

Danamon At A Glance



PT Bank Danamon Indonesia, Tbk. ("Danamon") was established in 1956 and has since grown and developed to become one of Indonesia's largest financial institutions, guided by its vision, which is "To Care and Enable Millions to Prosper".

Danamon serves all segments of banking customers in the Consumer, Micro, Small Medium Enterprises and Wholesale segments. The Bank provides a comprehensive range of banking and financial products and services including Syariah banking services. In addition, Danamon provides financing for automotive and consumer goods through Adira Finance and Adira Kredit, as well as general insurance products through Adira Insurance.

Danamon operates an extensive distribution network from Aceh to Papua, with more than 1,859 branches and service outlets comprising conventional branches, Danamon Simpan Pinjam ("DSP") units, Syariah units and the networks of Adira Finance and Adira Insurance. With a Sales & Distribution network under the single captainship structure, Danamon provides integrated product offerings that enhance service quality to customers.

Danamon's distribution network is supported by an e-channel platform comprising of 1,431 proprietary ATMs and 68 CDMs (Cash Deposit Machines), with access to more than 60,000 ATMs in the ATM Bersama, ALTO and Prima networks. Danamon also deploys comprehensive digital services including SMS Banking, Internet banking and mobile banking, constantly upgrading features and capabilities to meet the demand of the banking public in the digital era for faster and easier transactions.

With total assets of Rp 174.1 trillion as of December 31, 2016, the shares of Danamon are owned by Asia Financial (Indonesia) Pte. Ltd. (67.4%), JPMCB-Franklin Templeton Investment Funds (6.6%) and the public (26.1%).

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 on July 16, 1956 of Meester Raden Soedja, S.H. ratified by the Minister of Justice of Republic of Indonesia in its decision letter No. J.A.5/40/8 dated on April 24, 1957 and was published in Supplement No. 664 to the State Gazette of Republic of Indonesia No. 46 dated on June 7, 1957.	SWIFT Code: BDINIDJA
	Global Intermediary identification Number (GIIN): WZU780.99999.SL.360
	Share Ownership Composition: Asia Financial (Indonesia) Pte. Ltd. : 67.37% JPMCB-Franklin Templeton Investment Funds: 6.58% Public: 26.05%
Office Networks As of 31 December 2016, Danamon maintains a network of around 1,800 offices consisting of conventional offices, DSP units, and Syariah units as well as branch offices of the subsidiaries. Through the Sales & Distribution Network, Danamon has 12 regional offices. The list of Danamon branch offices can be viewed under the Chapter on Corporate Data of this report.	Head Office: Menara Bank Danamon, 17 th Floor, Jl. HR. Rasuna Said, Blok C No. 10, Karet Setiabudi, Jakarta 12920, Indonesia Phone: (+62 21) 8064 5000
	Website and Email: www.danamon.co.id corpsec@danamon.co.id investor.relations@danamon.co.id public.affairs@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 South Jakarta 12910 Phone: (+62 21) 5296 3232, 5296 3322 Fax: (+62 21) 5296 4159 Email: af.investor.relation@adira.co.id
Website & Email: www.adira.co.id af.investor.relation@adira.co.id
PT Asuransi Adira Dinamika (Adira Insurance) Business: Insurance
Head Office: Graha Adira Jl. MT. Haryono Kav. 42, South Jakarta 12780 Phone: (+62 21) 2966 7373 Fax: (+62 21) 2966 7374
Website & Email: www.asuransiadira.com adiracare@asuransiadira.co.id
PT Adira Quantum Multifinance (Adira Kredit) Business: Financing
Head Office: Landmark Centre Tower A, 27 th Floor Jl. Jend. Sudirman No.1, South Jakarta 12910, Indonesia Phone: (+62 21) 5292 2299 Fax: (+62 21) 529119

Brief History

1956

Established under the name of Bank Kopra Indonesia

1976

Name changed to PT Bank Danamon Indonesia

1988

Became an Indonesian private foreign exchange bank

1989

Went public through IPO in the Jakarta Stock Exchange

2005

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

2006

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

2008

- Establishment of Danamon Corporate University
- Expansion of office branch network

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
- Monthly online transaction via Danamon Online Banking reached 2.6 million
- Construction of Danamon's new headquarters "Menara Bank Danamon"
- Published Global Reporting Initiative (GRI)-certified sustainability report

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 Authority (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.

2000

Legal merger with
9 (nine) other banks

2003

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

2004

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

2010

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

2011

- Danamon celebrated its
55th anniversary
- Rp5 trillion in rights
issue
- Adira Finance bond
issuance Rp5 trillion

