK.03/2015 dated 8 June 2015 regarding Transparency and Publication of Sharia Bank and Sharia Business Unit

Table of Margin Distribution
For the month of June 2015
(in million Rupiah)

No.	Indicator	Average balance	Revenue to be distributed	Depositor's portion		
				Nisbah (%)	Total bonus & profit sharing	Indicated rate of return (%)
A.	FINANCING					
1.	Bank	272,185	2,605			
2.	Non Bank	2,706,654	26,095			
B.	FUNDING COLLECTION					
1.	Wadiah current accounts					
a.	Bank	6,291	52			
b.	Non Bank	330,251	2,723			
2.	Mudharabah current accounts					
a.	Bank	14,759	122	10	12	1
b.	Non Bank	218,246	1,799	10	180	1
3.	Wadiah savings					
a.	Bank	-	-			
b.	Non Bank	3,180	26			
4.	Mudharabah savings					
a.	Bank	20,756	171	13	22	1
b.	Non Bank	220,759	1,820	13	237	1
5.	Mudharabah deposits					
a.	Bank					
	- 1 month	336,479	2,774	45	1,248	5
	- 3 months	500	4	45	2	5
	- 6 months	0	0	45	0	5
	- 12 months	3,700	31	45	14	5
b.	Non Bank					
	- 1 month	1,772,160	14,609	45	6,574	5
	- 3 months	42,479	350	45	158	5
	- 6 months	18,889	156	45	70	5
	- 12 months	11,330	93	45	42	5
TOTAL		2,999,779	24,730			

Notes to the Financial Statements

1. The above financial information is extracted from the consolidated financial statements of PT Bank Danamon Indonesia Tbk. (the "Bank") and its subsidiaries as of June 30, 2015 and for the six-month periods then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The above financial information does not contain notes to the consolidated financial statements.

The above published report are presented in order to comply with the Copy Circular Letter of Otoritas Jasa Keuangan (SEOJK) No. 11/SEOJK.03/2015 dated 17 April 2015 regarding "Transparency and Publication of Conventional Bank" 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-LK No. Kep-347/BL/2012 regarding "Financial Statements Presentation and Disclosure of Issuer or Public Companies" jo. Decision of Chairman of Bapepam-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-LK 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 as at 30 June 2015 and for the six-month periods 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. 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.
4. Exchange rate as at 30 June 2015: USD 1 = Rp 13,332.5; Exchange rate as at 31 Desember 2014: USD 1 = Rp 12,385; Exchange rate as at 30 June 2014: USD 1 = Rp 11,855.