

	1H15	1H16	YoY
INCOME STATEMENTS (Rp billion)			
Net Interest Income	6,741	6,803	1%
Fee Income	1,871	2,069	11%
Operating Income	8,611	8,872	3%
Operating Expenses	4,709	4,306	-9%
Pre-Provision Op. Profit ("PPOP")	3,903	4,566	17%
Cost of Credit	2,237	2,208	-1%
Risk Adjusted Op. Profit	1,728	2,358	36%
Net Profit After Taxes	1,252	1,734	38%
BALANCE SHEETS (Rp billion)			
Total Assets	200,091	174,855	-13%
Loans – Gross	136,275	124,922	-8%
Marketable Securities related to Trade Finance	169	2,958	1,650%
Government Bonds	6,382	8,291	30%
Total Funding	147,448	127,852	-13%
CASA	55,160	44,712	-19%
Time Deposit	65,884	61,391	-7%
Borrowings and LT. Funding	26,404	21,749	-18%
Equity	33,056	35,018	6%
KEY RATIOS (%)			
Net Interest Margin	8.1	8.7	0.6
Cost of Credit	3.4	3.6	0.2
Cost to Income	54.7	48.5	-6.2
BOPO – Bank only	84.0	79.4	-4.6
ROAA	1.3	1.9	0.6
ROAE	7.9	10.5	2.7
Assets to Capital (x)	6.4	5.5	-0.9
Regulatory LFR*	89.6	92.6	3.0
Bank only CAR	19.6	22.0	2.4
Consolidated CAR	18.5	20.6	2.1
NPL - Gross	2.9	3.3	0.4
Loan Loss Coverage (LLP/NPL)	107.8	110.6	2.8

*) Loan to Funding Ratio ("LFR") calculation is as stipulated in BI regulation No. 17 / 11 / PBI / 2015 dated 25 June 2015. Effective since August 2015, it replaced the LDR.

Revenue stability and efficiency improvements underlie the 38% growth in net profit.

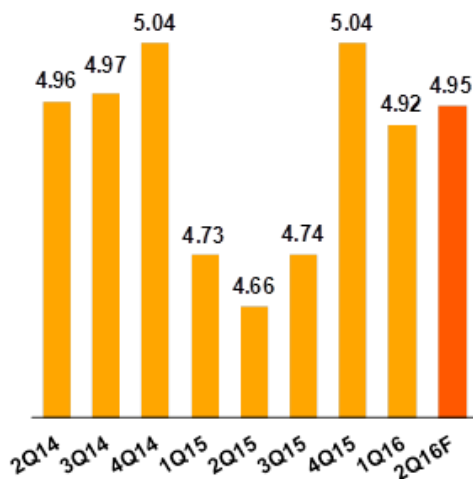
- Total loans stood at Rp 124.9 trillion. The combined Corporate and Commercial portfolio, including marketable securities related to Trade Finance, grew by 7%. Decline in Mass Market loans decelerated in 2Q16.
- As the loan declined, third-party deposits were reduced by 12% YoY to Rp 106.1 trillion. CASA balance decreased 19% to Rp 44.7 trillion, mostly in the high cost CASA.
- PPOP increased 17% YoY to Rp 4.6 trillion. NIM improvement of 60 bps and fee income growth of 11% contributed to the increase in PPOP.
- CIR improved by 620 bps to 48.5% in 1H16, as the efficiency measures last year continue to show results.
- Cost of Credit ratio improved 10 bps QoQ to 3.5%.
- NPAT for 1H16 increased 38% YoY to Rp 1.7 trillion.
- ROE rose 270 YoY to 10.5% in 1H16.

Share Price (Ticker: BDMN)

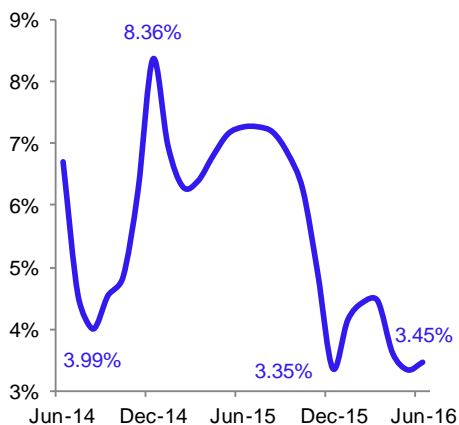


Macroeconomic environment

GDP Growth (YoY, %)



Inflation (yoy)



Potential catalysts on hand

Events in 2Q16 provided conflicting signals for Indonesian economy. The reaffirmation of Indonesia's credit rating at non-investment grade by Standard & Poor's was a disappointment. But the passing of Tax Amnesty Bill has provided positive sentiments regarding potential liquidity it could bring into the system. While on the global front, a delay in Fed Fund rate hike and Brexit proved to be short-run catalysts to IDR securities, despite a still unknown medium term impact.

We projected 2Q16 economic growth to reach 4.95% YoY, stemming mostly from government and corporate spending. The Government's budget deficit widened to 1.5% of GDP as of May 2016 due to robust fiscal spending. The Purchasing Manager Index also stayed above the 50 threshold, indicating an expansive period within the manufacturing industry.

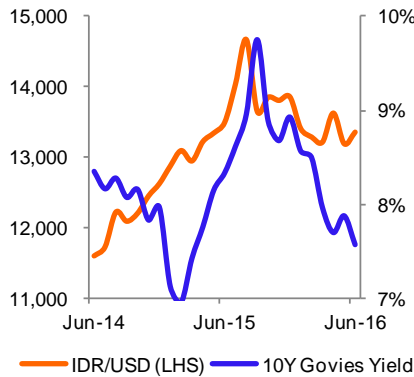
Consumer prices registered a manageable inflation of 1.06% year-to-date or 3.45% on a YoY basis. The benign inflation was mainly due to the downward price adjustments in administered goods. After a 10% price cut of subsidized fuel in January, the Government has also curbed it by another 8% since April 1st, on the back of declining global oil price. Even the revamp in electricity tariff (the shift from 900 VA customers to 1,300 VA base) was delayed indefinitely to help anchor purchasing power.

Indonesia's merchandise trade balance posted a surplus of USD 2.2 billion in 2Q16. This was driven by apparel and mechanical appliances, which is not uncommon during the holiday season. Non-oil import volume still recorded a positive growth mainly for consumptive foods. However, imported capital goods for 6M16 declined by 15.3%. We took this as a sign that the capital-intensive infrastructure projects, which are on the top of priority list, have not kicked in. Our FY16 current account deficit forecast was maintained at 2.3% of GDP..

Investors' sentiment and tone had turned positive as evidenced by the USD 3.4 billion inflows to IDR securities and the appreciation of the Rupiah from IDR 13,300/ USD to IDR 13,180/ USD level. Riding on this momentum, the central bank opted to cut its policy rates by another 25bps in the hope of untangling weak demand. Aside from the monetary tools, Bank Indonesia simultaneously loosened a number of regulations through macro-prudential measures that will become effective starting from August 2016. These include: 1) cutting down-payment for property loan by an average of 10%, 2) linking phased loan disbursement with construction progress for a second credit facility, and 3) raising the floor

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Exchange Rate (IDR/USD) and 10Y Government Bond Yield



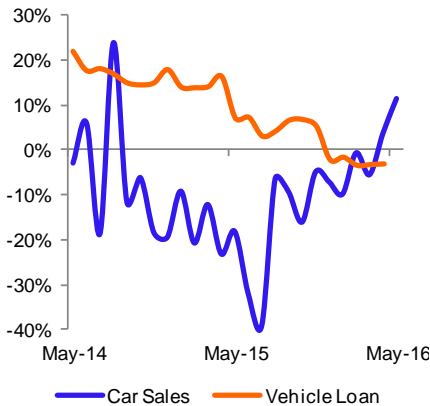
of Loan-to-Financing Ratio based Reserve Requirement from 78% to 80%.

