

03

Company Profile





Danamon

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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".

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Danamon serves all segments of banking customers in the Consumer segment, Commercial 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 Sharia 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 1,100 branches and service outlets comprising conventional branches, Danamon Simpan Pinjam (DSP) units, Sharia units and the branch networks of Adira Finance and Adira Insurance. With the Branch 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 1,400 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 for both individual customers and enterprises, constantly upgrading features and capabilities to meet the demand of the banking public in the digital era for faster and easier transactions.

With total assets of Rp 186.76 trillion as of December 31, 2018, the shares of Danamon are owned by The MUFG Bank, Ltd. (40.00%), Asia Financial (Indonesia) Pte. Ltd. (33.83%), and the public (26.17%)



Corporate Identity

Name:

PT Bank Danamon Indonesia, Tbk.

Business:

Banking Services

Date of Establishment:

16 July 1956

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.

Office Network:

As of 31 December 2018, Danamon maintains a network of more than 1,100 offices consisting of conventional offices, DSP units, and Sharia units as well as branch offices of the subsidiaries. Through the Branch Network, Danamon has 9 regional offices. The list of Danamon Regional Head offices can be viewed under the Chapter on Corporate Data of this report.

Authorized Capital:

Rp10 trillions

Issued and Fully Paid Capital :

Rp5.9 trillions

Stock Exchange:

Indonesian Stock Exchange

Share Code:

BDMN

ISIN Code:

ID1000094204

SWIFT Code:

BDINIDJA

Global Intermediary identification Number (GIIN):

WZU780.99999.SL.360

Share Ownership Composition:

MUFG Bank, Ltd. 40.00%

Asia Financial (Indonesia) Pte. Ltd. : 33.83%

Public 26.17%

Head Office:

Menara Bank Danamon, 17th Floor, Jl. HR. Rasuna Said, Blok C No. 10, Karet Setiabudi, Jakarta 12920, Indonesia
Phone: +6221 8064 5000

Website and Email:

www.danamon.co.id
corporate.secretary@danamon.co.id
investor.relations@danamon.co.id
corporate.communication@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,
Jakarta Selatan 12910
Phone : (+62 21) 5296 3232, 5296 3322
Fax : (+62 21) 5296 4159
Email : af.investor.relation@adira.co.id

PT Asuransi Adira Dinamika (Adira Insurance)

Business:

Insurance

Head Office:

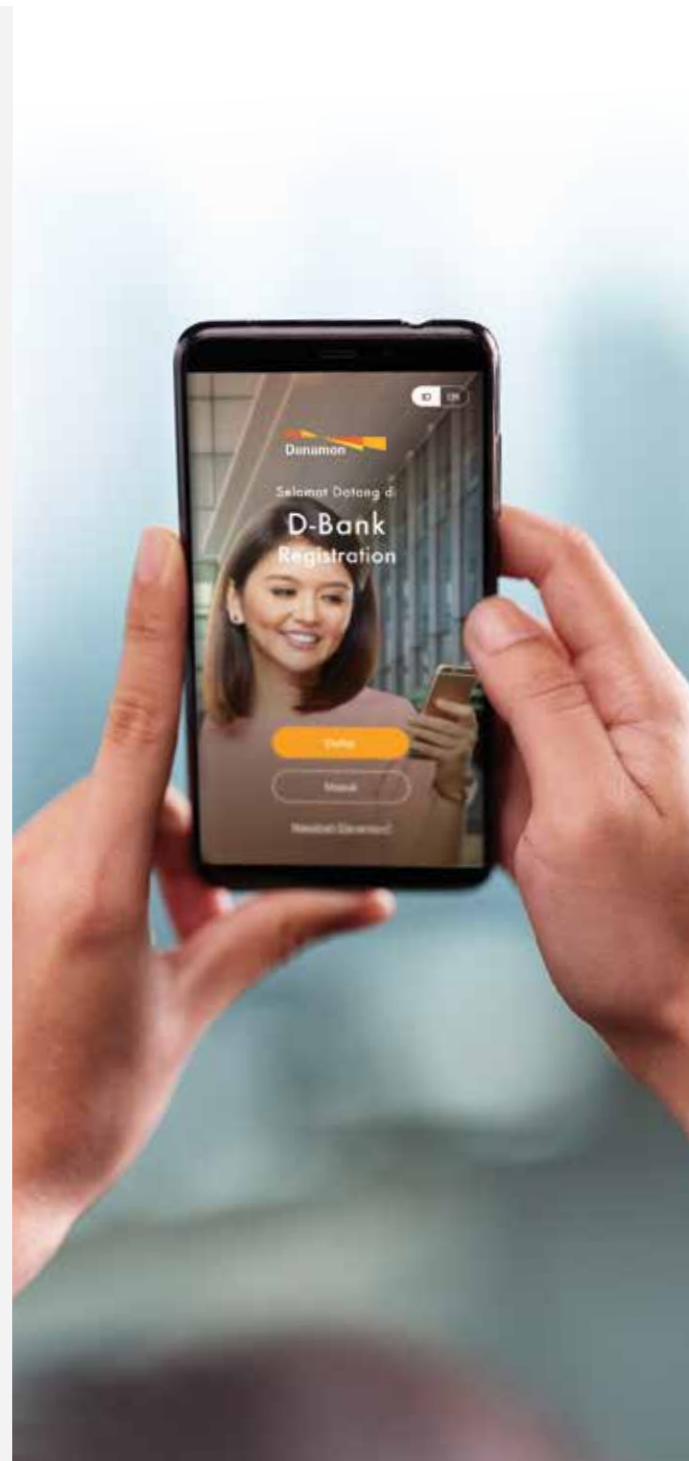
Graha Adira
Jl. MT. Haryono Kav. 42, South Jakarta 12780
Phone : (+62 21) 2966 7373
Fax : (+62 21) 2966 7374
Website and Email:
www.asuransiadira.com
adiracare@asuransiadira.co.id

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

1956 - 1989

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 - 2003

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 - 2006

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

2014

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 - 2016

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 Branch 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

