

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 segment, Small Medium Enterprises, Micro businesses and Enterprise (Commercial and Corporate) Banking 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 as well as general insurance products through Adira Insurance.

Danamon operates an extensive distribution network spread out from Aceh to Papua, with more than 1,600 branches and service outlets comprising conventional branches, Danamon Simpan Pinjam (DSP) units, Syariah units and the branch networks of Adira Finance and Adira Insurance. With a Sales & Distribution network structure under the single captainship concept, Danamon provides integrated product offerings that greatly enhance service quality to customers.

Danamon's distribution network is supported by an e-channel platform comprising of 1,396 proprietary ATMs and 70 CDMs (Cash Deposit Machines), with access to 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 Rp153.5 trillion as of December 31, 2017, the shares of Danamon are owned by Asia Financial (Indonesia) Pte. Ltd. (52.93%), The Bank of Tokyo-Mitsubishi UFJ LTD(19.90%), JPMCB-Franklin Templeton Investment Funds (6.20%) and the public (20.97%).

Corporate Identity

Name: PT Bank Danamon Indonesia, Tbk.	Authorized Capital: Rp10 trillions
	Issued and Fully Paid Capital : Rp5.9 trillions
Business: Banking Services	Stock Exchange: Indonesian 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.: 52.93% The Bank of Tokyo-Mitsubishi UFJ, LTD: 19.90% JPMCB-Franklin Templeton Investment Funds: 6.20% Public: 20.97%
Office Network As of 31 December 2017, Danamon maintains a network of around 1,600 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 9 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,
26th – 31st 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 and 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 and Email:

www.asuransiadira.com
adiracare@asuransiadira.co.id

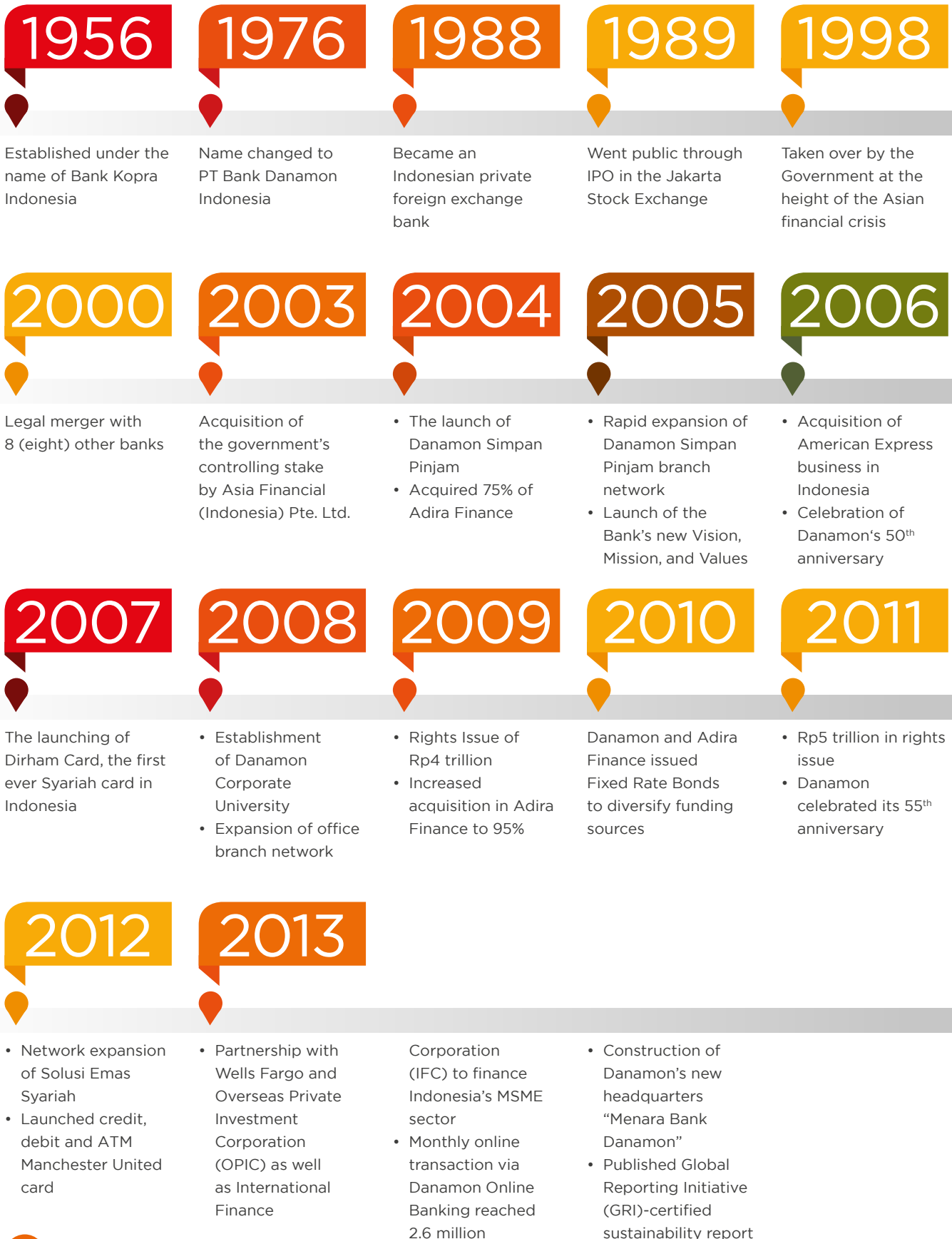
Information on Corporate Website

Danamon's corporate website features two language versions, Indonesian and English. In compliance with OJK Regulation No. 8/POJK.04/2015 on Websites of Issuers or Listed Companies, the website comprises four major areas of information:

- General information on Issuer or Listed Company;
- Information for Shareholders or Investors;
- Information on Corporate Governance; and
- Information on Corporate Social Responsibility.

The corporate website also features additional information that serves to expand knowledge on issues related to Danamon's business.

Brief History



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.

