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	9M15	9M16	YoY
INCOME STATEMENTS (Rp billion)			
Net Interest Income	10,193	10,248	1%
Fee Income	2,790	3,042	9%
Operating Income	12,983	13,290	2%
Operating Expenses	6,969	6,519	-6%
Pre-Provision Op. Profit ("PPOP")	6,014	6,770	13%
Cost of Credit	3,500	3,361	-4%
Risk Adjusted Op. Profit	2,514	3,409	36%
Net Profit After Taxes	1,895	2,516	33%
BALANCE SHEETS (Rp billion)			
Total Assets	195,012	174,685	-10%
Loans – Gross	133,615	121,608	-9%
Marketable Securities related to Trade Finance	117	2,945	2426%
Government Bonds	6,016	9,786	63%
Total Funding	141,827	124,575	-12%
CASA	52,578	45,574	-13%
Time Deposit	63,215	58,197	-8%
Borrowings and LT. Funding	26,033	20,804	-20%
Equity	33,668	35,849	6%
KEY RATIOS (%)			
Net Interest Margin	8.1	8.8	0.7
Cost of Credit	3.5	3.6	0.1
Cost to Income	53.7	49.1	(4.6)
BOPO – Bank only	88.3	82.1	(6.2)
ROAA	1.3	1.9	0.6
ROAE	7.9	10.1	2.2
Assets to Capital (x)	6.2	5.3	(0.9)
Regulatory LFR*	91.1	91.7	0.6
Bank only CAR	20.1	22.8	2.7
Consolidated CAR	19.1	21.5	2.4
NPL - Gross	3.0	3.5	0.5
Loan Loss Coverage (LLP/NPL)	105.1	102.3	(2.8)

*) Loan to Funding Ratio ("LFR") calculation is as stipulated in BI regulation No. 17 / 11 / PBI / 2015 dated 25 June 2015.

Net profit grew 33% YoY boosted by revenue, opex and CoC improvements

- Total loans stood at Rp 121.6 trillion. SME grew 6% YoY. The non-Mass Market portfolio, including marketable securities related to Trade Finance, declined by 1% YoY.
- As loan demand remained weak, third-party deposits were reduced by 10% YoY to Rp 103.8 trillion.
- PPOP increased 13% YoY to Rp 6.8 trillion. NIM improvement of 70 bps and fee income growth of 9% contributed to the increase in PPOP.
- Cost of credit for 9M16 improved 4% YoY to Rp 3.4 trillion.
- NPAT for 9M16 grew 33% to Rp 2.5 trillion.
- RoA and RoE increased by 60 bps and 220 bps to 1.9% and 10.1%, respectively.

Share Price (Ticker: BDMN)



Macroeconomic environment

Maintaining cautiousness despite some positive signs

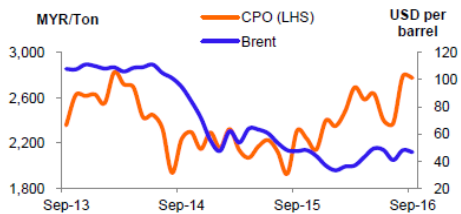
Indonesia's monthly trade surplus nudged up to USD 1.2 billion in September 2016. The oil deficit was relatively flat compared to a month earlier but non-oil surplus expanded amid less import. Year-to-date trade surplus amounted to USD 5.7 billion, which is lower compared to 9M15 figure of USD 7.2 billion.

Exports of primary commodities such as CPO have gained traction in the past few months, following a recent surge in international prices. However, the rebound in CPO price this year was attributed to supply shortage as Malaysia and India enacted a limited replanting program. Going forward, we do not expect prices to soar further with the replanting program coming to an end, and the recent stabilization in oil price.

Trade volume has gradually risen since the first quarter of this year. While both exports and imports have grown, the growth in import volume superseded that of export. Further, the increase in Indonesia's trade volume was mostly driven by imported consumptive goods. This provides a downside risk towards 3Q16 GDP.

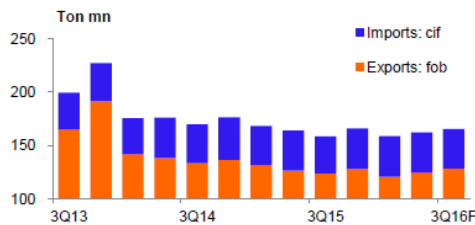
The uptrend in prices of global commodities impacted domestic inflation in oil-based goods and its derivatives. Tariff on electricity was also adjusted amid the rebound in coal price. Inflation reached 3.07% YoY in September 2016, up from 2.79% in the previous month. Throughout the year, domestic purchasing power had been supported by subdued inflation. Therefore, if the current inflation uptrend continued, future demand recovery may be curbed.

Commodity Prices: Oil & CPO



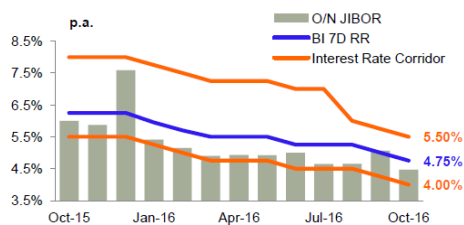
Source: CEIC

Total Trade Volume (Export + Import)



Source: BPS, CEIC

Policy & Market Rates



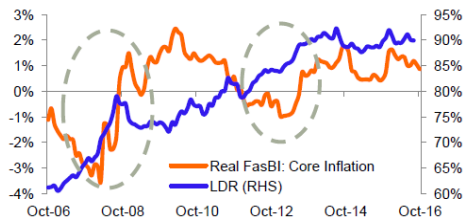
Source: Bank Indonesia, CEIC

Monetary easing continues

Against expectation, on 20th October 2016 Bank Indonesia decided to cut its key policy rates by 25bps. BI 7-Day Reverse Repo rate now stands at 4.75% while Deposit (FasBI) and Lending Facility at 4.00% and 5.50%, respectively.

The Central Bank expected the rate cut to stimulate domestic demand, including credit. BI predicted loan growth in September to come in slightly lower than the 6.8% YoY result in August. Low interest rate also benefits non-bank financing through corporate bond issuances. Year-to-date, net issuances (exclude refinancing purposes) was the same size as additional bank loan within the same period.

Real Interest Rate of FasBI & LDR



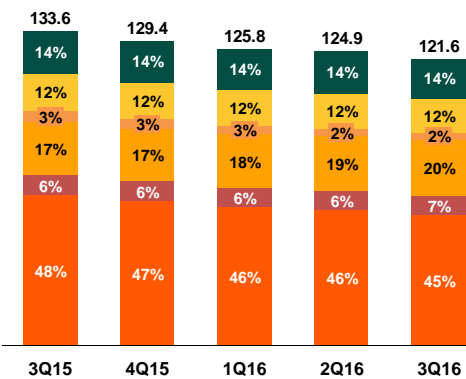
Source: BPS, Bank Indonesia, CEIC

Although low interest rate helps to consolidate banks' NPL issues at a faster pace, it doesn't necessarily mean there will be high quality credit push once it's over. In 2008, negative real interest rate was followed by robust credit growth. However, those were periods when LDR was around 60%-80%, meaning that there were still excess of liquidity in the banking system. If the push occurred at current condition, the impact may not only be limited but also could lead to higher risk profile in order to cover the opportunity lost of holding financial instruments.

