



Pasar Satria

I Putu Darmayudha - RTSM Bali Nusra
Finalist - Traditional Market Photography Competition



Company Profile



Danamon at a Glance



PT Bank Danamon Indonesia, Tbk. established in 1956 is one of the financial institutions which has the largest network in Indonesia with services from the province of Aceh, on the northern tip of Sumatra, to Papua.

As of December 31, 2014, Danamon has a network of approximately 2,156 branch offices and service centers consisting of conventional branches, 'Danamon Simpan Pinjam' (DSP) and syariah units as well as its subsidiaries. Danamon provides its customers with access to almost 1,473 ATMs, including through ATM Bersama and ALTO in 33 provinces of Indonesia. Danamon managed assets of Rp195.7 trillion by the end of December 2014.

Danamon is one of the largest financial institutions in Indonesia. As a universal bank, the Bank has developed a variety of banking business, from micro financing through 'Danamon Simpan Pinjam', Retail Banking, Syariah Banking to SME and Commercial Banking and Corporate Banking, as well as auto financing services, general insurance and consumer goods financing through Adira Finance, Adira Insurance and Adira Kredit.

As of December 31, 2014, 67.37% of the Bank's shares has been owned by Asia Financial (Indonesia) Pte. Ltd., 6.79% by JPMCB-Franklin Templeton Investment Funds and 25.84% owned by the public.

In line with the Bank's vision "We Care and Enable Millions to Prosper", Danamon continues to improve economic growth of micro, small, and medium enterprises in Indonesia through partnerships with leading institutions and experts in their field. In 2014, Danamon signed an agreement with the International Finance Corporation (IFC), a member of the World Bank Group to develop financing

design model in the sector of agribusiness at Danamon Simpan Pinjam (DSP). Through this cooperation, Danamon can channel financing to main agricultural sectors with an integrated pattern from upstream to downstream.

As a commitment to provide convenience to customers, Danamon constantly creates innovation in its products and services. In November 2014, Danamon launched a mobile banking application called D-Mobile (Danamon Mobile Banking) which provides an easy and convenient way to perform banking transactions via smartphones. D-Mobile also has a feature namely D-Cash SosMed, the first in Indonesia which allows customers to provide funds to friends in Facebook and Augmented Reality feature whereby users can find nearest Danamon's promo within a radius of 5 KM.

In addition to the launch of the D-Mobile, in 2014, Danamon, through its syariah business unit, Danamon Syariah, launched two latest products, Tabungan BISA iB and Tabungan BISA Qurban iB. Tabungan BISA iB is a savings product applying the Mudharabah principle (profit sharing) which offers a variety of advantages so that customers can enjoy free banking transactions easily, safely and conveniently through various channels. Tabungan BISA Qurban iB applies Mudharabah, syariah principles to help customers prepare

funding needs for sacrificial worship during Eid al-Adha. This product is the first and most comprehensive term savings plan to purchase sacrificial animals, because while saving, customers are informed with the price of sacrificial animals, and at the same time they may choose the distributional mechanism.

In line with Bank's commitment to increase awareness and public interest in financial services, Danamon has carried out various initiatives and activities of banking and financial education to the general public. In 2014, Danamon trusted of the Financial Services Authority (OJK) as one of the financial institutions to operate SiMOLEK (The Financial Literacy Car). SiMOLEK was specially designed by OJK with the aim to increase financial literacy and encourage public interest and trust of financial products and services. The series of occasions began in May 2014 along with the launch of SiMOLEK at Juanda Market, Bekasi,

West Java. This was followed by socialization of SiMOLEK in more than 14 major cities in Indonesia until December 2014.

In addition to product innovation, Danamon has significant achievements in other areas. As an effort to implement Good Corporate Governance, in 2014, Danamon won the Best Overall Corporate Governance Award awarded by the Indonesian Institute for Corporate Governance, as well as the first place winner of the Annual Report Awards 2013 for the category of private listed financial institutions. Danamon also won a number of awards in Asiamoney Foreign Exchange (FX) Poll in 2014 as the Best Domestic Provider of FX Services, Best Domestic Provider for FX Products and Services, Best Domestic Provider for FX Options, and Best Domestic Provider for FX Research and Market Coverage. In the international arena, Danamon was included in the list of Forbes Global 2000 of 2014, which is a list of the world's largest companies issued by Forbes Magazine.

CORPORATE IDENTITY

Name: PT Bank Danamon Indonesia, Tbk.	Authorized Capital Rp10 trillion
	Issued and Paid Up Capital: Rp5.9 trillion
Business: Banking Services	Stock Exchange: Indonesia Stock Exchange
Date of Establishment 16 July 1956	Share Code: BDMN
	ISIN Code: ID1000094204
Legal Basis of Establishment: Notarial deed No. 134 dated July 16, 1956 of Meester Raden Soedja, S.H. which was ratified by the Minister of Justice of Republic of Indonesia in its decision letter No. J.A.5/40/8 dated April 24, 1957 and was published in Supplement No. 664 to the State Gazette of Republic of Indonesia No. 46 dated June 7, 1957.	SWIFT Code: BDINIDJA
	Global Intermediary identifikasi Number (GIIN): WZU780.99999.SL.360
	Share Ownership Composition: Asia Financial (Indonesia) Pte Ltd.: 67.37% JPMCB-Franklin Templeton Investment Funds: 6.79% Public: 25.84%
Office Networks: As of December 31, 2014 Danamon has 2,156 office networks that consist of conventional branches, DSP units and Syariah units as well as subsidiaries branches. The list of Danamon's branch offices can be viewed in the Chapter of Corporate Data of this Report.	Head Office: PT Bank Danamon Indonesia, Tbk. Menara Bank Danamon Jl. Prof. Dr. Satrio Kav. E4 No. 6 Mega Kuningan, Jakarta 12950, Indonesia Phone: (+62 21) 5799 1001-03 Fax (+62 21) 5799 1160
	Website & Email: www.danamon.co.id corpsec@danamon.co.id public.affairs@danamon.co.id investor.relation@danamon.co.id

SUBSIDIARIES

PT Adira Dinamika Multi Finance, Tbk. (Adira Finance) Business: Financing
Head Office: Landmark Centre Tower A, 26 th – 31 st Floor Jl. Jend. Sudirman No.1 Jakarta Selatan 12910 Phone: (+62 21) 5296 3232, 5296 3322 Fax: (+62 21) 5296 4159
PT Asuransi Adira Dinamika (Adira Insurance) Business: Insurance
Head Office: Graha Adira, Jl. MT. Haryono Kav. 42, Jakarta Selatan 12780 Phone: (+62 21) 2966 7373, 2966 7345 Fax: (+62 21) 2966 7374
PT Adira Quantum Multifinance (Adira Kredit) Business: Financing
Head Office: Gedung Plaza Kuningan Menara Utara 10 th -11 th Floor, Jl. H. R. Rasuna Said Kav. C 11-14 Jakarta 12940 Phone: (+62 21) 5292 2299 Fax: (+62 21) 5292 1199

Brief History

1956

Established under the name of Bank Kopra Indonesia

1988

Became Indonesia private foreign exchange bank

1998

Taken over by the government at the height of the Asian financial crisis

2003

Acquisition of the government's controlling stake by Asia Financial (Indonesia) Pte. Ltd.

2005

- Rapid expansion of Danamon Simpan Pinjam branch network
- Launch of the Bank's new Vision, Mission, and Values

1976

Name changed to PT Bank Danamon Indonesia

2000

Legal merger with 9 other banks

1989

Went public through IPO in the Jakarta Stock Exchange

2004

- The launching of Danamon Simpan Pinjam
- Acquired 75% of Adira Finance

2014

- Launching of D-Mobile, Danamon Mobile Banking Application
- Launching of Tabungan BISA iB and Tabungan BISA Qurban iB Danamon Syariah
- Joint Program Literacy and Financial Education with Financial Services Authorities (OJK) through Si MOBil LitErase Keuangan (SiMOLEK)
- Signing of Memorandum of Understanding with Indosat to promote strategic partnership between telecommunication and banking services
- Signing of Memorandum of Understanding with International Finance Corporation (IFC), a member of World Bank to develop design model of financing especially for agribusiness sector of Danamon Simpan Pinjam business unit.

2008

- Established Danamon Corporate University

2010

Danamon and Adira Finance issued Fixed Rate Bonds to diversify funding source

2012

- Network expansion of Solusi Emas Syariah
- Launched credit, debit and ATM Manchester United card

2006

- Acquisition of American Express business in Indonesia
- Celebration of Danamon's 50th anniversary

2011

- Danamon celebrated its 55th anniversary
- Launch of Gold Pawning Service Solusi Emas Syariah
- Rp5 trillion in rights issue
- Adira Finance Bonds issuance Rp5 trillion