2007 - 2009

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 - 2012

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

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

2017

2017

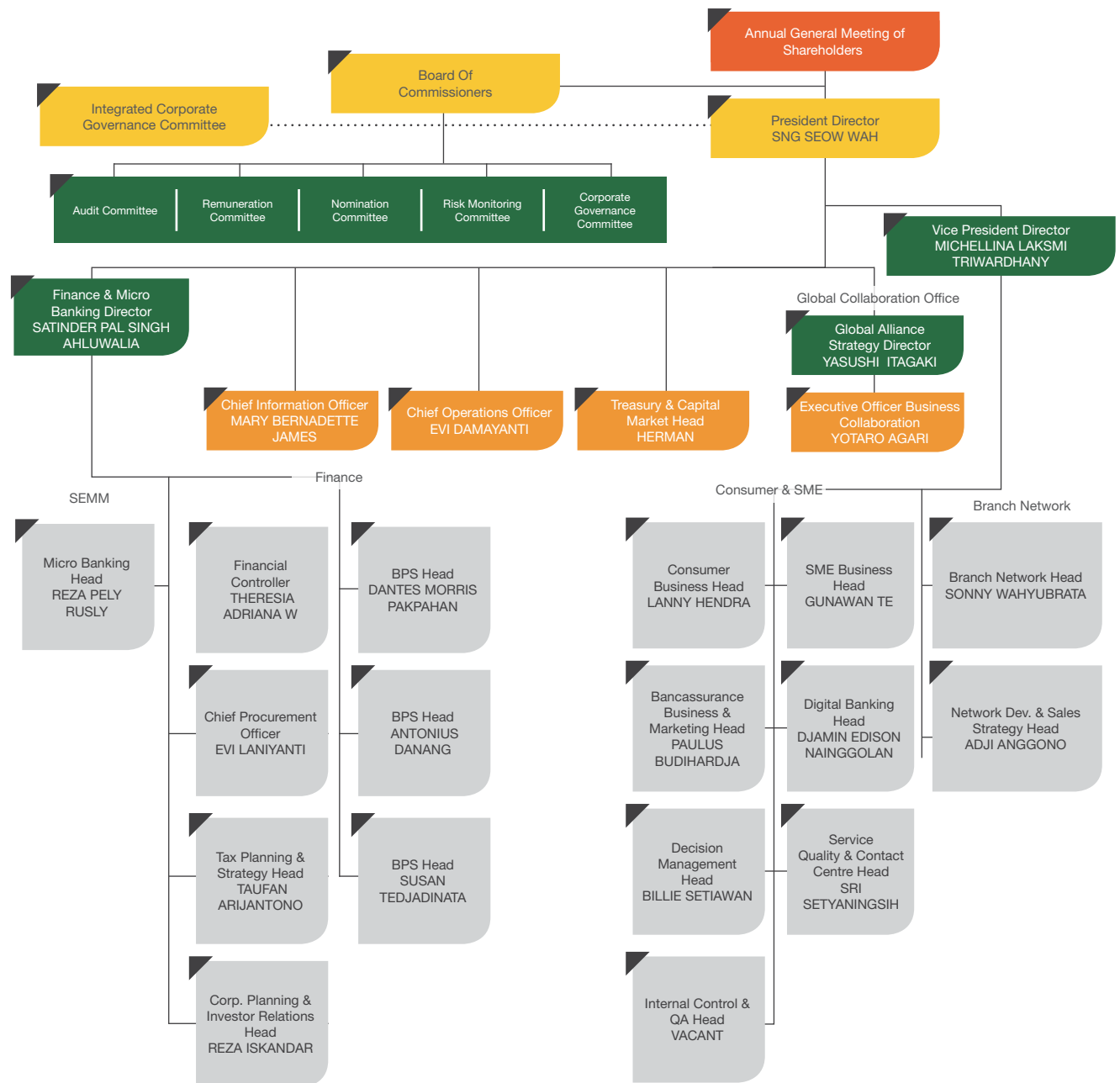
- Launching of D-Point, point rewards system for all banking activities
- Launching of D-Connect, digital banking services for business society
- Launching of Syariah Insurance Proteksi Prima Amanah, in collaboration with Manulife Indonesia
- Holding the Danamon Run 2017, the first running event by Danamon, 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.

