

Bank Danamon

We believe in you

**Announcement of
Interim Cash Dividend Payment for the Fiscal Year 2004**

This is to announce the Shareholders of PT Bank Danamon Indonesia Tbk. (the "Company") that in accordance with Circular Resolutions of the Board of Directors in lieu of Resolution Adopted at a Meeting of the Board of Directors of PT Bank Danamon Indonesia Tbk. dated 11 November 2004 and as subjected to article 25 paragraph 3 of the Article of Association of the Company, has been resolved among others interim cash dividend payment of the Company's net profit for the fiscal year 2004 of Rp.178.73 (one hundred and seventy eight come seventy three Rupiah) for each A Series Shares (nominal value of Rp.50.000) and each B Series Shares (nominal value of Rp.500). The procedure and schedule of the payment will be conducted in accordance with the regulations of Jakarta Stock Exchange and Surabaya Stock Exchange for trading purposes in such exchanges.

Interim cash dividend payment of the Company is scheduled as follows:

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| 1. Circular Resolutions of the Board of Directors in lieu of Resolutions Adopted at the Meeting of the Board of Directors of the Company | 11 November 2004 |
| 2. The announcement of interim Cash Dividend Payment in the Stock Exchange | 12 November 2004 |
| 3. Cum dividend in Regular Market and Negotiable Market | 8 December 2004 |
| 4. Ex dividend in Regular Market and Negotiable Market | 9 December 2004 |
| 5. Cum dividend in Immediate Market *) | 10 December 2004 |
| 6. Ex dividend in Immediate Market *) | 13 December 2004 |
| 7. Cum dividend in Cash Market | 13 December 2004 |
| 8. Ex dividend in Cash Market | 14 December 2004 |
| 9. Recording date of Shareholder Register who entitled to accept interim cash dividend payment | 13 December 2004 |
| 10. Interim cash dividend payment | 22 December 2004 |

Notes: *) only valid in Surabaya Stock Exchange

Requirements and other information regarding Interim Cash Dividend Payment:

1. This announcement is the Company official announcement.
2. Payable to the Shareholders as recorded in Shareholder Register (DPS) of the Company as of 13 December 2004 at 04.00 pm (Recording date).
3. Shareholders whose shares are registered in Collective Custodian in Indonesian Central Securities Depository or PT Kustodian Sentral Efek Indonesia (KSEI) will be paid to the Securities Account of the Securities Company and/or Custodian Bank in one of KSEI Payment Bank. Written Confirmation regarding its distribution shall be delivered by KSEI to the issuer and or Custodian Bank. Thereafter, Shareholders will receive balance information upon the Securities Account of the Securities Company and or Custodian Bank as where the Shareholder originally open his/her account.
4. Shareholders whose shares are registered in KSEI or are still using scripts, interim cash dividend payment will be conducted from 22 December 2004 by way of:
 - a. Contacting the Company's Shares Administration Bureau (SAE) at business hours from 09.00 a.m. to 03.00 p.m. to obtain Written Notification regarding Dividend Payment (*Surat Pemberitahuan Pembayaran Dividen - BPPD*) at:

PT Raya Saham Registra

Gedung Plaza Sentral, Lt. 2

Jl. Jend. Sudirman Kav. 47 - 48, Jakarta 12930

Tel. (021) 252 5666 Fax. (021) 252 5028

- b. Showing and submitting the following documents to SAE and or the Company:
 - i) Both original and copy of personal identification (KTP/Driving license/Passport).
 - ii) Power of attorney affixed by duty stamp, if being represented by other party, concluded copy of personal identification of the Principal and Proxy.
 - iii) Copy of Article of Association along with any amendment(s), latest deed regarding appointment of the current management or the authorized management to represent such company also related management identification cards, especially for Shareholders in form of corporate or other legal entity).
5. Interim Cash Dividend Payment is subject to Income tax of 15% (article 23) and 20 % (article 26) pursuant to the prevailing Indonesia tax regulation. The Company will automatically deduct the income tax from interim cash dividend payment, especially for the article 26 which is in relation to the treaty agreement in each countries or according to the tariff that is listed in the Agreement on the Prevention of the Imposition of Dual Taxes (*Peretujuan Penghindaran Pajak Berganda - P3B*) between each countries with the Republic of Indonesia.
For parties who will receive payment as well as for foreign citizen shareholders whose countries has P3B with the Republic of Indonesia and intend to request tax deduction based on the regulation, are herein required to mail/submit original Certificate of Domicile or its legalized copy, by the authorized officer in his/her country or by the Office of Indonesia Tax Service to SAE by the latest of 13 December 2004 at 4.00 pm. If the original copy of Certificate of Domicile is not received by SAE on that date, a 20% tax deduction will be applied.
For KSEI account holder including Securities Company and Custodian Bank that owned electronic records of the Company shares in KSEI, are required to submit Shareholders data and its tax document status to KSEI 1 day after DPS recording date.
Should there be any future tax problem or claims on interim cash dividend payment as has been accepted by the Shareholders, the Shareholders recorded in KSEI should settle such matters with the Securities Company and/or Custodian Bank as where the shareholders originally open their Security Account.

Jakarta, 12 November 2004

PT Bank Danamon Indonesia Tbk.

