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%).
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:

a. General information on Issuer or Listed Company;
b. Information for Shareholders or Investors;
c. Information on Corporate Governance; and
d. 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

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

1998
Taken over by the Government at the height of the Asian financial crisis

2000
Legal merger with 8 (eight) 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

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

2007
The launching of Dirham Card, the first ever Syariah card in Indonesia

2008
- Establishment of Danamon Corporate University
  - Expansion of office branch network

2009
- Rights Issue of Rp4 trillion
  - Increased acquisition in Adira Finance to 95%

2010
- Danamon and Adira Finance issued Fixed Rate Bonds to diversify funding sources

2011
- Rp5 trillion in rights issue
  - Danamon celebrated its 55th anniversary

2012
- Network expansion of Solusi Emas Syariah
  - Launched credit, debit and ATM Manchester United card

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
### Operational Review

#### Corporate Governance
- 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 LitErasi 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.
- 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.

#### Corporate Social Responsibility
- 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-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.

#### Corporate Data

#### Financial Report

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PT Bank Danamon Indonesia, Tbk. 2017 Annual Report 55
Vision, Mission, and Corporate Values

**Vision**

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

<table>
<thead>
<tr>
<th>Regional Office</th>
<th>Network</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Jakarta</td>
<td>Lampung, Tangerang, Bogor, Serang, Cilegon, Bekasi, Karawang</td>
<td>Jl. Matraman Raya No.52, East Jakarta</td>
</tr>
<tr>
<td>2 Bandung</td>
<td>Sukabumi, Tasikmalaya, Purwakarta, Cirebon</td>
<td>Jl. Merdeka No.40, Bandung, West Java</td>
</tr>
<tr>
<td>3 Surabaya</td>
<td>Kediri, Malang, Jember</td>
<td>Jl. Gubernur Suryo No. 12, Surabaya, East Java</td>
</tr>
<tr>
<td>4 Makassar</td>
<td>Jayapura, Ambon, Palu, Pare, Kendari, Ternate, Manado, Gorontalo</td>
<td>Jl. A. Yani No. 11-13, Makassar, South Sulawesi</td>
</tr>
<tr>
<td>5 Balikpapan</td>
<td>Pontianak, Palangkaraya, Banjarmasin, Samarinda, Tarakan</td>
<td>Jl. Sudirman No. 54, Balikpapan, East Kalimantan</td>
</tr>
<tr>
<td>6 Medan</td>
<td>Banda Aceh, Lhokseumawe, Siantar, Sibolga, Batam</td>
<td>Jl. Diponegoro No. 35, Medan, North Sumatera</td>
</tr>
<tr>
<td>7 Semarang</td>
<td>Solo, Purwokerto, Yogyakarta, Kudus, Tegal</td>
<td>Jl. Pemuda No. 175, Semarang, Central Java</td>
</tr>
<tr>
<td>8 Denpasar</td>
<td>Mataram, Kupang</td>
<td>Jl. Hayam Wuruk No. 246, Denpasar, Bali</td>
</tr>
<tr>
<td>9 Palembang</td>
<td>Palembang, Padang, Bengkulu, Jambi, Pekanbaru</td>
<td>Jl. Jendral Sudirman No.440, Palembang, South Sumatra</td>
</tr>
</tbody>
</table>
**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**  

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.

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**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).


**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.

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Gan Chee Yen
Commissioner

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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.

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Ernest Wong Yuen Weng
Commissioner

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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.

**Qualifications/Education Background**
Hold 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.

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**Made Sukada**
Independent Commissioner


**Qualifications/Education Background**
Graduated from Padjadjaran University in Bandung in 1977 and obtained a Master degree in Economics from the University of Pittsburgh, in 1984.

**Work Experience**

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


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.
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.
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**

**Roles and Responsibilities**
Consumer Banking, SME and Sales & Distribution.

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

Qualifications/Education Background
Graduated from Padjadjaran University, Bandung.

Work Experience

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.
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


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
Evi Damayanti  
Chief Internal Audit


**Qualifications/Education Background**
She holds a Bachelor Degree in Accounting from University of Indonesia. She is also a CFA charterholder.

**Work Experience**

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


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

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

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.
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

(*) 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)

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

Employee Composition Based on Position (Consolidated)

<table>
<thead>
<tr>
<th>Grade</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Management &amp; Technical Advisor</td>
<td>24</td>
<td>27</td>
<td>23</td>
<td>39</td>
<td>49</td>
</tr>
<tr>
<td>Senior Manager</td>
<td>340</td>
<td>378</td>
<td>384</td>
<td>422</td>
<td>407</td>
</tr>
<tr>
<td>Manager</td>
<td>3,376</td>
<td>3,108</td>
<td>3,229</td>
<td>4,045</td>
<td>3,495</td>
</tr>
<tr>
<td>Officer</td>
<td>11,369</td>
<td>12,487</td>
<td>13,751</td>
<td>16,818</td>
<td>16,894</td>
</tr>
<tr>
<td>Staff</td>
<td>21,301</td>
<td>28,019</td>
<td>32,839</td>
<td>39,294</td>
<td>46,882</td>
</tr>
<tr>
<td>Total</td>
<td>36,410</td>
<td>44,019</td>
<td>50,226</td>
<td>60,618</td>
<td>67,729</td>
</tr>
</tbody>
</table>