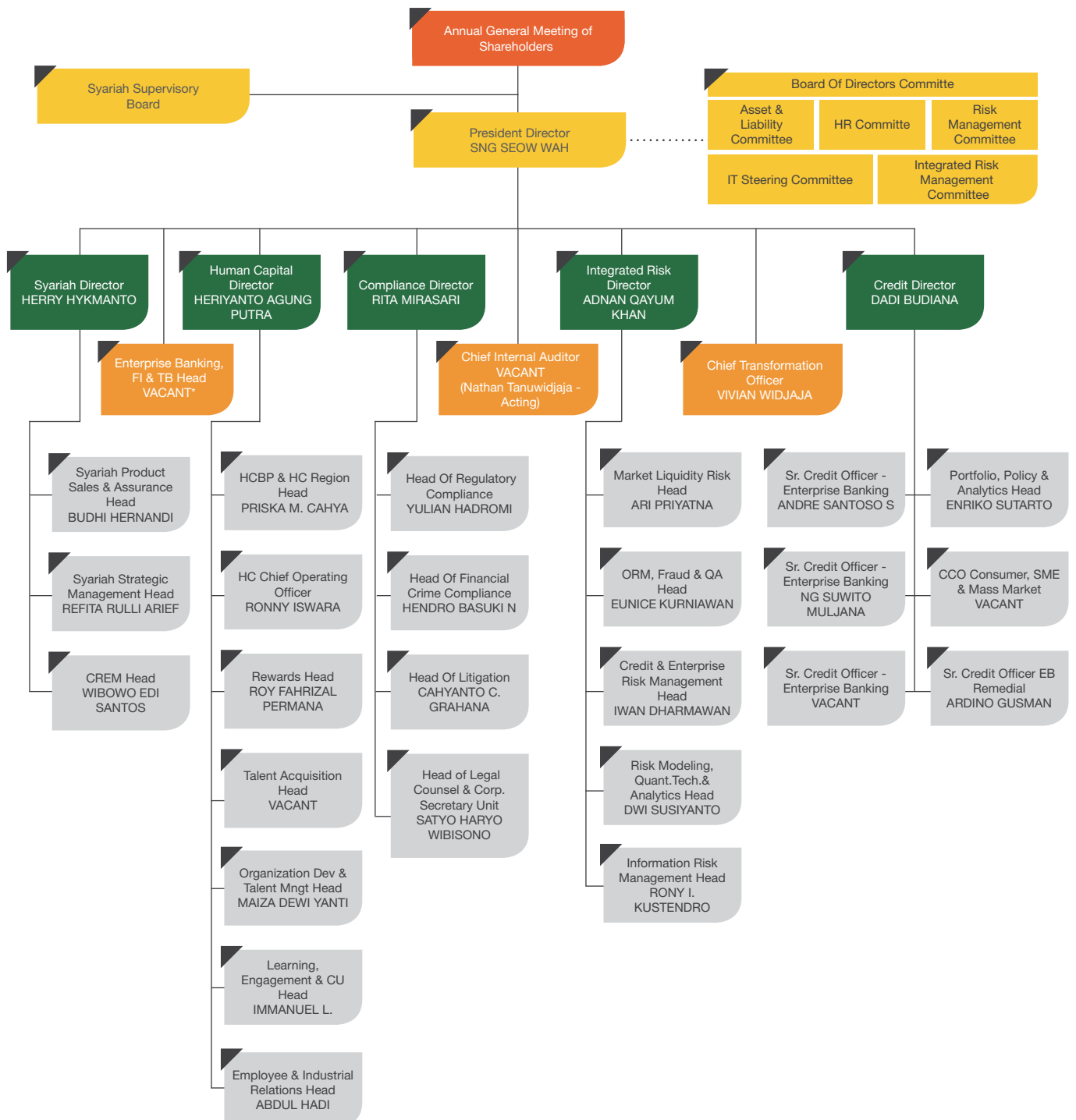
2018

2018

- MUFG Bank Ltd. completed 40% investment in Bank Danamon
- Danamon signed an agreement to sell a 70% stake in Adira Insurance to Zurich Insurance.
- Launch of Danamon Syariah Hajj which has been connected online with the integrated Hajj Computerised System (SISKOHAT) of the Ministry of Religion of the Republic of Indonesia
- Danamon Run 2018 was held and introduced half marathon category
- Bank Danamon and Adira shared 40,040 books for Indonesia

Organization Structure



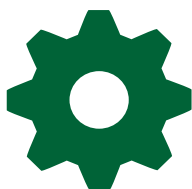


Vision & Mission

Vision



Mission



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**

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:
 1. Business partner to its customers, and;
 2. 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:
 1. Be adaptable, open and willing to continuously learn to respond to change.
 2. 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.

Operational Areas



Danamon

Danamon operates an extensive distribution network spread out from Aceh to Papua, with more than 1,100 branches and service outlets comprising conventional Branches, Danamon Simpan Pinjam (DSP) units, Sharia units and the Branch Networks of Adira Finance and Adira Insurance.

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Highlights

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. 74. 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 career 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.



J.B Kristiadi Pudjosukanto

Vice President Commissioner (Independent)

Indonesian citizen. Age 72. 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

1. Bachelor of Science at the University of Indonesia, 1971
2. AP / ENA Diploma II, Paris, 1975
3. PhD (Public Administration) from Sorbonne University, France in 1979
4. Certificate (short course) of Adam Smith Institute London 1980

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 59. Domiciled in Singapore. Has served as Commissioner of Danamon since 2003 and reappointed as Commissioner in the Bank's AGMS on March 20, 2018.

Qualification/Education Background

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

Work Experience

He began his career as an auditor at Pricewaterhouse Coopers (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 his last position as Co-Chief Investment Officer and Senior Managing Director, Special Projects.

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



Takayoshi Futae
Commissioner

Japanese citizen. Age 57. Domiciled in Singapore. Appointed as Commissioner of Danamon at the AGMS on March 20, 2018.

Qualifications / Education Background

Graduated with an economics degree from Osaka University in Osaka, Japan in 1983, and obtained a Master's degree in Business Administration from the Booth School of Business, University of Chicago, USA in 1988.

Work Experience

A seasoned banker with over 30 years of experience, he began his career in 1983 at The Sanwa Bank, Ltd., which was a predecessor of MUFG Bank. He worked in the United States for 10 years, in its Chicago and New York branches before returning to Japan to take on more senior roles. Mr Futae He was instrumental in initiating two key business functions for the bank - the Project & Asset-based Financing Division, which today is part of the Structured Finance Division, and the Global Corporate Banking Division, serving the MNCs and the non-Japanese corporates. Over the years, he has also been involved in corporate banking, credit and corporate advisory. Mr. Futae was appointed as the Chief Executive Officer of MUFG Bank's Asia & Oceania region in May 2016 and was promoted to Senior Managing Director in May 2017. In July 2018, he was appointed as Regional Executive for MUFG Bank in Asia, ensuring the safety and soundness of the bank's business and operating platforms across 18 markets in the region. He served as a Director on the Board of Security Bank Corporation from April 2016 to May 2018. He was also the Vice-Chairman of the Board of Bank of Ayudhya Plc (Krungsri) from May 2016 to June 2018. With years of banking experience and expertise accumulated in locations spanning from America to Asia, he brings with him a global perspective, versatility and rigour that will be invaluable to any business.



Masamichi Yasuda
Commissioner

Japanese citizen. Age 58. Domiciled in Japan. Appointed as Commissioner of Danamon at the AGMS on November 19, 2018.

Qualification/ Education Background

Graduated with a Bachelor's degree in law from the University of Hitotsubashi.