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

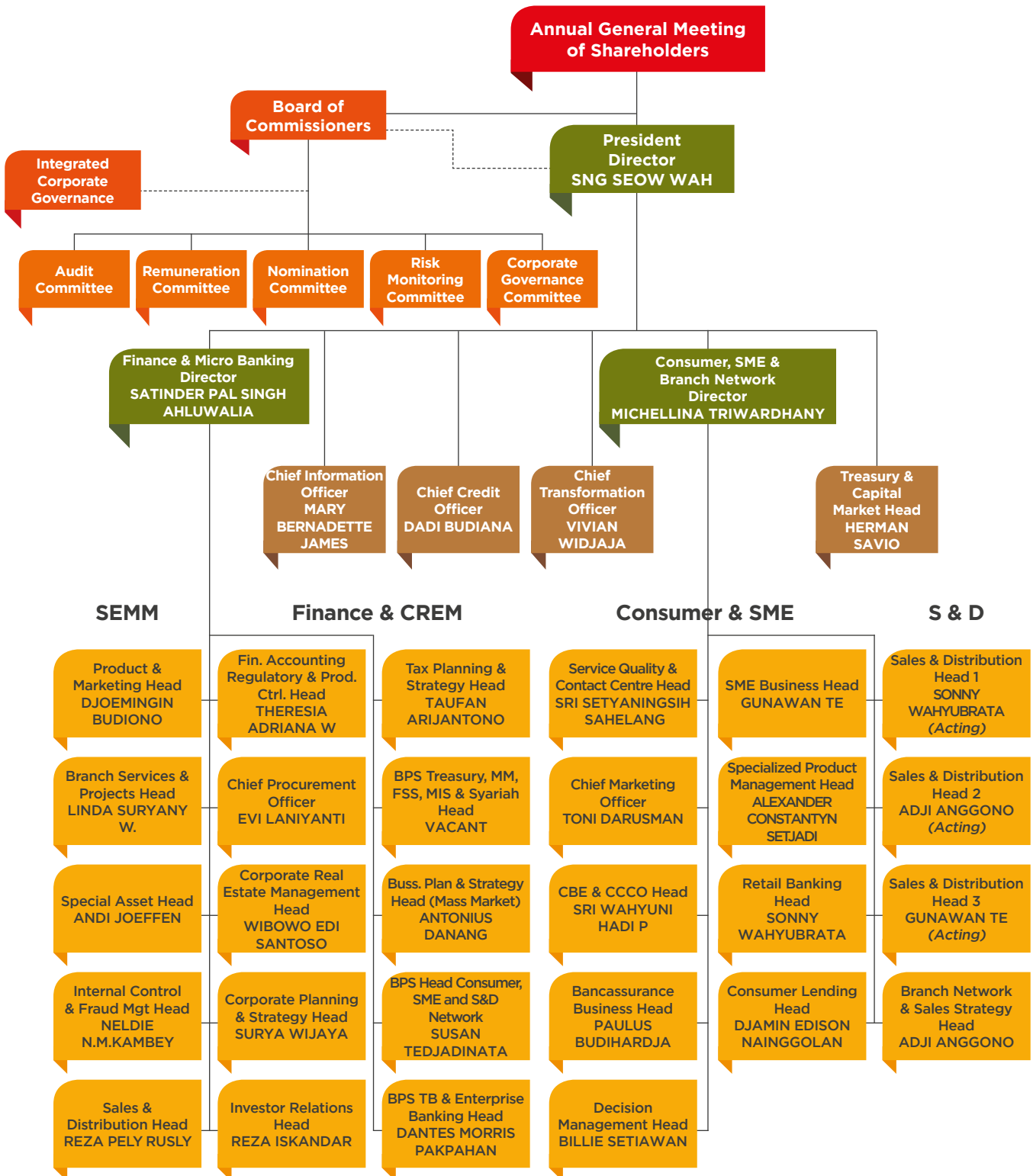
- The 60th Anniversary of Danamon and the inauguration of the new head office "Menara Bank Danamon"
- Roll-out of S&D network.
- Launching of D-Cash, a mobile phone feature that enables customers to provide cash through D-Mobile application.

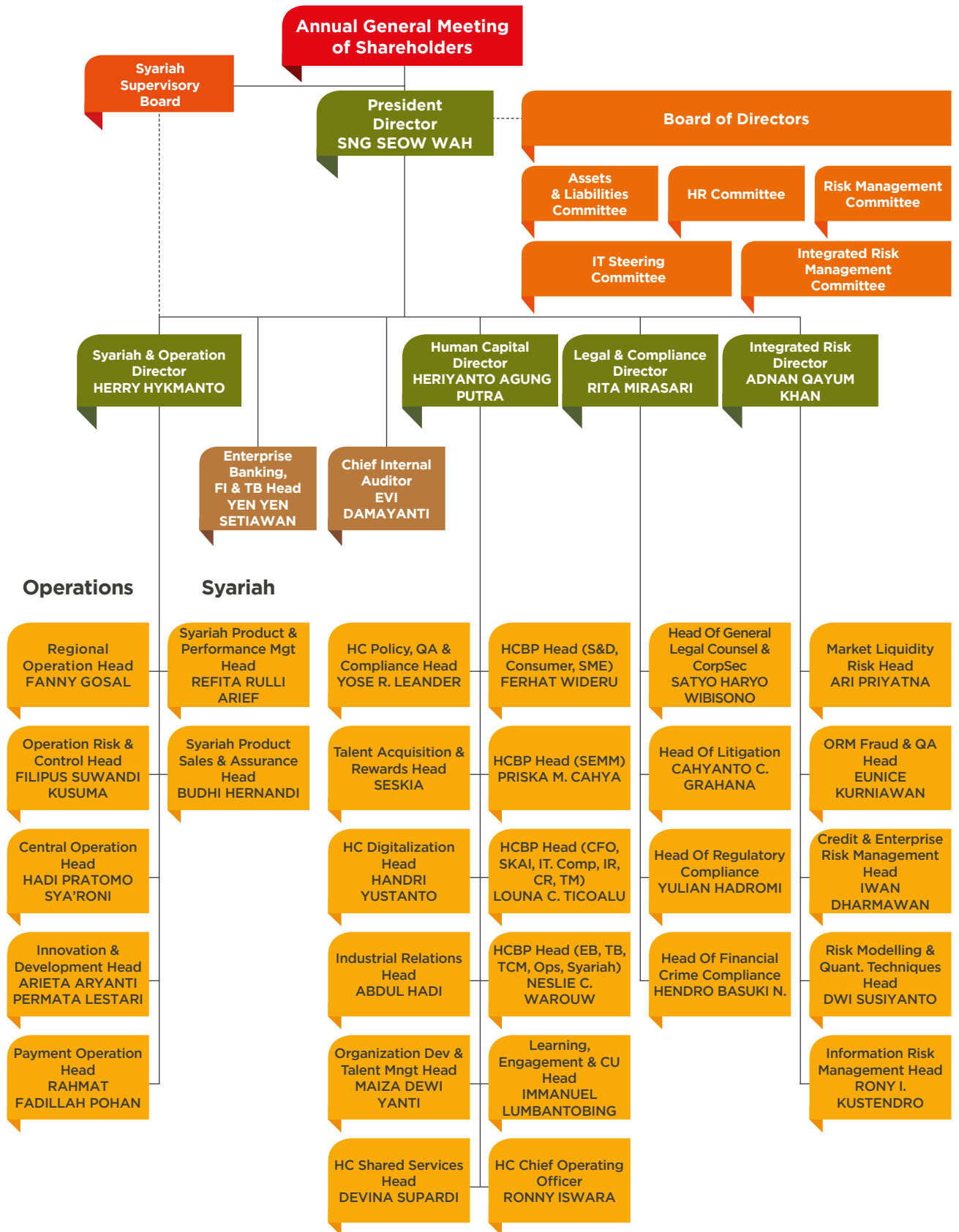
- Launching of D-Card application for Danamon Credit Cardholders.
- Yayasan Danamon Peduli became one of Indonesia's representatives in UN Habitat III Conference in Quito, Ecuador