Loan growth and asset quality recoveries could be better

As of May 2016, banking industry’s loans grew 8.5% YoY to Rp 3,915 trillion, slowing down from last year’s 10.6% growth. On the other hand, third-party funds grew by only 6.5% to Rp 4,334 trillion. Thus liquidity had been stable with Loan-to-Deposit ratio of 90.3%. At the same time, net interest margin (NIM) improved from 5.33% in May 2015 to 5.60% in May 2016.

NPL ratio in May 2016 was 3.0%, a 60 bps increase from the end of 2015 and a 50 bps increase YoY. Mining and manufacturing were the highest contributors to NPL growth.

MoM Growth of Car Sales and Vehicle Loan



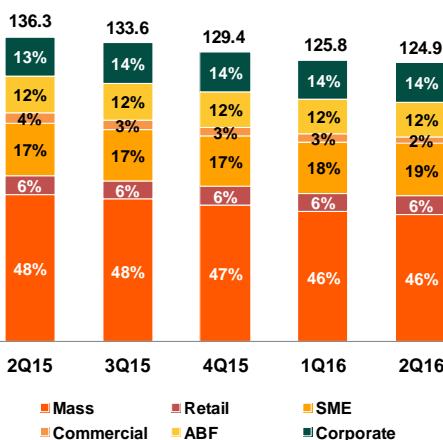
In the auto industry, the national statistic agency (BPS) recorded a slight inflation on the prices of cars in June 2016. Recently BPS also published car sales numbers that showed improvement from 16.6% YoY decline in 5M15 to only 0.6% decline in 5M16. However, released trade data has dampened any recovery expectation as both export and import of vehicles were still experiencing negative growths. Correspondingly, vehicle loan growth has not recovered from negative territory.

Bank Danamon’s Performance

Growth in selected segments coupled with deceleration in Mass Market decline

In 1H16 total outstanding loans of PT Bank Danamon Indonesia, Tbk. (the “Bank” or “Danamon”) stood at Rp 124.9 trillion.

Loan Composition and Size
Rp trillion

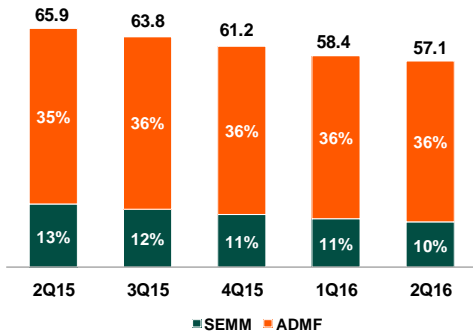


Corporate loans grew by 1% YoY while Commercial loans declined by 5%. However, over the same period the Bank grew its marketable securities related to Trade Finance from Rp 169 billion in 1H15 to Rp 2.9 trillion in 1H16. These instruments are short-term marketable securities issued by Corporate and Commercial customers for trade financing purposes. The combined Corporate and Commercial portfolio, including these marketable securities, grew by 7% YoY.

SME loans rose by 1% YoY to Rp 23.5 trillion. The loan portfolio has grown 5% from the balance in the beginning of the year. The SME and Commercial loans were also supported by a 5% YoY growth in Sharia products.

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Mass Market Loan Composition and Size
Rp trillion



Consumer loans declined 6% YoY to Rp 8.0 trillion due to a conscious effort to reduce unsecured personal loans. Over the same period of time, mortgage and credit-card loans booked positive growths of 7% and 4%, respectively.

Micro loans contracted by 28% YoY to Rp 12.5 trillion. Management continues to focus on asset quality, as well as rationalization of its branch network.

Impacted by the auto industry sales, Adira Finance loans decreased 8.0% YoY to Rp 44.6 trillion. Both 4W and 2W loans experienced negative growths, offset partially by a 9% growth in used-car loans. The overall Mass Market portfolio decline has decelerated in 2Q16.

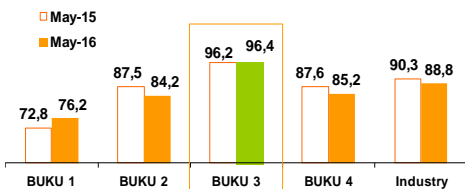
Adequate liquidity

At the end of June 2016, the Bank's Loan-to-Funding Ratio (LFR) stood at 92.6% or increased by 3.0% YoY and 2.4% QoQ. The average LFR throughout the second quarter of 2016 was 89.5%. These numbers were well within the 94.0% requirement set by the regulator and better than the 96.4% average LDR of BUKU 3 banks. Despite tighter liquidity in the overall banking system, Danamon managed to maintain its LFR at the targeted level.

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 the end of June 2016, the Bank has positive MCO and positive Liquidity Stress Test result.

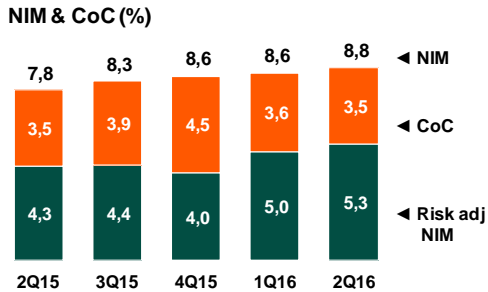
In line with the loan decline, overall third-party deposits decreased 12% to Rp 106.1 trillion. Time deposits declined 7% YoY to Rp 61.4 trillion while CASA balance decreased 19% YoY to Rp 44.7 trillion, mostly in the high-cost CASA. As a result, CASA ratio declined by 350 bps to 42.1%. Despite the decrease in CASA ratio, deposit quality improved as indicated by a 90 bps YoY decline in CoF.

LFR* (%) by BUKU



*) LDR data was used prior to Aug'15 and for comparative industry/bank per category information

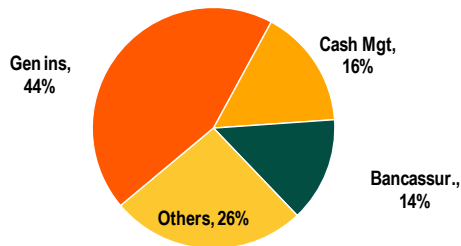
NIM continue to improve



By June 2016, Bank Indonesia has lowered its benchmark rate by 100 bps from the beginning of the year level. Reflecting the benefit of lower funding cost, NIM in 1H16 had improved 60 bps to 8.7% compared to the prior year. Similarly, on a QoQ basis, NIM improved 20 bps from 8.6% in 1Q16 to 8.8% in 2Q16.

Cash Management and Bancassurance boosted fee income growth

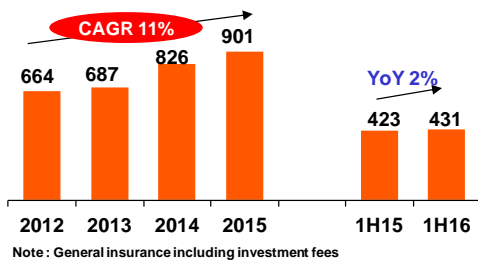
Distribution of Fee Income 1H16 (%)



In 1H16, operating income grew 3% YoY to Rp 8.9 trillion. While net interest income was stable with a 1% growth, fee income increased by 11% YoY.