Work Experience

He is Group Chief Risk Officer of MUFG and Chief Credit Officer of MUFG Bank, a wholly-owned commercial banking subsidiary of MUFG, the largest financial group in Japan. He is a member of the Board and Executive Committee of MUFG and MUFG Bank.

He joined The Bank of Tokyo, Ltd., a predecessor of MUFG Bank, in 1983. He held a variety of positions (Global Corporates, Global Markets, Finance, Risk management) in Tokyo, London, New York and San Francisco.

In 2011, He was appointed Executive Officer and Head of the Global Planning Division with oversight for a business strategy of the Global Business Unit in MUFG Bank. In 2014, he was appointed Deputy Chief Executive, Global Markets Unit. In 2015, he was appointed to Group Chief Risk Officer of MUFG and MUFG Bank. Furthermore, he assumed the position of Chief Credit Officer in 2016, in addition to his existing roles. He is also in charge of Regulatory Affairs.

* effective after passing the Fit and Proper Test of the Financial Services Authority (OJK)



Manggi Taruna Habir
Commissioner (Independent)

Indonesian citizen. Age 65. 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
Commissioner (Independent)

Indonesian citizen. Age 66. 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).



Peter Benyamin Stok
Commissioner (Independent)

Indonesian citizen. Age 69. Domiciled in Indonesia. Former President Director of Bank Niaga & President Commissioner of Bank Negara Indonesia. Appointed as Independent Commissioner of Danamon at the AGMS on March 20, 2018.

Qualifications / Education Background

Bachelor of Economic from University of Padjajaran, Bandung, Indonesia.

Work Experience

Started his banking career as a management trainee. Served as a member of Bank Niaga's Board of Directors (1991-1994) and was appointed as the Bank's Vice President Director (1994-1997). He then moved to Bank Pelita as the Vice President Director (1997-1998) prior to assuming the supervisory role as President Commissioner of Bank Danamon (1998-1999). He also led Bank Dagang Negara as President Director which later reconstituted as Bank Mandiri, where he was assigned as the Executive Vice President (1999-2000). He then rejoined Bank Niaga where he was President Director (2000-2006). He was then appointed as a Commissioner of Bank Permata (2008-2009) and he later served as the President Commissioner of Bank Negara Indonesia (2009-2015). He also served on OJK's prestigious 'Fit and Proper Test' panel that interviews candidates for Banking Commissioner and Director roles (2016-2018).

Independent Parties' Profile



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 from professional institutions.

Work Experience

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.

Roles and Responsibilities

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



Yusuf Nawawi

Indonesian citizen. Age 63. 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.

Board of Directors Profile



Sng Seow Wah
President Director

Singaporean citizen. Age 60. Domiciled in Indonesia. He was appointed as Danamon's President Director in 2015 and was reappointed as President Director on Danamon's AGMS in April 12, 2017.

Qualification/Educational Background

Graduated from the National University of Singapore with a Bachelor's of Accountancy in 1982. He attended the Corporate and Investment Banking Program at Macquarie University, Australia in 1992, and the Advanced Management Program at Wharton School, University of Pennsylvania in 2006.

Work Experience

He is an experienced banker with more than 30 years of experience with strong performance in renowned regional and international banks. He previously served as the Managing Director of Citibank Singapore before joining OCBC Bank Singapore as the head of Enterprise Banking, where, during his tenure, transformed the business into a sustainable, high performing unit with strong reputation for employee engagement, customer and service focus. From 2008 to 2010, he served as the Executive Vice President of Fullerton Financial Holding ("FFH"), a wholly-owned subsidiary of Temasek Holdings where he held several directorships across Asia. Thereafter, he moved to Alliance Bank Malaysia Berhad (one of FFH's investee banks) as the group's Chief Executive Officer from 2010-2014. In 2015, he was appointed as the President Director of Bank Danamon and the President Commissioner of PT Adira Dinamika Multi Finance, Tbk., a subsidiary of PT Bank Danamon Indonesia, Tbk.

Roles and Responsibilities

He leads Bank Danamon's Board of Directors and oversees the Bank's overall business and operations, which include Internal Audit, PT Adira Dinamika Multi Finance Tbk, PT Asuransi Adira Dinamika, PT Adira Quantum Multifinance (in liquidation), Enterprise Banking, Transaction Banking, Financial Institution, Treasury Capital Market, Information Technology, Transformation Management Office and Operation



Michellina Laksmi Triwardhany
Vice President Director

Indonesian citizen. Age 52. Domiciled in Indonesia. Appointed as a Director of Danamon in April 2010 and appointed as Vice President Director in the Bank's AGMS on March 20, 2018.

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 Head in Citibank Malaysia covering consumer business (2007-2009). Joined Danamon as Head of Consumer Banking in 2009.

Roles and Responsibilities

Consumer Banking, SME and Branch Network



Satinder Pal Singh Ahluwalia
Director

Canadian citizen. Age 56. 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 Internasional 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 50. Domiciled in Indonesia. 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

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

Previous experienced 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 50. 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 in 1998.

Roles and Responsibilities

Sharia Banking, Corporate Real Estate Management and Yayasan Danamon Peduli (Supervision)



Dadi Budiana
Director

Indonesian citizen. Age 53. Domiciled in Indonesia. He joined Danamon in 2017 and appointed as Director at the AGMS on March 20, 2018.

Qualifications/Education Background

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

Work Experience

Started his career in 1992 as Management Trainee at United Overseas Bank Bali. Moved to Bank Modern in 1994 with the last position as Investment Banking Team Leader. Joined HSBC in 1998 and 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 Group as Credit Risk Management Consultant in Bank Ekonomi. In 2010, he was appointed as Head of Corporate Banking in Bank Ekonomi, in addition to his role in the various Board-level committees. His last position at HSBC Group was as Chief Risk Officer of Bank Ekonomi since 2014 and President Commissioner of PT HSBC Securities Indonesia since 2016.