2009

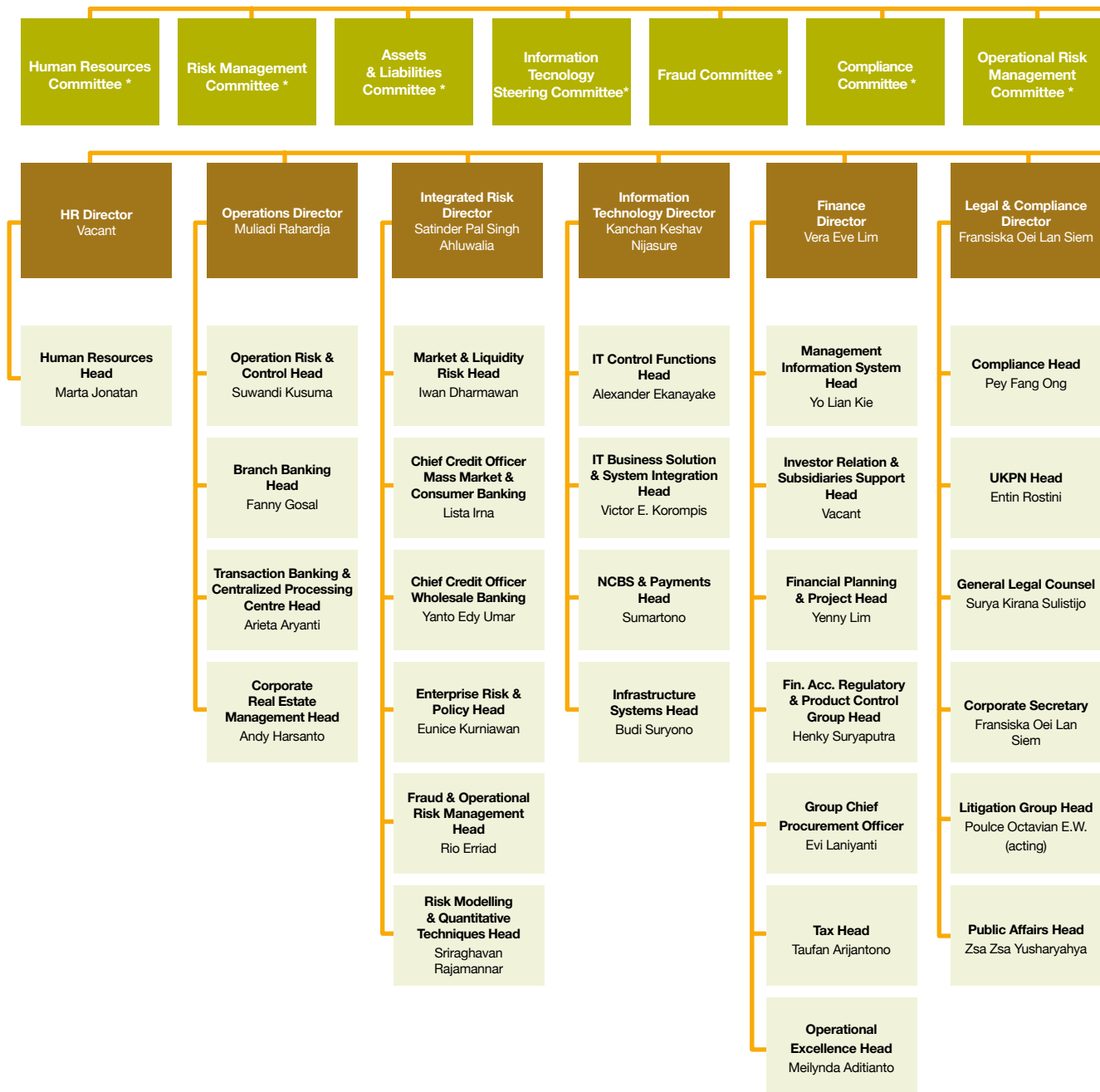
- Rights Issue of Rp4 trillion
- Increased acquisition in Adira Finance to 95%

2013

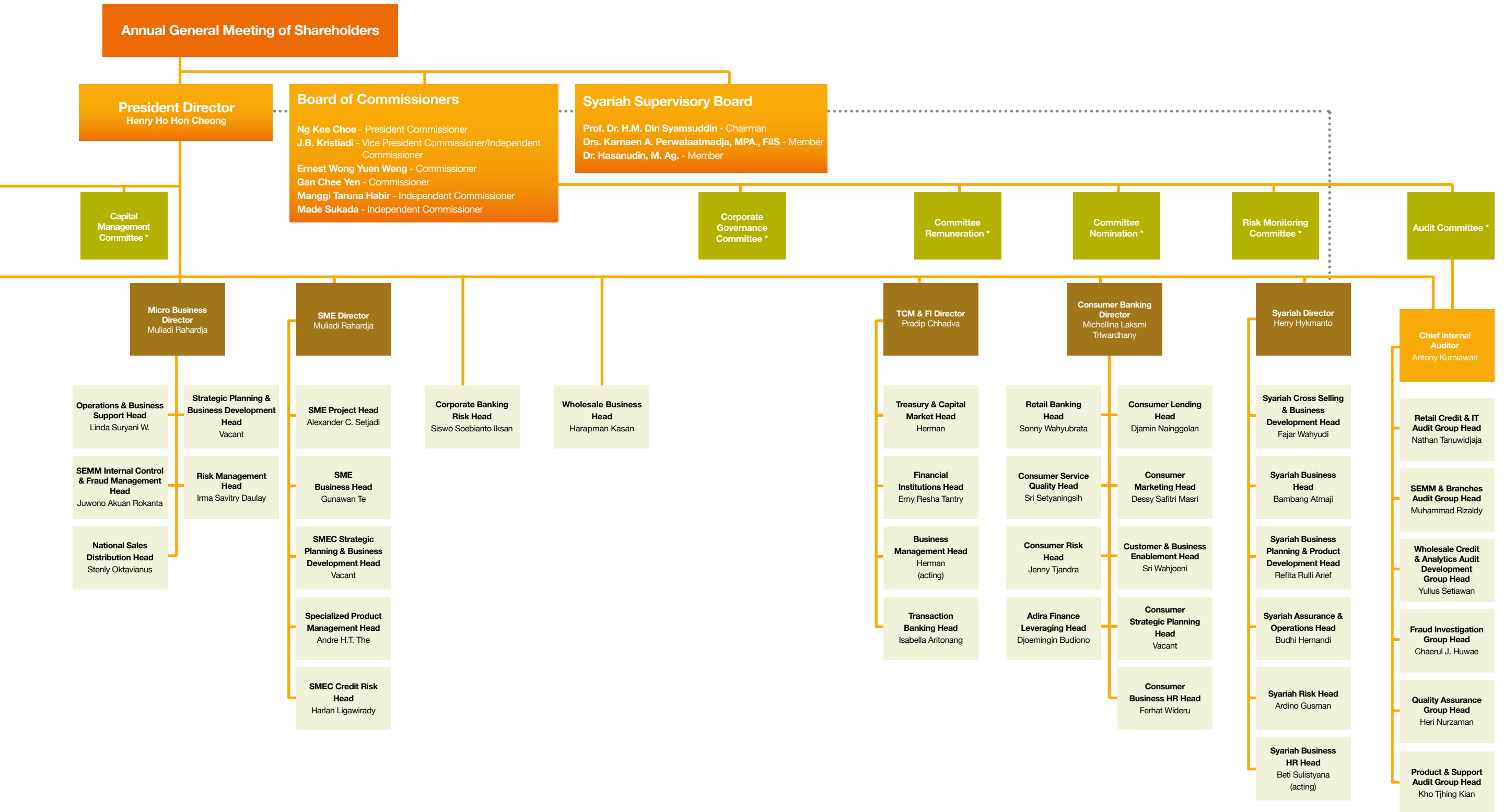
- Partnership with Wells Fargo and Overseas Private Investment Corporation (OPIC) as well as International Finance Corporation (IFC) to finance Indonesia's MSME sector.
- Construction of Danamon's new headquarters "Menara Danamon"
- Published Global Reporting Initiative (GRI)-certified sustainability report.

Organization Structure

As of December 31, 2014



* Names of the Committee Chairmen and Members are stated in the Corporate Governance Chapter of this Annual Report.



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Vision

We Care and Enable Millions to Prosper

Danamon believes in its purpose that is to care for others; its customers, employees, and the society at large, and enabled them to thrive, grow and achieve better levels of prosperity.

Values

Caring Giving a genuine concern for the well-being and advancement of others will bring out the best in us.

Honesty Always hold the truth to ourselves and others without any hidden agenda.

Passion to Excel Always dare to come up with better ways of doing things, to achieve the best result, whilst mitigating the risk involved and without compromising the solidity of our company.

Teamwork Leverage the diversity amongst us as the strength of our team to achieve common goals.

Disciplined Professionalism Deliver our responsibility with the highest standards of ethics and professionalism, through disciplined people, disciplined thoughts and disciplined actions.

Board of Commissioners' and Board of Directors' Approval

Pursuant to the Board of Directors Meeting on November 27, 2013 and the Board of Commissioners Meeting on December 9, 2013, the Board of Directors and the Board of Commissioners have reviewed and concluded that Danamon's existing Vision, Missions, and Core Values are still very much suitable with the culture and spirit of Danamon, and in line with Danamon's ultimate objectives from both the commercial and social aspects, and therefore have unanimously agreed to carry on with the existing Vision, Missions, and Core Values of Danamon. The Board of Directors and Board of Commissioners view that there are no changes in the 2014 Vision and Mission, as shown by the transformation project which supports Danamon's Vision and Mission.

Mission

Danamon pursues its vision through the following mission:

Danamon aims to be "The Leading Financial Institution in Indonesia" with a significant market presence.

- Danamon believes its strength as a financial intermediary is a catalyst for welfare and prosperity.
- To optimize its role in the growth of the economy, it is imperative for Danamon to be well regarded and occupy a leading position among its peers, as a:
 - Business partner to its customers, and;
 - Valuable and caring corporate citizen to the public.

A customer centric organization covering all customer segments, each with a unique value proposition, centered on sales and service excellence, supported by world class technology.

- In carrying out its role, Danamon always strives to understand the needs of each customer and responds appropriately to fulfill them.
- It aims to offer solutions through unique approaches which creates value not offered by any other financial institutions in the marketplace, and does so through knowledge from research and use of technology.
- In doing so, Danamon places emphasis on the delivery of its service, utilizing the appropriate technology with utmost care and responsibility.
- It is key for Danamon employees to satisfy customers and be respectful and providing services that the society will appreciate.
- Danamon views the following positive attitudes are required:
 - Adaptable, open and willing to continuously learn to respond to change.
 - Understand and focus on self and people development.