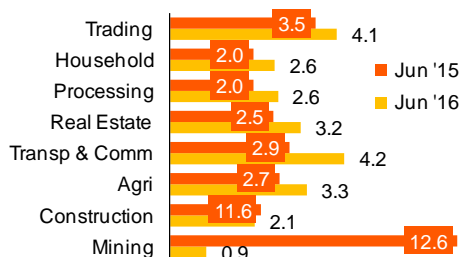
In line with the NII trend, credit-related fee income was flat from prior year at Rp 1.2 billion. Growth in fee income came from non-credit-related fee portion. Bancassurance grew by 15% YoY to Rp 136 billion, while cash management rose by 10% YoY to Rp 163 billion. Adira insurance contributed Rp 431 billion of fee income in 1H16.

General Insurance (Rp billion)



Stable asset quality

NPL ratio as of 2Q16 increased 40 bps YoY to 3.3%, but has been flat since the prior quarter. The increase in the ratio was attributed mostly to the decline in the total loan denominator. Over the past four quarters, Danamon's NPL amount had increased by only 5%, as compared to the industry's NPL growth of 29%. On a QoQ basis, NPL amount declined by 1% to Rp 4.0 trillion.



Despite some recent signs of stabilization, NPL continue to be high for the majority of industry sectors. Danamon's NPL in trading was 4.1%, largely attributed by the micro segment. Mining's NPL was low due to write-offs taken last year. At the same time, the Bank's asset quality by sector is generally better than those of the industry.

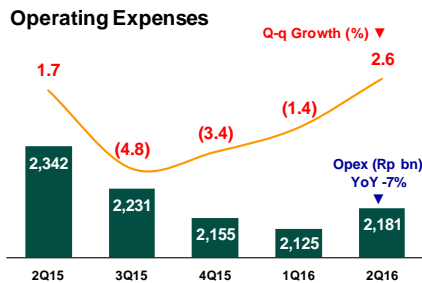
Increase of NPL in the transportation & communication sector by 140 bps was due to loan to business providing shipping services and land transportation services for mining product and commodities such as coal, steel, nickel, and CPO. In the same way, the 70 bps NPL increase in the real estate, rental & business services sector was mainly come from debtors in rental of transport vehicles business. Also, NPL in the agriculture sector rose 60 bps due to commodity related debtor.

Cost of credit trend had also improved in 2Q16. CoC ratio in 2Q16 reached 3.5%, lower than the ratio in the prior 3 quarters. At the same time, loan loss coverage increased to 111% from 108% in 1Q16.

We continuously strive to improve asset quality through strict risk assessment, disciplined collections and recovery effort.

Well managed operating expenses

As a Bank serving the mass market with coverage across Indonesia, manpower and facilities costs represented about two thirds of total operating expenses (“opex”). Starting from 2015, the Bank implemented initiatives to control expenses and improve efficiency. Re-alignment of network and resources were done to improve productivity. Shared Services initiatives also brought about better productivity for support and back office functions.



Opex in 1H16 declined by 9% YoY. Consequently, CIR in 1H16 improved by 620 bps to reach 48.5%. PPOP also grew 17% YoY from Rp 3.9 trillion in 1H15 to Rp 4.6 trillion in 1H16.

Significant improvement in profitability

In 1H16, the Bank’s NPAT increased 38% YoY to Rp 1.7 trillion. ROA for the first half of 2016 rose 60 bps to reach 1.9%, while ROE improved by 270 bps to 10.5%.

Despite intense competition and macroeconomic challenges, we are confident that our 3 year strategic direction will continue to improve Danamon’s long-term performance and provide more consistent and sustainable growth.

Regulatory Updates

A change in Statutory Minimum Reserve

On 10 March 2016, Bank Indonesia (the Indonesian Central Bank/ BI) issued BI Regulation No. 18/3/PBI/2016, regarding the Third Amendment of BI Regulation No. 15/15/PBI/2013. BI Regulation No. 15/15/PBI/2013 discussing the Statutory Reserve of Commercial Banks in Rupiah and Foreign Currency for Conventional Commercial Banks. This third amendment came just in less than nine months from the first amendment that introduced on 25 June 2015.

BI Regulation No. 18/3/PBI/2016 lowered the Primary Statutory Reserve (*Giro Wajib Minimum*) from 7.5% of third-party funds to 6.5%. BI provides 2.5% interest for a portion of the statutory reserve. Under the previous regulation, 2.5% of the third-party funds (or one third of the 7.5% reserve) received interest. Currently the interest bearing portion was reduced to only 1.5% of those third-party funds.

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Key Figures and Ratios

	1H15	1H16	YoY	1Q16	2Q16	QoQ
INCOME STATEMENTS (Rp billion)						
Net Interest Income	6,741	6,803	1%	3,395	3,408	0%
Fee Income	1,871	2,069	11%	966	1,103	14%
Operating Income	8,611	8,872	3%	4,361	4,511	3%
Operating Expenses	4,709	4,306	-9%	2,125	2,181	3%
Pre-Provision Op. Profit ("PPOP")	3,903	4,566	17%	2,236	2,330	4%
Cost of Credit	2,237	2,208	-1%	1,129	1,079	-4%
Risk Adjusted Op. Profit	1,728	2,358	36%	1,107	1,250	13%
Net Profit After Taxes	1,252	1,734	38%	814	921	13%
BALANCE SHEETS (Rp billion)						
Total Assets	200,091	174,855	-13%	179,334	174,855	-2%
Loans – Gross	136,275	124,922	-8%	125,846	124,922	-1%
Marketable Securities related to Trade Finance (MS-TF)	169	2,958	1,650%	253	2,958	1,060%
Total loan and MS – TF	136,444	127,880	-6%	126,099	127,880	1%
Government Bonds	6,382	8,291	30%	6,605	8,291	26%
Total Funding	147,448	127,852	-13%	132,077	127,852	-3%
CASA	55,160	44,712	-19%	45,948	44,712	-3%
Time Deposit	65,884	61,391	-7%	65,140	61,391	-6%
Borrowings and LT. Funding	26,404	21,749	-18%	20,989	21,749	4%
Equity	33,056	35,018	6%	34,886	35,018	0%
KEY RATIOS (%)						
Net Interest Margin	8.1	8.7	0.6	8.6	8.8	0.2
Cost of Credit	3.4	3.6	0.2	3.6	3.5	-0.1
Cost to Income	54.7	48.5	-6.2	48.7	48.4	-0.4
BOPO – Bank only	84.0	79.4	-4.6	85.2	74.1	-11.2
ROAA	1.3	1.9	0.6	1.8	2.1	0.3
ROAE	7.9	10.5	2.7	9.8	11.2	1.4
Assets to Capital (x)	6.4	5.5	-0.9	5.6	5.5	-0.1
Regulatory LFR*	89.6	92.6	3.0	90.2	92.6	2.4
Bank only CAR	19.6	22.0	2.4	22.1	22.0	0.0
Consolidated CAR	18.5	20.6	2.1	20.8	20.6	-0.2
NPL - Gross	2.9	3.3	0.4	3.3	3.3	0.0
Loan Loss Coverage (LLP/NPL)	107.8	110.6	2.8	108.3	110.6	2.3

*) Loan to Funding Ratio ("LFR") calculation is as stipulated in BI regulation No. 17 / 11 / PBI / 2015 dated 25 June 2015. Effective since August 2015, it replaced the LDR.