Roles and Responsibilities

Credit



Rita Mirasari
Director (Independent)

Indonesian citizen. Age 49 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 Internasional Indonesia Tbk. (now PT Bank Maybank Indonesia Tbk.) (2009-2013), Director, Regulatory Compliance & Financial Crime at The Hongkong Shanghai Banking Limited (HSBC Indonesia) (2013-2016).

Roles and Responsibilities

Compliance, Anti Money Laundering, Legal & Corporate Secretary and Litigation



Yasushi Itagaki
Director

Japanese citizen. Age 54. Domiciled in Indonesia. Appointed as Director of Danamon at the AGMS on March 20, 2018.

Qualifications / Education Background

Graduated with a Bachelor of Laws degree from Kyoto University in 1987.

Work Experience

Mr. Yasushi Itagaki is a seasoned banker with more than three decades of experience in corporate and investment banking. He began his career with the Bank of Tokyo in 1987 and over the course of his career with the firm, has held a number of important roles with increasing levels of responsibility. As Chief Manager of the Global Planning Division of BTMU, he was involved in the privatization of Union Bank of California and led the execution process of MUFG's strategic investment in Morgan Stanley during the global financial crisis. Based in Singapore from 2013 to 2015, he set up the Bank's regional headquarters for Asia & Oceania and assisted the Regional CEO in developing and executing key strategic initiatives for the region. Mr. Itagaki was an important contributor to the development of MUFG's business platform. As General Manager of the Global Planning Division, among his many roles, he was responsible for strategic planning in support of the Bank's global expansion. He designed and strategized their ASEAN commercial banking network, and also played a significant role in MUFG's strategic partnership into Krungsri, Security Bank, VietinBank and Bank Danamon in ASEAN region.

Currently Managing Executive Officer and Deputy Chief Executive of the Global Business Unit (GBU) of BTMU and Executive Officer of MUFG, Mr. Itagaki works closely with the CEOs of the GBU overseeing the global business of the Bank and is specifically responsible for the Global Planning Division.

With years of experience in the global business division, he is a strong advocate for global inter-connectivity. His key role in establishing a network of strategic partners in ASEAN for MUFG is testament to his commitment to create an alliance strategy capable of maximising worldwide opportunities. Mr. Itagaki will be an invaluable catalyst between Bank Danamon and MUFG to promote synergetic collaborations for future growth.

Roles and Responsibilities

Global Alliance Strategy Director

Board of Senior Executive Officers Profile



Evi Damayanti
Chief Operations Officer

Indonesian citizen. Age 44. Domiciled in Indonesia. Appointed as Chief Operations Officer of Danamon since December 2018.

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).



Marry Bernadette James
Chief Information Officer

Malaysian citizen. Age 61. 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 49. 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 48. 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).



Yotaro Agari

Business Collaboration Head

Japan Citizen. Age 51. Domiciled in Indonesia. Assigned as Business Collaboration Head of PT Bank Danamon Indonesia Tbk (Danamon) since October 2018.

Qualifications/Education Background

Yotaro Agari has a Master of Management from Northwestern University, J.L. Kellogg Graduate School of Management in USA, and a Bachelor of Laws from the University of Tokyo.

Work Experience

Yotaro Agari has acquired versatile expertise in business development and PMI and demonstrated leadership in his 12 years with Goldman Sachs Japan and 6,5 years with MUFG in Tokyo and Singapore. Yotaro spent his first 10 years with two of MUFG's predecessor banks and then spent next 12 years with Goldman Sachs Japan, where he advised clients on M&A and capital raising as a Co-Head of Financial Institutions Group. Yotaro rejoined MUFG in 2012, and undertook MUFG's growth strategy outside of Japan. Yotaro played a leading role in strategic investments and acquisitions in Vietnam, Thailand, The Philippines, and Indonesia. From 2015 to 2018, Yotaro was responsible for strategic planning and implementation as General Manager of Planning Division for Asia & Oceania in Singapore, while continuing to lead business development efforts. He also served as a non-executive member of the board to VietinBank from 2016 to 2018.

Syariah Supervisory Board Profile



Din Syamsuddin

Chairman for Syariah Supervisory Board

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 (2017-2018).



Hasanudin

Member for Syariah Supervisory Board

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.



Asep Supyadillah

Member for Syariah Supervisory Board

Indonesian Citizen. Age 51 years old. Domiciled in Indonesia. Appointed as member of Syariah Supervisory Board, Sharia Business Unit of PT Bank Danamon Indonesia Tbk in the Bank's AGMS 20 March 2018.

Qualification / Education Background

Graduated from IAIN Syarif Hidayatullah Jakarta (1993) and obtained a Master's Degree in Religion (M.Ag) from Muhammadiyah University Jakarta (2001).

Work Experience

Mr. Asep is a Syariah Supervisory Board with more than 5 years of experience. He is a Lecturer at the Faculty of Religion and Vice Dean II of Muhammadiyah University of Jakarta (2008-present) and also serves as the Deputy Secretary of Daily Implementation Board (BPH) National Syariah Council MUI (2015-2020). In addition, Mr. Asep is the Chairman of Sharia Supervisory Board of PT Asuransi Reliance Indonesia (General) (Syariah Business Unit); PT Capital Life Syariah; PT Asuransi Jiwa Generali Indonesia (Syariah Business Unit) (2015-present). Asep was a Member of Non-Bank Financial Industry (IKNB) BPH DSN-MUI (2013-2015), Syariah Supervisory Board Member of PT Asuransi Takaful Umum (2012-2017), Syariah Supervisory Board Member of PT Kresna Rekasa Finance (Syariah Business Unit) (2013-2017), and Senior Lawyer at Law Office of Remy & Partners (2002-2015).