2017

- **Launching of D-Point, point rewards system for all banking activities**
- **Launching of D-Connect, digital banking services for business society**
- **Launching of Syariah Insurance Proteksi Prima Amanah, in collaboration with Manulife Indonesia**
- **Holding the Danamon Run 2017, the first running event by Danamon, with the concept of free to choose the finish line during the run.**
- **Launching of Danamon Red Match Soccer Camp, providing opportunities for customers' children to be trained under trainer from Manchester United Soccer School.**

Organization Structure





Vision, Mission, and 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, Batam	Jl. Diponegoro No. 35, Medan, North Sumatera
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
9	Palembang includes: Palembang, Padang, Bengkulu, Jambi, Pekanbaru	Jl. Jendral Sudirman No.440, Palembang, South Sumatra

Board of Commissioners' Profile

Ng Kee Choe President Commissioner



Singapore citizen. 73. Domiciled in Singapore. Has served as President Commissioner of Danamon since 2006 and reappointed as President Commissioner in the Bank's AGMS on April 12, 2017.

Qualifications/Education Background

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

Work Experience

Starting his carrier in DBS from 1970-2003, with the last positions as Vice Chairman at DBS Group Holdings. Director of Singapore Exchange Limited (2003-2014). Chairman NTUC Income from 2000-2013. 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.

JB. Kristiadi Vice President Commissioner

Indonesian citizen. Age 71. Domiciled in Indonesia. Has served as Vice President Commissioner of Danamon since 2005 and reappointed as Vice President Commissioner and Independent Commissioner in the Bank's AGMS on April 12, 2017.

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 Padjadjaran University, Bandung, since 2007.



Gan Chee Yen Commissioner



Singapore citizen. Age 58. Domiciled in Singapore. Has served as Commissioner of Danamon since 2003 and reappointed as Commissioner in the Bank's AGMS on April 12, 2017.

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.

Ernest Wong Yuen Weng Commissioner

Singapore citizen. Age 72. Domiciled in Singapore. Has served as Commissioner of Danamon since April 2010 and was reappointed as Commissioner in the Bank's AGMS on April 12, 2017.

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.



Manggi T. Habir Independent Commissioner



Indonesian citizen. Age 64. Domiciled in Indonesia. Has served as Independent Commissioner of Danamon since 2005 and reappointed as Independent Commissioner in the Bank's AGMS on April 12, 2017.

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.

Made Sukada Independent Commissioner

Indonesian citizen. Age 65. Domiciled in Indonesia. Has served as Independent Commissioner of Danamon since 2014 and reappointed as Independent Commissioner in the Bank's AGMS on April 12, 2017.

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).



Independent Parties' Profile

Yusuf Nawawi



Indonesian citizen. Age 62. Domiciled in Indonesia. Has served as Independent Party and member of Audit Committee and Risk Monitoring Committee of Danamon since 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.

Angela Simatupang

Indonesian citizen. Age 42. Domiciled in Indonesia. Has served 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.



Board of Directors' Profile

Sng Seow Wah
President Director



Singaporean citizen. Age 59. Domiciled in Indonesia. Appointed as the President Director of Danamon in the Bank's EGMS on 2015 and reappointed as President Director in the Bank's AGMS on April 12, 2017.

Qualifications/Education Background

Holds a Bachelor of Accountancy from the National University of Singapore (awarded 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, Enterprise 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 two subsidiaries, namely: PT Adira Dinamika Multi Finance Tbk and PT Asuransi Adira Dinamika.

Michellina Laksmi Triwardhany

Director



Indonesian citizen. Age 51. Domiciled in Indonesia. Appointed as a Director of Danamon in April 2010 and reappointed as Director in the Bank's AGMS on April 12, 2017.

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.

Satinder Pal Singh Ahluwalia

Director

Canadian citizen. Age 55. Domiciled in Indonesia. Appointed as Director of Danamon since 2010 and reappointed as Director in the Bank's AGMS on April 12, 2017.

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).

Roles and Responsibilities

Finance & Micro Banking.