We aspire to be an employer of choice and to be respected by our customers, employees, shareholders, regulators and the community.

- Danamon invests to cultivate a culture conducive to achieving its goals.
- Danamon builds collaborations with internal and external stakeholders to create valuable contributions to many beneficiaries where they are most needed.

Operational Area



No.	Regional Office	Address
1	Jakarta	Jl. Matraman Raya No. 52, Jakarta Timur 13150
2	Bandung	Jl. Merdeka No. 40, Bandung
3	Surabaya	Jl. Gubernur Suryo No. 12, Surabaya
4	Makassar	Jl. A. Yani No. 11-13, Makassar
5	Balikpapan	Jl. Sudirman No. 54, Balikpapan
6	Medan	Jl. Diponegoro No. 35, Medan, Sumatera Utara 20152
7	Semarang	Jl. Pemuda No. 175, Semarang

**Danamon has a network throughout Indonesia
from Aceh to Papua.**



Board of Commissioners' Profile



Ng Kee Choe
President Commissioner

Singapore citizen, Age 70, Ng Kee Choe has been a Commissioner since March 2004 and President-Commissioner since May 2006 and reappointed as President Commissioner in the Bank's AGMS dated May 7, 2014.

Qualification/Education History

He graduated from the University of Singapore with a Bachelor of Science (Honours) in 1966.

Work Experience

Ng Kee Choe is a Director of Fullerton Financial Holdings Pte Ltd. (2008-now).

He was also a member of the Temasek Advisory Panel Temasek Holdings (Private) Ltd. (1 July 2003 - 31 December 2014), Member of the International Advisory Council of China Development Bank, and also Chairman of Tanah Merah Country Club (2008-now).

He was a Director of Singapore Exchange Limited (2003-2014). He was the Vice-Chairman of DBS Group Holdings and retired from his executive position in July 2003 after 33 years of service with DBS (1970-2003). Ng Kee Choe served as the Chairman of NTUC Income (2005-2013) and was Special Advisor of NTUC Income (1 January 2014-31 December 2014).

Ng Kee Choe was conferred the Public Service Star in 2001 and the Meritorious Service Medal in 2012.

Expertise:

- Credit
- Finance
- Human Resources
- Treasury
- Risk Management



J.B. Kristiadi
Vice President Commissioner

Indonesian citizen. Age 68. J.B. Kristiadi has been a Vice President Commissioner since 2005 and reappointed as Vice President Commissioner and Independent Commissioner in the Bank's AGMS dated May 7, 2014.

Qualifications/Education History

He obtained his PhD (Public Administration) from Sorbonne University, France, in 1979.

Work Experience

Previously, he served as Director of State Property Directorate General of Monetary Affairs in (1980-1987), Director of Budget Ministry of Finance (1987-1990). Chairman of the National Institute of Administration (LAN) (1990-1998). Subsequently served as Assistant to the Coordinating Minister for Development Supervision and Administrative Reform (1999-2001). Deputy Minister for Administrative Reform (2001-2003).

He also served as Secretary General of the Ministry of Communication and Information (2003-2005), Secretary General of the Ministry of Finance (2005-2006) and then served as a Senior Advisor to the Minister of Finance (2009-2011), and served as Secretary Team of Tax and Customs Reform 2010. Since 2011-now served as a member of National Task Force for Government Institutional Reforms at the Ministry for Administrative Reforms.

He served as commissioner in a number of State-Owned Enterprises namely PT Tambang Batubara Bukit Asam (1980), Bank Dagang Negara (1982), PT Aneka Tambang (1986), Bank BNI (2005). Professor at the State University Padjadjaran from 2007-now.

Expertise:

- Finance, Risk Management



Gan Chee Yen
Commissioner

Singapore citizen. Age 55. Gan Chee Yen has been a Commissioner since 2003 and reappointed as Commissioner in the Bank's AGMS dated May 7, 2014.

Qualifications/Education History

He graduated with a Bachelor's degree in Accounting from the National University of Singapore.

Work Experience

- Currently as Chief Executive Officer, Fullerton Financial Holdings (Internasional) Pte. Ltd., a wholly-owned subsidiary of Temasek Holdings (Pte.) Ltd., 2012.
- Co-Chief Investment Officer dan Senior Managing Director, Special Project di Temasek Internasional Pte. Ltd., 2011-until now.
- Co-Chief Investment Officer dan Head of China, 2010.
- Co-Chief Investment Officer, Temasek Internasional Pte. Ltd., 2007.
- Senior Managing Director, Investment, Temasek Internasional Pte. Ltd., 2005.
- Managing Director, Finance Temasek International Pte. Ltd., 2003.
- Finance Director of Singapore Technologies Pte Ltd., 1996.
- Finance Senior Manager in Singapore Technologies Marine Ltd 1988.
- Accountant, Showa Leasing (S) Pte Ltd, September 1986.
- Auditor in Pricewaterhouse Coopers, May 1984.

Expertise:

- General Management, Accounting, Finance, Investment, Risk Management



Manggi Taruna Habir
Commissioner

Indonesian citizen. Age 61. Manggi T. Habir has been an Independent Commissioner since 2005 and reappointed as Independent Commissioner in the Bank's AGMS dated May 7, 2014.

Qualifications/Education History

He received a Master's degree in Business Administration from University of Michigan and a Master degree in Public Administration from Harvard University.

Work Experience

Currently he is Chairman of the Supervisory Board of Yayasan Danamon Peduli and Commissioner of PT Asuransi Adira Dinamika, a subsidiary of Danamon.

Early in his career he was business and economic correspondent for the Far Eastern Economic Review and held various key positions at Citibank N.A. Jakarta (1985 – 1991).

Subsequently, he was Research Director at PT Bahana Securities from 1995-1998 and the President Director of PT Pefindo from 1998-2001. His last position before joining Danamon was Director at Standard & Poor's, Singapore.

Expertise:

- Credit, Finance, Risk Management and Corporate Governance.

Particular Assignment:

President Commissioner of PT Asuransi Adira Dinamika

Board of Commissioners' Profile



Made Sukada
Independent Commissioner

Indonesian citizen. Age 63. Made Sukada has been as Commissioner in the Bank's since appointed by the AGMS dated May 7, 2014.

Qualifications/Education History

He graduated from Accounting Faculty of University of Padjadjaran in 1977 and achieved Master of Accounting from the University of Pittsburgh USA in 1984.

Work Experience

He held executive director's position of several departments in Central Bank of Indonesia (1998-2010), including as the head of departments that were involved in monetary policy formulation and monetary policy implementation. His latest position was as adviser to the Deputy Governor before he finally retired in April 2010. He has also been working as independent party of Risk Monitoring Committee of Bank Permata since May 2010, and was twice nominated as Deputy Governor of BI in 2001 and 2007.

He started to work for Bank Indonesia in early 1979 as Credit Analyst. Received scholarship to study at the University of Pittsburgh, USA (1982-1984). After obtaining master degree, he was assigned as junior economist in head office to finally promoted as division head. He has also been assigned as Representative Office New York (1993-1995) and then appointed as Deputy Director of Monetary Policy Management of BI in 1995, he was then seconded in IMF Office – Washington D.C. as the alternate Executive Director before finally back to BI as Executive Director of Economic Research and Monetary Policy Department from 2007 to 2009.

Expertise:

- Finance
- Risk Management



Ernest Wong Yuen Weng
Commissioner

Singapore citizen. Age 69. Ernest Wong Yuen Weng has been as Commissioner since April 2010 and reappointed as Commissioner in the Bank's AGMS dated May 7, 2014.

Qualifications/Education History

Ernest Wong Yuen Weng graduated in 1967 with a First Class Honours Degree in Chemical Engineering from the University of Surrey, United Kingdom.

Work Experience

Ernest Wong Yuen Weng started his career in Singapore with the Economic Development Board (1989-1993). He joined the United Overseas Bank (UOB) Group in 1972 and was appointed Board Member and Group President from 1990 to 2000.

He was also Chairman of the Association of Banks in Singapore. He left UOB to join MediaCorp as its Group CEO from 2000-2005.

Ernest Wong Yuen Weng is currently Chairman of Fullerton Financial Holdings Pte Ltd. (2011-now). He is also the Board Trustee & Chairman, Investment Committee of Nanyang Technological University (2006-now), Board Member Singapore Health Services Private Limited (2006-now), Casino Regulatory Authority, Board Member Singbridge Holdings Pte Ltd (2011-now), Pavilion Capital Holdings Pte Ltd (2012-now), and Chairman of A. Menari Asia-Pacific Holdings Pte Ltd (2012-now).

Expertise:

- Banking, Investment & Finance.
- General Management

Board of Directors' Profile



Henry Ho Hon Cheong
President Director

Malaysian citizen. Age 60. He was appointed as the President Director of the Bank at 29 April 2010 and reappointed as President Director in the Bank's AGMS dated May 7, 2014.

Qualifications/Education History

He graduated from University of Malaya with a B. Eng (Mechanical) in 1978 and from McGill University, Montreal, Quebec, Canada in 1980 with Master of Business Administration in Accounting & Finance.

Work Experience

He began his banking career with Citibank NA, Kuala Lumpur in 1982. Over a period of 23 years he has held a number of positions including Country Risk Officer with Citibank NA, Kuala Lumpur (January 1992-March 1994) and Pan Asia Corporate Head with Citibank NA, Singapore (April 1994-December 1995), Chief Country Officer with Citibank NA Bangkok (January 1996-December 2001), and General Manager and Group Head with Saudi American Bank Riyadh Kingdom of Saudi Arabia (January 2002-December 2003). Prior to joining Bank Danamon he was President Director/ CEO of PT Bank International Indonesia Tbk (January 2004-March 2009) and Managing Director in Temasek Holdings (Private) Ltd (April 2009-April 2010).