Bank Danamon's Performance

Growth in SME despite a still weak overall demand

Loan Composition and Size
Rp trillion

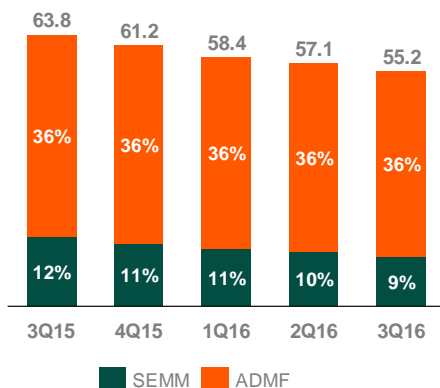


In 9M16 total outstanding loans of PT Bank Danamon Indonesia, Tbk (the "Bank" or "Danamon") stood at Rp 121.6 trillion. SME grew 6% YoY to Rp 23.9 trillion. The non-Mass Market portfolio, including marketable securities related to Trade Finance, declined by 1%.

Wholesale segment, including marketable securities, were flat on a YoY basis. Corporate loans decreased by 8% YoY to Rp 16.8 trillion while Commercial declined by 9% YoY to Rp 14.7 trillion. Over the same period, marketable securities related to Trade Finance grew from merely Rp 117 billion in 9M15 to Rp 2.9 trillion in 9M16.

Consumer loans declined 1% YoY but rose 2% QoQ to Rp 8.2 trillion. Conscious effort to reduce unsecured personal loan was offset by the growth in mortgages and credit card loans by 14% and 7% YoY, respectively.

Mass Market Loan Composition and Size
Rp trillion



Micro loans declined 29% YoY to Rp 11.4 trillion due to weak loan demand. Management continue to focus on improving asset quality in this segment.

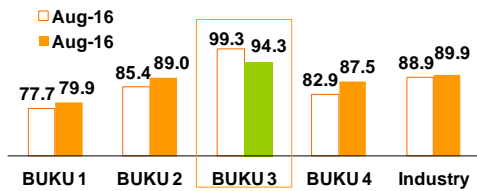
Adira Finance loans continue to be impacted by the auto industry sales and declined 8% YoY to Rp 43.8 trillion. Negative growths in 4W and 2W loans were partially offset by a 5% growth in used-car loans.

Adequate liquidity

As of the end of 3Q16, the Bank's Loan-to-Funding Ratio (LFR) stood at 91.7%. These numbers were well within the 94.0% requirement set by the regulator and better than the 94.3% average LDR of BUKU 3 banks as per end of August 2016. Despite tighter liquidity in the overall banking system, Danamon managed to maintain its LFR at the targeted level.

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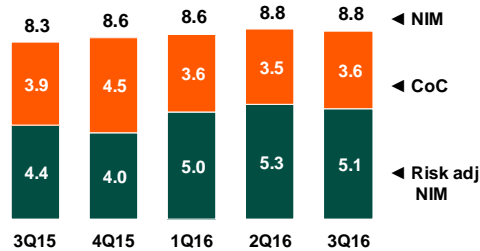
LDR (%) by BUKU



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 September 2016, the Bank has positive MCO and positive Liquidity Stress Test result.

In line with a decline in the loan portfolio, the Bank's third party funding was also reduced by 10% YoY to Rp 103.8 trillion. Time deposit decreased by 5% QoQ from Rp 61.4 trillion in 2Q16 to Rp 58.2 trillion while CASA increased by 2% to Rp 45.6 trillion. Consequently, CASA ratio improved 180 bps QoQ to 43.9%.

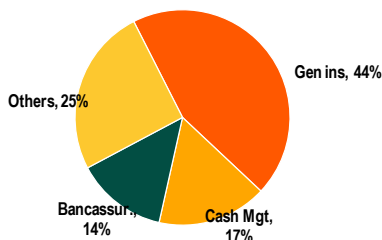
NIM & CoC (%)



NIM improved by 70 bps

Despite the soft economy, NIM improved from 8.1% in 9M15 to 8.8% in 9M16. The Bank has been focusing on pursuing quality CASA and limiting high-cost deposits. In addition, Central Bank's decision to reduce deposit rate cap and lower BI rate by 125 bps from the beginning of 2016 helped to reduce CoF.

Distribution of Fee Income 9M16 (%)

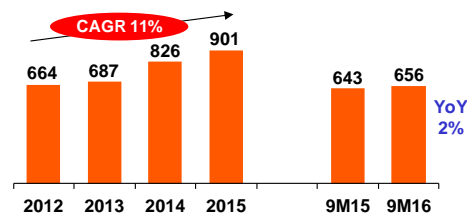


Fee income grew 9% YoY

In 9M16, operating income grew 2% YoY to Rp 13.3 trillion. Net interest income grew 1% YoY to Rp 10.2 trillion. While Fee income grew 9% to Rp 3.0 trillion.

Due to the loan decline, credit-related fee income declined 1% YoY to Rp 1.8 billion. However growth in non-credit related fee income offset the decline in the credit-related fee portion. Bancassurance fee grew 19% YoY to Rp 203 billion. Cash management rose by 14% YoY to Rp 244 billion while Adira insurance contributed Rp 656 billion of fee income in 9M16. In the same period, Treasury related income grew 81% YoY to Rp 234 billion.

General Insurance (Rp bn)



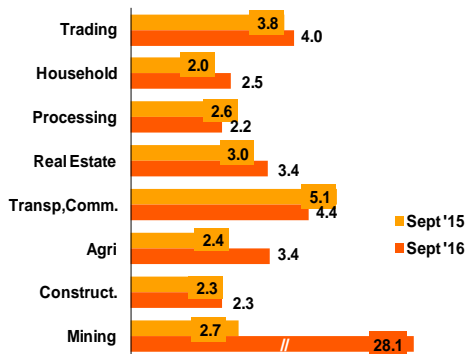
Assets quality is expected to improve

NPL (gross) stood at 3.5% at the end of 3Q16, a 50 bps increase YoY.

Aside from the weak economy, decline in the loan denominator contributed to the increase in the NPL ratio. Year-to-date, Danamon's NPL amount increased by only 7%, as compared to the industry's NPL growth of 24% to end of August 2016.

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NPL by sector

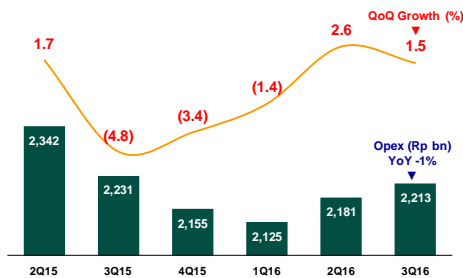


The Bank's asset quality by sector is better across the majority of industry sectors. Increase of NPL in the mining sector by was primarily due to a coal related corporate debtor. NPL in the agriculture sector also rose by 100 bps largely attributed to borrowers in the micro segment. On the other hand, NPL in the transportation & communication sector decreased by 70 bps due to settlement of certain troubled loans.