Adnan Qayum Khan Director



Pakistani citizen. Age 49. Domiciled in Jakarta. He was appointed since 2016 and and reappointed as Director in the Bank's AGMS on April 12, 2017.

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.

Heriyanto Agung Putra Director

Indonesian citizen. Age 53. Domiciled in Indonesia. Appointed as Director of Danamon since 2016 and reappointed as Director in the Bank's AGMS on April 12, 2017.

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



Herry Hykmanto

Director



Indonesian citizen. Age 49. Domiciled in Indonesia. Appointed as Director of Danamon since 2008 and reappointed as Director in the Bank's AGMS on April 12, 2017.

Qualifications/Education Background

Graduated from 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.

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.

Rita Mirasari

Independent Director

Indonesian citizen. Age 48 years. Domiciled in Indonesia. She was appointed as an Independent Director of Danamon since 2016 and reappointed at the AGMS on April 12, 2017.

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.



Board of Senior Executive Officers' Profile

Dadi Budiana Chief Credit Officer



Indonesian citizen. Age 52. Domiciled in Indonesia. Has served as Chief Credit Officer of Danamon since 18 April 2017.

Qualifications/Education Background

Obtained a Bachelor of Arts in Economics from Binghamton University, USA.

Work Experience

Started his career as Management Trainee at United Overseas Bank Bali (1992). Continued his career as Investment Banking Team Leader at Bank Modern (1994). Joined HSBC in 1998 and during his time with HSBC, assumed various senior roles such as Senior Vice President in Business Banking, Human Resources, Global Banking, Credit Risk Management, etc. In 2009, was assigned by HSBC to Credit Risk Management Consultant in Bank Ekonomi. In 2010, he was appointed as Head of Corporate Banking of Bank Ekonomi, in addition to his role in the various Board level committees. His last position at HSBC Group was as Chief Risk Officer at Bank Ekonomi since 2014 and President Commissioner of PT HSBC Securities Indonesia since 2016.

Yen Yen Setiawan Enterprise Banking, Financial Institution and Transaction Banking Head

Indonesian citizen. Age 45. Domiciled in Indonesia. Has served as Enterprise Banking, Financial Institution and Transaction Banking Head of Danamon since 2017.

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.



Evi Damayanti Chief Internal Audit



Indonesian citizen. Age 43. 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).

Mary Bernadette James Chief Information Officer

Malaysian citizen. Age 60. Domiciled in Indonesia. Has served 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, USA.

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).



Herman Savio

Treasury and Capital Market Head



Indonesian citizen. Age 48. Domiciled in Indonesia. Has served 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).

Vivian Widjaja

Chief Transformation Officer

Indonesian citizen. Age 47. Domiciled in Indonesia. Has served 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).



Syariah Supervisory Board's Profile

Din Syamsuddin Chairman



Indonesian citizen, age 59 years. Residing in Indonesia. He has been serving as Chairman of Syariah Supervisory Board, Syariah Business Unit PT Bank Danamon Indonesia, Tbk. since 2002 and reappointed with the same position in the Bank's AGMS on April 12, 2017.

Qualifications/Academic Background

He earned his Bachelor degree from IAIN Syarif Hidayatullah, Jakarta (1979), and earned his M.A. in 1988 and a Ph.D from the University of California Los Angeles (UCLA), USA in 1991.

Work Experience

He is Professor of Islamic Politics, UIN Jakarta, Chairman of PP Muhammadiyah (2005-2015), Chairman of MUI Advisory Council (2014-2015), Vice Chairman of ICMI Central Advisory Board (2010-2015), President of Asian Conference on Religions for Peace (2006-present), Chairman of the World Peace Forum (WPF) (2006-present), Chairman of the Center for Dialogue and Cooperation among Civilizations (CDCC) (2006-present), Co-President of World Conference on Religions for Peace (WCRP) (2007-present), Chairman of the Syariah Supervisory Board at Bank Syariah Bukopin (2008-present), Member of the Leadership Council of United Nations Sustainable Development Solutions Network (2015-present), and Member of Group for Strategic Vision Russia-Islamic World 2006-present), Special Envoy of the President of the Republic of Indonesia for Interfaith and Intercultural Dialogue and Cooperation (2017-present).

Hasanudin Member

Indonesian citizen, 57 years old. Residing in Indonesia. He has been serving as Member of Syariah Supervisory Board, Syariah Business Unit PT Bank Danamon Indonesia, Tbk. since 2002 and reappointed with the same position in the Bank's AGMS on April 12, 2017.

Qualifications/Academic Background

He earned his Bachelor's Degree, Master of Religion (M.Ag) in 1989 and Doctorate from IAIN Syarif Hidayatullah, Jakarta (1997).

Work Experience

He is a Lecturer at UIN Syarif Hidayatullah (1990-present), Lecturer at the Faculty of Shari'ah Institute of Al-Qur'an Science (IIQ) Jakarta Under-Graduate & Post-Graduate (1992-2010), Secretary of the Fatwa Commission of Majelis Ulama Indonesia (1997-2010) Deputy Chairman of the Fatwa Commission of the Indonesian Council of Ulama (2010-present), Deputy Secretary of the Daily Implementing Agency (BPH) of the National Syariah Council MUI (1999-2015), Deputy Chairman of the Daily Implementation Board (BPH) National Syariah Council MUI (2015-present) Syariah Supervisory Board at BNI Syariah Bank, Syariah Business Unit of Bank Danamon; TAFS Syariah, and Trimegah (2002-present), Member of Board of Syari'ah Standard Accounting (DSAS) - Indonesian Accountant Association (IAI) (2010 to 2016), Working Member KPJKS OJK (2014-2016), Member of Capital Market Development Team Syariah Bursa Efek Indonesia (IDX), and Training Instructor organized by DSN-MUI in syariah banking, Takaful, Syariah financing companies, Syariah capital market, and Syariah cooperatives.