Duties and Responsibilities:

Henry Ho Hon Cheong leads Danamon's Board of Directors and directly supervises the Bank's Internal Audit, and two of the Bank's subsidiaries, namely PT Adira Dinamika Multi Finance Tbk dan PT Asuransi Adira Dinamika, PT Adira Quantum Multifinance, and Whole Nanking.

Particular Assignments:

President Commissioner of PT Adira Dinamika Multi Finance Tbk



Muliadi Rahardja
Director

Indonesian citizen. Age 55. He has been a Director of Danamon since December 1999. Reappointed as Director in the Bank's AGMS dated May 7, 2014 and effective December 31, 2012, as Human Resource Director.

Qualifications/Education History

He graduated from the Faculty of Economics, University of Indonesia, and earned his MBA from the Massachusetts Institute of Technology in 1998.

Work Experience

He started his career in a consulting company in 1983, and joined PT Sepatu Bata Indonesia Tbk in 1984. He joined Lippo Group in 1985 and was responsible for finance and business, insurance, garment and banking. His last position was Deputy Group Head of Management Information System.

In 1989, he joined Danamon as a Branch Manager in Tangerang. His most recent position was Head of the Corporate Planning and Strategy Division before he was appointed a Director of Danamon in 1999.

Roles and Responsibilities:

- Operation
- CREM
- RCO
- Small Medium Enterprise (SME)
- Micro Business Banking

From 1999 – 2003 Muliadi Rahardja served as Director of Operational and Technology. From 2004 – early 2008 he served as Director of Human Resources. Having served as Director of Human Resources for 4 years, Muliadi Rahardja since 2008 was appointed as Director of Operation and his main tasks are guiding, nurturing, and overseeing operational activities at branches, regions, headquarter, operation of payment centers, loan transaction services, Transaction Banking Centre such as Trade Service, Custody Service, Treasury Operation (back office) and is responsible for the Regional Corporate Officer, Corporate Real Estate Management Unit that manages Bank's owned and rented properties.

Particular Assignment:

Commissioner of PT Adira Dinamika Multi Finance Tbk.

Board of Directors' Profile



Vera Eve Lim
Director

Indonesian citizen. Age 49. She was appointed as a Director of Danamon in June 2006 and reappointed as Director in the Bank's AGMS dated May 7, 2014. She has served on the Board of Management and as Chief Financial Officer of Danamon since October 2003.

Qualifications/Education History

Vera Eve Lim graduated from the Faculty of Economics, Tarumanegara University (1989). She completed an executive program in Stanford Graduate School of Business in 2008.

Work Experience

Since 2010 up to now she serves as Commissioner of PT Adira Dinamika Multi Finance Tbk. Previously she served as Vice President Commissioner of PT Asuransi Adira Dinamika (2008-2012), Chief Financial Officer in PT Bank Danamon Indonesia, Tbk. (2003-2006), and various senior positions in PT Bank Danamon Indonesia, Tbk. (1990-2003).

Roles and Responsibilities:

- Financial Planning & Control
- Transformation Management Office

As Danamon's Chief Financial Officer and Director, Vera Eve Lim is responsible for directing and overseeing all the financial activities of Danamon. She monitors financial performance reporting and policies assuring compliance with accepted financial and accounting standards as well as regulatory requirements. She also acts as a business partner in the value creation end of the business by providing strategic and operational performance reporting and analysis for each business.

Vera Eve Lim helps President Director and other business unit heads with up to date information regarding competition and business strategic direction, lead and coordinating the corporate actions for the bank and group such as acquisition, capital raising and corporate strategic planning. Also, she represents Danamon in dealing with capital market and investing community.

Particular assignment:

Commissioner of PT Adira Dinamika Multi Finance, Tbk.



Herry Hykmanto
Director

Indonesian citizen. Age 46. He was appointed as Danamon's Director by General Meeting of Shareholders (GMS) in 2008 as a Transaction Banking and Syariah Director and reappointed as Director in the Bank's AGMS dated May 7, 2014. He joined Danamon since 2003 as the Head of Transaction Banking.

Qualifications/Education History

He graduated from Padjadjaran University, Bandung (Farms Faculty).

Work Experience

He was a Senior Cash Management & Trade Business Development Manager in Standard Chartered Indonesia (2000-2003) and was the International Operation Head in Bank Universal (1992-2000).

In 1998, he is the first Indonesian banker holding international certification in letter of credit from the International Chamber of Commerce France. He is active as the Chairman of the International Chamber of Commerce Banking Commission Indonesia and actively represents Indonesia in various international and regional forums for International Trade Rules and Practices. He is also active as one of the chairs in Indonesia Syariah Bank Association (ASBISINDO).

Roles and Responsibilities:

- Syariah Banking
Since 2011, Herry Hykmanto is fully in charge of the development and practices of Danamon's Syariah Business Unit

Particular assignment:

Member of Yayasan Danamon Peduli Supervisory Board



Kanchan Keshav Nijasure
Director

Indian citizen. Age 56. He was appointed as Danamon's Director by GMS in 2008 and reappointed as Director in the Bank's AGMS dated May 7, 2014. He joined Danamon in April 2004 as Chief Technology Officer.

Qualifications/Education History

He received his B. Tech. degree in Electrical Engineering in 1980 from the Indian Institute of Technology, Bombay.

Work Experience

He commenced his banking technology career by working on treasury systems with Unisys. He joined Citigroup in 1987 and worked on diverse IT platforms in multiple countries. He has held number of senior management positions in different companies within Citigroup world. Before joining Danamon, he served as Global Technology Head for the Commercial and SME business of Citigroup International in London (2000-2003).

Roles and Responsibility:

- Information Technology

Kanchan Nijasure is responsible for designing Danamon's IT vision and strategy in close alignment with the business strategy. He has put in place an IT End-state blueprint and roadmap to build world class IT platform for Danamon. Under his leadership, many IT programs including New Core Banking Solution have been successfully implemented. As a result, most businesses now have market leading technology solutions. All missioncritical systems in Danamon have made a quantum leap in the level of reliability and resilience. With full implementation of this blueprint in the next few years, Danamon will have a strategic advantage in gaining market share and providing superior products and services to customers.



Fransiska Oei Lan Siem
Director

Indonesian citizen. Age 57. She was appointed as a Director of Danamon since May 2009 and reappointed as Director in the Bank's AGMS dated May 7, 2014.

Qualifications/Education History

Received her Master of Law from Trisakti University.

Work Experience

Fransiska Oei Lan Siem started her career at PT Ficorinvest as Legal Head (1982-1984). She joined Citibank N.A from 1984-2000 and 1998-2000 held various positions. Her latest position at Citibank N.A. was as Chief of Staff and Compliance Director. Since February 2005 until 2009, she was appointed as Director of PT Bank International Indonesia, Tbk (BII). Prior to that she was BII's Legal and Compliance Advisor (2004 – 2005) and BII Managing Director/Management Team (2000-2001).

She was a Commissioner at PT Bank Mandiri Tbk (2004-2005) and the Founder and Senior Partner of LBAF Law Firm (2002-2004).

Roles and Responsibilities:

- Compliance
- Corporate Secretary
- KYC Unit
- Legal
- Litigation
- Public Affairs

Fransiska Oei Lan Siem is responsible for the Bank's compliance with prevailing regulations, including Bank Indonesia regulations on implementation of Anti-Money Laundering and Counter Terrorism Financing in Danamon.

She is also responsible for legal and litigation matters, and public affairs which manages Danamon's relations with the Bank's external and internal stakeholders, including the public, media, relevant institutions and associations, as well as communication with employees. On top of that, she oversees the Corporate Secretary Office and ensures the Bank's compliance with capital markets regulations and Good Corporate Governance principles.

Board of Directors' Profile



Pradip Chhadva
Director

United States of America citizen. Age 60. He was appointed as a Director of Danamon since April 2010 and reappointed as Director in the Bank's AGMS dated May 7, 2014. He has been the Business Head of Treasury, Capital Markets, Financial Institution and Transaction Banking since he joined Danamon in 2009.

He was appointed as a Director of Danamon since April 2010 and reappointed as Director in the Bank's AGMS dated May 7, 2014.

Qualifications/Education History

Pradip Chhadva graduated in International Management from Thunderbird Graduate School of International in Glendale, Arizona in 1981.

Work Experience

He started his career with Citibank in 1984 as a Treasury Manager of Saudi American Bank (Citibank Affiliate) in Riyadh, Saudi Arabia and left the bank in 2007 as Deputy Division Head for Sales and Trading in Citibank International, Miami, Florida. He then continued his career and worked in First Caribbean International Bank in Barbados for three years starting 2007 and his last position was Group Head and Managing Director for Treasury Sales and Trading.

Roles and Responsibilities:

- Treasury Capital Market
- Financial Institution
- Transaction Banking

Pradip Chhadva is responsible for Treasury & Capital Markets, Financial Institution and Transaction Banking. This involves the formulation of strategies and ensuring its executions and achievements of the business' bottom line. As the treasurer of Danamon, he is responsible for the optimal and prudent management of Danamon's balance sheet and liquidity management, interest rate and foreign exchange risk management which includes planning for and executing the structural funding for Danamon. He is also responsible for development and implementation of cash management products and strategy, trade finance product and services and securities services products.



Michellina Laksmi Triwardhary
Director

Indonesian citizen. Age 48. She was appointed as a Director of Danamon since April 2010 and reappointed as Director in the Bank's AGMS dated May 7, 2014.