The Bank expects asset quality to improve next year. Cost of credit has come down by 4% from Rp 3.5 trillion in 9M15 to Rp 3.4 trillion in 9M16. Restructured loans ratio has also improved from 2.94% at the end of last year to 2.72% at the end of 3Q16. In addition, Special Mention ratio has been stable at around 11%.

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

Operating Expenses



Well-managed operating expenses

Operating expense in 9M16 declined by 6% YoY. As a result, CIR for 9M16 improved 460 bps YoY to 49.1%. Re-alignment of network and resources continue to be performed to increase productivity and efficiency. At the same time, the Bank is investing in critical areas including IT and analytics to support strategic growth.

PPOP grew 13% to Rp 6.8 trillion from Rp 6.0 trillion in 9M15.

Double digit growth in net profit

All the factors discussed above resulted in a 9M16 NPAT of Rp 2.5 trillion, a 33% YoY growth.

RoA for 9M16 increased by 60 bps to 1.9%, while RoE improved by 220 bps to 10.1%.

While overall loan demand is still weak, Danamon was able to control costs to improve the bottom line. In addition, we are also implementing strategic changes throughout the organization to improve long term return.

Regulatory Updates

Relaxation to Property Loan-To-Value (LTV) and Financing-To-Value (FTV) Ratio

Effective on 29 August 2016, Bank Indonesia (BI) replaced BI Regulation No. 17/10/PBI/2015 regarding “LTV Ratio for Property Loan, FTV Ratio for Property Financing, and Advanced Payment for Vehicle Loan or Financing” with BI Regulation No. 18/16/PBI/2016 on the same subject.

Generally the new regulation was more relax than the superseded one. Maximum LTV and FTV ratios for property loan/ financing were lowered by 0 to 150 bps. Maximum LTV are differentiated based on whether the loan was a first, second, or third property loan/ financing for the debtor and the overall credit quality of the loan/ financing managed by the bank. Yet, there was no change on down payment for vehicle loan or financing, which were set between 20% and 30%.

Relaxation was also provided for additional loan (top-up) based on the existing property loan/ financing. LTV requirement for the top up could be considered the same as the existing loan/financing as long as the debt quality is good (current). Under the previous regulation, a top-up should be considered as a new financing (i.e. second loan or third loan) and thus subject to more stringent LTV rule.

The new regulation also let a debtor to get a second property loan/ financing from a bank to finance a property that is still under construction. Previously, a debtor can get a facility from bank for property under construction only if it is the first facility received by the debtor.

To provide a higher LTV for property loan to customers, a bank should meet the minimum overall loan portfolio quality and overall property loan portfolio quality. Gross NPL of overall loan portfolio should not exceed 5%. Also, the net NPL of overall property loan portfolio should not exceed 5% (under the previous regulation gross NPL of overall portfolio loan should not exceed 5%).

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Key Figures and Ratios

	9M15	9M16	YoY	1Q16	2Q16	3Q16	QoQ
INCOME STATEMENTS (Rp billion)							
Net Interest Income	10,193	10,248	1%	3,395	3,408	3,445	1%
Fee Income	2,790	3,042	9%	966	1,103	973	-12%
Operating Income	12,983	13,290	2%	4,361	4,511	4,418	-2%
Operating Expenses	6,969	6,519	-6%	2,125	2,181	2,213	1%
Pre-Provision Op. Profit ("PPOP")	6,014	6,770	13%	2,236	2,330	2,205	-5%
Cost of Credit	3,500	3,361	-4%	1,129	1,079	1,153	7%
Risk Adjusted Op. Profit	2,514	3,409	36%	1,107	1,250	1,052	-16%
Net Profit After Taxes	1,895	2,516	33%	814	921	782	-15%
BALANCE SHEETS (Rp billion)							
Total Assets	195,012	174,685	-10%	179,334	174,855	174,685	0%
Loans – Gross	133,615	121,608	-9%	125,846	124,922	121,608	-3%
Marketable Securities related to Trade Finance (MS-TF)	117	2,945	2426%	253	2,958	2,945	0%
Total loan and MS – TF	133,732	124,552	-7%	126,099	127,880	124,552	-3%
Government Bonds	6,016	9,786	63%	6,605	8,291	9,786	18%
Total Funding	141,827	124,575	-12%	132,077	127,852	124,575	-3%
CASA	52,578	45,574	-13%	45,948	44,712	45,574	2%
Time Deposit	63,215	58,197	-8%	65,140	61,391	58,197	-5%
Borrowings and LT. Funding	26,033	20,804	-20%	20,989	21,749	20,804	-4%
Equity	33,668	35,849	6%	34,886	35,018	35,849	2%
KEY RATIOS (%)							
Net Interest Margin	8.1	8.8	0.7	8.6	8.8	8.9	0.1
Cost of Credit	3.5	3.6	0.1	3.6	3.5	3.8	0.2
Cost to Income	53.7	49.1	(4.6)	48.7	48.4	50.1	1.7
BOPO – Bank only	88.3	82.1	(6.2)	85.2	79.4	87.9	8.5
ROAA	1.3	1.9	0.6	1.8	2.1	1.8	(0.3)
ROAE	7.9	10.1	2.2	9.8	11.2	9.2	(2.0)
Assets to Capital (x)	6.2	5.3	(0.9)	5.6	5.5	5.3	(0.2)
Regulatory LFR*	91.1	91.7	0.6	90.2	92.6	91.7	(0.9)
Bank only CAR	20.1	22.8	2.7	22.1	22.0	22.8	0.8
Consolidated CAR	19.1	21.5	2.4	20.8	20.6	21.5	0.9
NPL - Gross	3.0	3.5	0.5	3.3	3.3	3.5	0.3
Loan Loss Coverage (LLP/NPL)	105.1	102.3	(2.8)	108.3	110.6	102.3	(8.3)

*) Loan to Funding Ratio ("LFR") calculation is as stipulated in BI regulation No. 17 / 11 / PBI / 2015 dated 25 June 2015.