Karnaen A. Perwataatmadja (*)
Member

Indonesian citizen, was 77 years old. Resided in Indonesia. Appointed as Member of Syariah Supervisory Board, Syariah Business Unit PT Bank Danamon Indonesia, Tbk. in 2010 and reappointed with the same position in the Bank's AGMS on April 12, 2017. *

Qualifications/Academic Background

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

Work Experience

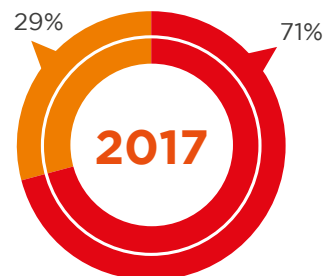
He was the Head of the School of Islamic Economics (STEI) Husnayain (2006-2015), Post Graduate Lecturer of University of Indonesia (2000-2017), Graduate Lecturer of Trisakti University (2005-2017), Post Graduate Lecturer of Islamic University As Syafi'iyah (2005-2017), Plenary Members of the National Syariah Council - MUI (2004-2017), DPS at BPRS Harta Insan Karimah (2004-2015), Syariah Insurance Star Unit (2006-2017) and Manulife Insurance Syariah Unit (2009-2017)

(*) on July 10, 2017, Drs H. Karnaen A. Perwataatmadja, MPA, FIIS has passed away and has been reported to the BDI Branch Service of the Financial Service Authority (OJK) number B. 408-DIR dated July 13, 2017 concerning notices related to members of the Syariah Supervisory Board of PT Bank Danamon Indonesia Tbk (Perseroan).

Number of Employees

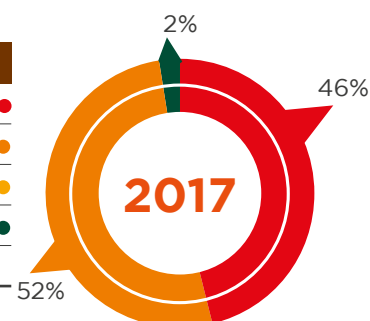
Employee Composition Based on Gender (Consolidated)

Gender	2017	2016	2015	2014	2013
Male	25,750	31,688	36,653	47,547	48,864
Female	10,660	12,331	13,573	13,071	18,865
Total	36,410	44,019	50,226	60,618	67,729



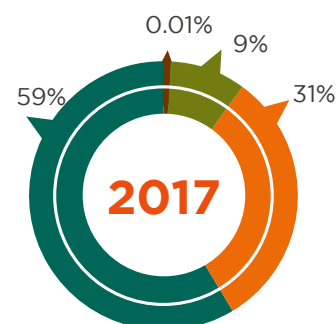
Data Headcount Danamon Per December 2017 (Consolidated)

Company	2017	2016	2015	2014	2013
Danamon	16,811	22,832	27,223	31,660	35,423
Adira Finance	18,760	20,094	21,351	26,098	28,519
Adira Quantum	-	8	524	1,691	2,863
Adira Insurance	839	1,085	1,128	1,169	922
Total	36,410	44,019	50,226	60,618	67,727



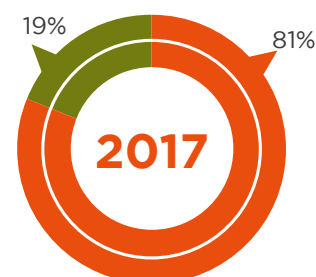
Employee Composition Based on Position (Consolidated)

Grade	2017	2016	2015	2014	2013
Top Management & Technical Advisor	24	27	23	39	49
Senior Manager	340	378	384	422	407
Manager	3,376	3,108	3,229	4,045	3,495
Officer	11,369	12,487	13,751	16,818	16,894
Staff	21,301	28,019	32,839	39,294	46,882
Total	36,410	44,019	50,226	60,618	67,727



Employee Composition Based on Employment Status (Consolidated)

Employment Status	2017	2016	2015	2014	2013
Permanen ¹⁾	29,596	31,950	35,606	42,476	47,075
Non Permanen ²⁾	6,814	12,069	14,620	18,142	20,652
Total	36,410	44,019	50,226	60,618	67,727



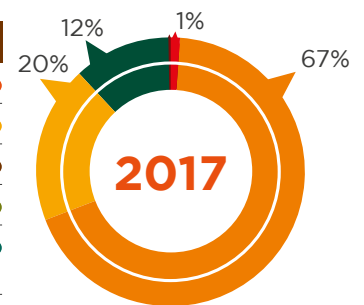
Notes:

1) Permanent Employees include permanent and probation.

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

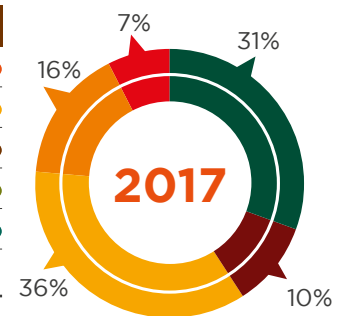
Employee Composition Based on Education (Consolidated)

Education	2017	2016	2015	2014	2013
Post Graduate	461	438	445	542	573
Bachelor	24,733	29,137	31,963	37,834	42,361
Diploma	6,932	8,399	9,719	11,982	14,007
Senior High School	4,272	6,022	8,065	10,161	10,671
Junior High School/Elementary School	12	23	34	99	115
Total	36,410	44,019	50,226	60,618	67,727



Employee Composition Based on Employment Period (Consolidated)

Year of Service	2017	2016	2015	2014	2013
0-3 years	11,213	13,872	18,380	25,128	36,053
3-5 years	3,757	6,770	10,391	14,555	11,676
5-10 years	12,998	14,700	12,576	10,896	11,479
10-20 years	5,883	6,562	7,450	8,774	7,354
>20 years	2,649	2,115	1,429	1,265	1,165
Total	36,410	44,019	50,226	60,618	67,727



Note:

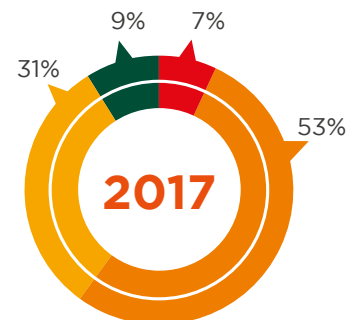
* Data of employee include permanent, probation, contract, trainee, honorarium and expatriate employee.