Board of Directors

**Announcement of
Remaining Cash Dividend Payment for the fiscal year 2004**

This is to announce the Shareholders of PT Bank Danamon Indonesia Tbk. (the "Company") that in accordance with article 25 paragraph 1 of the Article of Association of the Company, Annual General Meeting of Shareholders ("AGMS") dated May 9, 2005 has been resolved among others the remaining cash dividend payment of the Company's net profit for the fiscal year 2004 of Rp. 327,025,330,940.- or Rp. 66.65 (sixty six point six five Rupiahs) for each A Series Shares (nominal value of Rp.50.000) and each B Series Shares (nominal value of Rp.500), as will be conducted in accordance with the payment procedure and schedule with respect to the prevailing rule and regulations in Jakarta Stock Exchange and Surabaya Stock Exchange. Such remaining cash dividend payment has been approved by The Head of Unit Pelaksana Penjaminan Pemerintah ("UP3") of Ministry of Finance of Republic Indonesia pursuant with letter No S.331/UP3/05/2005 dated May 27, 2005. The official announcement of the remaining cash dividend payment for the fiscal year 2004 as resolved in the AGMS has been published as the Company announcement in three daily newspapers, *Bisnis Indonesia*, *Media Indonesia* and *The Jakarta Post* dated May 11, 2005.

Schedule of Remaining Cash Dividend Payment of the Company as follows:

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| 1. The announcement of Remaining Cash Dividend Payment in the Stock Exchange | May 31, 2005 |
| 2. Cum dividend in Regular Market and Negotiable Market | June 17, 2005 |
| 3. Ex dividend in Regular Market and Negotiable Market | June 20, 2005 |
| 4. Cum dividend in Immediate Market *) | June 21, 2005 |
| 5. Ex dividend in Immediate Market *) | June 22, 2005 |
| 6. Cum dividend in Cash Market | June 22, 2005 |
| 7. Ex dividend in Cash Market | June 23, 2005 |
| 8. Recording date of Shareholder Register who entitled to accept remaining cash dividend payment | June 22, 2005 |
| 9. Remaining cash dividend payment | June 30, 2005 |

Notes: *) only valid in Surabaya Stock Exchange

Requirements and other information regarding Remaining Cash Dividend Payment:

1. This announcement is the Company official announcement.
2. Payable to the Shareholders as recorded in Shareholder Register (DPS) of the Company as of June 22, 2005 at 04.00 pm (*Recording date*).
3. Shareholders whose shares are registered in Collective Custodian in Indonesian Central Securities Depository or PT Kustodian Sentral Efek Indonesia (KSEI) will be paid to the Securities Account of the Securities Company and/or Custodian Bank in one of KSEI Payment Bank. Written Confirmation regarding its distribution shall be delivered by KSEI to the Issuer and or Custodian Bank. Thereafter, Shareholders will receive balance information upon the Securities Account of the Securities Company and or Custodian Bank as where the Shareholder originally open his/her account.
4. Shareholders whose shares are registered in KSEI or are still using scripts, the remaining cash dividend payment will be conducted from June 30, 2005 by way of:
 - a. Contacting the Company's Shares Administration Bureau (SAE) at business hours from 09.00 a.m. to 03.00 p.m. to obtain Written Notification regarding Dividend Payment (*Surat Pemberitahuan Pembayaran Dividen - SPPD*) at:

PT Raya Saham Registra
Gedung Plaza Sentral, Lt. 2
Jl. Jend. Sudirman Kav. 47 - 48, Jakarta 12930
Tel. (021) 252 5666 Fax. (021) 252 5028
 - b. Showing and submitting the following documents to SAE and or the Company:
 - i) Both original and copy of personal Identification (KTP/Driving license/Passport).
 - ii) Power of attorney affixed by duty stamp, if being represented by other party, concluded copy of personal Identification of the Principal and Proxy.
 - iii) Copy of Article of Association along with any amendment(s), latest deed regarding appointment of the current management or the authorized management to represent such company also related management Identification cards, especially for Shareholders in form of corporate or other legal entity).
5. Remaining Cash Dividend Payment is subject to income tax of 15% (article 23) and 20 % (article 26) pursuant to the prevailing Indonesia tax regulation. The Company will automatically deduct the income tax from the remaining cash dividend payment, especially for the article 26 which is in relation to the treaty agreement in each countries or according to the tariff that is listed in the Agreement on the Prevention of the Imposition of Dual Taxes (*Persetujuan Penghindaran Pajak Berganda - P3B*) between each countries with the Republic of Indonesia.

For parties who will receive payment as well as for foreign citizen shareholders whose countries has P3B with the Republic of Indonesia and intend to request tax deduction based on the regulation, are herein required to mail/submit original Certificate of Domicile or its legalized copy, by the authorized officer in his/her country or by the Office of Indonesia Tax Service to SAE by the latest of June 22, 2005 at 4.00 pm. If the original copy of Certificate of Domicile is not received by SAE on that date, a 20% tax deduction will be applied.

For KSEI account holder including Securities Company and Custodian Bank that owned electronic records of the Company shares in KSEI, are required to submit Shareholders data and its tax document status to KSEI 1 day after DPS recording date.

Should there be any future tax problem or claims on remaining cash dividend payment as has been accepted by the Shareholders, the Shareholders recorded in KSEI should settle such matters with the Securities Company and/or Custodian Bank as where the shareholders originally open their Security Account.