Qualifications/Education History

Michellina Laksmi Triwardhary graduated in 1987 from North Texas State University with a BS degree in Computer Science and received MBA degree from the University of Texas at Austin with distinction in 1990.

Work Experience

She joined Danamon as Head of Consumer Banking in December 1, 2009. Her career spans across multiple functions and geographies in the consumer banking area, including assignments in Singapore, Hong Kong, Philippines and Malaysia. She started her career as Management Trainee in Citibank Indonesia in 1990.

She held numerous positions including Cards Business Director in Citibank Jakarta (January-April 2001) and Standard Chartered Bank in Hong Kong (May 2001-July 2003), Country Retail in Citibank in Philippines (August 2003-August 2007), and most recently as Country Business Head in Citibank Malaysia covering cards, mortgage, personal loan, and retail bank (September 2007-2009).

Roles and Responsibilities:

- Treasury Capital Market
- Financial Institution
- Transaction Banking

Particular Assignment:

Vice President Commissioner of PT Asuransi Adira Dinamika



Satinder Pal Singh Ahluwalia
Director

Canadian citizen. Age 52. He was appointed as Director of Danamon in April 2010 and reappointed as Director in the Bank's AGMS dated May 7, 2014.

Qualifications/Education History

He is a Chartered Accountant and he holds a Master of Commerce post graduate degree from Mumbai University.

Work Experience

He pursued a career in Standard Chartered Bank from 1987 up to 2002, with his last position as Head of Credit, Consumer Banking Malaysia.

Subsequently he worked for Mashreqbank, United Arab Emirates as Vice President and Head Retail Credit up to 2005. He then worked for ABN Amro Bank, Dubai as Senior Vice President and Regional Head, Consumer Lending Group Risk Management (December 2005-April 2006).

In May 2006, he joined Bank International Indonesia as Managing Director and Chief Risk Officer. In 2009 he was also appointed as Commissioner in WOM Finance, BII's subsidiary as prior to joining Danamon.

Roles and Responsibilities:

- Integrated Risk

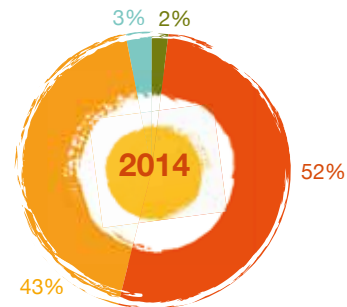
Particular Assignment:

Commissioner of PT Adira Quantum Multifinance

Number of Employees

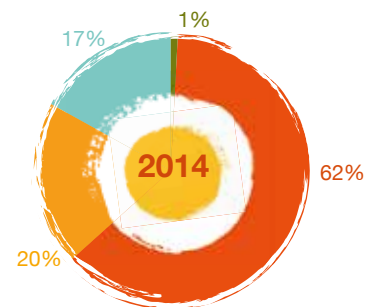
Data Headcount Danamon Per December 2014 (Consolidated)

Source	2010	2011	2012	2013	2014
Danamon	26,275	30,736	33,939	35,423	31,660
Adira Finance	24,392	28,272	28,093	28,519	26,098
Adira Quantum	2,026	2,417	2,439	2,863	1,691
Adira Insurance	709	841	867	922	1,169
Total	53,402	62,266	65,338	67,727	60,618



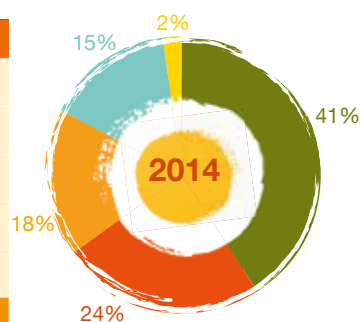
Employee Composition Based on Education (Consolidated)

Education	2010	2011	2012	2013	2014
Post Graduate	575	579	577	573	542
Bachelor	34,487	40,256	41,162	42,361	37,834
Diploma	11,155	13,297	13,678	14,007	11,982
Senior High School	7,003	7,986	9,789	10,671	10,161
Junior High School/ Elementary School	182	148	132	115	99
Total	53,402	62,266	65,338	67,727	60,618



Employee Composition Based on Employment Period (Consolidated)

Year of Service	2010	2011	2012	2013	2014
0-3 years	31,297	38,040	39,385	36,053	25,128
3-5 years	5,963	7,661	8,066	11,676	14,555
5-10 years	8,799	9,259	10,311	11,479	10,896
10-20 years	6,510	6,344	6,534	7,354	8,774
>20 years	833	962	1,042	1,165	1,265
Total	53,402	62,266	65,338	67,727	60,618



Employee Composition Based on Employment Status (Consolidated)

Employment Status	2010	2011	2012	2013	2014
Permanent ¹⁾	39,287	45,265	47,186	47,075	42,476
Non Permanent ²⁾	14,115	17,001	18,152	20,652	18,142
Total	53,402	62,266	65,338	67,727	60,618

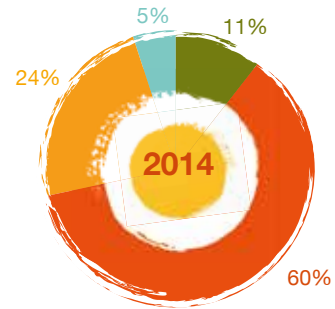
Note:

1) Permanent employees include permanent and probation.

2) Non Permanent employees include contracts, trainees, honor and expatriates. Data exclude outsources employees.

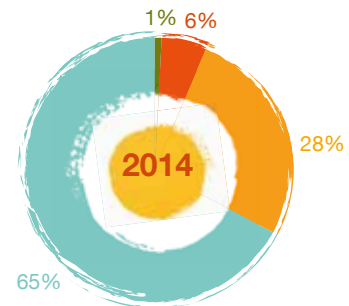
Employee Composition Based on Age (Consolidated)

Age	2010	2011	2012	2013	2014
<25 years	6,850	9,676	9,364	9,066	6,343
25-34 years	34,444	39,484	40,960	41,983	36,584
35-44 years	10,630	11,297	12,764	13,966	14,520
>45 years	1,478	1,809	2,250	2,712	3,171
Total	53,402	62,266	65,338	67,727	60,618



Employee Composition Based on Position (Consolidated)

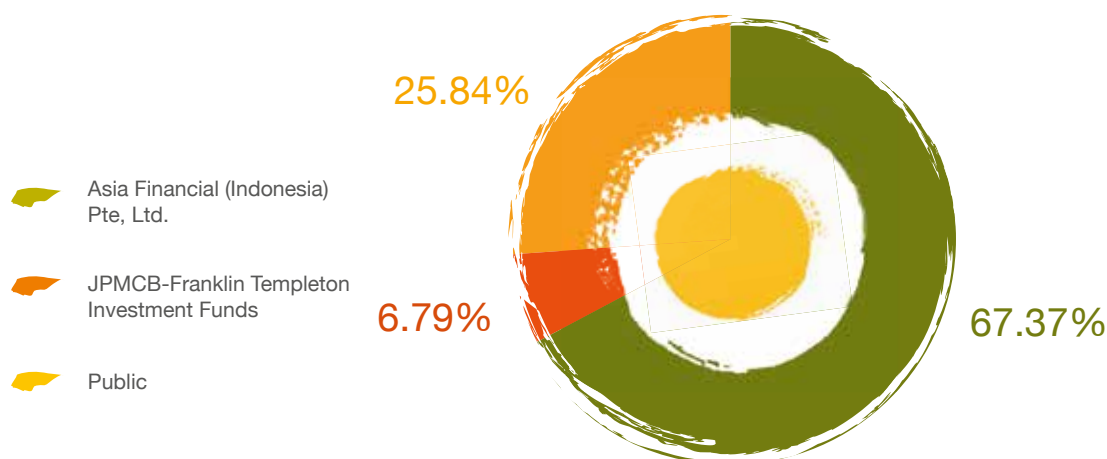
Grade	2010	2011	2012	2013	2014
Top Management & Technical Advisor	46	38	45	49	39
Senior Manager	325	336	362	407	422
Manager	2,410	2,586	2,909	3,495	4,045
Officer	12,117	13,903	15,618	16,894	16,818
Staff	38,504	45,403	46,404	46,882	39,294
Total	53,402	62,266	65,338	67,727	60,618



Training Program Statistics

Training Program	2010	2011	2012	2013	2014
Number of Training Programs	8,000	6,237	4,230	3,329	2,948
Number of Participants	70,500	67,632	83,277	90,864	70,278
Total Man-days	165,000	218,480	203,397	237,446	175,059
Total Investment on Training (Rp million)	204,713	285,673	265,705	261,079	225,942
Average Investment per Employee (Rp million)	2.90	4.22	3.19	2.87	3.21

Shareholders' Composition



Board of Commissioners and Directors who own Danamon's shares are included in the Public Shareholders whose shares is below 5%.