Number of Employees

Head count data per December 31, 2018 (Consolidated)

Entity	2018	2017	2016
Danamon	12,442	16,811	22,832
Adira Finance	19,028	18,760	20,094
Adira Quantum	-	-	8
Adira Insurance	759	839	1,085
Total	32,299	36,410	36,410

Employee Composition Based on Position (Consolidated)

Position	2018	2017	2016
Top Management & Technical Advisor	26	24	27
Senior Manager	329	340	378
Manager	3,192	3,376	3,108
Officer	9,640	11,369	12,487
Staf	19,112	21,301	28,019
Total	32,299	36,410	44,019

Employee Composition Based on Employment Tenure (Consolidated)

Employment Tenure	2018	2017	2016
0-3 years	10,975	11,213	13,872
3-5 years	3,230	3,757	6,770
5-10 years	10,179	12,998	14,700
10-20 years	5,554	5,883	6,562
> 20 years	2,361	2,649	2,115
Total	32,299	36,410	44,019

Employee Composition by Age (Consolidated)

Age	2018	2017	2016
<25 years old	3,218	2,603	3,912
25-34 years old	16,189	19,252	25,120
35-44 years old	9,533	11,340	11,875
> 45 years old	3,359	3,215	3,112
Total	32,299	36,410	44,019

Employee Composition by Academic Background (Consolidated)

Academic Background	2018	2017	2016
Postgraduate	415	461	438
Bachelor	22,159	24,733	29,137
Diploma	6,037	6,932	8,399
High School	3,680	4,272	6,022
Junior High/ Elementary	8	12	23
Total	32,299	36,410	44,019

Employee Composition Based on Employment Status (Consolidated)

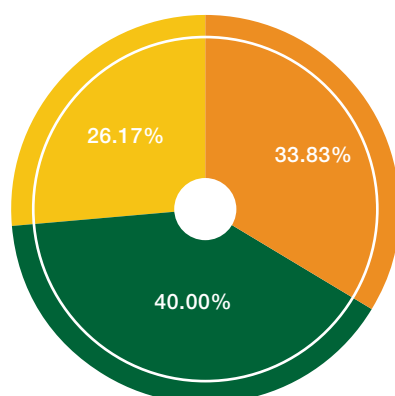
Employment status	2018	2017	2016
Permanent ¹⁾	26,389	29,596	31,950
Non Permanent ²⁾	5,910	6,814	12,069
Total	32,299	36,410	44,019

Notes:

1) Permanent employees include permanent employees and employees on probation.

2) Non Permanent Employees include contract workers, trainees, those on honorariums and expatriates. Data does not include outsourced employees

Shareholders' Composition



- Asia Financial (Indonesia) Pte, Ltd.
- MUFG Bank, Ltd.
- Public

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%.

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
B Series Shares (par Value Rp 500 (full amount per share)			
MUFG Bank, Ltd (direct and indirect)	3,833,857,346	40.00%	1,916,928
Asia financial (Indonesia) Pte. Ltd.	3,242,784,698	33.83%	1,621,392
Public (ownership interest below 5% each)	2,481,933,565	25.91%	1,240,968
Commissioners and Directors :			
Sng Seow Wah	2,325,400	0.02%	1,163
Michellina Laksmi Triwardhany	814,200	0.01%	407
Herry Hykmanto	131,856	0.00%	66
Satinder Pal Singh Ahluwalia	396,300	0.00%	198
	9,562,243,365	99.77%	4,781,122
	9,584,643,365	100.00%	5,901,122

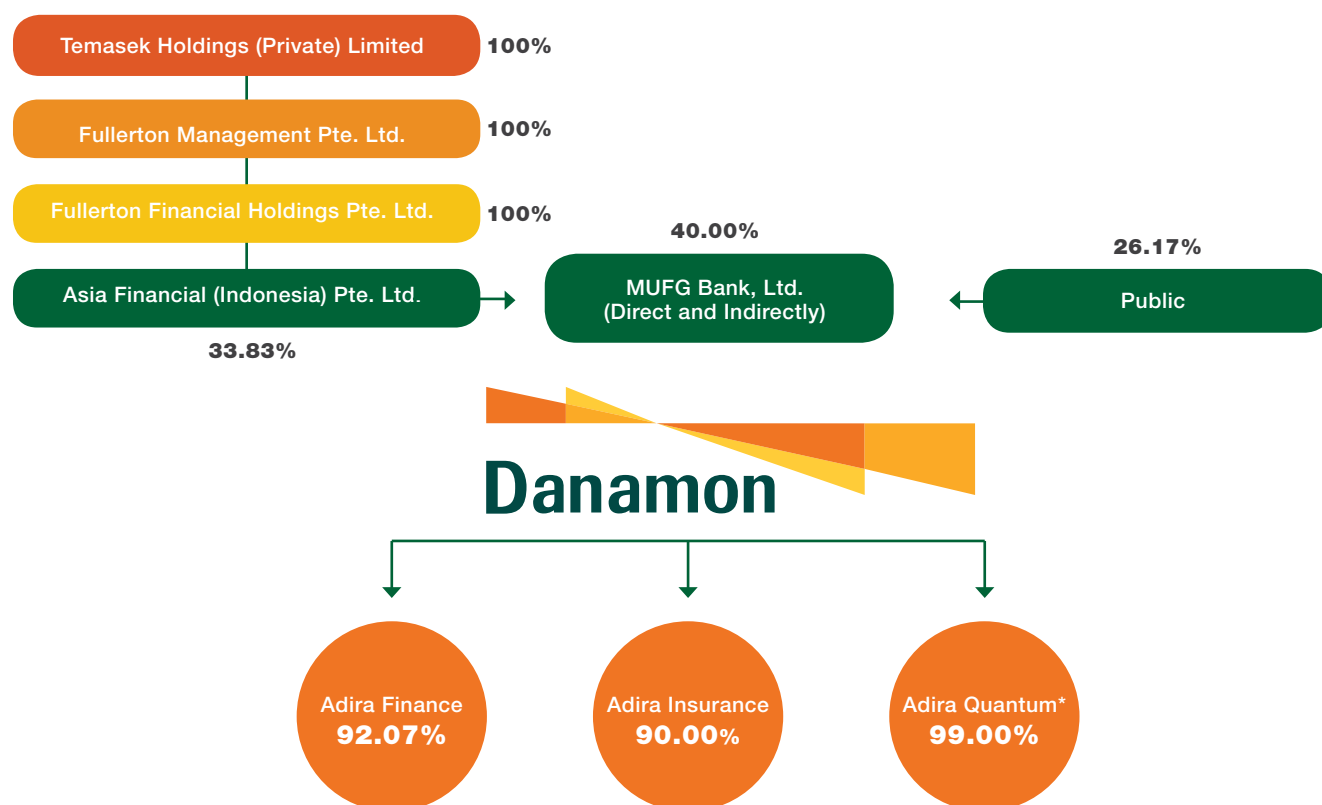
20 Larger Shareholders as of December 31, 2018