* 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	2017	2016	2015	2014	2013
<25 years	2,603	3,912	4,655	6,343	9,066
25-34 years	19,252	25,120	29,616	36,584	41,983
35-44 years	11,34	11,875	12,996	14,520	13,966
>45 years	3,215	3,112	2,959	3,171	2,712
Total	36,410	44,019	50,226	60,618	67,727

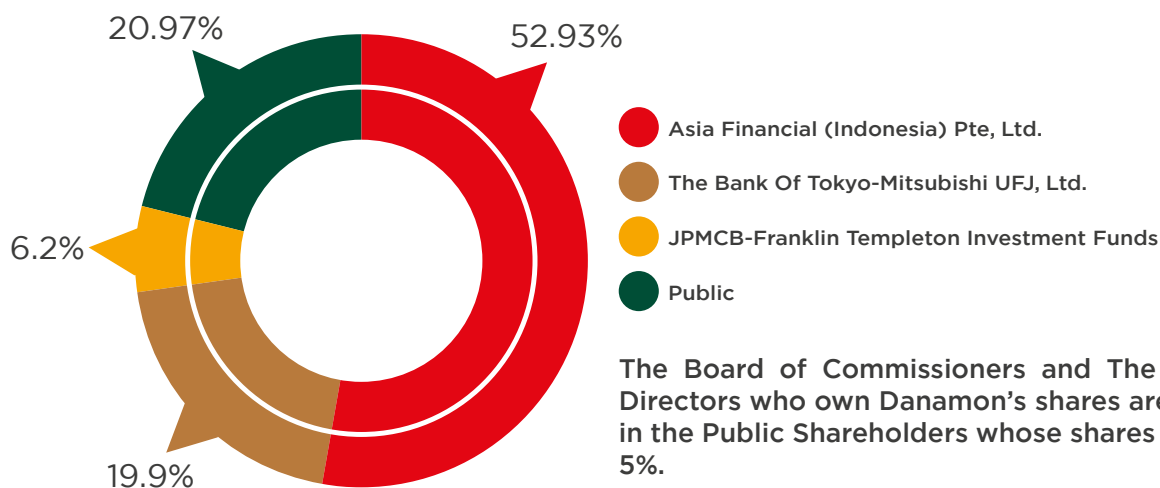


Training Program Statistics

Training Program	2017	2016	2015	2014	2013
Number of Training Programs ¹⁾	1,411	3,109	2,580	2,948	3,329
Number of Participants ¹⁾	164,554	207,739	64,216	70,278	90,864
Total Man-days ¹⁾	139,637	167,428	157,056	175,059	237,446
Total Investment on Training (Rp million)	235,517	248,355	182,170	225,942	261,079
Average Investment per Employee (Rp million)	1.43	1.20	2.84	3.21	2.87

Shareholders' Composition

Per 31 December 2017



Share Ownership Composition as of December 31, 2017

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.	5,073,451,580	52.93%	2,536,726
The Bank of Tokyo - Mitsubishi UFJ. Ltd.	1,907,344,030	19.90%	953,672
JPMCB - Franklin Templeton Investment Funds	594,274,323	6.20%	297,137
Public (Ownership below 5% respectively, excluding ownership by the Board of Commissioners and Board of Directors)	1,983,211,401	20.70%	991,606
Board of Commissioners and Board of Directors			
Ng Kee Choe	94,275	0.00%	47
Sng Seow Wah	2,325,400	0.02%	1,163
Herry Hykmanto	131,856	0.00%	66
Satinder Pal Singh Ahluwalia	396,300	0.01%	198
Michellina Laksmi Triwardhany	1,014,200	0.01%	507
Total Shares of A Series and B Series	9,584,643,365	100%	5,901,122

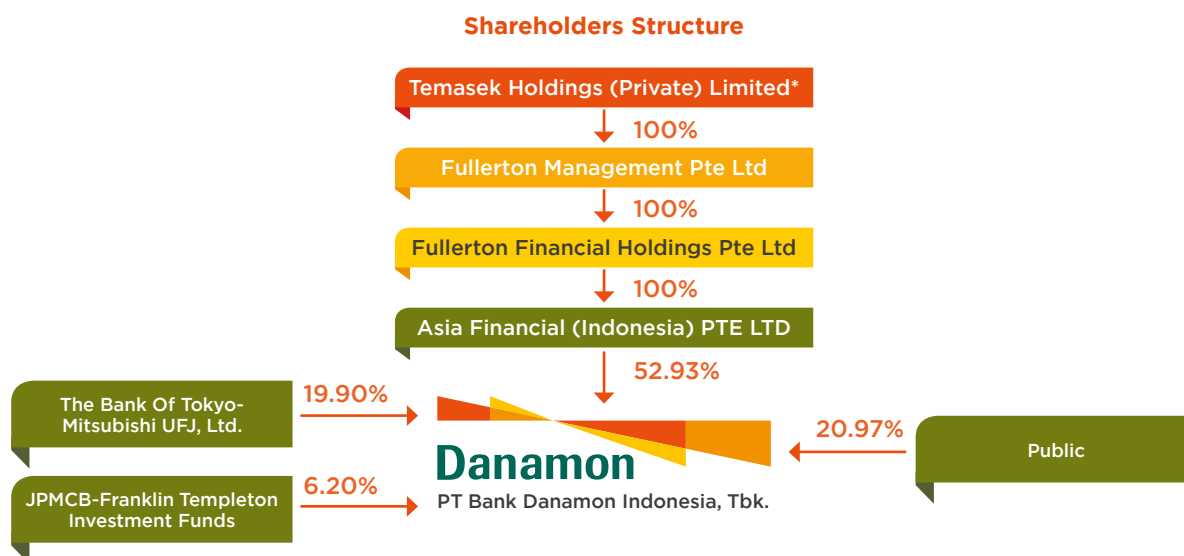
20 Largest Shareholders as of December 31, 2017