2012

- Launched credit, debit
and ATM Manchester
United card

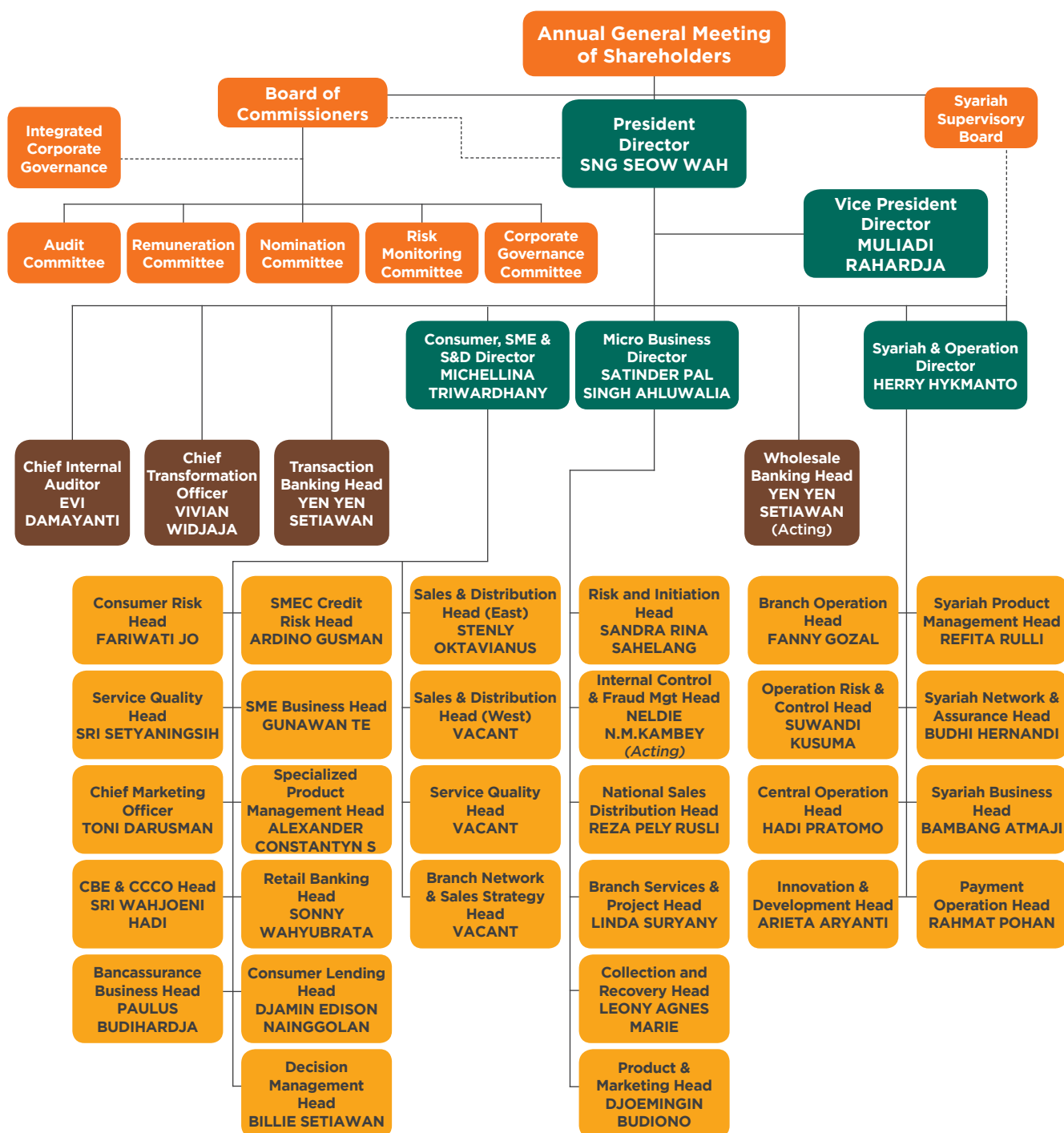
2015

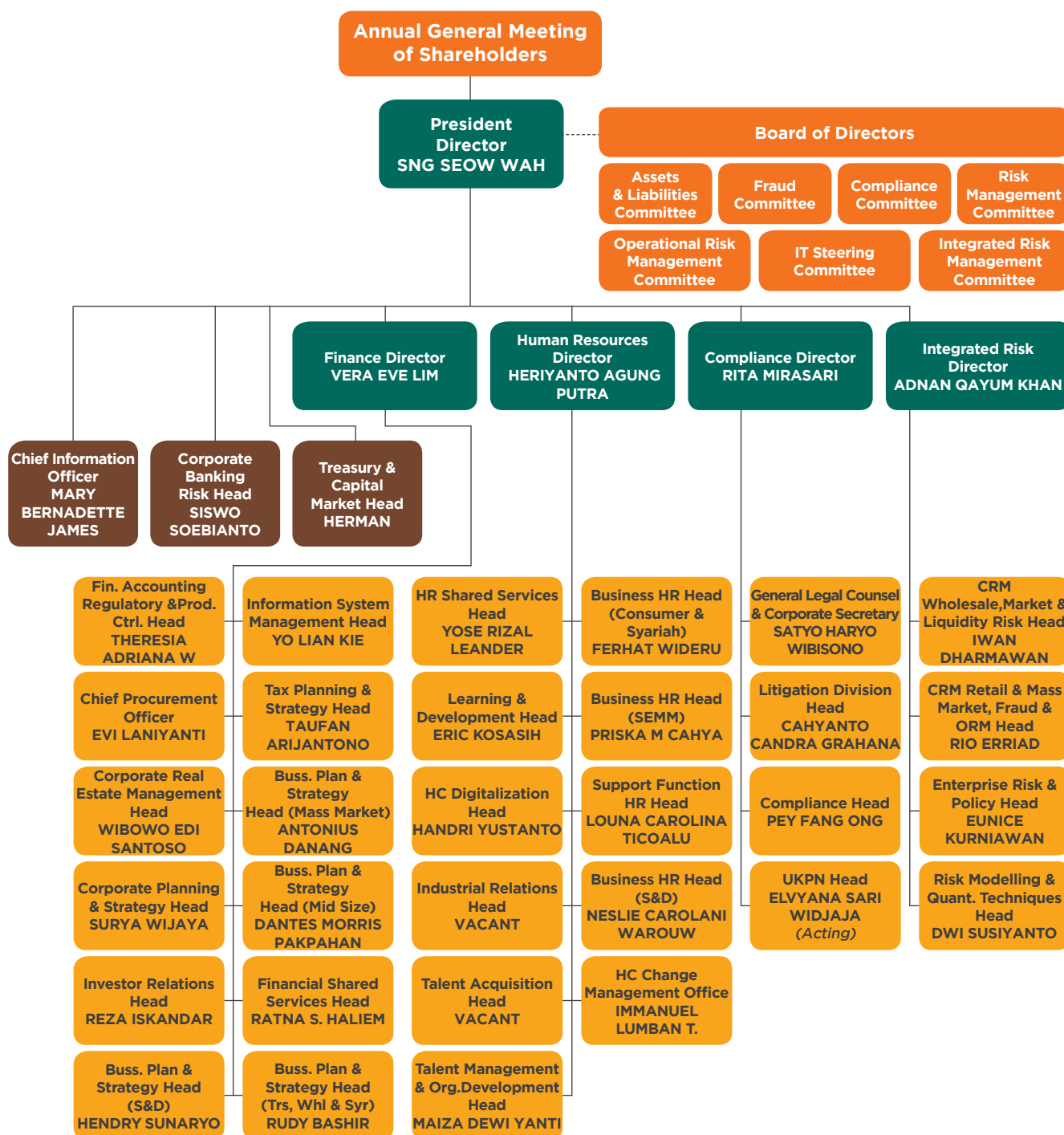
- Cooperation with
the International
Islamic Trade Finance
Corporation (ITFC)
regarding Syariah
Joint Trade Financing
facilities.
- Launch of Mobil DSP
for Micro customers.
- Launch of Bisa Umrah
Savings iB.
- Launch of e-commerce
feature for Danamon
Online Banking.

2016

- The 60th Anniversary of Danamon and the
inauguration of the new head office "Menara
Bank Danamon"
- Roll-out of S&D network.
- Launching of D-Cash, a mobile phone feature
that enables customers to provide cash through
D-Mobile application.
- Launching of D-Card application for Danamon
Credit Cardholders.
- Yayasan Danamon Peduli became one of
Indonesia's representatives in UN Habitat III
Conference in Quito, Ecuador

Organization Structure





Vision, Mission, Corporate Values

Vision

We Care and Enable Millions to Prosper

Danamon believes that its purpose is to care for others: its customers, employees, and society at large, enabling them to thrive, grow, and achieve prosperity.

Mission

Danamon pursues its vision through the following missions:

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 create value not offered by any other financial institution 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 services, utilizing the appropriate technology with utmost care and responsibility.
- It is key for Danamon employees to satisfy customers, be respectful and provide services that society will appreciate.
- Danamon views that the following positive attitudes are required:
 - Be adaptable, open and willing to continuously learn to respond to change.
 - Understand and focus on self and others' 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.

Corporate Values

The corporate values is the value that guides, structures, and controls the behavior of employees, the Board of Directors and the Board of Commissioners of Danamon in carrying out their duties and responsibilities for achieving objectives in line with the Bank's vision and mission.

- | | |
|--|--|
|  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

In establishing Danamon's annual objectives and strategies, the vision and mission of Danamon have been referenced and the Board of Commissioners and Board of Directors have deemed the vision and mission still appropriate as the foundation to carry out Danamon's business activities.

Operational Areas



Danamon has a network throughout Indonesia from Aceh to Papua

Regional Office	Network	Address
1	Jakarta includes: Lampung, Tangerang, Bogor, Serang, Cilegon, Bekasi, Karawang	Jl. Matraman Raya No.52, East Jakarta
2	Bandung includes: Sukabumi, Tasikmalaya, Purwakarta, Cirebon	Jl. Merdeka No.40, Bandung, West Java
3	Surabaya includes: Kediri, Malang, Jember	Jl. Gubernur Suryo No. 12, Surabaya, East Java
4	Makassar includes: Jayapura, Ambon, Palu, Pare, Kendari, Ternate, Manado, Gorontalo	Jl. A. Yani No. 11-13, Makassar, South Sulawesi
5	Balikpapan includes: Pontianak, Palangkaraya, Banjarmasin, Samarinda, Tarakan	Jl. Sudirman No. 54, Balikpapan, East Kalimantan
6	Medan includes: Banda Aceh, Lhokseumawe, Siantar, Sibolga, Padang, Batam, Pekanbaru, Jambi, Palembang, Bengkulu	Jl. Diponegoro No. 35, Medan, North Sumatra
7	Semarang includes: Solo, Purwokerto, Yogyakarta, Kudus, Tegal	Jl. Pemuda No. 175, Semarang, Central Java
8	Denpasar includes: Mataram, Kupang	Jl. Hayam Wuruk No. 246, Denpasar, Bali

Board of Commissioners' Profile



Mr Ng Kee Choe
President Commissioner

Singapore citizen. 72. Domiciled in Singapore. Serves as President Commissioner of Danamon since 2004 and reappointed as President Commissioner in the Bank's AGMS on May 7, 2014.

Qualifications/Education Background

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

Work Experience

Starting his carrier in DBS since 1970-2003, with the last positions as Vice Chairman at DBS Group Holdings. Director of Singapore Exchange Limited (2003-2014). Chairman NTUC Income since 200-2013. Member of Temasek Advisory Panel, Advisory of Temasek International Holdings (Private) Ltd, (2003-2014).

A member of International Advisory Council of China Development Bank and Chairman of Tanah Merah Country Club (2008-present), Director of Fullerton Financial Holdings Pte Ltd. (2008-present), Non Executive Chairman CapitaLand Limited and AusNet Services Holdings Pty Ltd.



Indonesian citizen. Age 70. Domiciled in Indonesia. Serves as Vice President Commissioner of Danamon since 2005 and reappointed as Vice President Commissioner and Independent Commissioner in the Bank's AGMS on May 7, 2014.

Qualifications/Education Background

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

Work Experience

Director of State Wealth Management in the Directorate General of Monetary Affairs MoF (1980-1987), Director of Budget, the Ministry of Finance (1987-1990) and Chairman of the National Institute of Administration (LAN) (1990-1998). Assistant to the Coordinating Minister for Development Supervision and Administrative Reform (1999-2001), Deputy Minister for Administrative Reform (2001-2003). Secretary General of the Ministry of Communication and Information (2003-2005), Secretary General of the Ministry of Finance (2005), Senior Advisor to the Minister of Finance (2009-2011), Secretary Team of Tax and Customs Reform (2010). He currently serves as a member of National Task Force for Bureaucracy Reforms (chaired by the Vice President of the Republic of Indonesia).

Commissioner in several State-Owned Enterprises, namely PT Tambang Batubara Bukit Asam (1980), Bank Dagang Negara (1982), PT Aneka Tambang (1986) and Bank BNI (2005). Currently he serves as Professor at Universitas Padjadjaran, Bandung, since 2007.