Shareholders	%
MUFG Bank, Ltd.	40.00
Asia Financial (Indonesia) Pte. Ltd.	33.83
JPMBL Sa Ucits Clt Re-Franklin Templeton Investment Funds	4.62
Morgan Stanley And Co Intl Plc - Ipb Client Account	2.65
MUFG Bank S/A PT Guna Dharma	1.00
JPMCB Na Aif Clt Re-Templeton Emerging Markets Investment Trust Plc	0.96
Indra Widjaja	0.69
Credit Suisse Sec (Europe) Limited-94644000	0.60
JPMCB Na Re - Vanguard Emerging Markets Stock Index Fund	0.52
PT. Prudential Life Assurance - Ref	0.49
JPMCB Na Re-Vanguard Total International Stock Index Fund	0.47
Allianz Life Ind - Smartlink Rupiah Equity Fund	0.39
PT. Aia Finl - UI Equity	0.35
Citibank New York S/A Dimensional Emerging Markets Value Fund	0.34
SSB 2Q27 S/A Ishares Core Msci Emerging Markets Etf-2144613424	0.32
Citibank New York S/A Government of Norway - 16	0.29
GIC S/A Government Of Singapore	0.26
JPMCB Na Re-Templeton Developing Markets Trust	0.26
Morgan Stanley and Co Intl Plc - Firm Ac	0.21

The profile of public shareholders as of December 31, 2018.

No.	Ownership Status	Number of Shareholders	Total Shares	Ownership Percentage
National Shareholders				
	Individual Domestic	23,989	166,813,933	1.74%
	Institution Domestic	422	103,502,897	1.08%
	Mutual Fund	156	185,085,940	1.93%
	Insurance	70	215,950,484	2.25%
	Foundation	30	2,206,982	0.02%
	Cooperative	37	112,991	0.00%
	Pensiun Fund	74	27,991,807	0.29%
	Other	24	51	0.00%
	sub total	24,282	701,665,085	7.32%
Foreign Shareholders				
	Individual Foreign	170	4,371,521	0.05%
	Institutional Foreign	824	8,878,606,759	92.63%
	Others	-	-	0.00%
	sub total	994	8,882,978,280	92.67%
	Total	25,796	9,584,643,365	100.00%

Majority and Controlling Shareholders



* In Liquidation

About MUFG

Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial groups. It has total assets of approximately US\$2.78 trillion as of September 2018, making it one of the top five largest banks in the world.

Headquartered in Tokyo and with over 360 years of history, MUFG has a global network with over 1,800 offices in more than 50 markets. The Group has over 150,000 employees and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing.

In Asia, MUFG has established a longstanding presence spanning 53 branches across 20 countries. MUFG's strategic investments in leading financial institutions in ASEAN from Vietnam's VietinBank, Thailand's Bank of Ayudhya (Krungsri), Philippines' Security Bank to Indonesia's Bank Danamon, have further expanded its footprint across the region.

Globally, MUFG actively promotes cooperation with its strategic partners, including MUFG Union Bank, N.A. in the United States and Morgan Stanley, to unleash business synergies, enhance shareholder value and establish an unrivalled customer service experience.

The Group aims to "be the world's most trusted financial group" through close collaboration among its operating companies and flexibly responding to all of the financial needs of customers, serving society, and fostering shared and sustainable growth for a better world.

MUFG's shares trade on the Tokyo, Nagoya, and New York stock exchanges. On April 1, 2018 the name of MUFG's commercial bank changed from "The Bank of Tokyo-Mitsubishi UFJ, Ltd." to "MUFG Bank, Ltd." MUFG's New York Stock Exchange ticker symbol has also changed to "MUFG".

About Temasek

Incorporated in 1974, Temasek is a global investment company headquartered in Singapore.

Supported by its network of international offices, Temasek owns a S\$308 billion (US\$235b, €191b, £167b, RMB1.48t) portfolio as at 31 March 2018, with significant exposure to Singapore and the rest of Asia.

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.

Temasek investment strategy allows us to capture opportunities across the sectors in which we invest that help bring about a better, smarter and more connected world.

We 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 S&P Global Ratings and Moody's Investors Service respectively, since our inaugural credit rating in 2004.

Temasek actively seek sustainable solutions to address present and future challenges. Across the three pillars of the Temasek Charter, it recognise the need to do well as an investor; to do right as an institution; and to do good as a steward.

Temasek has offices in Singapore; and in New York, San Francisco, Washington D.C., São Paulo and Mexico City in the Americas; London in Europe; Beijing and Shanghai in China; Mumbai in India; and Hanoi in Vietnam. Our strong local presence helps us connect with opportunities on the ground, both within and beyond our direct network of offices.

Asia Financial (Indonesia) Pte. Ltd. has 33.83% shareholding in PT Bank Danamon Indonesia Tbk as 31 December 2018. 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.