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 September 2016</i>	Number of Shares	Ownership (%)
Asia Financial (Indonesia) Pte, Ltd.	6,457,558,472	67.4%
JPMCB - Franklin Templeton Inv. Funds	630,467,523	6.6%
Public (< 5%, each)	2,496,617,370	26.0%
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 September 2016 and 31 December 2015

(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2016	31 Dec 2015	30 Sep 2016	31 Dec 2015
	ASSETS				
1.	Cash	1,760,716	2,569,362	1,926,266	2,727,817
2.	Placements with Bank Indonesia	8,789,592	21,748,171	8,789,592	21,748,171
3.	Placements with other banks	3,594,063	7,484,053	4,990,698	9,659,194
4.	Spot and derivative receivables	50,387	335,088	189,812	992,722
5.	Marketable securities				
	a. Designated at fair value through profit/loss	2,728,515	1,190,317	2,728,515	1,190,317
	b. Available for sale	20,623,452	10,934,425	22,477,450	11,900,872
	c. Held to maturity	2,952,980	156,580	3,012,980	216,580
	d. Loans and receivables	-	-	-	-
6.	Securities sold under repurchase agreements (repo)	994,839	-	994,839	-
7.	Securities purchased under resale agreements (reverse repo)	116,374	-	116,374	-
8.	Acceptance receivables	1,752,791	5,069,609	1,752,791	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	92,088,326	99,651,820	92,088,326	99,651,820
10.	Sharia financing	3,232,495	3,191,167	3,232,495	3,191,167
11.	Consumer financing receivables	-	-	25,214,105	24,966,870
	Allowance for impairment losses on consumer financing receivables -/-	-	-	(1,118,946)	(1,080,784)
12.	Premium receivables	-	-	238,127	284,838
13.	Reinsurance Assets	-	-	708,874	792,535
14.	Investments	2,718,827	2,802,796	149,210	157,589
15.	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(20,519)	(500)	(20,519)	(500)
	b. Loans	(3,362,321)	(3,359,932)	(3,362,321)	(3,359,932)
	c. Others	(4,245)	(8,580)	(38,586)	(43,588)
16.	Intangible assets	1,134,841	1,062,447	3,281,297	3,192,946
	Accumulated amortisation on intangible assets -/-	(861,974)	(796,310)	(1,852,539)	(1,765,947)
17.	Fixed assets and equipment	4,421,635	4,237,374	5,432,027	5,218,978
	Accumulated depreciation of fixed assets and equipment -/-	(2,269,874)	(2,121,756)	(2,857,099)	(2,659,835)
18.	Non earning asset				
	a. Idle properties	16,397	16,397	16,397	16,397
	b. Foreclosed assets	37,485	499	37,485	499
	c. Suspense accounts	1,518	1,722	1,518	1,722
	d. Interbranch assets				
	i. Conducting operational activities in Indonesia	-	-	217	-
	ii. Conducting operational activities outside Indonesia	-	-	-	-
19.	Allowance for impairment losses on non financial assets -/-	-	-	-	-
20.	Leased receivables	-	-	1,072,585	1,557,057
21.	Deferred tax assets	1,256,962	1,401,227	1,600,784	1,552,979
22.	Other assets	3,332,948	2,294,212	3,883,046	2,877,319
	TOTAL ASSETS	145,086,210	157,860,188	174,685,800	188,057,412

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NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2016	31 Dec 2015	30 Sep 2016	31 Dec 2015
	LIABILITIES AND EQUITY				
1.	Current accounts	14,079,906	16,332,699	13,224,742	15,565,369
2.	Savings	30,839,669	32,565,480	30,839,669	32,565,480
3.	Time deposits	55,609,633	64,670,116	55,589,275	64,573,240
4.	Revenue sharing investment funds	2,597,548	2,465,240	2,546,103	2,437,439
5.	Deferred premium income	-	-	1,272,426	1,248,136
6.	Unearned premium reserve	-	-	942,084	1,014,460
7.	Loans from Bank Indonesia	-	-	-	-
8.	Borrowings from other banks	3,599,898	1,827,201	3,599,898	1,827,201
9.	Spot and derivative liabilities	29,510	123,991	57,053	123,991
10.	Securities sold under repurchase agreements (repo)	960,172	-	960,172	-
11.	Acceptance payables	1,752,791	5,112,899	1,752,791	5,112,899
12.	Marketable securities issued	-	-	10,807,925	9,714,134
13.	Borrowings	605,178	1,704,884	9,767,206	13,086,240
14.	Security deposits	18,129	22,134	18,129	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	3,997,494	3,326,509	7,040,386	6,551,737
18.	Profit sharing investment funds	-	-	-	-
	TOTAL LIABILITIES	114,089,928	128,151,153	138,417,859	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 (loss)				
	a. Adjustment in foreign currencies translation	-	-	-	-
	b. Gains (losses) from changes in the value of financial assets as available for sale	250,393	80,856	242,733	30,602
	c. Effective portion on fair value for cash flow hedge	-	(1,072)	(42,040)	24,814
	d. Gain on revaluation of fixed asset	-	-	-	-
	e. Other comprehensive income of associates entity	-	-	-	-
	f. Remeasurement on defined benefit program	(248,583)	(248,583)	(327,600)	(327,600)
	g. Income tax related to components of other comprehensive income	33,803	78,550	64,563	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	1,879,275	1,891,440	2,516,221	2,393,305
	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	30,996,282	29,709,035	35,848,966	33,932,138
27.	Non-controlling interests	-	-	418,975	282,710
	TOTAL EQUITY	30,996,282	29,709,035	36,267,941	34,214,848
	TOTAL LIABILITIES AND EQUITY	145,086,210	157,860,188	174,685,800	188,057,412

* restated

Statements of Comprehensive Income
For the 9 Months Period Ended 30 September 2016 and 2015
(in million Rupiah, except earnings per share)

NO.	ACCOUNTS	INDIVIDUAL		KONSOLIDASIAN	
		30 Sep 2016	30 Sep 2015	30 Sep 2016	30 Sep 2015 *)
	INCOME AND EXPENSES FROM OPERATIONS				
A.	Interest Income and Expenses				
1.	Interest Income				
	a. Rupiah	10,355,254	11,779,027	15,124,121	16,435,015
	b. Foreign currencies	430,110	532,378	430,111	532,379
2.	Interest Expense				
	a. Rupiah	3,491,928	4,513,167	4,692,696	5,681,806
	b. Foreign currencies	195,119	390,304	451,076	912,065
	Net Interest Income	7,098,317	7,407,934	10,410,460	10,373,523
3.	Underwriting income				
	3.1. Premium income	-	-	1,394,291	1,303,486
	3.2. Underwriting expense	-	-	970,696	950,308
	Net Underwriting Income	-	-	423,595	353,178
	Net Interest and underwriting income	7,098,317	7,407,934	10,834,055	10,726,701
B.	Operating Income and Expense other than Interest				
1.	Operating Income other than Interest	2,280,329	2,393,948	3,155,957	3,238,035
	a. Increase in fair value of financial assets				
	i. Marketable securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot and derivatives	92,089	284,834	92,089	284,834
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial liabilities	-	-	-	-
	c. Gain from sale of financial assets				
	i. Marketable securities	117,084	16,514	188,317	26,803
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	152,716	73,919	152,716	73,919
	e. Dividend	461,370	518,053	1,846	1,347
	f. Gain from investment under equity method	-	-	-	-
	g. Fees/commissions and administrative	1,015,593	1,040,684	1,566,959	1,569,973
	h. Recovery of impairment loss reserves	-	-	-	-
	i. Other income	441,477	459,944	1,154,030	1,281,159
2.	Operating Expenses other than Interest	6,998,153	7,620,558	10,549,697	11,400,916
	a. Decrease in fair value of financial assets				
	i. Marketable securities	2,555	8,990	2,555	8,990
	ii. Loans	-	-	-	-
	iii. Spot and derivatives	46,603	139,927	46,603	139,927
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial liabilities	-	-	-	-
	c. Losses from sale of financial assets				
	i. Marketable securities	1,151	621	1,151	621
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	10,472	120,171	10,472	120,171
	e. Impairment losses on financial assets				
	i. Marketable securities	20,357	-	20,357	-
	ii. Loans	2,283,347	2,300,712	3,332,441	3,517,111
	iii. Sharia financing	26,088	43,686	26,088	43,686
	iv. Other financial assets	(4,425)	6,320	42,300	64,442
	f. Losses related to operational risk	8,905	4,654	11,357	5,407
	g. Losses from investment under equity method	-	-	-	-
	h. Commissions/provision/fees and administrative	141,685	162,319	145,049	164,958
	i. Losses from decrease in value of non financial assets	-	-	-	47
	j. Salaries and employee benefits	2,379,243	2,563,486	3,620,722	3,856,191
	k. Promotion expenses	90,934	115,754	108,014	139,465
	l. Other expenses	1,991,238	2,153,918	3,182,588	3,339,900
	Net Operating Expenses other than Interest	(4,717,824)	(5,226,610)	(7,393,740)	(8,162,881)
	OPERATING PROFIT	2,380,493	2,181,324	3,440,315	2,563,820