J.B. Kristiadi
Vice President Commissioner/
Independent Commissioner





Ernest Wong Yuen Weng
Commissioner

Singapore citizen. Age 71. Domiciled in Singapore. Serves as Commissioner of Danamon since April 2010 and was reappointed as Commissioner in the Bank's AGMS on May 7, 2014.

Qualifications/Education Background

Graduated with a First Class Honours degree in Chemical Engineering from the University of Surrey, United Kingdom, in 1967.

Work Experience

He started his career in Singapore with the Economic Development Board and the Ministry of Finance (1967-1971). He joined the United Overseas Bank (UOB) Group (1972) and was appointed Board Member and Group President (1990-2000). He was Chairman of the Association of Banks in Singapore, and joined MediaCorp as the Group CEO (2000-2005).

He currently also serves as Chairman of Fullerton Financial Holdings Pte. Ltd (2011 - now), Board Trustee & Chairman (Investment Committee) of Nanyang Technological University (2006 - now), Board Member of Pavilion Capital Holdings Pte. Ltd. (2012 - now), Chairman of A. Menarini Asia-Pacific Holdings Pte Ltd. (2012 - now) and Chairman of MediaCorp since July 2016 - now.

Singapore citizen. Age 57. Domiciled in Singapore. Serves as Commissioner of Danamon since 2003 and reappointed as Commissioner in the Bank's AGMS on May 7, 2014.

Qualification/ Education Background

Graduated with a Bachelor degree in Accounting from the National University of Singapore.

Work Experience

He began his career as an auditor at PricewaterhouseCoopers (1984), joined Showa Leasing (S) Pte. Ltd. (1986), joined Singapore Technologies Marine Ltd. (1988) and was the Senior Finance Manager before he left to join Singapore Technologies Pte. Ltd. for 8 years, where he was the Director of Finance.

He was with Temasek International Pte Ltd from 2003 to 2011, with last position as Co-Chief Investment Officer and Senior Managing Director, Special Projects.

Currently, he is the Chief Executive Officer of Fullerton Financial Holdings (International) Pte. Ltd., a wholly-owned subsidiary of Temasek Holdings Pte. Ltd. and Director of TJ Holdings (II) Pte. Ltd. since June 9, 2015.



Gan Chee Yen
Commissioner



Manggi Taruna Habir
Independent Commissioner

Indonesian citizen. Age 63. Domiciled in Indonesia. Serves as Independent Commissioner of Danamon since 2005 and reappointed as Independent Commissioner in the Bank's AGMS on May 7, 2014.

Qualifications/Education Background

Holds a Master degree in Business Administration from University of Michigan and Master in Public Administration from Harvard University.

Work Experience

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).

A Research Director at PT Bahana Securities (1995-1998) and the President Director of PT Pefindo (1998-2001). Last position before joining Danamon was Director at Standard & Poor's, Singapore.

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

Indonesian citizen. Age 64. Domiciled in Indonesia. Serves as Independent Commissioner of Danamon since appointed by the AGMS on May 7, 2014.

Qualifications/Education Background

Graduated from Padjadjaran University in Bandung in 1977 and obtained a Masters degree in Economics from the University of Pittsburgh, in 1984.

Work Experience

Began his career with Bank Indonesia in 1979 as Credit Analyst. Associate Representative of Bank Indonesia, New York office (1993-1995), and Deputy Director of Monetary Policy Management Directorate (1995), Executive Director of the same department (1998). He was seconded to IMF Office – Washington D.C. as an alternate Executive Director (2004-2006) before returning back to Bank Indonesia as the Executive Director of Economic Research and Monetary Policy Department (2006-2010).

His latest position was as an Adviser to the Board of Governors of Bank Indonesia before he fully retired in April 2014. He was also an independent party of Risk Monitoring Committee of Bank Permata (2010-2014).



Made Sukada
Independent Commissioner

Emirsyah Satar
Komisaris Independen

Danamon has accepted resignation of Emirsyah Satar as of February 1, 2017. Resignation will be effective upon AGMS approval.

Independent Parties Profile



Yusuf Nawawi
Independent Party

Indonesian citizen. Age 61. Domiciled in Indonesia. Serves as Independent Party and member of Audit Committee and Risk Monitoring Committee of Danamon since May 7, 2014.

Qualifications/Education Background

Graduated with a Bachelor's Degree of in Economy from the University of Sriwijaya (1983) and Master of Business Administration from Weatherhead School of Management, Case Western Reserve University USA (1994).

Work Experience

2015 – present : Member/Independent Party in PT Bank Danamon Indonesia Tbk
2010 – 2014 : President Director of BRI Pension Fund
2006 – 2010 : Head of Education and Training Division of BRI
2004 – 2006 : Head of Micro Banking BRI
2001 – 2004 : Director, International Visitors Program
1978 – 1984 : Staff at the Directorate General of Budget, Department of Finance of RI

Roles and Responsibilities

Appointed as Independent Party/ Independent Member of the Audit Committee and the Risk Monitoring Committee.

Indonesian citizen. Age 41. Domicile in Indonesia. Serves as Independent Party and member of Risk Monitoring Committee and Independent Audit Committee of Danamon since 2014, as well as member of Integrated Governance Committee since 2015.

Qualifications/Education Background

Obtained Master of Commerce degree in International Business and Management of Technology from University of Sydney, Australia in 2002.

She holds a number of professional certification in governance, risk and control, namely Certified Internal Auditor (CIA) and Certificate in Risk Management Assurance (CRMA) issued by the Institute of Internal Auditors, Certified Internal Control Institute (CICS) issued by the Institute of Internal Control, Enterprise Risk Management Certified Professional (ERMCP) issued by the ERMA, and Certified in Risk & Information Systems Control (CRISC) issued by the ISACA.

Work Experience

She is one of team member that has delivered Good Corporate Governance Indonesia, Good Public Governance Indonesia, and Whistleblowing System Guidebook issued by the Indonesia National Committee on Governance publication, a non-profit institution established by the Government of Indonesia. Appointed as Governor at Institute Internal Auditors (IIA) Indonesia (2013-2017).

She was seconded to RSM Australia in 2005, lecturer for internal audit & risk management at the Master of Accounting and Professional Accountant Program at the University of Indonesia (2008-2010), and written various articles to disseminate and promote public awareness of governance (2007-2011).

Currently serves as Partner of RSM Indonesia. In the RSM Global organization, she is appointed as member of RSM Asia Pacific Risk Advisory Sub Committee and International Contact Partner for Indonesia.

Roles and Responsibilities

Appointed as Independent Party / Independent Member of the Audit Committee, the Risk Monitoring Committee and Integrated Governance Committee.



Angela Simatupang
Independent Party

Board of Directors' Profile



Sng Seow Wah
President Director

Singaporean citizen. Age 58. Domiciled in Indonesia. Appointed as the President Director of Danamon in the Bank's EGMS on February 27, 2015.

Qualifications/Education Background

Holds a Bachelor of Accountancy from the National University of Singapore in 1982 and attended the Advanced Management Program at The Wharton School, University of Pennsylvania in 2006, as well as the Corporate and Investment Banking Program at Macquarie University, Australia in 1992.

Work Experience

He is an experienced banker with more than 30 years experience displaying strong performance in well-respected regional and international banks.

Previously, he held the position of Managing Director of the Local Corporate Group, Citibank Singapore before he joined OCBC Bank Singapore as the Head of Enterprise Banking where he led the successful transformation of the business into a sustainable, high performing unit with a strong reputation for employee engagement, customer focus and service. He then served as the Executive Vice President at Fullerton Financial Holding (2008-2010), a wholly-owned subsidiary of Temasek Holdings, where he held several directorships across Asian region. Prior to joining Danamon, he successfully accomplished his assignment in Malaysia as Group Chief Executive Officer of Alliance Bank Malaysia Berhad (2010-2014).

Currently, he also serves as President Commissioner of PT Adira Dinamika Multi Finance, Tbk., a subsidiary of PT Bank Danamon Indonesia, Tbk.

Roles and Responsibilities

He leads Danamon's Board of Directors and oversees the Bank's overall business and operations which include Sales & Distribution, Mass Market, Consumer & SME Banking, Wholesale Banking, Transaction Banking, Treasury & Capital Market, and Syariah Banking. He also oversees the Bank's Internal Audit, Human Capital, Integrated Risk, Finance, Information Technology, Corporate Secretary, Legal & Compliance, Operations, and the Bank's three subsidiaries, namely: PT Adira Dinamika Multi Finance Tbk, PT Asuransi Adira Dinamika, and PT Adira Quantum Multifinance.

Indonesian citizen. Age 57. Domiciled in Indonesia. Serves as Director of Danamon since December 1999 and reappointed as Director in the Bank's AGMS dated May 7, 2014.