Employee Composition Based on Employment Status (Consolidated)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanen 1)</td>
<td>29,596</td>
<td>31,950</td>
<td>35,606</td>
<td>42,476</td>
<td>47,075</td>
</tr>
<tr>
<td>Non Permanen 2)</td>
<td>6,814</td>
<td>12,069</td>
<td>14,620</td>
<td>18,142</td>
<td>20,652</td>
</tr>
<tr>
<td>Total</td>
<td>36,410</td>
<td>44,019</td>
<td>50,226</td>
<td>60,618</td>
<td>67,729</td>
</tr>
</tbody>
</table>

Notes:
1) Permanent Employees include permanent and probation.
2) Non Permanent employees include contracts, trainees, honorarium and expatriates. Data exclude...
Training Program Statistics

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

¹) Data of employee include permanent, probation, contract, trainee, honorarium and expatriate employee.
²) Data of Top Management & Technical as of December 2015 exclude Commissioners, Audit Committee and Syariah Supervisory Board.
**Shareholders’ Composition**

**Per 31 December 2017**

- **Asia Financial (Indonesia) Pte, Ltd.** 20.97%
- **The Bank Of Tokyo-Mitsubishi UFJ, Ltd.** 19.9%
- **JPMCB-Franklin Templeton Investment Funds** 6.2%
- **Public** 52.93%

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

### Share Ownership Composition as of December 31, 2017

<table>
<thead>
<tr>
<th>Shareholders</th>
<th>Number of Shares Issued and Fully Paid</th>
<th>Ownership Percentage</th>
<th>Total Nominal (in million Rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Series A Shares (Nominal Value Rp 50,000 (full value) per share)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public (Ownership below 5% respectively)</td>
<td>22,400,000</td>
<td>0.23%</td>
<td>1,120,000</td>
</tr>
<tr>
<td><strong>Series B Shares (Nominal Value Rp 500 (full value) per share)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asia Financial (Indonesia) Pte. Ltd.</td>
<td>5,073,451,580</td>
<td>52.93%</td>
<td>2,536,726</td>
</tr>
<tr>
<td>The Bank of Tokyo - Mitsubishi UFJ. Ltd.</td>
<td>1,907,344,030</td>
<td>19.90%</td>
<td>953,672</td>
</tr>
<tr>
<td>JPMCB - Franklin Templeton Investment Funds</td>
<td>594,274,323</td>
<td>6.20%</td>
<td>297,137</td>
</tr>
<tr>
<td>Public (Ownership below 5% respectively, excluding ownership by the Board of Commissioners and Board of Directors)</td>
<td>1,983,211,401</td>
<td>20.70%</td>
<td>991,606</td>
</tr>
<tr>
<td><strong>Board of Commissioners and Board of Directors</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ng Kee Choe</td>
<td>94,275</td>
<td>0.00%</td>
<td>47</td>
</tr>
<tr>
<td>Sng Seow Wah</td>
<td>2,325,400</td>
<td>0.02%</td>
<td>1,163</td>
</tr>
<tr>
<td>Herry Hykmanto</td>
<td>131,856</td>
<td>0.00%</td>
<td>66</td>
</tr>
<tr>
<td>Satinder Pal Singh Ahluwalia</td>
<td>396,300</td>
<td>0.01%</td>
<td>198</td>
</tr>
<tr>
<td>Michellina Laksmi Triwardhany</td>
<td>1,014,200</td>
<td>0.01%</td>
<td>507</td>
</tr>
<tr>
<td><strong>Total Shares of A Series and B Series</strong></td>
<td>9,584,643,365</td>
<td>100%</td>
<td>5,901,122</td>
</tr>
</tbody>
</table>
The profile of public shareholders with ownership below 5% as of December 31, 2017 are as follows

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

<table>
<thead>
<tr>
<th>Series A Shares</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Shares from Initial Public Offering in 1989</td>
<td>12,000,000</td>
</tr>
<tr>
<td>Founders’ shares</td>
<td>22,400,000</td>
</tr>
<tr>
<td>Bonus shares from capitalization of additional paid-up capital - capital paid in excess of par value in 1992</td>
<td>34,400,000</td>
</tr>
<tr>
<td>Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) I in 1993</td>
<td>224,000,000</td>
</tr>
<tr>
<td>Bonus shares from capitalization of additional paid-up capital - capital paid in excess of par value in 1995</td>
<td>112,000,000</td>
</tr>
<tr>
<td>Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) II in 1996</td>
<td>560,000,000</td>
</tr>
<tr>
<td>Founders’ shares in 1996</td>
<td>155,200,000</td>
</tr>
<tr>
<td>Shares resulting from stock split in 1997</td>
<td>1,120,000,000</td>
</tr>
<tr>
<td>Increase in par value to: 20 Rp10,000 (full amount) per share through reduction in total number of shares (reverse stock split) in 2001</td>
<td>: 20</td>
</tr>
<tr>
<td></td>
<td>112,000,000</td>
</tr>
<tr>
<td>Increase in par value to Rp50,000 (full amount) per share through reduction in total number of shares (reverse stock split) in 2003</td>
<td>: 5</td>
</tr>
<tr>
<td></td>
<td>22,400,000</td>
</tr>
<tr>
<td>Total Series A Shares as of December 31, 2017</td>
<td>22,400,000</td>
</tr>
</tbody>
</table>
Series B Shares