PT Bank Danamon Indonesia, Tbk.
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NO.	ACCOUNTS	INDIVIDUAL		KONSOLIDASIAN	
		30 Sep 2016	30 Sep 2015	30 Sep 2016	30 Sep 2015 *)
	NON OPERATING INCOME AND EXPENSES				
1.	Gain/(loss) from sale of premisses and equipment	1,921	1,258	2,198	5,711
2.	Gain (loss) on foreign currencies translation	(415)	335	(2,582)	10,446
3.	Income(expenses) non operating expenses	4,116	(2,557)	29,580	11,977
	NON OPERATING PROFIT (LOSS)	5,622	(964)	29,196	28,134
	CURRENT YEAR PROFIT BEFORE INCOME TAX	2,386,115	2,180,360	3,469,511	2,591,954
	Income tax				
a.	Income tax expenses	407,322	379,169	926,119	666,749
b.	Deferred tax expenses (income)	99,518	62,432	(74,585)	(20,567)
	CURRENT YEAR NET PROFIT	1,879,275	1,738,759	2,617,977	1,945,772
	OTHER COMPREHENSIF INCOME				
1	Items that will not be reclassified to profit or loss				
a.	Gain fixed asset revaluation	-	-	-	-
b.	Remeasurement on defined benefit program	-	(2,012)	-	(2,012)
c.	Other comprehensive income of associates entity	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax relating to items that will not be reclassified to profit or loss	-	503	-	503
2	Items that will be reclassified to profit or loss				
a.	Adjustment from translation of financial statements	-	-	-	-
b.	Gain (loss) from change in available-for-sale financial assets	169,537	(71,579)	217,008	(118,943)
c.	Effective portion of cash flow hedges	1,072	8,294	(70,804)	198,795
d.	Others	-	-	-	-
e.	Income tax relating to items that will be reclassified to profit or loss	(44,747)	18,963	(26,778)	(28,662)
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	125,862	(45,831)	119,426	49,681
	TOTAL CURRENT YEAR COMPREHENSIVE INCOME	2,005,137	1,692,928	2,737,403	1,995,453
	Current year profit attributable to:				
	EQUITY HOLDERS OF THE PARENT ENTITY	1,879,275	1,738,759	2,516,221	1,894,902
	NON-CONTROLLING INTERESTS	-	-	101,756	50,870
	TOTAL CURRENT YEAR PROFIT	1,879,275	1,738,759	2,617,977	1,945,772
	Total Current Year Comprehensive Income attributable to:				
	EQUITY HOLDERS OF THE PARENT ENTITY	2,005,137	1,692,928	2,634,717	1,942,255
	NON-CONTROLLING INTERESTS	-	-	102,686	53,198
	TOTAL CURRENT YEAR COMPREHENSIVE INCOME	2,005,137	1,692,928	2,737,403	1,995,453
	DIVIDEND	(717,890)	(781,149)	(717,890)	(781,149)
	BASIC EARNINGS PER SHARE	196.07	181.41	262.53	197.70

*As reclassified

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

For the 9 Months Period Ended 30 September 2016

Newsletter									
a	b	d	e	f	g	h		i	
Net Interest Income	Net Underwriting Income	Other Operating Income	Other Operating Expenses	Non Operating Income	Non Operating Loss	Income before Tax	Taxes	Minority Interest	Income after Minority Interest
10,410	424	3,156	(10,550)	-	29	3,470	(852)	(102)	2,516

a+c	b+d	e			f+g		h	i		Remark
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
10,410	3,580	13,990	(10,550)	3,440	-	29	(852)	(102)	2,516	
(165)		(165)	165	-						- LPS Deposit Insurance
	45	45		45	(45)					- Provision for ADMF acquisition cost
	(106)	(106)		(106)	106					- Write off on amortization cost
			21	21		(21)				- Refund insurance from written off loan
	(42)	(42)		(42)		42				- Collection compensation for ADMF loan
	(227)	(227)	227	-						- ADMF indirect acquisition cost
	(49)	(49)	49	-						- Decrease in fair value of financial assets (MTM)
	(1)	(1)	1	-						- Losses from sale of financial assets (marketable securities)
	(10)	(10)	10	-						- Losses from spot and derivative transaction (realised)
			3,421	3,421	(3,421)					- Impairment losses on financial assets
	(140)	(140)	140	-						- Fees/commissions and administrative expenses
2	(6)	(4)	(4)	(9)	(1)	10			0	Others
10,247	3,043	13,290	(6,519)	6,770	(3,361)	60	(852)	(102)	2,516	