Qualifications/Education Background

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

Work Experience

Started his career in a management consulting company in Jakarta (1983) and joined PT Sepatu Bata Indonesia Tbk in 1984. He joined with the 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 with last position as Head of the Corporate Planning and Strategy Division.

Since 1999 appointed as Director of Operations and Technology (1999 - 2003), Director of Human Resources (2004 - 2008), Director of Operations (2008 - 2014) and as Director of SEMM and SME (2014 - 2015).

Roles and Responsibilities

Since November 2015, appointed as Vice President Director and incharge in Special Project since October 2016.



Muliadi Rahardja
Vice President Director



Adnan Qayum Khan
Director

Pakistani citizen. Age 48. Domiciled in Jakarta. He was appointed on 28 April 2016 and became effective as Director of Danamon on 8 August 2016.

Qualifications/Education Background

Received his Masters degree in Business Administration from the Lahore University of Management Sciences in 1990.

Work Experience

Began his career with Bank of America NT&SA, Pakistan as a Management Trainee, since 1990 and with the last position as Vice President.

In 2000-2007, joined ABN AMRO Bank NV, Pakistan as Vice President, Branch Manager for Islamabad and Lahore.

Managing Director & Chief Risk Officer, Middle East & Africa in Royal Bank of Scotland PLC (2012-2013). Managing Director & Senior Credit for Asia Pacific in the Royal Bank of Scotland PLC (2010-2016).

Roles and Responsibilities

In charge of Integrated Risk.



Indonesian citizen. Age 52. Domiciled in Indonesia. He was appointed on 28 April 2016 and became effective as Director of Danamon on 23 December 2016.

Qualifications/Education Background

He completed his Masters program at University of Indonesia in 2002.

Work Experience

He started his career at PT Garuda Indonesia (Persero) Tbk as Vice President of Business Support in 2005 and starting from 2011 until presently, He has been serving as Commissioner of PT Garuda Maintenance Facility (GMFAA) Garuda subsidiary and as the Director of Human Capital and Corporate Affairs of PT Garuda Indonesia (Persero) Tbk.

Roles and Responsibilities

Human Capital



Heriyanto Agung Putra
Director

Indonesian citizen. Age 48. Domiciled in Indonesia. Appointed as Director of Danamon since 2008 and reappointed as Director in the Bank's AGMS on May 7, 2014.

Qualifications/Education Background

Graduated from Universitas Padjadjaran University, Bandung.

Work Experience

Started his career as the International Operation Head in Bank Universal (1992-2000). Standard Chartered Indonesia as Senior Cash Management & Trade Business Development Manager (2000-2003). In 2003 joined Danamon as Head of Transaction Banking.

He is the first Indonesian banker holding international certification in letter of credit from the International Chamber of Commerce France.

Roles and Responsibilities

Operations & Syariah Banking

Since 2011, he has been fully in charge of the development and practices of Danamon's Syariah Business Unit, and starting 2016 he is also in charge as Operations Director.



Herry Hykmanto
Director



Michellina Laksmi Triwardhany
Director

Indonesian citizen. Age 50. Domiciled in Indonesia. Appointed as a Director of Danamon in April 2010 and reappointed as Director in the Bank's AGMS on May 7, 2014.

Qualifications/Education Background

Graduated in 1987 from North Texas State University with a BS degree in Computer Science. Received an MBA degree from the University of Texas at Austin with distinction in 1990.

Work Experience

Starting her career as Management Trainee in Citibank Indonesia in 1990, with the last position as Cards Business Director (2001). Standard Chartered Bank in Hong Kong (2001-2003), Country Retail in Citibank in Philippines (2003-2007). Country Business Head in Citibank Malaysia covering cards, mortgage, personal loan, and retail bank (2007-2009). Joined Danamon as Head of Consumer Banking in 2009.

Roles and Responsibilities

Consumer Banking, SME and Sales & Distribution.



Rita Mirasari
Director (Independent)

Indonesian citizen. Age 47 years. Domiciled in Indonesia. She was appointed on 7 September 2016 and became effective as Director (Independent) Danamon on 1 October 2016.

Qualifications/Education Background

Obtained Bachelor of Law at University of Indonesia in 1991.

Work Experience

Starting her Banking career in 1991, Compliance Director/Country Head Legal & Compliance at Standard Chartered Bank Indonesia (1998-2006). Director, Country Compliance Representative at ABN AMRO NV Indonesia (2006-2009). Legal, Compliance, and Corporate Secretary Director at PT Bank International Indonesia Tbk. (now PT Bank Maybank Indonesia Tbk.) (2009-2013).

Director, Regulatory Compliance & Financial Crime at The Hongkong Shanghai Banking HSBC Limited, Indonesia (2013-2016).

Roles and Responsibilities

Compliance, Anti Money Laundering, Legal and Corporate Secretary.

Canadian citizen. Age 54. Domiciled in Indonesia. Appointed as Director of Danamon in April 2010 and reappointed as Director in the Bank's AGMS on May 7, 2014.

Qualifications/Education Background

A Chartered Accountant and holds a Masters of Commerce degree from Mumbai University.

Work Experience

Started his career in Standard Chartered Bank from 1987 until 2002, with last position as Head of Credit, Consumer Banking Malaysia.

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

PT Bank International Indonesia, Tbk. as Managing Director and Chief Risk Officer (2006-2010). Commissioner in WOM Finance, BII's subsidiary (2009-2010).

Currently serves as Commissioner of PT Adira Quantum Multifinance, subsidiary of Danamon.

Roles and Responsibilities

Micro Business.



Satinder Pal Singh Ahluwalia
Director



Vera Eve Lim
Director

Indonesian citizen. Age 51. Domiciled in Indonesia. Appointed as a Director of Danamon in June 2006 and reappointed as Director in the Bank's AGMS on May 7, 2014.

Qualification/Education Background

Graduated from the Faculty of Economics, Tarumanegara University (1989). Completed the Executive program in Stanford Graduate School of Business USA in 2008.

Work Experience

Joined the Bank in 1990 and has served in various senior positions in Danamon. Appointed as Vice President Commissioner of PT Asuransi Adira Dinamika (2008-2012) and Commissioner of PT Adira Dinamika Multi Finance, since 2010 - now, Danamon's subsidiary.

Roles and Responsibilities

Financial Planning & Control, Procurement, and Corporate Real Estate Management.

Board of Senior Executive Officers



Indonesian citizen. Age 42. Domiciled in Indonesia. Appointed as Chief Internal Audit Danamon since June 2016.

Qualifications/Education Background

She holds a Bachelor Degree in Accounting from University of Indonesia. She is also a CFA charterholder.

Work Experience

Joined Danamon in 2016 as Internal Audit Head. Previously worked as Associate at Abacus Capital - Jakarta (1997 - 1999), Citibank Switzerland (Zurich) as Trainee (1999-2000), Citibank United Kingdom (London) as Auditor/Audit Manager for Citi Private Bank, Alternative Investments and Support functions in Europe and Middle East, Barclays Global Investors as Audit Manager (2006 - 2007), Citibank United Kingdom as Program Director - Audit and Risk Review (2008-2012), Afterward was transferred to Citibank Indonesia (Jakarta) to set up the In Business Controls Group (2012-2016).



Evi Damayanti
Chief Internal Audit



Herman
Treasury and Capital Market Head

Indonesian citizen. Age 47. Domiciled in Indonesia. Serves as Treasury and Capital Market Head of Danamon since 2013.

Qualifications/Education Background

He holds a degree in Electrical Engineering from Trisakti University, 1992 and is BSMR certified for level 3 and LSPP level 4.

Work Experience

He joined Danamon as Head of Treasury and Capital Market in 2013. Previously he worked as FX Trader in Bank Dharmala (1992-1994), Treasury Sales in Bank Credit Lyonnais Indonesia (1994-1995), Chief Dealer in Bank Sumitomo Mitsui Indonesia (1996-2005), joined Citibank, N.A. as Senior Risk Treasury Trader (2005-2008), Head of Risk Treasury (2008-2013) and Acting Country Treasurer (2013).



Malaysian citizen. Age 59. Domiciled in Indonesia. Serves as Chief Information Officer of Danamon since March 2016

Qualifications/Education Background

Obtained a Bachelor of Arts degree majoring in both Finance and International Business from University of Texas at Austin.

Work Experience

Joined Danamon as Chief Information Officer in March 2016. She served previously as Group Chief Information Officer and Head of Infrastructure for Alliance Bank, Malaysia (2010 - 2016), CIO at NIB, Pakistan (2009 - 2010) and Danamon (2005 - 2009).



Mary Bernadette James
Chief Information Officer



Vivian Widjaja
Chief Transformation Officer

Indonesian citizen. Age 46. Domiciled in Indonesia. Serves as Chief Transformation Officer of Danamon since November 2016.

Qualifications/Education Background

Holds a Bachelor of Science degree in Accounting & Finance from Oregon State University, USA and an MBA from University of Texas at San Antonio, USA.