<table>
<thead>
<tr>
<th>Description</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) III in 1999</td>
<td>215,040,000,000</td>
</tr>
<tr>
<td>Shares issued in connection with the Bank’s merger with the former PDFCI in 1999</td>
<td>45,375,000,000</td>
</tr>
<tr>
<td>Shares issued in connection with the Bank’s merger with Bank Tiara in 2000</td>
<td>35,557,200,000</td>
</tr>
<tr>
<td>Shares issued in connection with the Bank’s merger with 7 Taken-Over Banks* (BTOs) in 2000</td>
<td>192,480,000,000</td>
</tr>
<tr>
<td>Increase in par value to Rp100 (full amount) per share through reduction in total number of shares (reverse stock split) in 2001</td>
<td>24,422,610,000</td>
</tr>
<tr>
<td>Increase in par value to Rp500 (full amount) per share through reduction in total number of shares (reverse stock split) in 2003</td>
<td>4,884,522,000</td>
</tr>
<tr>
<td>Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) IV in 2009</td>
<td>3,314,893,116</td>
</tr>
<tr>
<td>Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) V in 2011</td>
<td>1,162,285,399</td>
</tr>
<tr>
<td>Shares issued in connection with Employee/Management Stock Option Program (tranche I-III)</td>
<td></td>
</tr>
<tr>
<td>-2005</td>
<td>13,972,000</td>
</tr>
<tr>
<td>-2006</td>
<td>24,863,000</td>
</tr>
<tr>
<td>-2007</td>
<td>87,315,900</td>
</tr>
<tr>
<td>-2008</td>
<td>13,057,800</td>
</tr>
<tr>
<td>-2009</td>
<td>29,359,300</td>
</tr>
<tr>
<td>-2010</td>
<td>26,742,350</td>
</tr>
<tr>
<td>-2011</td>
<td>5,232,500</td>
</tr>
<tr>
<td>Total Series B Shares as of December 31, 2017</td>
<td>9,562,243,365</td>
</tr>
</tbody>
</table>
Other Securities Listing
Chronology

<table>
<thead>
<tr>
<th>Bond/Trading Code/Listing Agency</th>
<th>Number of Core and Interest Rate</th>
<th>Issuance Date</th>
<th>Due Date</th>
<th>Status</th>
<th>Trustee</th>
<th>Rating Agency</th>
<th>Annual Rating</th>
</tr>
</thead>
</table>

Singapore Stock Exchange

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

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

Corporate Action
In 2017 Danamon did not conduct any corporate actions which caused a change in number of total issued shares.
Corporate Group Structure

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.

* Temasek is owned by the Singapore Ministry of Finance
Subsidiaries and Affiliated Companies

Ownership Structure

<table>
<thead>
<tr>
<th>Company</th>
<th>Business Activity</th>
<th>% Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidiaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PT Adira Dinamika Multi Finance Tbk (Adira Finance)</td>
<td>Multifinance</td>
<td>92.07</td>
</tr>
<tr>
<td>PT Asuransi Adira Dinamika (Adira Insurance)</td>
<td>Insurance</td>
<td>90</td>
</tr>
<tr>
<td>PT Adira Quantum Multifinance (Adira Kredit)</td>
<td>None</td>
<td>99</td>
</tr>
<tr>
<td>Affiliates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PT Bank Woori Saudara Indonesia 1906 Tbk</td>
<td>Commercial Bank</td>
<td>2.75</td>
</tr>
<tr>
<td>PT Bank Chinatrust Indonesia</td>
<td>Commercial Bank</td>
<td>1.00</td>
</tr>
<tr>
<td>Others</td>
<td>Modal Ventura</td>
<td>0.25</td>
</tr>
</tbody>
</table>

Telecommunication

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 payed 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 Charlom 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.moodys.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
(Sarina – 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 2nd 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 Investor information:**

**Investor Relations**  
Menara Bank Danamon, 16 Floor  
Jl. HR. Rasuna Said Blok C No. 10  
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**  
Menara Bank Danamon, 21 Floor  
Jl. HR. Rasuna Said Blok C No. 10  
Karet Setiabudi, Jakarta - Indonesia 12920  
Telp. +622180645000, ext. 8301, 8361, 8328, 8323, 8327  
Fax. +622180645030  
Email: corporate.communications@danamon.co.id

**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
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