Analyst Briefing Presentation

Key Financial Ratios

As at 30 September 2016 and 2015

NO.	RATIOS (%)	30 Sep 2016	30 Sep 2015 *)
	CONSOLIDATED RATIOS :		
I.	Capital		
	1. Capital Adequacy Ratio (CAR)	21.47%	18.97%
II.	Earning assets		
	1. Non-performing earning assets and non productive assets to total earnings and non-productive assets	2.17%	1.91%
	2. Non-performing earning assets to total productive assets	2.73%	2.39%
	3. Allowance for impairment losses for financial asset to productive asset	2.91%	2.59%
	4. NPL gross	3.54%	2.99%
	5. NPL net	2.16%	1.78%
III.	Rentability		
	1. Return on Assets (ROA)	2.59%	1.75%
	2. Return on Equity (ROE)	10.06%	7.89%
	3. NIM including third party premium expenses	8.79%	8.15%
	4. Cost to income	49.06%	53.67%
	BANK RATIOS :		
I.	Capital		
	1. CAR	22.85%	20.05%
II.	Earning assets		
	1. Non-performing earning assets and non productive assets to total earnings and non-productive assets	2.22%	1.89%
	2. Non-performing earning assets to total productive assets	2.90%	2.47%
	3. Allowance for impairment losses for financial asset to productive asset	2.59%	2.28%
	4. NPL gross	4.02%	3.24%
	5. NPL net after impairment value	2.40%	1.85%
III.	Rentability		
	1. ROA	2.14%	1.76%
	2. ROE	8.64%	8.26%
	3. NIM	7.29%	7.11%
	4. NIM including third party premium expenses	7.12%	6.93%
	5. Operating expenses to operating income	81.78%	85.17%
	6. Cost to income	50.36%	53.70%
IV.	Liquidity		
	LFR	91.65%	91.09%
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 **)	6.56%	8.06%
	b. GWM Foreign Currency	8.09%	8.10%
	4. Net Open Position	0.54%	0.14%

*) As restated

**) 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 September 2016 and 31 December 2015

(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2016	31 Dec 2015	30 Sep 2016	31 Dec 2015
I	COMMITMENT RECEIVABLES				
	1. Unused borrowing facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2. Outstanding buying of spot and derivative contract	2,420,511	3,187,821	2,420,511	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	14,931	50,000	14,931	50,000
	- Foreign currencies	-	-	-	-
	b. Others				
	i. Committed	398,025	358,471	398,025	358,471
	ii. Uncommitted	34,994,727	35,925,213	34,994,727	35,925,213
	2. Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	5,000	10,083	5,000	10,083
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	165,076	196,649	165,076	196,649
	ii. Foreign currencies	-	-	-	-
	3. Outstanding Irrevocable L/C				
	a. Offshore L/C	1,661,930	1,331,797	1,661,930	1,331,797
	b. Local L/C	184,449	294,864	184,449	294,864
	4. Outstanding selling of spot and derivative contract	3,499,699	4,050,238	3,499,699	4,050,238
	5. Others	-	-	-	-
III	CONTINGENT RECEIVABLES				
	1. Guarantees received				
	a. Rupiah	114,208	-	114,208	-
	b. Foreign currencies	82,138	130,292	82,138	130,292
	2. Interest receivables on non performing assets				
	a. Loan interest income	617,348	493,979	617,348	493,979
	b. Other interest	-	-	-	-
	3. Others	155,000	155,000	155,000	155,000
IV	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	3,441,363	2,984,967	3,441,363	2,984,967
	b. Foreign currencies	364,856	457,797	364,856	457,797
	2. Others	-	-	-	-

Asset Quality and Other Information

As at 30 September 2016 and 2015

(in million Rupiah)

NO.	ACCOUNTS	30 Sep 2016					30 Sep 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	268,469	-	-	-	-	268,469	497,524	-	-	-	-	497,524
b.	Foreign currencies	94,435	-	-	-	-	94,435	208,580	-	-	-	-	208,580
2.	Spot and derivative receivables												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	28	-	-	-	-	28
3.	Marketable securities												
a.	Rupiah	74,326	-	-	-	-	74,326	68,257	-	-	-	-	68,257
b.	Foreign currencies	17,900	-	-	-	-	17,900	14,714	-	-	-	-	14,714
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	5,731	-	-	-	-	5,731	1,209	-	-	-	-	1,209
7.	Loans												
a.	Debtor micro, small and medium												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non debtor micro, small and medium												
i.	Rupiah	175,102	-	-	-	-	175,102	232,896	718	-	-	-	233,614
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured Loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
d.	Properties loan	9,962	-	-	-	-	9,962	15,728	666	-	-	-	16,394
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	866,421	-	-	-	-	866,421	905,099	-	-	-	-	905,099
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
12.	Idle properties	-	-	-	-	-	-	-	-	-	-	-	-
13.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
14.	Suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON RELATED PARTIES												
1.	Placements with other banks												
a.	Rupiah	2,580,346	-	-	-	-	2,580,346	1,922,057	-	-	-	-	1,922,057
b.	Foreign currencies	650,813	-	-	-	-	650,813	6,964,345	-	-	-	-	6,964,345
2.	Spot and derivative receivables												
a.	Rupiah	31,810	-	-	-	-	31,810	387,943	-	-	-	-	387,943
b.	Foreign currencies	18,577	-	-	-	-	18,577	21,542	-	-	-	-	21,542
3.	Marketable securities												
a.	Rupiah	14,304,749	-	-	-	-	14,304,749	8,999,402	-	-	-	-	8,999,402
b.	Foreign currencies	11,907,972	-	-	-	-	11,907,972	3,350,574	-	-	-	-	3,350,574
4.	Securities sold under repurchase agreements (repo)												
a.	Rupiah	994,839	-	-	-	-	994,839	195,860	-	-	-	-	195,860
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)												
a.	Rupiah	116,374	-	-	-	-	116,374	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1,747,060	-	-	-	-	1,747,060	6,510,345	-	-	-	-	6,510,345
7.	Loans												
a.	Debtor micro, small and medium												
i.	Rupiah	27,886,995	3,098,074	319,002	456,305	1,275,522	33,035,898	26,067,060	2,117,362	326,855	517,833	1,093,943	30,123,053
ii.	Foreign currencies	165,532	16,541	-	-	30,382	212,455	263,855	29,204	-	-	2,445	295,504
b.	Non debtor micro, small and medium												
i.	Rupiah	50,189,838	3,536,984	241,071	295,246	630,585	54,893,724	57,839,886	5,300,375	328,089	308,052	524,498	64,300,900
ii.	Foreign currencies	5,742,133	710,047	93,254	405,832	52,376	7,003,642	10,217,626	888,538	8,294	253,981	50,663	11,419,102
c.	Restructured Loans												
i.	Rupiah	1,066,484	591,167	132,488	93,123	239,370	2,122,632	1,077,347	784,657	151,001	80,659	207,955	2,301,619
ii.	Foreign currencies	259,654	586,691	84,740	-	29,425	960,510	226,432	915,460	8,294	62,921	46,829	1,259,936
d.	Properties loan	4,371,560	229,152	14,369	27,904	69,823	4,712,808	4,337,792	160,211	11,844	9,266	70,870	4,589,983
8.	Investments	149,081	25	-	-	-	149,106	170,026	25	-	-	-	170,051
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others receivables	15,082	-	-	-	-	15,082	11,210	-	-	-	-	11,210
11.	Commitments and contingencies to third parties												
a.	Rupiah	34,073,905	181,989	-	-	-	34,255,894	33,901,969	256,595	250	-	100	34,158,914
b.	Foreign currencies	6,034,766	73,276	-	-	-	6,108,042	8,261,917	34,156	147	-	-	8,296,220
12.	Idle properties	-	-	-	-	16,397	16,397	-	-	-	-	16,397	16,397
13.	Foreclosed assets	36,986	-	-	-	499	37,485	-	-	-	80	419	499
14.	Suspense accounts	1,518	-	-	-	-	1,518	525	-	-	-	-	525