Work Experience

Joined Danamon as Chief Transformation Officer in November 2016. Started her career with Citibank N.A. (1995) as Management Associate, and served in various departments in Operations and Technology Group-Consumer Bank as Project Manager (1995-1998), Funds Transfer & Credit Cards Payments Processing Unit Head (1998-1999). In 1999, she was given opportunity to expand her experience to Sales area in Global Consumer Banking Group, Citibank N.A. as Personal Banking Head (1999-2001); CitiGold Head (2001-2003); Deputy Branch Manager (2003-2004); Branch Business Manager (2004-2006); Regional Branch Business Manager (2006-2007) and Head of Sales & Distribution, Re-engineering, Control & Surveillance and Telebanking (2007-2009). Her last position in Citibank N.A. is as Director, Head of CitiBusiness (2009-2014). Later joined PT Bank Mega Tbk as Chief of Staff to the President Director (2014-2016).



Yen Yen Setiawan
Transaction Banking Head

Indonesian citizen. Age 44. Domiciled in Indonesia. Serves as Transaction Banking Head of Danamon since 2015.

Qualifications/Education Background

Obtained a Bachelor of Science degree in Finance from University of Southern California, USA and an MBA from Loyola Marymount University, USA.

Work Experience

Joined Danamon as Head of Transaction Banking in 2015. Yen Yen started her career as Management Associate with Citibank N.A. (1995-1996), Equity Sales with Peregrine Sewu Securities (1997), Senior Banker with Citigroup Corporate and Investment Bank (1997- 2004), Director for Client Coverage at Deutsche Bank (2008) and Managing Director at Standard Chartered Bank (2005-2015) for Transaction Banking Indonesia and subsequently Transaction Banking Taiwan.

Syariah Supervisory Board's Profile



Prof. Dr. H.M. Din Syamsuddin
Chairman

Indonesian citizen. Age 58. Domiciled in Indonesia. Serves as Chairman of the Syariah Supervisory Board, PT Bank Danamon Indonesia, Tbk. Syariah Business Unit as of 2002.

Qualifications/Education Background

Obtained a Bachelors degree from IAIN Syarif Hidayatullah, Jakarta in 1979 and earned a Master of Arts (M.A.) degree in 1988 and Ph.D in 1991, both from the University of California Los Angeles (UCLA), USA.

Work Experience

He is a Professor of Islamic Political Thought at UIN Jakarta; Chairman of PP Muhammadiyah (2005-2015), Chairman of Advisory Council MUI (2014-2015), Deputy Chairman of Advisory Council of ICMI (2010-2015), President of Asian Conference on Religions for Peace (ACRP) (2004-present), Co-President of World Conference on Religions for Peace (WCRP) (2006-present), Chairman of World Peace Forum (WPF) (2006-present), Chairman of Center for Dialogue and Cooperation among Civilizations (CDCC) (2007-present), Chairman of Syariah Supervisory Board at Bank Syariah Bukopin (2008-present), Member of Leadership Council of United Nations Sustainable Development Solution Network (UNSDSN) (2015-present), and Member of Group for Strategic Vision Russia-Islamic World (2006-present).

Indonesian citizen. Age 76. Domiciled in Indonesia. Serves as Member of the Syariah Supervisory Board, PT Bank Danamon Indonesia, Tbk. Syariah Business Unit, since 2010.

Qualifications/Education Background

He holds a Bachelor's degree in Economics from Gadjah Mada University in 1967, and a Master's degree in Public Administration (MPA) from Syracuse University, Maxwell School, USA, in 1979.

Work Experience

Chairman of Sekolah Tinggi Ekonomi Islam (STEI) Husnayain (2006-2015), Lecturer at postgraduate program at University of Indonesia (2000-present), Lecturer at postgraduate program at Trisakti University (2005-present), Lecturer at postgraduate program at Universitas Islam As Syafi'iyah (2005-present), Plenary Member of the National Syariah Council (DSN) - MUI (2004-present), DPS at BPRS Harta Insan Karimah (2004-2015), Asuransi Bintang Syariah Unit (2006-present) and Asuransi Manulife Syariah Unit (2009-present).



Drs. Karnaen A. Perwataatmadja, MPA., FIIS
Member

Indonesian citizen. Age 56. Domiciled in Indonesia. Serves as Member of the Syariah Supervisory Board, PT Bank Danamon Indonesia, Tbk. Syariah Business Unit, since 2002.

Qualifications/Education Background

He holds a Bachelor's degree and Master degree (M.Ag) in Religious Studies in 1989, and Doctorate degree from IAIN Syarif Hidayatullah, Jakarta in 1997.

Work Experience

Lecturer at UIN Syarif Hidayatullah (1990-present), Vice Chairman of DSN-MUI (2015-present), Member of Syariah Supervisory Board of BNI Syariah (2012-present), Asuransi Tugu Pratama (2010-present), Reindo Reinsurance (2002-present), and Toyota Astra Finance Services (2014-present), Member of KPJKS OJK Working Team (Islamic Financial Services Development Committee-Financial Services Authority) (2014-2016), and Member of DSAS-IAI (Syariah Accounting Standards Council-Indonesia Accounting Association) (2014-present).

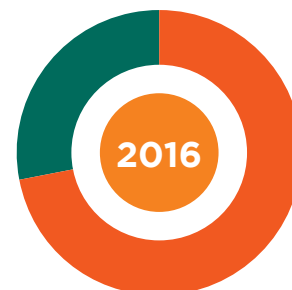


Dr. Hasanudin, M. Ag.
Member

Number of Employees

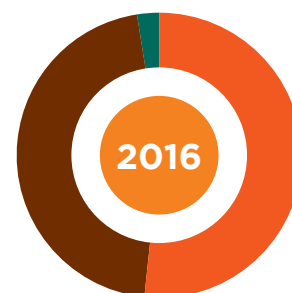
Employee Composition Based on Gender (Consolidated)

Gender	2016	2015	2014	2013	2012
Male	31,688	36,653	47,547	48,864	47,258
Female	12,331	13,573	13,071	18,865	18,08
Total	44,019	50,226	60,618	67,729	65,338



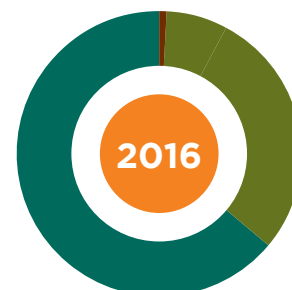
Data Headcount Danamon Per December 2016 (Consolidated)

Company	2016	2015	2014	2013	2012
Danamon	22,832	27,223	31,660	35,423	33,939
Adira Finance	20,094	21,351	26,098	28,519	28,093
Adira Quantum	8	524	1,691	2,863	2,439
Adira Insurance	1,085	1,128	1,169	922	867
Total	44,019	50,226	60,618	67,727	65,338



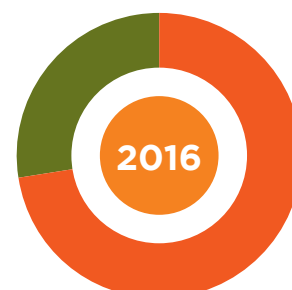
Employee Composition Based on Position (Consolidated)

Grade	2016	2015	2014	2013	2012
Top Management & Technical Advisor	27	23	39	49	45
Senior Manager	378	384	422	407	362
Manager	3,108	3,229	4,045	3,495	2,909
Officer	12,487	13,751	16,818	16,894	15,618
Staff	28,019	32,839	39,294	46,882	46,404
Total	44,019	50,226	60,618	67,727	65,338



Employee Composition Based on Employment Status (Consolidated)

Employment Status	2016	2015	2014	2013	2012
Permanent ¹⁾	31,950	35,606	42,476	47,075	47,186
Non Permanent ²⁾	12,069	14,620	18,142	20,652	18,152
Total	44,019	50,226	60,618	67,727	65,338



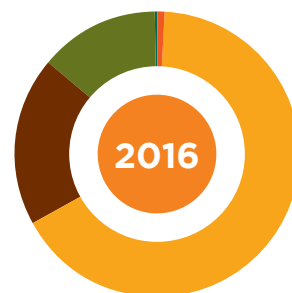
Notes:

1) Permanent Employees include permanent and probation.

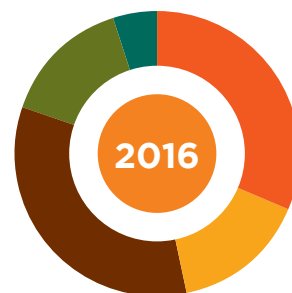
2) Non Permanent employees include contracts, trainees, honorarium and expatriates. Data exclude outsourced employees.