No.	Shareholders	Ownership	%
1	ASIA FINANCIAL(INDONESIA)PTE. LTD.	5,073,451,580	52.93%
2	THE BANK OF TOKYO-MITSUBISHI UFJ, LTD.	1,907,344,030	19.90%
3	JPMBL SA UCITS CLT RE-FRANKLIN TEMPLETON INVESTMENT FUNDS	594,274,323	6.20%
4	MORGAN STANLEY AND CO INTL PLC - IPB CLIENT ACCOUNT	285,312,600	2.98%
5	JPMCB NA AIF CLT RE-TEMPLETON EMERGING MARKETS INVESTMENT TRUST PLC	123,025,633	1.28%
6	PT GUNA DHARMA	95,846,434	1.00%
7	BBH BOSTON S/A VANGRD EMG MKTS STK INF D	54,299,860	0.57%
8	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	39,857,576	0.42%
9	CITIBANK NEW YORK S/A DIMENSIONAL EMERGING MARKETS VALUE FUND	35,689,154	0.37%
10	INDRA WIDJAJA	34,008,600	0.35%
11	GIC S/A GOVERNMENT OF SINGAPORE	33,865,455	0.35%
12	BNYMSANV RE BNYMLB RE EMPLOYEES PROVIDENTFD BOARD-2039844119	27,672,274	0.29%
13	SSB 2Q27 S/A ISHARES CORE MSCI EMERGING MARKETS ETF-2144613424	25,716,700	0.27%
14	RBC IST S/A CANADA POST CORPORATION PENSION PLAN	25,429,885	0.27%
15	SSB OBIH S/A ISHARES MSCI EMERGING MARKETS ETF-2144609616	25,172,816	0.26%
16	JPMCB NA RE-TEMPLETON DEVELOPING MARKETS TRUST	24,485,600	0.26%
17	PT AIA FINL - UL EQUITY	23,112,300	0.24%
18	SSB S9RJ S/A MONETARY AUTHORITY OF SINGAPORE-2144614139	22,069,400	0.23%
19	ALLIANZ LIFE IND - Smartlink Rupiah Equity Fund	21,378,000	0.22%
20	SSB 1BA9 ACF MSCI EQUITY INDEX FUND B-INDONESIA - 2144609619	20,549,189	0.21%

The profile of public shareholders with ownership below 5% as of December 31, 2017 are as follows

No.	Ownership Status	Number of Shareholders	Total Shares	Ownership Percentage
National Shareholders				
1	Individual Indonesian	24,001	114,973,652	1.2%
2	Mutual Funds	410	100,556,118	1.0%
3	Danareksa	9	2,586	0.0%
4	Insurance	63	120,411,684	1.3%
5	Foundation	89	12,836,889	0.1%
6	Cooperative	39	491,191	0.0%
7	Others	122	59,599,591	0.6%
	sub total	24,733	408,871,711	4.3%
Foreign Shareholders				
1	Individual Foreign	179	9,738,642	0.1%
2	Foreign Entity	840	9,166,033,012	95.6%
3	Others	0	0	0.0%
	sub total	1,019	9,175,771,654	95.7%
	TOTAL	25,752	9,584,643,365	100.0%

Majority and Controlling Shareholders



About Temasek Holdings (Private) Limited

Incorporated in 1974, Temasek is an investment company headquartered in Singapore. Supported by 10 offices internationally, Temasek owns a S\$275 billion (US\$197b, €184b, £158b, RMB1.35t) portfolio as of 31 March 2017, mainly in Singapore and the rest of Asia.

Our portfolio covers a broad spectrum of industries: financial services; telecommunications, media & technology; transportation & industrials; consumer & real estate; life sciences & agriculture; as well as energy & resources. Our investment activities are guided by four investment themes and the long term trends they represent:

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

Our compounded annualised Total Shareholder Return since inception in 1974 is 15% in Singapore dollar terms, or 17% in US dollar terms.

Temasek has had an overall corporate credit rating of Aaa/AAA by rating agencies Moody's Investors Service and S&P Global Ratings respectively, since our inaugural credit rating in 2004.

Along with our Singapore headquarters, our offices are also located in New York, San Francisco, São Paulo and Mexico City in the Americas; London in Europe; Beijing and Shanghai in China; Mumbai in India; and Hanoi in Vietnam.

As an institution, we have a stake in the well-being of our larger community. We recognize that environmental, social and governance factors can impact our stakeholders as well as the long term sustainability of companies and businesses.

Asia Financial (Indonesia) Pte Ltd has 52.93% shareholding in PT Bank Danamon Indonesia Tbk as of 31 December 2017. 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
 For the latest Temasek Review, please visit www.temasekreview.com.sg

Share Listing Chronology

Danamon's shares are listed on the Indonesia Stock Exchange with the ticker symbol 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 2017, 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, 2017	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, 2017	9.562.243.365