Credit Ratings

Danamon		
PEFINDO <i>August 2015</i>	Outlook Corporate rating	Stable idAAA
Fitch's <i>April 2016</i>	Outlook LT Issuer Default Rating ST Issuer Default Rating National Long Term National Short Term Viability Rating Support Rating Support Rating Floor	Stable BB+ B AA+(idn) F1+(idn) bb+ 3 BB
Moody's <i>July 2016</i>	Outlook Bank Deposits Baseline Credit Assessment Adjusted Baseline Credit Assessment	Stable Baa3/P-3 ba1 baa3

Ownership Structure

Ownership Structure <i>As of 30 June 2016</i>	Number of Shares	Ownership (%)
Asia Financial (Indonesia) Pte, Ltd.	6,457,558,472	67.4%
JPMCB - Franklin Templeton Inv. Funds	640,789,823	6.7%
Public (< 5%, each)	2,486,295,070	25.9%
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.

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Statements of Financial Positions

As at 30 June 2016 and 31 December 2015

(in million Rupiah)

NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Jun 2016	31 Dec 2015	30 Jun 2016	31 Dec 2015
	ASSETS				
1	Cash	2,153,492	2,569,362	2,322,960	2,727,817
2	Placements with Bank Indonesia	10,256,808	21,748,171	10,256,808	21,748,171
3	Placements with other banks	2,980,417	7,484,053	4,337,776	9,659,194
4	Spot and derivative receivables	124,959	335,088	353,312	992,722
5	Marketable securities				
	a. Designated at fair value through profit/loss	1,508,404	1,190,317	1,508,404	1,190,317
	b. Available for sale	17,872,861	10,934,425	19,670,889	11,900,872
	c. Held to maturity	2,968,066	156,580	3,028,066	216,580
	d. Loans and receivables	-	-	-	-
6	Securities sold under repurchase agreements (repo)	683,536	-	683,536	-
7	Securities purchased under resale agreements (reverse repo)	-	-	-	-
8	Acceptance receivables	1,503,143	5,069,609	1,503,143	5,069,609
9	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	95,208,595	99,651,820	95,108,595	99,651,820
10	Sharia financing	3,267,296	3,191,167	3,267,296	3,191,167
11	Consumer financing receivables	-	-	25,303,876	24,966,870
	Allowance for impairment losses on consumer financing receivables -/-	-	-	(1,086,947)	(1,080,784)
12	Premium receivables	-	-	271,815	284,838
13	Reinsurance Assets	-	-	751,488	792,535
14	Investments	2,700,673	2,802,796	131,056	157,589
15	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(300)	(500)	(300)	(500)
	b. Loans	(3,452,537)	(3,359,932)	(3,452,537)	(3,359,932)
	c. Others	(3,039)	(8,580)	(36,942)	(43,588)
16	Intangible assets	1,108,862	1,062,447	3,250,723	3,192,946
	Accumulated amortisation on intangible assets -/-	(839,387)	(796,310)	(1,823,227)	(1,765,947)
17	Fixed assets and equipment	4,285,001	4,237,374	5,280,301	5,218,978
	Accumulated depreciation of fixed assets and equipment -/-	(2,214,332)	(2,121,756)	(2,781,586)	(2,659,835)
18	Non earning asset				
	a. Idle properties	16,397	16,397	16,397	16,397
	b. Foreclosed assets	14,392	499	14,392	499
	c. Suspense accounts	838	1,722	838	1,722
	d. Interbranch assets				
	i. Conducting operational activities in Indonesia	-	-	1,628	-
	ii. Conducting operational activities outside Indonesia	-	-	-	-
	Allowance for impairment losses on non financial assets -/-	-	-	-	-
20	Leased receivables	-	-	1,242,312	1,557,057
21	Deferred tax assets	1,292,796	1,401,227	1,543,404	1,552,979
22	Other assets	3,646,724	2,294,212	4,190,978	2,877,319
	TOTAL ASSETS	145,083,665	157,860,188	174,858,454	188,057,412

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NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Jun 2016	31 Dec 2015	30 Jun 2016	31 Dec 2015
	LIABILITIES AND EQUITY				
1	Current accounts	13,402,453	16,332,699	12,464,250	15,565,369
2	Savings	30,626,454	32,565,480	30,626,454	32,565,480
3	Time deposits	58,848,349	64,670,116	58,843,464	64,573,240
4	Revenue sharing investment funds	2,555,517	2,465,240	2,526,923	2,437,439
5	Deferred premium income	-	-	1,261,964	1,248,136
6	Unearned premium reserve	-	-	1,004,550	1,014,460
7	Loans from Bank Indonesia	-	-	-	-
8	Borrowings from other banks	2,197,603	1,827,201	2,197,603	1,827,201
9	Spot and derivative liabilities	42,603	123,991	43,664	123,991
10	Securities sold under repurchase agreements (repo)	682,128	-	682,128	-
11	Acceptance payables	1,503,143	5,112,899	1,503,143	5,112,899
12	Marketable securities issued	3	-	9,957,114	9,714,134
13	Borrowings	876,405	1,704,884	11,482,100	13,086,240
14	Security deposits	21,256	22,134	21,256	22,134
15	Interbranch liabilities				
	a. Conducting operational activities in Indonesia	-	-	-	104
	b. Conducting operational activities outside Indonesia	-	-	-	-
16	Deferred tax liabilities	-	-	-	-
17	Other liabilities	3,775,075	3,326,509	6,843,347	6,551,737
18	Profit sharing investment funds	-	-	-	-
	TOTAL LIABILITIES	114,530,989	128,151,153	139,457,960	153,842,564
	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	7,236,756	7,236,756	7,236,756	7,236,756
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Capital paid in advance	-	-	-	-
	e. Others	-	-	-	-
21	Other comprehensive income				
	a. Adjustment in foreign currencies translation	-	-	-	-
	b. Gains (losses) from changes in the value of financial assets as available for sale	189,736	80,856	172,204	30,602
	c. Effective portion on fair value for cash flow hedge	-	(1,072)	(27,365)	24,814
	d. Gain on revaluation of fixed asset	-	-	-	-
	e. Part of other comprehensive income of associates	-	-	-	-
	f. Actuarial gain (loss) from defined benefit program	(248,583)	(248,583)	(327,600)	(327,600)
	g. Income tax related to components of other comprehensive income	44,429	78,550	71,288	91,342
	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	326,740	302,807	326,740	302,807
	b. Specific reserves	-	-	-	-
26	Retained earnings				
	a. Previous years *)	15,616,776	14,467,159	19,930,471	18,278,990
	b. Current year	1,485,700	1,891,440	1,734,246	2,393,305
	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT EQUITY	30,552,676	29,709,035	35,017,862	33,932,138
27	Non-controlling interests	-	-	382,632	282,710
	TOTAL EQUITY	30,552,676	29,709,035	35,400,494	34,214,848
	TOTAL LIABILITIES AND EQUITY	145,083,665	157,860,188	174,858,454	188,057,412

* restated

Statements of Comprehensive Income
For the 6 Months Period Ended 30 June 2016 and 2015
(in million Rupiah, except earnings per share)

NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Jun 2016	30 Jun 2015	30 Jun 2016	30 Jun 2015 *)
	INCOME AND EXPENSES FROM OPERATIONS				
A.	Interest Income and Expenses				
1	Interest Income				
	a. Rupiah	6,990,322	7,968,070	10,131,266	11,045,131
	b. Foreign currencies	291,900	350,258	291,900	350,258
2	Interest Expense				
	a. Rupiah	2,396,543	3,132,703	3,178,793	3,912,510
	b. Foreign currencies	144,523	268,197	331,484	622,563
	Net Interest Income	4,741,156	4,917,428	6,912,889	6,860,316
3	Underwriting income				
	3.1. Premium income	-	-	934,422	853,322
	3.2. Underwriting expense	-	-	655,757	639,692
	Net Underwriting Income	-	-	278,665	213,630
	Net Interest and underwriting income	4,741,156	4,917,428	7,191,554	7,073,946
B.	Other Operating Income and Expense				
1	Other Operating Income	1,695,501	2,415,731	2,125,587	2,800,929
	a. Increase in fair value of financial assets				
	i. Marketable securities	4,076	-	4,076	-
	ii. Loans	-	-	-	-
	iii. Spot and derivatives	76,897	109,667	76,897	109,667
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial liabilities	-	-	-	-
	c. Gain from sale of financial assets				
	i. Marketable securities	87,817	18,757	124,221	27,220
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	71,482	736,439	71,482	736,439
	e. Gain from investment under equity method	-	-	-	-
	f. Dividend	461,035	517,738	1,511	1,008
	g. Fees/commissions and administrative	661,980	710,533	1,037,774	1,066,055
	h. Recovery of impairment loss reserves	-	-	-	-
	i. Other income	332,214	322,597	809,626	860,540
2	Other Operating Expenses	4,591,266	5,617,351	6,943,012	8,179,060
	a. Decrease in fair value of financial assets				
	i. Marketable securities	-	4,837	-	4,837
	ii. Loans	-	-	-	-
	iii. Spot and derivatives	5,954	16,608	5,954	16,608
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial liabilities	-	-	-	-
	c. Losses from sale of financial assets				
	i. Marketable securities	1,151	-	1,151	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	6,846	769,507	6,846	769,507
	e. Impairment losses on financial assets				
	i. Marketable securities	-	66	-	66
	ii. Loans	1,517,156	1,433,273	2,204,072	2,238,724
	iii. Sharia financing	11,274	40,665	11,274	40,665
	iv. Other financial assets	(3,455)	4,968	25,284	44,394
	f. Losses related to operational risk	7,779	2,713	8,212	3,420
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	100,908	109,518	103,593	110,241
	i. Losses from decrease in value of non financial assets	-	-	-	60
	j. Salaries and employee benefits	1,570,676	1,715,350	2,402,596	2,616,341
	k. Promotion expenses	50,037	77,113	60,729	94,750
	l. Other expenses	1,322,940	1,442,733	2,113,301	2,239,447
	Net Other Operating Expenses	(2,895,765)	(3,201,620)	(4,817,425)	(5,378,131)
	OPERATING INCOME	1,845,391	1,715,808	2,374,129	1,695,815

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NO.	ACCOUNTS	BANK		CONSOLIDATED	
		30 Jun 2016	30 Jun 2015	30 Jun 2016	30 Jun 2015 *)
	NON OPERATING INCOME				
1	Gain/(loss) from sale of premises and equipment	1,284	1,083	1,439	5,726
2	Gain (loss) on foreign currencies translation	(173)	(8)	(1,394)	4,787
3	Income(expenses) non operating expenses	5,235	(1,298)	20,908	5,523
	NON OPERATING LOSS	6,346	(223)	20,953	16,036
	INCOME BEFORE INCOME TAX	1,851,737	1,715,585	2,395,082	1,711,851
1	Income tax				
a.	Income tax expenses	291,726	262,292	605,717	404,532
b.	Deferred tax expenses (income)	74,311	55,282	(10,478)	25,802
	NET INCOME	1,485,700	1,398,011	1,799,843	1,281,517
	OTHER COMPREHENSIF INCOME NET OF TAX				
	Items that not reclassified to profit or loss				
a.	Gain fixed asset revaluation	-	-	-	-
b.	Actuarial gain (loss) from defined benefit program	-	(755)	-	(754)
c.	Part of other comprehensive income of associates	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax relating to components that will not be reclassified to profit or loss	-	-	-	-
	Items that may be reclassified to profit or loss				
a.	Adjustment from translation of financial statements	-	-	-	-
b.	Gains from change in available-for-sale financial assets	108,880	17,576	145,367	6,875
c.	The effective portion of cash flow hedges	1,072	(1,209)	(55,202)	100,375
d.	Others	-	-	-	-
e.	Income tax relating to items that may be reclassified to profit or loss	(34,121)	(775)	(20,052)	(26,170)
	Other comprehensive income, net of tax	75,831	14,837	70,113	80,326
	TOTAL COMPREHENSIVE INCOME (LOSS)	1,561,531	1,412,848	1,869,956	1,361,843
	Income attributable to :				
	EQUITY HOLDERS OF THE PARENT ENTITY	1,485,700	1,398,011	1,734,246	1,252,211
	NON-CONTROLLING INTERESTS	-	-	65,597	29,306
	TOTAL INCOME FOR THE CURRENT YEAR	1,485,700	1,398,011	1,799,843	1,281,517
	Total other comprehensive income attributable to :				
	EQUITY HOLDERS OF THE PARENT ENTITY	1,561,531	1,412,848	1,803,613	1,329,729
	NON-CONTROLLING INTERESTS	-	-	66,343	32,114
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE CURRENT YEAR	1,561,531	1,412,848	1,869,956	1,361,843
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE				
	DIVIDEND	(717,890)	(781,149)	(717,890)	(781,149)
	EARNINGS PER SHARE	155.01	145.86	180.94	130.65

*As reclassified

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 2016

Newsletter										
a	b	c	d	e	f	g	h	i		
Net Interest Income	Net writing Income	Under- 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
6,913	279	-	2,126	(6,943)	-	21	2,395	(595)	(66)	1,734

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
6,913	2,404	9,317	(6,943)	2,374	-	21	(595)	(66)	1,734	
(110)		(110)	110	-					-	LPS Deposit Insurance
	42	42		42	(42)				-	Provision for ADMF acquisition cost
	(75)	(75)		(75)	75				-	Write off on amortization cost
	(155)	(155)	155	-					-	ADMF indirect acquisition cost
	(6)	(6)	6	-					-	Decrease in fair value of financial assets (MTM)
	(65)	(65)	65	-					-	Losses from spot and derivative transaction (realised)
		-	2,241	2,241	(2,241)				-	Impairment losses on financial assets
	(104)	(104)	104	-					-	Fees/commissions and administrative expenses
	28	28	(45)	(17)		17			-	Others
6,803	2,069	8,872	(4,306)	4,566	(2,208)	37	(595)	(66)	1,734	

Analyst Briefing Presentation

Key Financial Ratios

As at 30 June 2016 and 2015

NO.	RATIOS (%)	30 Jun 2016	30 Jun 2015 *)
	CONSOLIDATED RATIOS :		
I.	Capital		
1	Capital Adequacy Ratio (CAR)	20.61%	18.39%
II.	Earning assets		
1	Non-performing earning assets and non productive assets to total earnings and non productive assets	2.06%	1.78%
2	Non-performing earning assets to total productive assets	2.63%	2.26%
3	Allowance for impairment losses for financial asset to productive asset	2.97%	2.50%
4	NPL gross	3.27%	2.86%
5	NPL net	2.02%	1.63%
III.	Rentability		
1	Return on Assets (ROA)	2.67%	1.73%
2	Return on Equity (ROE)	10.48%	7.85%
3	NIM including third party premium expenses	8.72%	8.06%
4	Cost to income	48.54%	54.68%
	BANK RATIOS :		
I.	Capital		
1	CAR	22.03%	19.52%
II.	Earning assets		
1	Non-performing earning assets and non productive assets to total earnings and non productive assets	2.06%	1.73%
2	Non-performing earning assets to total productive assets	2.74%	2.29%
3	Allowance for impairment losses for financial asset to productive asset	2.68%	2.18%
4	NPL gross	3.62%	3.07%
5	NPL net after impairment value	2.18%	1.66%
III.	Rentability		
1	ROA	2.47%	2.07%
2	ROE	10.31%	10.01%
3	NIM	7.26%	7.07%
4	NIM including third party premium expenses	7.09%	6.90%
5	Operating expenses to operating income	79.44%	84.02%
6	Cost to income	49.39%	53.81%
IV.	Liquidity		
	LFR **)	92.52%	89.57%
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 (***)	6.55%	8.05%
	b. GWM Foreign Currency	8.11%	8.67%
3	Net Open Position	0.18%	1.36%

*) As restated

**) Effective August 2015, Loan to funding ratio (LFR) replaced LDR, It is calculated based on BI Regulation No. 17/11/PBI/2015 dated 25 June 2015 regarding changes of BI Regulation No. 15/15/PBI/2013 regarding Minimum Statutory Reserve in Rupiah and Foreign Currencies For Commercial Bank.