Employee Composition Based on Education (Consolidated)

Education	2016	2015	2014	2013	2012
Post Graduate	438	445	542	573	577
Bachelor	29,137	31,963	37,834	42,361	41,162
Diploma	8,399	9,719	11,982	14,007	13,678
Senior High School	6,022	8,065	10,161	10,671	9,789
Junior High School/Elementary School	23	34	99	115	132
Total	44,019	50,226	60,618	67,727	65,338

**Employee Composition Based on Employment Period (Consolidated)**

Year of Service	2016	2015	2014	2013	2012
0-3 years	13,872	18,380	25,128	36,053	39,385
3-5 years	6,770	10,391	14,555	11,676	8,066
5-10 years	14,700	12,576	10,896	11,479	10,311
10-20 years	6,562	7,450	8,774	7,354	6,534
>20 years	2,115	1,429	1,265	1,165	1,042
Total	44,019	50,226	60,618	67,727	65,338



Note:

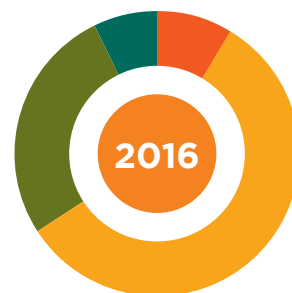
* Data of employee include permanent, probation, contract, trainee, honorarium and expatriate employee.

* The aforementioned data exclude outsourced employees.

* Data of Top Management & Technical as of December 2015 exclude Commissioners, Audit Committee and Syariah Supervisory Board

Employee Composition Based on Age (Consolidated)

Age	2016	2015	2014	2013	2012
<25 years	3,912	4,655	6,343	9,066	9,364
25-34 years	25,120	29,616	36,584	41,983	40,960
35-44 years	11,875	12,996	14,520	13,966	12,764
>45 years	3,112	2,959	3,171	2,712	2,250
Total	44,019	50,226	60,618	67,727	65,338



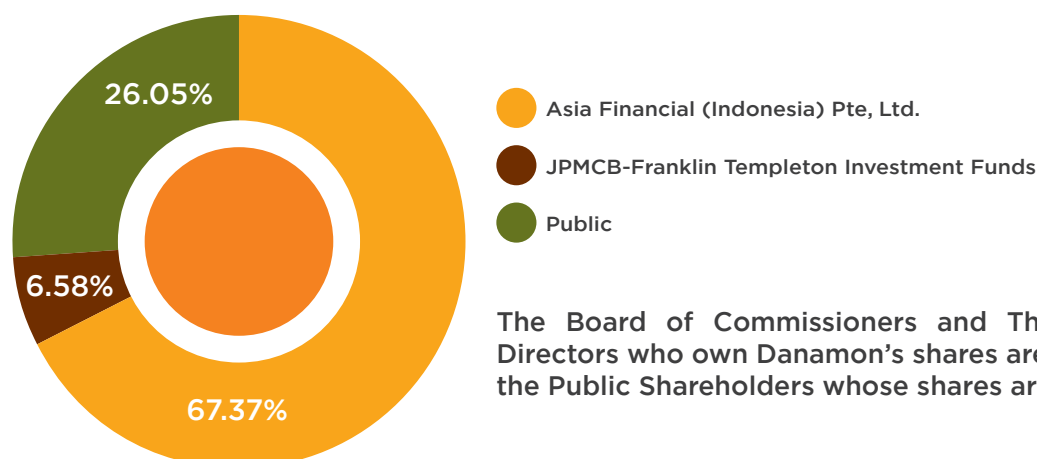
In order to improve its employees' competence, Danamon has always provided trainings both internally and externally to all Danamoners.

Training Program Statistics

Training Program	2016	2015	2014	2013	2012
Number of Training Programs ¹⁾	3,109	2,580	2,948	3,329	4,230
Number of Participants ¹⁾	207,739	64,216	70,278	90,864	83,277
Total Man-days ¹⁾	167,428	157,056	175,059	237,446	203,397
Total Investment on Training (Rp million)	248,355	182,170	225,942	261,079	265,705
Average Investment per Employee (Rp million)	1.20	2.84	3.21	2.87	3.19

Shareholders' Composition

As of 31 December 2016



Share Ownership Composition as of December 31, 2016

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	630,219,323	6.58%	315,109
Public (Ownership below 5% respectively, excluding ownership by the Board of Commissioners and Board of Directors)	2,459,129,124	25.66%	1,229,565
Board of Commissioners and Board of Directors			
Ng Kee Choe	94,275	0.00%	47
Sng Seow Wah	1,896,100	0.01%	948
Muliadi Rahardja	6,405,515	0.07%	3,203
Herry Hykmanto	131,856	0.00%	66
Vera Eve Lim	5,411,200	0.06%	2,706
Satinder Pal Singh Ahluwalia	389,800	0.01%	195
Michellina Laksmi Triwardhany	1,007,700	0.01%	504
Total Shares of A Series and B Series	9,584,643,365	100%	5,901,122

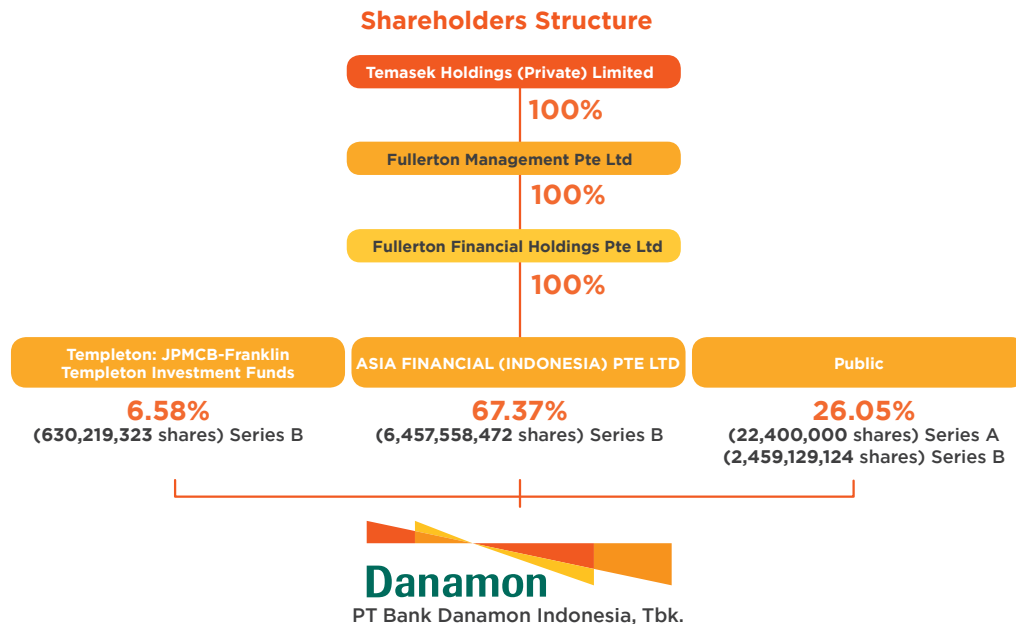
20 Largest Shareholders as of December 31, 2016

No.	Shareholders	Ownership	%
1	Asia Financial (Indonesia) Pte, Ltd	6,457,558,472	67.37%
2	JPMCB-Franklin Templeton Investment Funds	630,219,323	6.58%
3	Citibank Singapore S/A CBSG-Aranda Inv Pte Ltd	392,822,398	4.10%
4	Morgan Stanley & Co Intl PLC - IPB Client Account	195,002,400	2.03%
5	JPMCB-Templeton Emerging Market Investment Trust Plc	150,551,933	1.57%
6	HSBC-Fund SVS A/C Singapex Investments 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	54,577,996	0.57%
9	GIC S/A Government of Singapore	46,354,658	0.48%
10	JPMCB-Fidelity Central Investment Portfolios	42,179,200	0.44%
11	Citibank New York S/A Dimensional Emerging Markets Value Fund	35,799,554	0.37%
12	JPMCB-Vanguard Total International Stock Index Fund	35,691,976	0.37%
13	JPMCB-PFA Kapital Forening	32,423,200	0.34%
14	BNYMSANV re BNYMLB re Employees Providentfd Board	28,746,174	0.30%
15	Indra Widjaja	28,439,500	0.30%
16	SSB HJT3 S/A HKJC Equity Trust Fund	28,033,700	0.29%
17	RBC IST S/A Canada Post Corporation Pension Plan	26,304,085	0.27%
18	JPMCB-Templeton Developing Markets Trust	24,485,600	0.26%
19	SSB OBIH S/A IShares MSCI Emerging Markets ETF	23,907,816	0.25%
20	SSB ACF MSCI Equity Index Fund B-Indonesia	22,906,969	0.24%

The profile of public shareholders with ownership below 5% as of December 31, 2016 are as follows

No.	Ownership Status	Number of Shareholders	Total Shares	Ownership Percentage
National Shareholders				
1	Individual Indonesian US	24,644	139,842,770	1.459%
2	Mutual Funds	420	123,379,295	1.287%
3	Danareksa	3	168	0.000%
4	Insurance	40	34,308,824	0.358%
5	Foundation	72	6,019,994	0.63%
6	Cooperative	38	112,993	0.001%
7	Others	59	31,174,780	0.325%
	sub total	25,276	334,838,824	3.493%
Foreign Shareholders				
1	Individual Foreign	188	10,660,178	0.111%
2	Foreign Entity	827	9,239,144,363	96.395%
3	Others	0	0	0.000%
	sub total	1,015	9,249,804,541	96.507%
	TOTAL	26,291	9,584,643,365	100.000%

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\$242 billion portfolio as of 31 March 2016, 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 15% 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% shareholding in PT Bank Danamon Indonesia Tbk as of 31 December 2016. 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 on the Indonesia Stock Exchange with the trading code BDMN.