Share Ownership Composition as of 31 December 2014

SHAREHOLDERS	Number of Shares Issued and Fully Paid	Ownership Percentage	Total Nominal (in million Rupiah)
Series A Shares (Nominal Value Rp 50,000 (full value) per share)			
Public (Ownership below 5% respectively)	22,400,000	0.23%	1,120,000
Series B Shares (Nominal Value Rp 500 (full value) per share)			
Asia Financial (Indonesia) Pte. Ltd.	6,457,558,472	67.37%	3,228,779
JPMCB - Franklin Templeton Investment Funds	650,279,488	6.79%	325,140
Public (Ownership below 5% respectively, excluding ownership by the Board of Commissioners and Board of Directors)	2,437,181,763	25.43%	1,218,591
Board of Commissioners and Board of Directors			
Ng Kee Choe	94,275	0.00%	47
Henry Ho Hon Cheong	2,161,500	0.02%	1,081
Muliadi Rahardja	6,405,515	0.07%	3,203
Herry Hykmanto	502,256	0.01%	251
Vera Eve Lim	5,020,500	0.05%	2,510
Kanchan Keshav Nijasure	1,187,866	0.01%	594
Fransiska Oei Lan Siem	1,234,730	0.01%	617
Michellina Laksmi Triwardhany	617,000	0.01%	309
Total Shares of A Series and B Series	9,584,643,365	100%	5,901,122

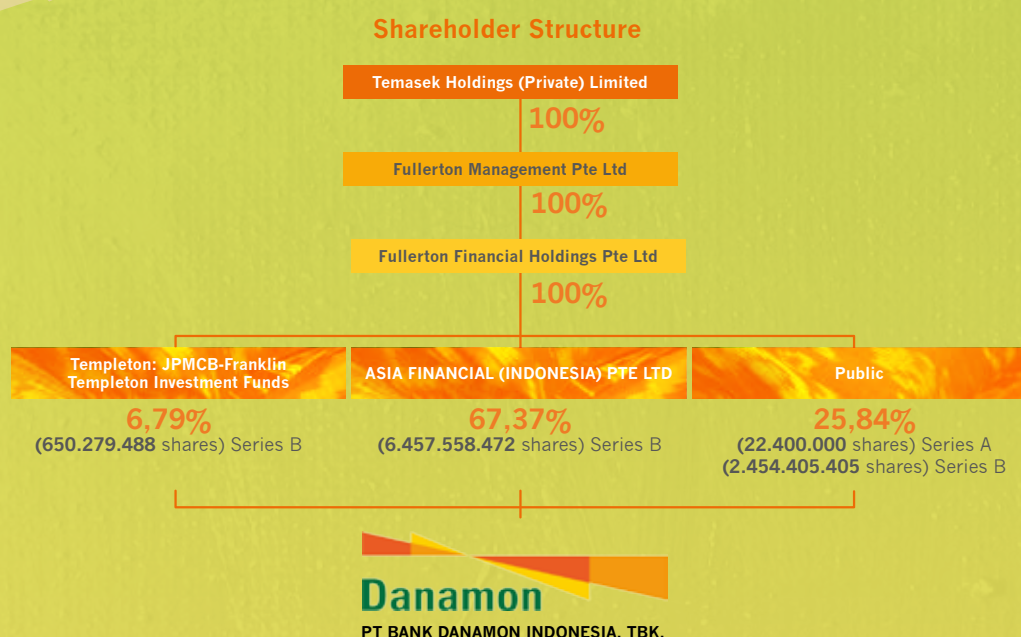
20 Largest Shareholders as of 31 December 2014

No.	Shareholder	Ownership	%
1	Asia Financial (Indonesia) Pte. Ltd	6,457,558,472	67.37%
2	JPMCB-Franklin Templeton Investment Funds	650,279,488	6.79%
3	Citibank Singapore S/A CBSG-Aranda Inv Pte Ltd	392,822,398	4.10%
4	JPMCB-Stichting Depositary APG EME MRKT EQ Pool	135,842,700	1.42%
5	JPMCB-Templeton Emerging Market Investment Trust Plc	134,932,433	1.41%
6	Singapex Investment Pte Ltd	130,414,740	1.36%
7	PT Guna Dharma	95,846,434	1.00%
8	BBH Boston S/A Vangrd EMG MKTS STK INFD	60,919,524	0.64%
9	GIC S/A Government Of Singapore	54,708,218	0.57%
10	BNYM SA/NV AS Cust Of Employees Provident Fund	51,656,546	0.54%
11	Citibank New York S/A Dimensional Emerging Markets Value Fund	36,234,654	0.38%
12	SSB OBIH S/A Ishares MSCI Emerging Markets ETF	33,193,916	0.35%
13	SSB HJT3 S/A HKJC Equity Trust Fund	32,446,000	0.34%
14	JPMCB-PFA KAPITALFORENING	26,808,900	0.28%
15	RBC IST S/A Canada Post Corporation Pension Plan	26,304,085	0.27%
16	SSB 1BA9 ACF MSCI Equity Index Fund B-Indonesia	25,461,489	0.27%
17	Reksa Dana Schroder Dana Prestasi Dinamis	23,527,000	0.25%
18	Reksa Dana Kharisma Flexi Terbatas 3	22,619,000	0.24%
19	JPMCB-Templeton Asian Growth Fund	22,214,100	0.23%
20	Interventures Capital Pte. Ltd.	21,688,300	0.23%

The profile of public shareholder with ownership below 5% as of 31 December 2014 are as follows:

No	Ownership Status	Number of Shareholders	Total Share	Owership Percentage
National Shareholders				
1	Individual Indonesia	25,148	146,221,441	1.526%
2	Mutual Funds	449	160,880,853	1.679%
3	Danareksa	3	168	0.000%
4	Insurance	48	71,995,449	0.751%
5	Foundation	109	25,045,040	0.261%
6	Cooperative	39	612,993	0.006%
7	Others	71	78,574,656	0.820%
sub total		25,867	483,330,600	5.043%
Foreign Shareholders				
1	Individual Foreign	206	7,557,396	0.079%
2	Foreign Entity	724	2,023,177,009	21.108%
3	Others	0	0	0.000%
sub total		930	2,030,734,405	21.187%
TOTAL		26,797	2,514,065,005	26.230%

Majority and Controlling Shareholders



About Temasek Holdings (Private) Limited

Incorporated in 1974, Temasek is an investment company based in Singapore. Supported by 11 offices globally, Temasek owns a S\$223 billion (US\$177 billion) portfolio as of 31 March 2014, mainly in Singapore and Asia.

Temasek's investment themes centre on:

- Transforming Economies
- Growing Middle Income Populations
- Deepening Comparative Advantages, and
- Emerging Champions

Its portfolio covers a broad spectrum of industries: financial services; telecommunications, media and technology; transportation and industrials; life sciences, consumer and real estate; as well as energy and resources. Temasek is guided by an independent board and managed on commercial principles to create and deliver sustainable long term value for its stakeholders.

As an active and engaged shareholder, Temasek promotes sound governance in its portfolio companies. Temasek supports the formation of high calibre, experienced and diverse boards to guide and complement management leadership.

Total shareholder return for Temasek since its inception in 1974 was 16% compounded annually. Temasek has had an overall corporate credit rating of "Aaa" by Moody's and "AAA" by Standard & Poor's since the company's inaugural rating in 2004.

Asia Financial (Indonesia) Pte Ltd has a [67.37% - to be updated] shareholding in PT Bank Danamon Indonesia Tbk as of 31 December 2014. Asia Financial (Indonesia) Pte Ltd is wholly-owned by Fullerton Financial Holdings Pte Ltd, which in turn is an indirect, wholly-owned subsidiary of Temasek.

For more information on Temasek, please visit www.temasek.com.sg

Share Listing Chronology

Danamon's shares are listed Indonesia Stock Exchange with trading code BDMN.

Total issued shares are 9,584,643,365 shares. Total unlisted shares to meet the regulation No. 29 year 1999 regarding shares trading of commercial bank is 95,846,434 shares under the name of PT Guna Dharma.

In 2014, there were no corporate action conducted by Danamon which impact the shares issued.

A Series Shares

Shares from Initial Public Offering in 1989	12,000,000
Founders' shares	22,400,000
Bonus shares from capitalization of additional paid-up capital - capital paid in excess of par value in 1992	34,400,000
Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) I in 1993	224,000,000
Bonus shares from capitalization of additional paid-up capital - capital paid in excess of par value in 1995	112,000,000
Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) II in 1996	560,000,000
Founders' shares in 1996	155,200,000
Shares resulting from stock split in 1997	1,120,000,000
	2,240,000,000
Increase in par value to : 20 Rp10,000 (full amount) per share through reduction in total number of shares (reverse stock split) in 2001	: 20 112,000,000
Increase in par value to Rp50,000 (full amount) per share through reduction in total number of shares (reverse stock split) in 2003	: 5 22,400,000
Total A series shares as of 31 December 2014	22,400,000

B Series Shares

Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) III in 1999	215,040,000,000
Shares issued in connection with the Bank's merger with the former PDFCI in 1999	45,375,000,000
Shares issued in connection with the Bank's merger with Bank Tiara in 2000	35,557,200,000
Shares issued in connection with the Bank's merger with 7 Taken-Over Banks* (BTOs) in 2000	192,480,000,000
	488,452,200,000
Increase in par value to Rp100 (full amount) per share through reduction in total number of shares (reverse stock split) in 2001	: 20 24,422,610,000
Increase in par value to Rp500 (full amount) per share through reduction in total number of shares (reverse stock split) in 2003	: 5 4,884,522,000
Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) IV in 2009	3,314,893,116
Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) V in 2011	1,162,285,399
Shares issued in connection with Employee/Management Stock Option Program (tranche I-III)	
-2005	13,972,000
-2006	24,863,000
-2007	87,315,900
-2008	13,057,800
-2009	29,359,300
-2010	26,742,350
-2011	5,232,500
Total B Series Shares as of 31 December 2014	9,562,243,365