Share Listing Chronology as of December 31, 2018

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, 2018	22.400.000

Other Securities Listing Chronology

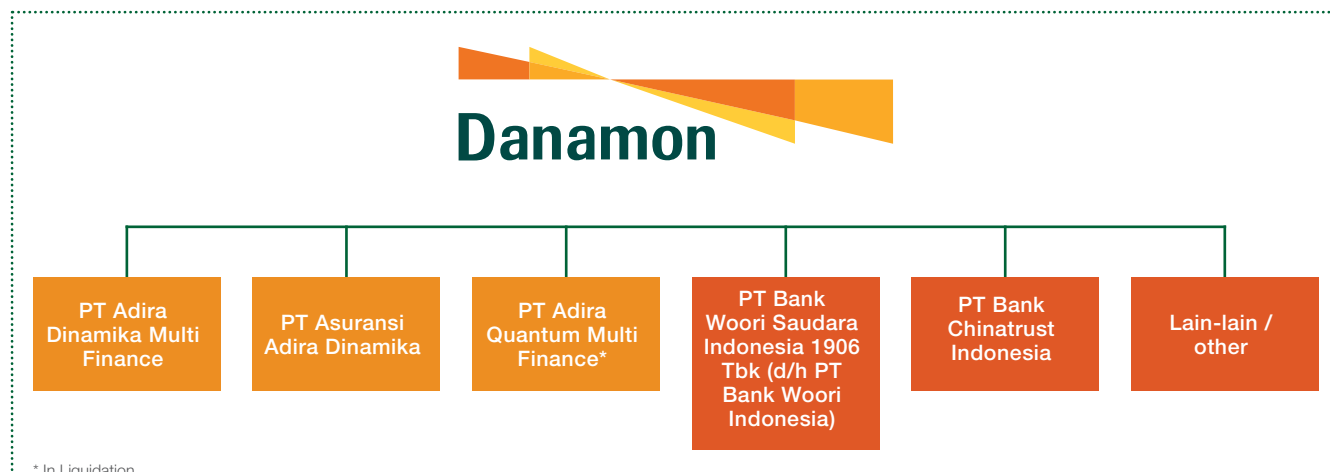
Bond Listing Chronology

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 Mar 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: BBObligasi
Bond Series IA Year 2007 Code: BDMN01A Indonesia Stock Exchange	Rp250,000,000,000 9.40%	20 April 2007	19 Apr 2010	Fully Paid	PT Bank Mega Tbk	PT Pemeringkat Efek Indonesia	2007:AA- 2008: id AA+ 2009: id AA+ 2010: idAA+
Bond Series IB Year 2007 Code: BDMN01B Indonesia Stock Exchange	Rp1,250,000,000,000 10.60%	20 April 2007	19 Apr 2010	Fully Paid	PT Bank Mega Tbk	PT Pemeringkat Efek Indonesia	2010: idAA+ 2011: id AA+ 2012: id AA+ 2013: id AA+
Bond Series IIA Year 2010 Code: BDMN02A Indonesia Stock Exchange	Rp1,879,000,000,000 8.75%	10 Dec 2010	9 Des 2013	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
Bond Series IIB Year 2010 Code: BDMN02B Indonesia Stock Exchange	Rp921,000,000,000 9%	10 Dec 2010	9 Des 2013	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 2018 Danamon did not conduct any corporate actions which caused a change in number of total issued shares.

Subsidiaries & Affiliated Companies



* In Liquidation

Direct ownership interest

Company Name	business activity	percentage of ownership
PT Adira Dinamika Multi Finance Tbk	Financing	92.07%
PT Asuransi Adira Dinamika	Insurance	90.00%
PT Adira Quantum Multifinance*	Financing	99.00%

PT Adira Dinamika Multi Finance Tbk

PT Adira Dinamika Multi Finance Tbk (Adira Finance) was founded in 1990, commencing operations in 1991. In 2004, Adira Finance began to conduct an Initial Public Offering and Bank Danamon became the majority shareholder with 75% ownership, and, after a number of corporate actions, currently has 92.07% ownership of Adira Finance.

PT Asuransi Adira Dinamika

PT Asuransi Adira Dinamika (Adira Insurance), part of the Danamon Group, is in the general insurance business. It was established on 24 January 2002. In September 2018, Danamon entered into a Conditional Sales and Subscription Agreement (CSSA) with Zurich Insurance Company Ltd ("Zurich"), for the sale of 70% share ownership in PT Asuransi Adira Dinamika ("Adira Insurance") The transaction is subject to customary closing conditions, including the approval of the Financial Services Authority (Otoritas Jasa Keuangan).

*PT Adira Quantum Multifinance

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.

Investments in shares

Company Name	business activity	percentage of ownership
PT Bank Woori Saudara Indonesia 1906 Tbk (d/h PT Bank Woori Indonesia)	Banking	2.12%
PT Bank Chinatrust Indonesia	Banking	1.00%
other	Joint Venture / Telecommunication	0.24% - 4.21%

Capital Markets Supporting Institutions & Professionals

Public Accounting Firm:

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

WTC 3, Jl. Jend Sudirman Kav 29-31 - Jakarta 12920
Tel: +62 21 5212901 Fax: +62 21 52905555/52905050
<http://www.pwc.com/id>

Rating Companies

Moody's Singapore Pte Ltd

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

Capital Market Institution

Indonesia 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: corporate.secretary@danamon.co.id

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

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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
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Jl. Jend. Sudirman Kav. 47-48 Jakarta - Indonesia 12930 Phone:
(+62 21) 2525 666 Fax: (+62 21) 2525 028

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

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

Awards



Yayasan Danamon Peduli became the only corporate foundation from the banking industry that received the CSR Award for Health 2017 from the Minister of Health of the Republic of Indonesia.



The Best Digital Bank: Indonesia award from Asiamoney during the Asiamoney Best Bank Award 2018 awarding night in Beijing, People's Republic of China



Ranked 1st in the Euromoney Private Banking and Wealth Management Survey 2018 in the Philanthropic Advice category



Best Bank in Digital Service and Best Sharia Business Unit during the Indonesia Banking Award 2018 by Tempo Media Group and Indonesia Banking School.



Financial Insights Innovation Awards 2018 sebagai Asia's Leader in Innovation Capability Management dari IDC Financial Insights.



Best Bank 2018 Award from Investor Magazine in the Commercial Bank with Largest MSME Loan Market Share with more than IDR 5 Trillion in Assets