***) In line with BI regulation No. 15/15/PBI/2013 dated 24 December 2013 which was amended by BI Regulation No. 18/3/PBI/2016 dated 10 March 2016, Primary GWM IDR was changed to 6.5%.

Statements of Commitments and Contingencies

As at 30 June 2016 and 31 December 2015

(in million Rupiah)

NO.	ACCOUNTS	BANK DANAMON		CONSOLIDATED	
		30 Jun 2016	31 Dec 2015	30 Jun 2016	31 Dec 2015
I	COMMITMENT RECEIVABLES				
	1. Unused borrowing facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2. Outstanding buying of spot and derivative contract	2,874,472	3,187,821	2,874,472	3,187,821
	3. Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1. Unused loans facilities granted to debtors				
	a. BUMN				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	45,797	50,000	45,797	50,000
	- Foreign currencies	-	-	-	-
	b. Others				
	i. Committed	337,472	358,471	337,472	358,471
	ii. Uncommitted	36,554,895	35,925,213	36,554,895	35,925,213
	2. Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	6,000	10,083	6,000	10,083
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	171,994	196,649	171,994	196,649
	ii. Foreign currencies	-	-	-	-
	3. Outstanding Irrevocable L/C				
	a. Offshore L/C	2,095,119	1,331,797	2,095,119	1,331,797
	b. Local L/C	269,419	294,864	269,419	294,864
	4. Outstanding selling of spot and derivative contract	4,019,948	4,050,238	4,019,948	4,050,238
	5. Others	-	-	-	-
III	CONTINGENT RECEIVABLES				
	1. Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	76,479	130,292	76,479	130,292
	2. Interest receivables on non performing assets				
	a. Loan interest income	573,389	493,979	573,389	493,979
	b. Other interest	-	-	-	-
	3. Others	155,000	155,000	155,000	155,000
IV	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	3,272,620	2,984,967	3,272,620	2,984,967
	b. Foreign currencies	431,883	457,797	431,883	457,797
	2. Others	-	-	-	-

Asset Quality and Other Information
As at 30 June 2016 and 2015
(in million Rupiah)

NO.	ACCOUNTS	30 Jun 2016					30 Jun 2015						
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1	Placements with other banks												
	a. Rupiah	9,468	-	-	-	-	9,468	16,374	-	-	-	-	16,374
	b. Foreign currencies	54,678	-	-	-	-	54,678	429,675	-	-	-	-	429,675
2	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	41	-	-	-	-	41	15	-	-	-	-	15
3	Marketable securities												
	a. Rupiah	73,069	-	-	-	-	73,069	69,741	-	-	-	-	69,741
	b. Foreign currencies	1,258	-	-	-	-	1,258	11,967	-	-	-	-	11,967
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	5,129	-	-	-	-	5,129	-	-	-	-	-	-
7	Loans												
	a. Debtor micro, small and medium												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non debtor micro, small and medium												
	i. Rupiah	521,818	5	-	-	-	521,823	158,502	-	-	-	-	158,502
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured Loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Properties loan	11,424	-	-	-	-	11,424	16,309	-	-	-	-	16,309
8	Investments	2,569,721	-	-	-	-	2,569,721	2,645,312	-	-	-	-	2,645,312
9	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10	Others receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Commitments and contingencies to third parties												
	a. Rupiah	521,438	55	-	-	-	521,493	1,080,178	-	-	-	-	1,080,178
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
12	Idle properties	-	-	-	-	-	-	-	-	-	-	-	-
13	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
14	Suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON RELATED PARTIES												
1	Placements with other banks												
	a. Rupiah	1,436,594	-	-	-	-	1,436,594	1,129,596	-	-	-	-	1,129,596
	b. Foreign currencies	1,479,677	-	-	-	-	1,479,677	8,024,228	-	-	-	-	8,024,228
2	Spot and derivative receivables												
	a. Rupiah	33,177	-	-	-	-	33,177	266,522	-	-	-	-	266,522
	b. Foreign currencies	91,741	-	-	-	-	91,741	3,957	-	-	-	-	3,957
3	Marketable securities												
	a. Rupiah	11,668,398	8,916	-	-	-	11,677,314	12,768,024	-	-	-	-	12,768,024
	b. Foreign currencies	10,595,635	2,055	-	-	-	10,597,690	2,697,095	-	-	-	-	2,697,095
4	Securities sold under repurchase agreements (repo)												
	a. Rupiah	683,536	-	-	-	-	683,536	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5	Securities purchased under resale agreements (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	307,850	-	-	-	-	307,850
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Acceptance receivables	1,498,014	-	-	-	-	1,498,014	6,754,362	23,465	-	-	-	6,777,827
7	Loans												
	a. Micro, small and medium debtor												
	i. Rupiah	28,578,096	3,419,297	335,439	539,707	1,278,986	34,151,525	27,753,670	2,090,978	353,125	568,789	960,648	31,727,210
	ii. Foreign currencies	459,809	19,239	-	6,310	24,660	510,018	257,031	27,928	-	-	2,352	287,311
	b. Non-micro, small and medium debtor												
	i. Rupiah	51,507,663	3,511,232	248,173	302,094	597,189	56,166,351	58,837,172	5,111,002	179,765	358,564	466,385	64,952,888
	ii. Foreign currencies	5,692,949	1,230,926	3,205	126,843	72,251	7,126,174	9,626,422	885,640	136,546	-	260,142	10,908,750
	c. Restructured Loans												
	i. Rupiah	1,013,956	628,780	136,831	75,339	262,020	2,116,926	1,004,576	720,339	95,433	104,499	164,396	2,089,243
	ii. Foreign currencies	262,652	791,084	-	126,842	52,432	1,233,010	151,439	887,328	7,548	-	250,594	1,296,909
	d. Properties loan	4,425,182	186,155	15,337	25,622	65,016	4,717,312	4,505,840	149,137	13,559	37,041	45,919	4,751,496
8	Investments	130,927	25	-	-	-	130,952	170,724	25	-	-	-	170,749
9	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10	Others receivables	26,414	-	-	-	-	26,414	6,753	1,732	-	-	-	8,485
11	Commitments and contingencies to third parties												
	a. Rupiah	34,482,803	190,887	100	-	250	34,674,040	33,223,952	188,660	115	100	-	33,412,827
	b. Foreign currencies	7,918,258	71,409	-	-	-	7,989,667	12,685,274	173,666	-	-	-	12,858,940
12	Idle properties	-	-	-	-	16,397	16,397	-	-	-	-	16,397	16,397
13	Foreclosed assets	13,893	-	-	-	499	14,392	-	-	-	80	419	499
14	Suspense accounts	838	-	-	-	-	838	763	-	-	-	-	763