Other Securities Listing Chronology

Bond Listing Chronology

Bond/ Trading Code/Listing Agency	Number of Core and Interest Rate	Issuance Date	Due Date	Status	Trustee	Rating Agency	Annual Rating
Subordinated Debt Code: CI	300 US\$ 7.65%	30 Mar 2004	30 Mar 2014 (Option Settlement 30 Mar 2009)	Buy back/ Settlement Date on 30 Mar 2009	DB Trustees (Hong Kong) Limited	Moody's Investors Service, Inc. Fitch, Inc	2004: B3 2005: B2 2006: Ba3 2007: Ba2 2008: B1 2004: B
Singapore Stock Exchange						S&P	2005: B 2006: B 2007: B 2008:BB-
Bond Series IA Year 2007 Code: BDMN01A Indonesia Stock Exchange	Rp250,000,000,000 9.40%	20 Apr 2007	19 Apr 2010	Settled	PT Bank Mega Tbk	PT Pemeringkat Efek Indonesia	2007:AA- 2008: id AA+ 2009: id AA+ 2010: idAA+
Bond Series IB Year 2007 Code: BDMN01B Indonesia Stock Exchange	Rp1,250,000,000,000 10.60%	20 Apr 2007	19 Apr 2012	Settled	PT Bank Mega Tbk	PT Pemeringkat Efek Indonesia	2007:AA- 2008: id AA+ 2009: id AA+ 2010: idAA+ 2011: id AA+ 2012: id AA+
Bond Series IIA Year 2010 Code: BDMN02A Indonesia Stock Exchange	Rp1,879,000,000,000 8.75%	10 Dec 2010	9 Dec 2013	Settled	PT Bank Mandiri (Persero) Tbk	PT Pemeringkat Efek Indonesia	2010: idAA+ 2011: id AA+ 2012: id AA+ 2013: id AA+
Bond Series IIB Year 2010 Code: BDMN02B Indonesia Stock Exchange	Rp921,000,000,000 9%	10 Dec 2010	9 Dec 2015	Non due date	PT Bank Mandiri (Persero) Tbk	PT Pemeringkat Efek Indonesia	2010: idAA+ 2011: id AA+ 2012: id AA+ 2013: id AA+ 2014:idAAA

CORPORATE ACTION

In 2014 Danamon did not conduct any corporate actions which caused the change in number of total issued shares.

Subsidiaries and Affiliated Companies

Ownership Structure



Company	Bussiness Activity	% Ownership
Subsidiaries		
PT Adira Dinamika Multi Finance Tbk (Adira Finance)	Multifinance	95%
PT Asuransi Adira Dinamika (Adira Insurance)	Insurance	90%
PT Adira Quantum Multifinance (Adira Kredit)	Multifinance	99%
Affiliated Companies		
PT Bank Woori Saudara Indonesia 1906 Tbk	Commercial Bank	2.75%
PT Bank Chinatrust Indonesia	Commercial Bank	1.00%
Others	Ventura Capital etc	0.24% - 4.21%

The addresses of Danamon's subsidiaries' head offices can be viewed in the Corporate Data chapter.

ADIRA FINANCE

On January 26, 2004, Danamon signed a Call Option Agreement, in which the most recent amendment is stipulated at the “Fourth Amendment to the Amended and Restated Call Option Agreement” dated on December 22, 2006. Referring to the Call Option Agreement, the Bank reserves the rights to purchase up to 20% of the total shares issued by Adira Finance at an agreed pre-determined strike price. This expiration date of this Call Option was on April 30, 2009. On April 8, 2009, the Bank signed an “Extention to the Amended and Restated Call Option Agreement” which extends the Call Option expiration date to July 31, 2009. On the Call Option issuance date, the Bank paid a premium of Rp 186,875 millions over this call option.

On November 22, 2005, BI gave its formal approval on the 95% ownership investment in Adira Dinamika Multi Finance, Tbk (ADMF).

On July 9, 2009, Danamon executed its Call Option to purchase 20% of Adira Finance shares with an acquisition worth of Rp 1,628,812 million in which the amount includes the premium paid for call option at Rp 186,875 million. Therefore, as of July 9, 2009, the Bank has owned 95% of Adira Finance shares and entitles for 20% of Adira Finance’s net profit since January 1, 2009. Adira Finance Articles of Association has been amended several times, with the latest amendment being effected through notarial deed No. 6 dated on May 7, 2012 by P. Sutrisno A. Tampubolon, SH, M.Kn made in conjunction with the amendment of article 1, paragraph 1 on the additional business activity as stipulated in article 3, paragraph 2 and additional provisions in the Articles of Association with regard to the Syariah Supervisory Board stipulated in article 17 of Adira Finance Articles of Association, which had been received and registered in the Legal Entity Administrative System Database of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-26913. AH. 01.02 of 2012 dated on May 21, 2012 and has been announced through the Adendum No. 33952 of the State Gazette of the Republic of Indonesia No. 38 dated on May 10, 2013.

Subsidiaries and Affiliated Companies

ADIRA INSURANCE

Ministry of Finance (Bapepam-LK) in its letter dated on June 30, 2009 has approved the change of share ownership of PT Asuransi Adira Dinamika (Adira Insurance) from PT Adira Dinamika Investindo to Danamon. On July 9, 2009, PT. Adira Dinamika Investindo has signed a transfer agreement of 90% of Adira Insurance's shares to Danamon. Therefore, Danamon currently owns 90% of Adira Insurance's shares.

Confirmation and approval for such transfer transaction was obtained from EGMS of Adira Insurance and has been posted in EGMS Deed No. 8 dated on July 9, 2009 made by a Public Notary P. Sutrisno A. Tampubolon, SH, M.Kn, received and registered in the Database of Legal Administrative System of the Directorate General of Common Law Administration of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU.AH.01.01.12574 dated on August 7, 2009. AI's Article of Association has been amended several times, the latest amendment by notarial deed No. 3 of Charlon Situmeang, S.H., as a substitute notary of Pahala Sutrisno Amijoyo Tampubolon, S.H., dated August 8, 2014 regarding the changes in the composition of the Company's Directors. This notification was received by the Minister of Laws and Human Rights of the Republic of Indonesia in its Letter of Receipt of the Announcement of Changes in Data of the Company No. AHU-23109.40.22.2014 dated August 8, 2014.

BI in its letter dated on December 14, 2010 has approved the Danamon's plan to increase its ownership in Adira Insurance and increase its capital shares from Rp 15,000 to Rp 100,000. The increase of Adira Insurance's capital shares to Rp 100,000 is stipulated through Deed No. 26 dated on December 21, 2010 on the Declaration of Shareholder Decision made through a Public Notary in Jakarta, Charlon Situmeang, SH, a replacement of P. Sutrisno A. Tampubolon, SH, M.Kn. These amendments have been received by the Ministry of Law and Human Rights of the Republic of Indonesia through its Letter of Acceptance of the Announcement of Adira Insurance Data No. AHU-60063.AH.01.02 dated on December 27, 2010.

ADIRA KREDIT

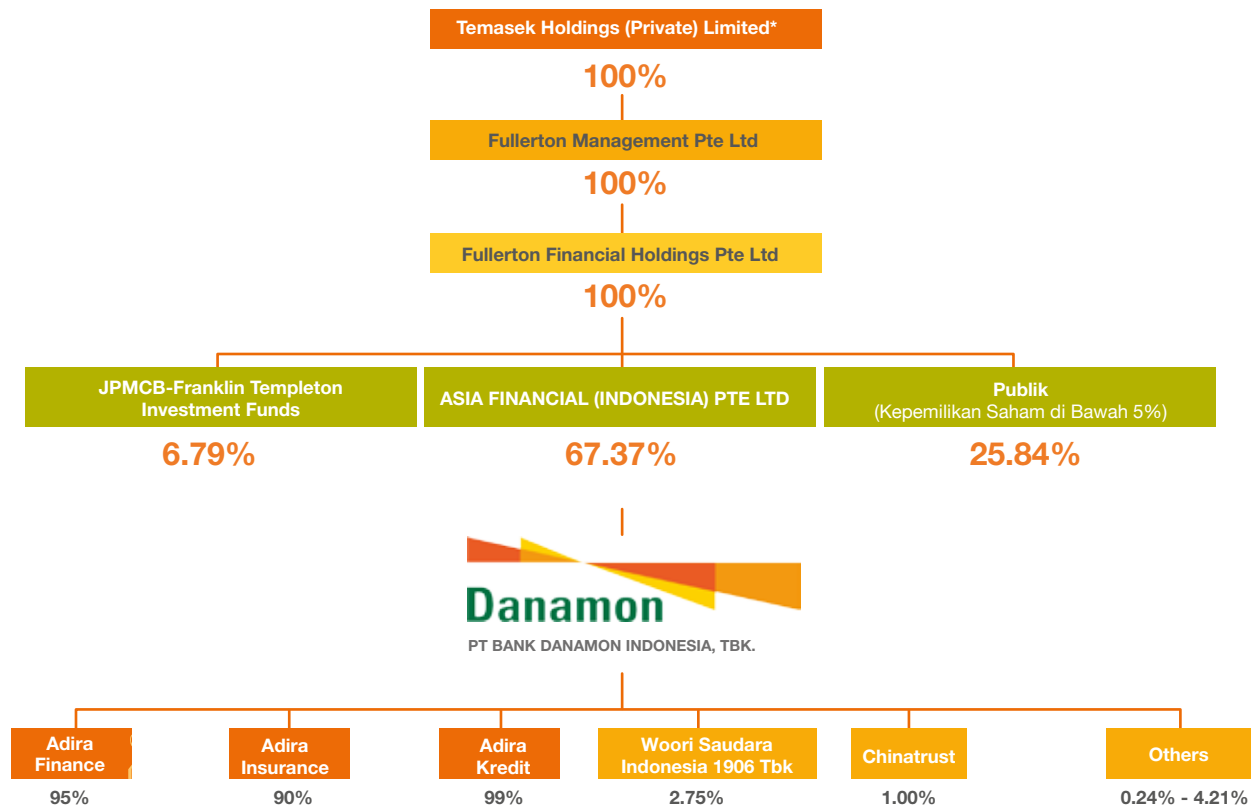
On December 12, 2007, a confirmation of agreement on sales and purchase of PT Adira Quantum Multifinance (Adira Kredit) had been signed. Confirmation and approval for such transactions has been obtained from the Annual General Meeting of Shareholders (“AGMS”) of Adira Kredit as stipulated on Deed No. 15 dated on June 13, 2008 made before a Public Notary in Jakarta, Catherina Situmorang, SH where the amendements have been approved by the Ministry of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU.AH.01.10-18248 dated on July 18, 2008.