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NO.	ACCOUNTS	30 Sep 2016					30 Sep 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 earning assets												3,148,034
3.	Minimum required regulatory provision for earning assets												3,346,509
4.													
	Percentage of micro, small and medium enterprises credit to total loans												28.60%
5.	Percentage of micro and small enterprises credit to total loans												10.51%
6.	Percentage of micro, small and medium enterprises debtors to total debtors												9.68%
7.	Percentage of micro and small enterprises debtor to total debtors												7.89%
8.	Others												-
a.	Channelling loans												350,623
b.	Channelling loans Mudharabah Muqayadah												-
c.	Written-off earning assets												2,518,641
d.	Recovery on written-off earning assets												530,718
e.	Charged-off earning assets												1,713,485

Allowance for Impairment Losses

As at 30 September 2016 and 2015

(in million Rupiah)

No.	ACCOUNTS	30 Sep 2016				30 Sep 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	-	4,155	35,941	-	-	7,636	95,925	-
2	Spot and derivative receivables	-	-	504	-	-	-	4,095	-
3	Marketable securities	-	20,519	73,456	-	-	500	48,050	-
4	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
5	Securities purchased under resale agreements (reverse)	-	-	-	-	-	-	-	-
6	Acceptance receivables	-	91	17,528	-	-	6	65,116	-
7	Loans	875,679	2,486,642	825,801	2,262,730	662,569	2,477,324	926,937	2,088,785
8	Investments	-	-	27,188	1	-	-	28,153	1
9	Temporary equity investment	-	-	-	-	-	-	-	-
10	Others receivable	-	-	151	-	-	-	112	-
11	Commitment and Contingency	-	-	56,495	12,763	-	-	57,781	14,697

Statement of Spot and Derivative Transactions

As at 30 September 2016

(in million Rupiah)

NO.	TRANSACTION	Notional Amount	Purpose		Derivative Receivable and Liabilities	
			Trading	Hedging	Receivables	Liabilities
A.	Related to exchange rate					
1.	Spot	859,367	859,367	-	767	2,920
2.	Forward	698,393	698,393	-	8,616	3,774
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	3,227,854	3,227,854	-	40,721	22,672
6.	Others	-	-	-	-	-
B.	Related to interest rate					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	100,058	100,058	-	283	144
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL		4,885,672	4,885,672	-	50,387	29,510

Capital Adequacy Requirement

As at 30 September 2016 and 2015

(in million Rupiah)

DESCRIPTION	30 Sep 2016 *)		30 Sep 2015 **)	
	Individual	Consolidated	Individual	Consolidated
I Core Capital (Tier 1)	27,066,274	31,646,937	25,666,622	30,011,117
1 Main Core Capital/Common Equity Tier 1 (CET 1)	27,066,274	31,646,937		
1.1 Paid Up Capital (After deducted with Treasury Stock)	5,901,122	5,901,122		
1.2 Disclosed reserves	25,264,702	30,254,171		
1.2.1 Addition Factor	25,281,598	30,271,067		
1.2.1.1 Other comprehensive income	222,051	260,876		
1.2.1.1.1 Surplus from foreign currency translation	-	-		
1.2.1.1.2 Potential profit from increase of fair value of financial asset in available for sale category	222,051	260,876		
1.2.1.1.3 Surplus of fixed assets revaluation	-	-		
1.2.1.2 Other Disclosed Reserves	25,059,547	30,010,191		
1.2.1.2.1 Agio	7,236,756	7,236,756		
1.2.1.2.2 General reserve	326,740	326,740		
1.2.1.2.3 Prior year profit that can be reckoned	15,616,776	19,930,473		
1.2.1.2.4 Current year profit that can be reckoned	1,879,275	2,516,222		
1.2.1.2.5 Paid up capital fund	-	-		
1.2.1.2.6 Others	-	-		
1.2.2 Deduction Factor	(16,896)	(16,896)		
1.2.2.1 Other comprehensive income	-	-		
1.2.2.1.1 Deficit from foreign currency translation	-	-		
1.2.2.1.2 Potential loss from decrease of fair value of financial asset in available for sale category	-	-		
1.2.2.2 Other Disclosed Reserves	(16,896)	(16,896)		
1.2.2.2.1 Disagio	-	-		
1.2.2.2.2 Prior year loss that can be reckoned	-	-		
1.2.2.2.3 Current year loss that can be reckoned	-	-		
1.2.2.2.4 Under provision between regulatory provision and impairment value on productive assets	-	-		
1.2.2.2.5 Negative difference on fair value adjustment of financial instrument in trading book	-	-		
1.2.2.2.6 Under provision between regulatory provision and impairment value on non productive assets	(16,896)	(16,896)		
1.2.2.2.7 Others	-	-		
1.3 Minority interest which can be reckoned	-	-		
1.4 Deduction factor to core capital	(4,099,550)	(4,508,356)		
1.4.1 Deffered tax calculation	(1,256,962)	(1,520,141)		
1.4.2 Goodwill	-	(1,074,532)		
1.4.3 Other intangible assets	(272,867)	(342,648)		
1.4.4 Investment calculated as deduction factor	(2,569,721)	(1,571,035)		
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	-	-		
2. Additional Core Capital (AT-1)	-	-		
2.1 Instrument that qualified for AT-1	-	-		
2.2 Agio/Disagio	-	-		
2.3 Deduction factor of Additional Core Capital	-	-		
II Supplementary Capital (Tier 2)	1,037,063	1,210,802	1,226,169	1,411,867
1 Capital instrument in form of shares or others which are qualified for Tier 2	-	-		
2 Agio/Disagio	-	-		
3 General allowance for possible losses on earning assets (max. 1.25% of RWA Credit Risk)	1,037,063	1,210,802		
4 Deduction Factor of Supplementary Capital	-	-		
Total Capital	28,103,337	32,857,739	26,892,791	31,422,984

*) Starting from September 2016, CAR is calculated based on OJK Regulation No.34/POJK.03/2016 dated 22 September 2016 on Amendment of OJK Regulation No.11/POJK.03/2016 regarding Capital Adequacy Ratio (CAR) for Commercial Bank

***) As restated

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DESCRIPTION	30 Sep 2016 *)		30 Sep 2015 **)	
	Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSET				
RWA CREDIT RISK	97,592,784	117,937,238	109,319,457	131,313,808
RWA MARKET RISK	932,509	933,038	392,291	393,125
RWA OPERATIONAL RISK	24,478,962	34,192,807	24,416,521	33,923,198
TOTAL RWA	123,004,255	153,063,083	134,128,269	165,630,131