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

In 2016, there was no corporate action conducted by Danamon which impacted the shares issued.

Series A 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 Series A Shares as of December 31, 2016	22,400,000

Series B 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 Series B Shares as of December 31, 2016	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	US\$300 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	Fully Paid	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	Fully Paid	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	Fully Paid	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	Fully Paid	PT Bank Mandiri (Persero) Tbk	PT Pemeringkat Efek Indonesia	2010: idAA+ 2011: id AA+ 2012: id AA+ 2013: id AA+ 2014:idAAA 2015:idAAA

Corporate Action

In 2016 Danamon did not conduct any corporate actions which caused a change in number of total issued shares.

Subsidiaries and Affiliated Companies



Company	Bussiness Activity	% Ownership
Subsidiaries		
PT Adira Dinamika Multi Finance, Tbk. (Adira Finance)	Multifinance	92.07%
PT Asuransi Adira Dinamika (Adira Insurance)	Insurance	90%
PT Adira Quantum Multifinance (Adira Kredit)	Multifinance	99%
Affiliates		
PT Bank Woori Saudara Indonesia 1906 Tbk	Commercial Bank	2.75%
PT Bank Chinatrust Indonesia	Commercial Bank	1.00%
Others	Modal Ventura Telecommunication	0.25%

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

ADIRA FINANCE

On January 26, 2004, the Bank has signed a Call Option Agreement, which was last modified by the “Fourth Amendment to the Amended and Restated Call Option Agreement” dated December 22, 2006. Based on the Call Option Agreement, the Bank is entitled to purchase up to 20%, of the total shares issued by Adira Finance at a certain price that has been approved. Call Option was due on April 30, 2009. On April 8, 2009, the Bank has signed “Extensions to the Amended and Restated Call Option Agreement” which extended the maturity of the Call Option be July 31, 2009. At the date of issuance of the Call Option, Bank paid a premium of Rp186.875 on this call option.

On November 22, 2005, BI gave formal approval on its investment in Adira Finance with a portion of share ownership of 95%.

On July 9, 2009, the Bank has executed its call option to buy 20% stake in Adira Finance with the acquisition value of Rp1,628,812 million, which amount includes the premium paid for the call option amounted to Rp186,875 million. Thus, since the date of July 9, 2009, the Bank has a 95% stake in Adira Finance and is entitled to an additional 20% of the net profit of Adira Finance since January 1, 2009. Adira Finance Statutes have been amended several times, the latest amendment by notarial deed P. Sutrisno A. Tampubolon, SH, M.Kn. No. 19 dated May 21, 2015 were carried out in connection with the amendment of Article 3, Article 11 Paragraph 5, Article 12, paragraph 9, Article 13, paragraph 11, Article 14, paragraph 6, Article 15 paragraph 4, Article 15, paragraph 7, Article 15, paragraph 9, Article 16 paragraph 11, Article 17 paragraph 3 letter a, Article 21, Article 22, Article 23, Article 24, Article 25, paragraph 2, Article 25 paragraph 5, Article 27 paragraph 6, Article 28 paragraph 1, Article 29, paragraph 7, Article 29 paragraph 8, and (i) has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia No. AHU.0935663.AH.01.02. 2015 dated May 22, 2015; (ii) has been notified to and accepted by the Director General of General Law Administration of the

Department of Law and Human Rights of the Republic of Indonesia in accordance with and recorded on May 22, 2015 in the Sisminbakum Database based on the Letter of Acceptance Notification Amendments to the Articles of Association No. AHU.AH.01.03-0933929; and (iii) registered in the Company Register No. AHU-3508102.AH.01.11 2015 dated May 22, 2015 by the Minister of Law and Human Rights of the Republic of Indonesia.

ADIRA INSURANCE

Minister of Finance in a letter dated 30 September 2009 has approved the transfer of ownership of shares of PT Adira Adira Dinamika Investindo to the Bank. On July 9, 2009, PT Adira Dinamika Investindo has signed an agreement on transfer of 90% stake in Adira Insurance to the Bank. So now the Bank has a 90% stake in Adira Insurance.

The affirmation and approval of the transfer transaction has been obtained at the Adira Insurance EGM as contained in the Deed of General Meeting of Shareholders Extraordinary No. 8 dated July 9, 2009 made by P. Sutrisno A. Tampubolon, SH, M.Kn., Notary in Jakarta, which has been accepted and recorded in the Database System Administration Ministry of Laws and Human Rights of the Republic of Indonesia No. AHU-AH.01.10-12574 dated August 7, 2009. Adira Insurance Statutes have been amended several times, the latest amendment by notarial deed Amijoyo Tampubolon Pahala Sutrisno, SH, No. 12 dated June 11, 2015 regarding changes in the composition of the Board of Commissioners. This notification has been received by the Minister of Law and Human Rights of the Republic of Indonesia in the Letter of Acceptance Notification of Change Data Company No. AHU-AH.01.03-0940062 dated June 11, 2015.

BI in a letter dated December 14, 2010 has approved the Bank's plan to increase capital investment Adira Insurance and additional paid up capital insurer of Rp15,000 to Rp100,000. Adira Insurance paid-up capital increase to Rp100,000 has been published in Deed of Shareholders No. 26 dated December 21, 2010 made by Charlon Situmeang, SH, replacement of P.

Sutrisno A. Tampubolon, SH, M.Kn., Notary in Jakarta. This change has been accepted by the Minister of Law and Human Rights of the Republic of Indonesia in the Letter of Acceptance Notification of Company Data Change No. AHU-AH.01.10-33415 dated December 28, 2010.

ADIRA KREDIT

On December 12, 2007, assertion of Adira Kredit share purchase agreement has been signed. The affirmation and approval of the transaction have been obtained in the General Meeting of Shareholders ("AGM") Adira Kredit as contained in the Deed No. 15 dated September 13, 2008, made in the presence of Catherina Situmorang, SH, Notary in Jakarta and has been approved by the Minister of Law and Human Rights Republic of Indonesia with Decree No. AHU-AH.01.10-18248 dated July 18, 2008.

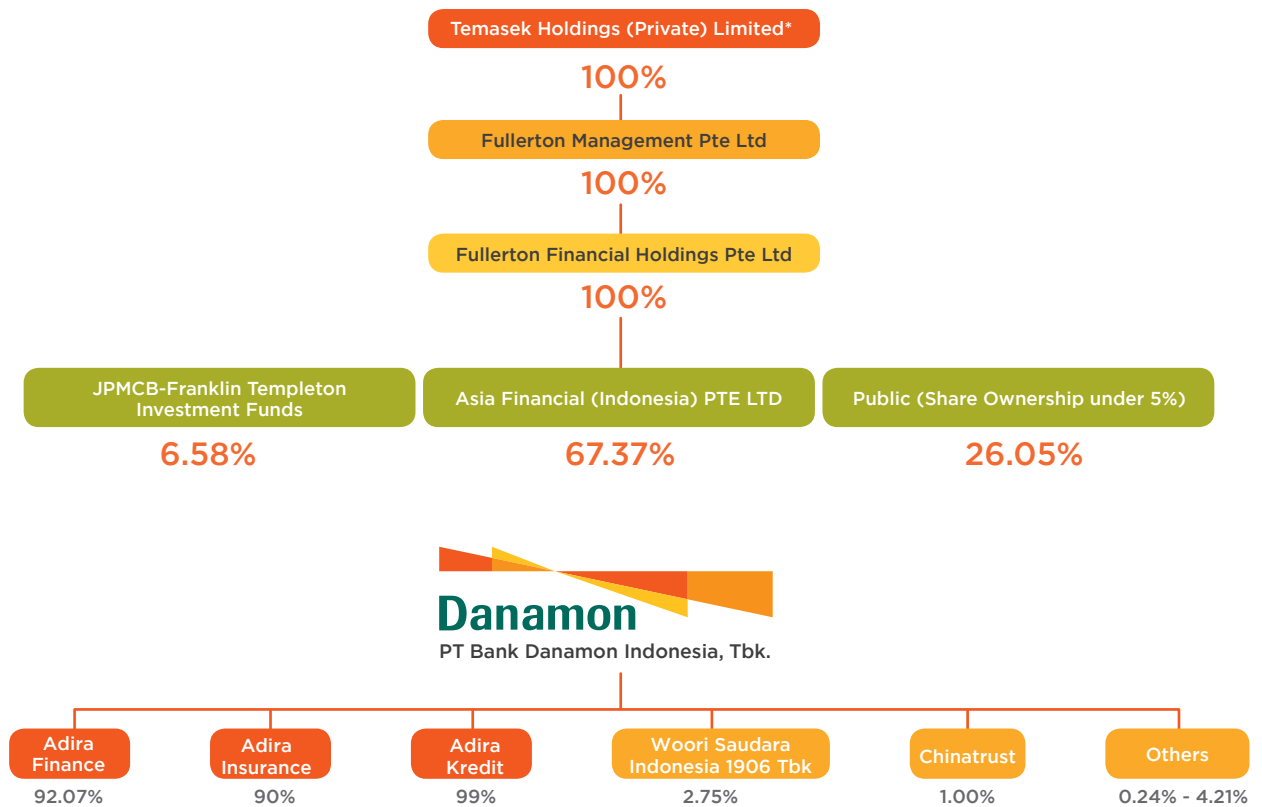
BI in a letter dated December 31, 2008 has approved the Bank's plan to increase the share ownership of Adira Kredit from 90% to 99% and additional paid up capital Adira Kredit to Rp100,000. Furthermore, on April 23, 2009, the Bank and ADMF have signed a share purchase agreement with minority shareholders AQ, where the minority shareholders agreed to sell, assign and transfer of 900 sheets and 100 shares equivalent to 9% and 1% of the total shares of Adira Kredit to the Bank and ADMF which was held in May 2009.