BI in its letter dated on December 31, 2008 approved Danamon’s plan to increase its ownership in Adira Kredit from 90% to 99% and increase Adira Kredit capital share to Rp100 billions. Furthermore, on April 23, 2009, Danamon and Adira Finance entered into a sale and purchase of a share agreement with minority shareholders of Adira Kredit where minority shareholders agreed to sell, transfer and assign 900 shares and 100 shares constituting of 9% and 1% of total issued shares of Adira Kredit to the Bank and Adira Kredit which was executed in May 2009.

As a result, Danamon and Adira Finance increased their ownership in Adira Kredit by 10%. Confirmation and approval for such transfer transaction has been obtained from EGMS of Adira Kredit stipulated on Deed No.12 dated May 15, 2009 by P. Sutrisno A. Tampubolon, SH., M.Kn, a Public Notary in Jakarta, which was received and registered in the Database of the Legal Administrative System of Directorate General of Common Law Administration of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.10-10739 dated on July 17, 2009. The increase in Adira Kredit’s share capital to Rp100 billions was stipulated on Deed No. 29 dated 23 July 2009 by P. Sutrisno A. Tampubolon, S.H., M.Kn., a Public Notary in Jakarta, and its amendements have been approved by the Ministry of Law and Human Rights of the Republic of Indonesia in a Decree Letter No. AHU-39039.AH.01.02 dated on August 13, 2009, and published in the Addendum No. 9659 of the State Gazette of the Republic of Indonesia No. 65 dated on August 13, 2010.

Adira Kredit’s Articles of Association has been amended several times, the latest by Notarial Deed No. 10 dated October 10, 2014 of P. Sutrisno A. Tampubolon S.H., M.Kn., concerning the changes related to the Board of Directors. The amendment was received and recorded by the Ministry of Law and Human Rights in its Letter No. AHU-35255.40.22.2014 dated October 13, 2014.

Corporate Group Structure



*Temasek is owned by the Singapore Ministry of Finance

Capital Markets Supporting Institutions & Professionals

Name of Company

PT Bank Danamon Indonesia, Tbk.

Date of Establishment

16 July 1956

Shareholders' Composition

Asia Financial (Indonesia) Pte, Ltd: 67.37%

JPMCB-Franklin Templeton

Investment Funds: 6.79%

Publik: 25.84%

Rating Companies

Standard & Poor's

30 Cecil Street

Prudential Tower 17th Floor

Singapore 049712

Phone : (65) 6438 2881

Fax : (65) 6438 2320

Website : www.standardandpoors.com

Moody's Singapore Pte Ltd

50 Raffles Place #23-06

Singapore Land Tower 048623

Phone : (65) 6398 8300

Fax : (65) 6398 8301

Website : www.moody.com

PT Fitch Ratings Indonesia

50 Raffles Place #23-06

Singapore Land Tower 048623

Phone : (65) 6398 8300

Fax : (65) 6398 8301

Website : www.moody.com

PT Pemeringkat Efek Indonesia (Pefindo)

Panin Tower Senayan City 17th Floor

Jalan Asia Afrika Lot 19

Jakarta 10270, Indonesia

Phone (62-21) 7278 2380

Fax (62-21) 7278 2370

Email : www.pefindo.co.id

Notary

P. Sutrisno A. Tampubolon, S.H.,M.Kn

Jl. Sunda Nomor 7

(Sarinah – Thamrin – Menteng)

Jakarta 10350

Phone: (62-21) 3157 129 – 3921 128

Fax: (62-21) 3157 130

Trustee

PT Bank Mandiri (Persero) Tbk.

Plaza Mandiri

Jl. Jend. Gatot Subroto Kav. 36-38

Jakarta 12190

Phone: (62-21) 5265 045, 5265 095

Fax: (62-21) 5274 477, 5275 577

Website : www.bankmandiri.co.id

Securities Services Transaction Banking

PT Bank Danamon Indonesia, Tbk.

Menara Bank Danamon, 9th Floor

Jl. Prof. Dr. Satrio Kav. E4 No.6

Mega Kuningan, Jakarta 12950

Phone : (+62 21) 5799 1001-03

Fax : (+62 21) 5799 1073

Capital Markets Supporting Institutions & Professionals

Registered Public Accountant

**Purwantono, Suherman & Surja
(a member of Ernst & Young Global Limited)**

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Tower 2, 7th Floor
Jl. Jend. Sudirman Kav 52-53
Jakarta 12190, Indonesia
Tel : +62 21 5289 5000
Fax : +62 21 5289 4100
www.ey.com/id

Bursa Efek Indonesia

PT Bursa Efek Indonesia
Indonesia Stock Exchange Building, 1st Tower,
Jl. Jend. Sudirman Kav. 52-53 - Jakarta 12190
Phone : (+62 21) 5150 515
Fax : (+62 21) 5154 153
Email : listing@idx.co.id
Website : www.idx.co.id

KSEI

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Indonesia Stock Exchange Building, 1st Tower
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Jl. Jend. Sudirman Kav. 52-53,
Jakarta 12190 Indonesia
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Fax : (+62 21) 5299 1199
Toll Free : 0800-186-5734
Email : helpdesk@ksei.co.id
Website : www.ksei.co.id

Share Registrar

PT Raya Saham Registra

Plaza Sentral, 2th Floor
Jl. Jend. Sudirman Kav. 47-48
Jakarta 12930
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Fax : (+62 21) 2525 028

For further information:

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Jl. Prof. Dr. Satrio Kav.E4 No.6
Mega Kuningan, Jakarta 12950, Indonesia
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Investor Relations

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Menara Bank Danamon, 6th Floor
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Corporate Secretary

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Awards and Certifications



**2013 USD STP
Excellence Award
Deutsche Bank**
“US Dollar STP
Excellence Award for
the Exceptional Quality
of Payment Messages”
with a rating of STP
98.3%



**Banking Service
Excellence Monitor
(BSEM) Survey
2013/2014
MRI and Infobank
Magazine**
5th Best Overall
Performance –
Commercial Bank (with a
score of 82.56)



**Banking Service
Excellence Monitor
(BSEM) Survey
2013/2014
MRI and Infobank
Magazine**
1st Best Teller –
Commercial Bank (with a
score of 91.63)



**Banking Service
Excellence Monitor
(BSEM) Survey
2013/2014
MRI and Infobank
Magazine**
1st Best ATM – Islamic
Business Unit (with a
score of 100)



**Banking Service
Excellence Monitor
(BSEM) Survey
2013/2014
MRI and Infobank
Magazine**
3rd Best Phone Handling
– Islamic Business Unit
(with a score of 68.85)



**Forbes Global 2000 of
2014
Forbes Magazine,
United States of
America**
The World's Largest
Public Companies 2014

Awards and Certifications



Infobank Awards 2014
Infobank Magazine
 Bank with category of
 "Very Good" on Financial
 Performance in 2013



**Asiamoney Foreign
 Exchange (FX) Poll 2014**
Asiamoney
 Best Domestic Provider
 of FX Services



**Asiamoney Foreign
 Exchange (FX) Poll 2014**
Asiamoney
 Best Domestic Provider
 for FX Products and
 Services



**Asiamoney Foreign
 Exchange (FX) Poll 2014**
Asiamoney
 Best Domestic Provider
 for FX Options



**Asiamoney Foreign
 Exchange (FX) Poll 2014**
Asiamoney
 Best Domestic
 Provider for
 FX Research
 and Market
 Coverage



**Indonesia WOW Brand
 2014**
 Silver Champion of
 Indonesia WOW Brand
 2014 for Category of
 Banking Industry for
 Mortgage Products



Annual Report Award (ARA)
 Financial Services Authority (OJK), Bank of
 Indonesia (BI), Indonesia Stock Exchange
 (BEI), Directorate General of Taxation,
 Ministry of Stated-Owned Enterprises, the
 National Commission on Governance and the
 Indonesian Institute of Accountants.
 1st Winner of Annual Report Award (ARA)
 2013 for Category of Private Financial of Listed
 Companies.



**Best Participant-SKNBI
Otomasi 2014
Bank Indonesia**
SKNBI Otomasi 2014
(27 September 2014)



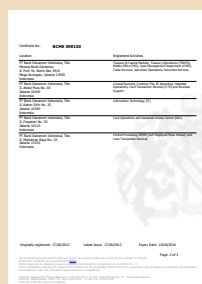
**Best Corporate
Governance Award
The Indonesian
Institute
for Corporate
Governance**
Best Corporate
Governance Overall
(8 December 2014)



**The 10th
Sustainability Award
The National Center
for Sustainability
Reporting (NCSR)**
Runner Up-1
Sustainability Reporting
Award 2014 Financial
Services Category



**SRI-KEHATI Index
Biodiversity
Conservation Trust
Fund**
Constituent of
Sustainable
Responsible
Investment (SRI)-
KEHATI Index



**21 April 2014
Extend *ISO 22301:2012-BCMS Certification
British Standards Institution**

In 2014 Danamon was able to extend the ISO22301:2012 Certification-Business Continuity Management System acquired in 2013, after a satisfactory result with non conformity findings based on certification surveillance audit conducted by the British Standards Institution Group.

*The first company in Indonesia and the first bank in South East Asia certified with ISO 22301-2012 BCMS by BSI Group Indonesia