Other Securities Listing Chronology

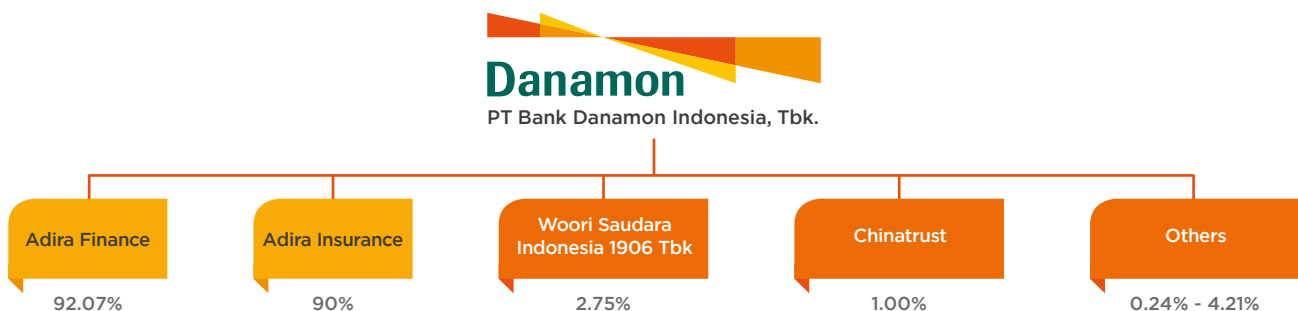
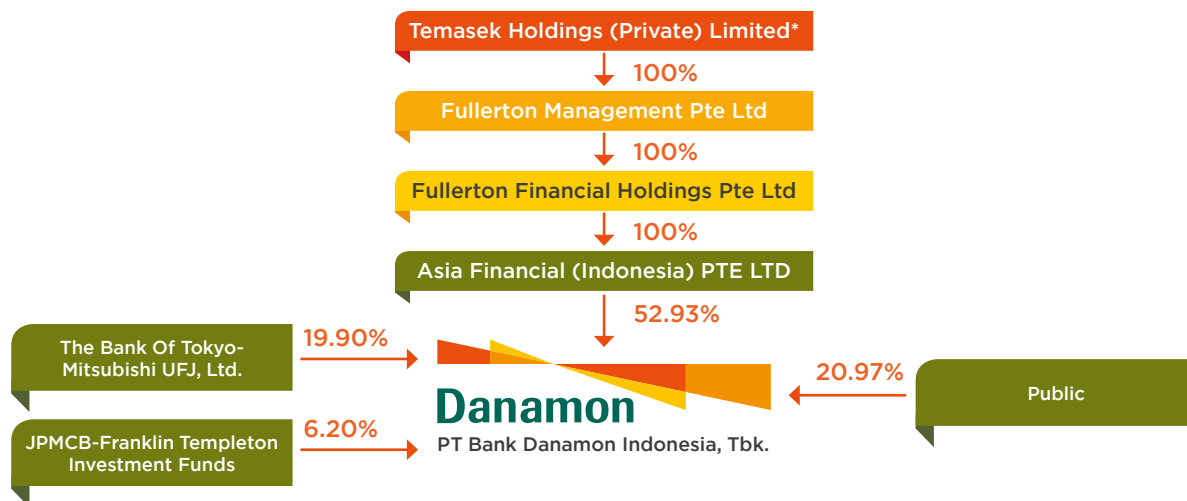
Bond Listing Chronology

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 March 2004	30 Mar 2014 (Option Settlement 30 March 2009)	Buy back/ Settlement 30 March 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 April 2007	19 April 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 April 2007	19 April 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 December 2010	9 December 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 December 2010	9 December 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 2017 Danamon did not conduct any corporate actions which caused a change in number of total issued shares.

Corporate Group Structure



* Temasek is owned by the Singapore Ministry of Finance

PT Adira Quantum Multifinance

Ownership: 99%

Since 22 August, 2017, Adira Quantum has entered the dissolution and liquidation process pursuant to Deed of Shareholder Decision No. 126 dated 22 August 2017 made before Hasbullah Abdul Rasyid, SH, M.Kn. in South Jakarta. In connection with the liquidation of this subsidiary, Danamon has fulfilled all relevant documents required by the Financial Services Authority.

As a result of the shareholders' decision with regard to the liquidation of Adira Quantum, Danamon has ceased to report the annual performance of Adira Quantum as of this annual report.

Subsidiaries and Affiliated Companies



Company	Business 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)	None	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 to 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 P. Sutrisno A. Tampubolon, S.H., M.Kn., 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.

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's.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: KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PwC global network)

Plaza 89, Jl. H.R. Rasuna Said Kav. X-7 No.6
Jakarta - Indonesia 12940
<http://www.pwc.com/id>
Tel: +62 21 5212901
Fax: +62 21 52905555/52905050

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

Contact Us

For information on products and services as well as customer complaints.

Hello Danamon (24 hour)

Fixed Line and Mobile Phone: 1-500-090
(For all cities in Indonesia)
Mobile Phone: 67777
Email: hellodanamon@danamon.co.id
Twitter: @HelloDanamon

For Corporate information:

Corporate Secretary

Menara Bank Danamon, Lt. 17
Jl. HR. Rasuna Said Blok C No. 10
Karet Setiabudi, Jakarta - Indonesia 12920
Telp. +622180645000, ext 8706, 8794
Fax. +622180645033
Email: corpsec@danamon.co.id

For Investor information:

Investor Relations

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Karet Setiabudi, Jakarta - Indonesia 12920
Telp. +622180645000, ext. 8621, 8628
Email: investor.relations@danamon.co.id

If You are a member of the Press:

Corporate Communications

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Karet Setiabudi, Jakarta - Indonesia 12920
Telp. +622180645000, ext. 8301, 8361, 8328, 8323, 8327
Fax. +622180645030
Email: corporate.communications@danamon.co.id

Awards



Indonesia Prestige Brand Award (Brand's Used Most Often) from Warta Ekonomi



Retail Banker International Asia Trailblazer Awards 2017 (Best Digital Marketing Campaign and Best Marketing Campaign Overall) from Retail Banking International



Public Relations Indonesia Awards 2017 (PR Sub Category Corporate Social Responsibility) from PR Indonesia



TOP CSR 2017 (TOP Leader on CSR Commitment and TOP CSR 2017 on Nawacita 6: Traditional Market) from Business News



The Assets Triple A - Treasury, Trade, Supply Chain, And Risk Management Awards 2017 (Best Cash Management Solutions /with Investree) from The Assets Magazine



Customer Experience In Financial Services Summit & Awards 2017 (Best Industry Customer Experience - Cards) from Retail Banking International & Private Banker International



Infobank Awards 2017 ("Very Good" predicate for its financial performance in 15 consecutive years) from Infobank Magazine



Indonesia Banking Awards 2017 (Best Bank in Digital Services) (assets between IDR 100 - 250 trillion)



Yayasan Danamon Peduli received Indonesia's Best Corporate Initiatives 2017 award for Outstanding Philanthropy from MIX Marketing and Communication Magazine



Banking Service Excellence Awards 2017 (3rd Best Overall Performance) from Marketing Research Indonesia (MRI) and Infobank



The 9th Indonesian Institute of Corporate Directorship (IICD) Corporate Governance Conference and Award (Best in the Financial Sector - Top 50 Market Cap Category) from IICD