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NO.	ACCOUNTS	30 Jun 2016						30 Jun 2015					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
III.	OTHERS INFORMATION												
1	Collateralised assets						-						-
a.	To Bank Indonesia						-						-
b.	To other parties						-						-
2	Total allowance for impairment losses on financial assets -/-						3,455,876						3,131,444
3	Minimum required allowance for possible losses on assets						3,263,930						3,387,592
4	Percentage of micro, small and medium enterprises credit to total loans						35.20%						29.63%
5	Percentage of micro and small enterprises credit to total loans						15.37%						11.17%
6	Percentage of micro, small and medium enterprises debtors to total debtors						13.59%						9.83%
7	Percentage of micro and small enterprises debtor to total debtors						11.51%						8.07%
8	Others						-						-
a.	Channelling loans						350,623						350,623
b.	Channelling loans Mudharabah Muqayadah						-						-
c.	Written-off earning assets						1,659,529						1,475,238
d.	Recovery on written-off earning assets						367,994						348,776
e.	Charged-off earning assets						637,690						1,515,006

Allowance for Impairment Losses As at 30 June 2016 and 2015

(in million Rupiah)

No.	ACCOUNTS	30 Jun 2016				30 Jun 2015			
		Impairment Loss Allowance		Regulatory Loan Loss		Impairment Loss Allowance		Regulatory Loan Loss	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Placements with other banks	-	3,024	29,804	-	-	7,416	95,999	-
2	Spot and derivative receivables	-	-	1,250	-	-	-	2,705	-
3	Marketable securities	-	300	74,010	549	-	1,257	47,701	-
4	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
5	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	911	-
6	Acceptance receivables	-	14	15,031	-	-	9	67,544	1,173
7	Loans	846,861	2,605,676	848,854	2,176,248	705,145	2,417,617	945,184	2,096,982
8	Others receivable	-	-	264	-	-	-	68	87
9	Investments	-	-	27,006	1	-	-	28,160	1
10	Temporary equity investment	-	-	-	-	-	-	-	-
11	Commitment and Contingency	-	-	60,687	13,329	-	-	66,038	18,184
	TOTAL	846,861	2,609,014	1,056,907	2,190,127	705,145	2,426,299	1,254,309	2,116,426

Statement of Spot and Derivative Transactions

As at 30 June 2016

(in million Rupiah)

NO.	TRANSACTION	Notional Amount	Purpose		Derivative Receivable and Liabilities	
			Trading	Hedging	Receivables	Liabilities
A.	Related to exchange rate					
1	Spot	593,515	593,515		1,075	333
2	Forward	958,779	958,779		62,567	4,902
3	Option	-	-		-	-
	a. Purchased	-	-		-	-
	b. Written	-	-		-	-
4	Future	-	-		-	-
5	Swap	4,150,430	4,150,430	-	60,835	37,368
6	Others	-	-		-	-
B.	Related to interest rate					
1	Forward	-	-		-	-
2	Option	-	-		-	-
	a. Purchased	-	-		-	-
	b. Written	-	-		-	-
3	Future	-	-		-	-
4	Swap	98,653	98,653		482	-
5	Others	-	-		-	-
C.	Others					
	TOTAL	5,801,377	5,801,377	-	124,959	42,603

Capital Adequacy Requirement

As at 30 June 2016 and 2015

(in million Rupiah)

PT Bank Danamon Indonesia, Tbk.
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DESCRIPTION		30 Jun 2016		30 Jun 2015 *)	
		Bank	Consolidated	Bank	Consolidated
I	Core Capital (Tier 1)	26,403,788	30,686,905	25,437,543	29,630,255
1	Main Core Capital (CET 1)	26,403,788	30,686,905	25,437,543	29,630,255
	1.1 Paid Up Capital (After deducted with Treasury Stock)	5,901,122	5,901,122	5,901,122	5,901,122
	1.2 Disclosed reserves	24,634,658	29,148,600	23,440,489	27,345,237
	1.2.1 Agio / Disagio	7,236,756	7,236,756	7,391,756	7,391,756
	1.2.2 Donated capital	-	-	-	-
	1.2.3 General reserve	326,740	326,740	302,807	302,806
	1.2.4 Prior years' profit/loss	15,616,776	19,930,473	14,467,159	18,278,991
	1.2.5 Current year profit/loss	1,485,700	1,734,246	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 warrant	-	-	-	-
	1.2.9 Issued share options on shares option compensation programs	-	-	-	-
	1.2.10 Other comprehensive income	(14,418)	(62,719)	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	(16,896)	(16,896)	(16,856)	(16,856)
	1.2.14 Negative difference on fair value adjustment of financial instrument in trading book	-	-	-	-
	1.3 Minority interest	-	-	-	-
	1.4 Deduction factor to core capital	(4,131,992)	(4,362,817)	(3,904,068)	(3,616,104)
	1.4.1 Deffered tax calculation	(1,292,796)	(1,489,876)	(1,050,212)	(1,066,765)
	1.4.2 Goodwill	-	(1,074,532)	-	(1,074,532)
	1.4.3 Other intangible assets	(269,475)	(340,699)	(208,544)	(274,249)
	1.4.4 Investment calculated as deduction factor	(2,569,721)	(1,457,710)	(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 (AT1)	-	-	-	-
	2.1 Instrument that qualified for AT1	-	-	-	-
	2.2 Agio / Disagio	-	-	-	-
	2.3 Deduction Factor: Investment at AT1 and Tier 2 to other bank	-	-	-	-
II	Supplementary Capital (Tier 2)	1,056,907	1,234,734	1,254,310	1,443,109
	1 Capital instrument in form of shares or others which are qualified	-	-	-	-
	2 Agio / disagio from the issuance of supplementary capital instrument	-	-	-	-
	3 General allowance for possible losses on earning assets (max. 1.25% of RWA Credit Risk)	1,056,907	1,234,734	1,254,310	1,443,109
	4 Specific reserves	-	-	-	-
	5 Deduction Factor of Supplementary Capital	-	-	-	-
	5.1 Sinking Fund	-	-	-	-
	5.2 Investment at other banks tier 2 instruments	-	-	-	-
Total Capital		27,460,695	31,921,639	26,691,853	31,073,364

*) As restated

PT Bank Danamon Indonesia, Tbk.
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DESCRIPTION	30 Jun 2016		30 Jun 2015*)	
	Bank	Consolidated	Bank	Consolidated
RISK WEIGHTED ASSET				
RWA CREDIT RISK	99,739,905	120,281,178	111,708,370	134,364,770
RWA MARKET RISK	432,623	433,163	650,047	650,350
RWA OPERATIONAL RISK	24,478,962	34,192,807	24,416,521	33,923,198
TOTAL RWA	124,651,490	154,907,148	136,774,938	168,938,318

DESCRIPTION	30 Jun 2016		30 Jun 2015*)	
	Bank	Consolidated	Bank	Consolidated
CAR RATIO				
Main Core Capital (CET 1) Ratio	21.18%	19.81%	18.60%	17.54%
Main Capital (Tier 1) Ratio	21.18%	19.81%	18.60%	17.54%
Supplementary Capital (Tier 2) Ratio	0.85%	0.80%	0.92%	0.85%
Total Ratio	22.03%	20.61%	19.52%	18.39%
CET 1 FOR BUFFER	13.03%	11.61%		
REQUIRED BUFFER	0.875%	0.875%		
Capital Conservation Buffer	0.625%	0.625%		
Countercyclical Buffer	0.00%	0.00%		
Capital Surcharge for D-SIB	0.25%	0.25%		