Thus, the Bank's and ADMF's ownership on Adira Kredit increased by 10%. The affirmation and approval of the transfer of AGM Adira Kredit has been published in Deed of Shareholders No. 12 dated May 15, 2009 made by P. Sutrisno A. Tampubolon, SH, M.Kn., Notary in Jakarta, which has been accepted and recorded in the Database System Administration Ministry of Laws and Human Rights of the Republic of Indonesia No. AHU-AH.01.10-10739 dated July 17, 2009.

Additional Adira Kredit paid up capital to Rp100,000 has been published in The Statement Deed of Shareholders Decision No. 29 dated July 23, 2009 made by P. Sutrisno A. Tampubolon, SH, M.Kn., Notary in Jakarta, and has approved its amendment by the Minister of Law and Human Rights Republic of Indonesia with Decree No. AHU-39039.AH.01.02 dated August 13, 2009 and was published in Supplement No. 9659 in the Official Gazette of the Republic of Indonesia No. 65 dated August 13, 2010.

Adira Kredit's Articles of Association have been amended several times, the latest by Notarial Deed No. 10 dated October 10, 2014 of P. Sutrisno A. Tampubolon SH, M.Kn., concerning the changes related to the Board of Directors. The amendment was received and recorded by the Minister of Law and Human Rights in 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

Rating Companies

Moody's Singapore Pte Ltd

50 Raffles Place #23-06
Singapore Land Tower 048623
Tel : (65) 6398 8300
Fax : (65) 6398 8301
Website: www.moody.com

PT Fitch Ratings Indonesia

DBS Bank Tower, Lantai 24, Suite 2403
Jl. Prof. Dr. Satrio Kav. 3-5
Jakarta - Indonesia 12940
Tel : (62-21) 29886800
Fax : (62-21) 29886822
Website: www.fitchratings.com

PT Pemeringkat Efek Indonesia

(Pefindo)
Panin Tower Senayan City, Lantai 17
Jl. Asia Afrika Lot 19
Jakarta - Indonesia 10270
Tel : (62-21) 7278 2380
Fax : (62-21) 7278 2370
Website: www.pefindo.co.id

Notary

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

Jl. Sunda Nomor 7
(Sarinah - Thamrin - Menteng)
Jakarta - Indonesia 10350
Phone: (62-21) 3157 129 - 3921 128
Fax: (62-21) 3157 130

Custodian

PT Bank Mandiri (Persero) Tbk.

Plaza Mandiri
Jl. Jend. Gatot Subroto Kav. 36-38
Jakarta - Indonesia 12190
Phone: (62-21) 5265 045, 5265 095
Fax: (62-21) 5274 477, 5275 577
Website : www.bankmandiri.co.id

Securities Services - Financial Institution

PT Bank Danamon Indonesia, Tbk.

Menara Bank Danamon, Lantai 2
Jl. H.R Rasuna Said Kav C no. 10
Jakarta - Indonesia 12940
Tel : (62-21) 8064 5000 Ext. 8936, 8928, 8944
Fax : (62-21) 8064 5008

Registered Public Accountant

Public Accounting Firm: Purwantono, Sungkoro & Surja (Member firm of Ernst & Young Global Limited).

Akuntan Publik: Bp. Yasir - Partner
Purwantono, Sungkoro & Surja (Member of Ernst & Young Global Limited).
Indonesia Stock Exchange Building Tower 2, 7th Floor
Jl. Jend. Sudirman Kav 52-53
Jakarta - Indonesia 12190
Tel : +62 21 5289 5000
Fax : +62 21 5289 4100
www.ey.com/id

Capital Market Institutions

Stock Exchange

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

Collective Custody

PT Kustodian Sentral Efek Indonesia
Indonesia Stock Exchange Building Tower 1, 5th Floor
Jl. Jend. Sudirman Kav. 52-53,
Jakarta - Indonesia 12190
Phone : (+62 21) 5152 855
Fax : (+62 21) 5299 1199
Toll Free : 0800-186-5734
Email : helpdesk@ksei.co.id
Website : www.ksei.co.id

Share Administration Bureau

PT Raya Saham Registra
Plaza Sentral 2th Floor
Jl. Jend. Sudirman Kav. 47-48
Jakarta - Indonesia 12930
Phone : (+62 21) 2525 666
Fax : (+62 21) 2525 028

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Fax. +622180645033
Email: corpsec@danamon.co.id

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Fax. +622180645030
Email: public.affairs@danamon.co.id

Awards & Certifications



- Market Conduct Award from the Financial Services Authority (OJK).
- Predicate “Very Good” for financial performance in 2015 and for 15 consecutive years (2001-2015) in category of Banks with Assets Greater Than Rp100 trillion from Infobank Awards
- 2015 Elite Quality Recognition Award US Dollar Clearing with a rating of 99.99% STP MT 202 from J.P. Morgan
- Indonesia's Top 100 Most Valuable Brands in 2016 from SWA Magazine and Brand Finance
- 3rd Western Union VIP 2015 South-East Asia
- US Dollar Payments - Straight Through Processing Excellence Award 2015 from the correspondent banks Deutsche Bank, Citibank and Standard Chartered Bank



- Best Nonperforming Debtors Management 2016 from Bank Indonesia
- Yayasan Danamon Peduli won Special Achievement Winner CSR category for Delivering Successful Projects in the Center for Entrepreneurship, Change and Third Sector (CECT) CSR Award in 2016 from Trisakti University
- Award of “Excellent” for the category “Syariah Business Unit with Assets Between Rp 1 Trillion and Rp 5 Trillion” in Infobank Syariah Finance Awards 2016
- Top 3 Digital Innovations for Banking (BOOK III) at Warta Ekonomi Digital Innovation for Banking Awards 2016



- 1st Rank The Most Profitable Syariah Unit with Assets Greater Than Rp 1.5 trillion at the 12th Islamic Finance Awards 2016
- ‘Indonesia’s 1st Best Local Cash Management Bank in the Small Size of Annual Sales Turnover’ from Asiamoney at the Summer Asiamoney Awards Dinner.
- “The Most Efficient Bank” and “The Best Bank in Retail Banking Services” categories of National Conventional Banks with Assets Greater Than Rp 100 trillion at the Indonesia Banking Awards 2016 organized by Tempo Media Group
- Living Legend Company Award 2016 category Best Sustainable Development in Banking Industry by Warta Ekonomi



- “Most Efficient Bank” category ‘BUKU III Banks’ in Indonesia Business Banking Awards 2016 organized by Bisnis Indonesia
- “The Best Financial Sector” and “Top 50 publicly listed Companies” at the 8th Indonesian Institute for Corporate Directorship (IICD) Awards 2016
- Social Business Innovation Award 2016 in the category ‘Private Bank’ given by Economic News
- 1st runner up, the Financial Category, Sustainability Report Award 2016 awarded by the National Center for Sustainability Reporting (NCSR)
- Winner of Best Banking Brand 2016 for Consumer Choice Title and Most Efficient, Foreign Exchange National Private category, in the Indonesia Best Brand Award 2016 for Banking hosted by Warta Ekonomi.