DESCRIPTION	30 Sep 2016 *)		30 Sep 2015 **)	
	Individual	Consolidated	Individual	Consolidated
CAR RATIO				
CET 1 Ratio	22.00%	20.68%	19.14%	18.12%
Tier 1 Ratio	22.00%	20.68%	19.14%	18.12%
Tier 2 Ratio	0.84%	0.79%	0.91%	0.85%
Total Ratio	22.85%	21.47%	20.05%	18.97%
CET 1 FOR BUFFER	13.85%	12.47%		
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%		

*) Starting from September 2016, CAR is calculated based on OJK Regulation No.34/POJK.03/2016 dated 22 September 2016 on Amendment of OJK Regulation No.11/POJK.03/2016 regarding Capital Adequacy Ratio (CAR) for Commercial Bank

**) As restated

PT Bank Danamon Indonesia, Tbk.
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Sharia Unit

STATEMENTS OF FINANCIAL POSITIONS

AS AT 30 SEP 2016 AND 31 DEC 2015

(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2016	31 Dec 2015
ASSETS			
1.	Cash	7,306	10,126
2.	Placements with Bank Indonesia	319,542	348,337
3.	Placements with other banks	-	-
4.	Marketable securities	30,000	50,000
5.	Financing receivables *)	187,255	187,423
6.	Profit sharing financing	2,939,170	2,973,229
7.	Leased financing	106,071	30,515
8.	Other earning asset	4,166	-
9.	Allowance for impairment losses on earning asset (-/-)		
	a. Individual	(11,762)	(11,860)
	b. Collective	(64,109)	(51,394)
10.	Fixed assets and equipment	7,277	8,032
11.	Non earning asset	-	-
12.	Allowance for impairment losses on other assets -/-	-	-
13.	Other assets	29,611	28,906
	TOTAL ASSETS	3,554,527	3,573,314
LIABILITIES			
1.	Wadiah saving	128,772	154,477
2.	Non profit sharing investment funds	2,468,777	2,310,763
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to other bank	739,029	565,535
5.	Marketable securities issued	-	-
6.	Others liabilities	15,163	10,918
7.	Profit sharing investment funds	-	-
8.	Working funds	116,080	447,017
9.	Accumulated gain/(loss)	86,706	84,604
	TOTAL LIABILITIES	3,554,527	3,573,314

STATEMENTS OF INCOME

FOR THE 9 MONTHS PERIOD ENDED 30 SEP 2016 AND 2015

(In million Rupiah)

NO.	ACCOUNTS	30 Sep 2016	30 Sep 2015
OPERATING INCOME AND EXPENSE			
A. Operational Income dan Expense from distribution of fund			
1.	Income from Distribution of Fund		
	a. Income from receivables	15,966	14,734
	b. Income from profit sharing	271,508	241,825
	c. Others	13,251	9,398
2.	Margin distribution to owners of investment funds -/-		
	a. Non Profit sharing	(130,613)	(117,319)
	b. Profit sharing	-	-
3.	Income after margin distribution	170,112	148,638
B. Other Operating Income and Expense			
1.	Other Operating Income		
	a. Income as mudharib in mudharabah muqayyadah	-	-
	b. Commission/Provision/Fees and administrative	633	1,385
	c. Other income	13,504	39,477
2.	Other Operating Expenses		
	a. Wadiah bonus expense	1,135	2,487
	b. Impairment losses on financial assets	26,092	44,326
	c. Losses on operational risk	2	23
	d. Commission/Provision/Fees and administrative	864	582
	e. Impairment losses on other asset (non financial)	-	-
	f. Salaries and employee benefits	45,713	54,203
	g. Other expenses	18,195	21,384
3.	Other Operating Income (Expense)	(77,864)	(82,143)
	OPERATING INCOME (LOSS)	92,248	66,495
NON OPERATING INCOME AND EXPENSE			
1.	Gain/(loss) from sale of premisses and equipment	(6)	21
2.	Gain (loss) on foreign currencies translation	(415)	335
3.	Income(expenses) non operating expenses	(5,121)	(10,281)
	NON OPERATING INCOME (LOSS)	(5,542)	(9,925)
	INCOME (LOSS) FOR THE PERIOD ENDED BEFORE TAX	86,706	56,570
	Income tax	-	-
	INCOME (LOSS) FOR THE PERIOD ENDED NET OF TAX	86,706	56,570

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

NO.	ACCOUNTS	30 Sep 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	425,970	361,269
	2. Others	6,488	9,919
III.	CONTINGENT RECEIVABLES		
	1. Guarantees received	-	-
	2. Margin receivables on non performing assets	1,952	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 51,066 million and Rp 52,403 million as at 30 June 2016 and 31 December 2015.

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

NO.	Type of funding	Average balance	Revenue to be distributed	Depositor's portion		
				Ratio (%)	Total bonus & profit sharing	Rate of return indication (%)
				A	B	C
A.	FINANCING					
1.	Bank	341,575	3,163			
2.	Non Bank	2,895,109	27,582			
B.	FUNDING					
1.	Wadiah current accounts					
	a. Bank	4,775	39			
	b. Non Bank	198,592	1,632			
2.	Mudharabah current accounts					
	a. Bank	18,146	149	10.00	15	1.00
	b. Non Bank	218,535	1,796	10.00	180	1.00
3.	Wadiah savings					
	a. Bank	-	-			
	b. Non Bank	5,891	48			
4.	Mudharabah savings					
	a. Bank	20,253	166	13.00	22	1.30
	b. Non Bank	313,285	2,575	13.00	335	1.30
5.	Mudharabah deposits					
	a. Bank					
	- 1 month	691,207	5,681	42.00	2,386	4.21
	- 3 months	9,667	79	42.00	33	4.21
	- 6 months	2,667	22	45.00	10	4.51
	- 12 months	4,944	41	42.00	17	4.21
	b. Non Bank					
	- 1 month	1,616,361	13,286	42.00	5,580	4.21
	- 3 months	73,044	600	42.00	252	4.21
	- 6 months	93,368	767	42.00	322	4.21
	- 12 months	8,558	70	42.00	30	4.21
	TOTAL	3,279,293	26,951			

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 September 30, 2016 and for the nine-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 Regulation of Otoritas Jasa Keuangan ("POJK") No. 6/POJK.03/2015 dated 31 March 2015 regarding "Transparency and Publication of Bank" and its ammendment POJK No.32/POJK.03/2016 dated 8 August 2016, dan the Copy Circular Letter of Otoritas Jasa Keuangan ("SEOJK") No. 43/SEOJK.03/2016 dated 28 September 2016 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 account in the consolidated financial statements for the nine-month period ended 30 September 2015 have been reclassified to conform with the presentation of consolidated financial statements for the nine-month period ended 30 September 2016.
3. The consolidated financial statements as at 30 September 2016 and for the nine-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 September 2016: USD 1 = Rp13,051; Exchange rate as at 31 Desember 2015: USD 1 = Rp13,785; Exchange rate as at 30 September 2015: USD 1 = Rp14,650.