*As restated

PT Bank Danamon Indonesia, Tbk.
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Sharia Unit

STATEMENTS OF FINANCIAL POSITIONS
AS AT 30 JUN 2016 AND 31 DEC 2015

(In million Rupiah)

NO.	ACCOUNTS	30 Jun 2016	31 Dec 2015
ASSETS			
1	Cash	10,794	10,126
2	Placements with Bank Indonesia	244,294	348,337
3	Placements with other banks	-	-
4	Marketable securities	30,000	50,000
5	Financing receivables *)	168,145	187,423
6	Profit sharing financing	3,045,743	2,973,229
7	Leased financing	53,407	30,515
8	Other earning asset	1,434	-
9	Allowance for impairment losses on earning asset (-/-)	-	-
a.	Individual	(11,783)	(11,860)
b.	Collective	(54,069)	(51,394)
10	Fixed assets and equipment	7,510	8,032
11	Non earning asset	-	-
12	Allowance for impairment losses on other assets -/-	-	-
13	Other assets	28,537	28,906
TOTAL ASSETS		3,524,012	3,573,314
LIABILITIES			
1	Wadiah saving	133,550	154,477
2	Non profit sharing investment funds	2,421,966	2,310,763
3	Liabilities to Bank Indonesia	-	-
4	Liabilities to other bank	678,603	565,535
5	Marketable securities issued	-	-
6	Others liabilities	11,376	10,918
7	Profit sharing investment funds	-	-
8	Working funds	210,685	447,017
9	Accumulated gain/(loss)	67,832	84,604
TOTAL LIABILITIES		3,524,012	3,573,314

STATEMENTS OF INCOME
FOR THE 6 MONTHS PERIOD ENDED 30 JUN 2016 AND 2015

(In million Rupiah)

NO.	ACCOUNTS	30 Jun 2016	30 Jun 2015
OPERATING INCOME AND EXPENSE			
A. Operational Income dan Expense from distribution of fund			
1	Income from Distribution of Fund		
a.	Income from receivables	11,336	11,319
b.	Income from profit sharing	180,424	152,298
c.	Others	9,390	5,838
2	Margin distribution to owners of investment funds -/-		
a.	Non Profit sharing	88,665	75,674
b.	Profit sharing	-	-
3	Income after margin distribution	112,485	93,781
B. Other Operating Income and Expense			
1	Other Operating Income		
a.	Income as mudharib in mudharabah maqayyadah	-	-
b.	Commission/Provision/Fees and administrative	429	718
c.	Other income	13,962	35,624
2	Other Operating Expenses		
a.	Wadiah bonus expense	813	1,359
b.	Impairment losses on financial assets	11,274	41,319
c.	Losses on operational risk	-	23
d.	Commission/Provision/Fees and administrative	579	363
e.	Impairment losses on other asset (non financial)	-	-
f.	Salaries and employee benefits	30,820	36,528
g.	Other expenses	12,132	14,736
3	Other Operating Income (Expense)	(41,227)	(57,986)
OPERATING INCOME (LOSS)		71,258	35,795
NON OPERATING INCOME AND EXPENSE			
1	Gain/(loss) from sale of premisses and equipment	-	24
2	Gain (loss) on foreign currencies translation	(173)	(8)
3	Income/(expenses) non operating expenses	(3,253)	(7,178)
NON OPERATING INCOME (LOSS)		(3,426)	(7,162)
INCOME (LOSS) FOR THE PERIOD ENDED BEFORE TAX		67,832	28,633
Income tax		-	-
INCOME (LOSS) FOR THE PERIOD ENDED NET OF TAX		67,832	28,633

PT Bank Danamon Indonesia, Tbk.
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July 2016

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 30 JUN 2016 AND 31 DEC 2015
(In million Rupiah)

NO.	ACCOUNTS	30 Jun 2016	31 Dec 2015
I.	CONTINGENT RECEIVABLES		
	1. Unused Financing facilities	-	-
	2. Outstanding buying of spot and forward contract	-	-
	2. Others	-	-
II.	COMMITMENT PAYABLES		
	1. Unused Financing facilities	461,378	361,269
	2. Others	18,155	9,919
III.	CONTINGENT RECEIVABLES		
	1. Guarantees received	-	-
	2. Margin receivables on non performing assets	1,502	3,456
	3. Others	-	-
IV.	CONTINGENT PAYABLES		
	1. Guarantees issued	-	-
	2. Others	-	-

*) Total of Murabahah and Istishna financing exclude margin to be received of Rp 43,688 million and Rp 52,403 million as at 30 June 2016 and 31 December 2015.

Table of Margin Distribution
For the month of June 2016
(in million Rupiah)

NO.	Type of funding	Average balance	Revenue to be distributed	Depositor's portion		
				Ratio (%)	Total bonus & profit sharing	Indicated rate of return (%)
		A	B	C	D	E
A.	FINANCING					
1	Bank	318,204	2,847			
2	Non Bank	2,838,212	28,619			
B.	FUNDING					
1	Wadiah current accounts					
a.	Bank	5,631	46			
b.	Non Bank	195,721	1,609			
2	Mudharabah current accounts					
a.	Bank	17,296	142	10.00	14	1.00
b.	Non Bank	210,238	1,729	10.00	173	1.00
3	Wadiah savings					
a.	Bank	-	-			
b.	Non Bank	2,099	17			
4	Mudharabah savings					
a.	Bank	14,725	121	13.00	16	1.30
b.	Non Bank	284,010	2,335	13.00	304	1.30
5	Mudharabah deposits					
a.	Bank					
	- 1 month	394,528	3,244	42.00	1,362	4.21
	- 3 months	8,833	73	42.00	31	4.21
	- 6 months	2,500	21	42.00	9	4.21
	- 12 months	5,377	44	42.00	19	4.21
b.	Non Bank					
	- 1 month	1,854,097	15,245	42.00	6,403	4.21
	- 3 months	47,754	393	42.00	165	4.21
	- 6 months	9,921	82	42.00	34	4.21
	- 12 months	8,565	70	42.00	30	4.21
	TOTAL	3,061,295	25,171			

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, 2016 and for the six-month periods then ended. It was 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 Regulation of Otoritas Jasa Keuangan ("POJK") No. 6/POJK.03/2015 dated 31 March 2015 regarding "Transparency and Publication of Bank" and the Copy of Circular Letter of Otoritas Jasa Keuangan ("SEOJK") No. 11/SEOJK.03/2015 dated 17 April 2015 regarding "Transparency and Publication of Conventional Bank", 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. Appendix to the Decree of the 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 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 Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-346/BL/2011 dated 5 July 2011 regarding "Submission Obligation of Periodic Financial Statements".

2. Certain accounts in the consolidated statements of comprehensive income for the six-months period ended 30 June 2015 have been reclassified to conform with the presentation of the consolidated statements ended 30 June 2016.
3. The consolidated financial statements as at 30 June 2016 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.
4. The ultimate shareholder of Asia Financial (Indonesia) Pte. Ltd. (AFI) is Temasek Holding Pte. Ltd., an investment holding company based in Singapore which is wholly owned by the Ministry of Finance of Singapore.
5. Exchange rate as at 30 June 2016: USD 1 = Rp 13,213; Exchange rate as at 31 December 2015: USD 1 = Rp 13,785; Exchange rate as at 30 June 2015: USD 1 = Rp 13,333.