

08

**Corporate
Data**





Products and Services

Corporate Data

Corporate Social Responsibility

Good Corporate Governance

Operational Review

Management Discussion and Analysis

Company Profile

Management Report

Main Highlights

CONSUMER BANKING

Danamon Lebih

Danamon Lebih respect any effort, any money or any small thing in your life. That is why, Danamon Lebih value your money more than anyone else. Enjoy the features of Danamon Lebih:

- Free administration fee
- Low cost transfer fee and free cash withdrawal
- Free Life Insurance worth Rp10 million for the first 6 months
- Latest transaction features (Mobile banking, Internet banking, ATM, Hello Danamon, dll)

FlexiMAX

Premium savings with 9 benefits with a value of more than Rp10 million per year:

1. Free transfer fee RTGS/NCS/Clearing.
2. Free administration fee
3. Free overseas ATM cash withdrawal (under Maestro network).
4. Attractive interest rate
5. Free access to Executive airport lounge.
6. Free facsimile daily report (Hello
7. Danamon-IVR).
8. Priority queuing at branches.
9. Business Card with attractive features.
10. Latest transaction features.

Tabungan CITA2KU

Savings deposit with interest rate equivalent to time deposits. Fund deposit starts from Rp 500 thousand per month, with a deposit period of 1 - 15 years.

Tabungan MU

Savings account with exclusive and prestigious design on debit/ATM card: the only debit/ATM card in Indonesia with Manchester United logo for your daily transactions. This product gives customers the opportunity to win Manchester United original merchandise, shopping voucher, or other gifts through point reward collections (Red Rewards) and enjoy various attractive offers in selected outlets (Red Hot Deals).

SuperCombo

Savings with two benefits: higher interest rate and flexibility in transactions. Customer funds can be automatically transferred from transactional account to savings account that provides higher interest rate.

Time Deposits

Time deposits with attractive interest rate, wide selection of tenor and currencies.

Primadolar

Savings account with options of 8 foreign currencies. Benefits including free monthly administration fee (only applicable for Primadolar USD), competitive interest rate, bank notes withdrawal up to USD 5,000 per day and no amount limitation On USD bank notes deposits.

Danamon Western Union

With Western Union, Danamon has partnered since 2008 to provide remittances and receiving money services across countries and all regions in Indonesia. In the beginning, the service was conducted in the conventional branch of Danamon, but it has expanded to Danamon Simpan Pinjam and Danamon Syariah branches to be more accessible to WU service users throughout Indonesia. The Western Union service at Danamon provides convenient, faster, more secure, more reliable, professional service to customers.

INVESTMENTS & RETAIL TREASURY SERVICES

Investment Gallery

Integrated services with diverse selections of investment products, Open-end Mutual Fund, IDR & USD Indonesia Government Bond as well as Government Islamic Bond (Sukuk). This services are supported by experienced and well-known Investment Managers in the industry (PT. Schroder Investment Management Indonesia, PT. BNP Paribas Investment Partners,

PT. Manulife Aset Manajemen Indonesia, PT. Danareksa Investment Management, PT. Batavia Prosperindo Aset Manajemen dan PT. Bahana TCW Investment Management).

Retail Treasury Services

Foreign currency trade services in major global currencies to fulfill retail customers financial need, supported by an extensive distribution network and prime service quality.

ATM Services

24-hours online banking services with facilities including cash withdrawals, balance inquiries, overbookings, transfers, purchases and payments – with additional features such as OVO and GOPAY top up and virtual account. Customers can access at more than 1,400 Danamon ATM spread across Indonesia as well as ATMs in the ATM Bersama, PRIMA, and ALTO networks.

CDM Services

24-hour online banking services to make cash deposit (either to personal account or other Danamon accounts) and balance inquiry. This service is available on 70 CDM (Cash Deposit Machine) spread throughout Indonesia.

Hello Danamon

As part of Danamon commitment in prioritizing services to customers, Hello Danamon enabling customers to obtain information and transactions as well as to place complaint related to banking products and credit cards. Hello Danamon can be accessed 24-hours a day.

ELECTRONIC BANKING CHANNEL

Danamon Online Banking

Internet banking service for transactions such as balance inquiry, domestic or international fund transfer (Rupiah/foreign currency), time deposit- online, Western Union remittance, GOPAY & OVO top up, Ziswaf payments, various payments, purchases and online checking account. This service is equipped with SMS or device token, completed with notification via SMS and email.

Danamon Mobile Banking (D-Bank)

Smartphone application that make banking transactions easier, from transfers, payments and purchases. The change to D-Bank is not merely in name but also in design and a new login via email feature, incorporating the latest technologies. Applications can be downloaded in the App Store and Play Store

D-Card Mobile

A smartphone application for Danamon Credit Cardholders that provides convenience to control their Credit Card, anytime and anywhere. The D-Card Mobile application has a variety of features for Danamon Credit Card holders to access credit card usage transactions in real time, temporary blocking, bill payment registration, credit card limit transfer, shopping transaction changes to installments, and apply for increasing credit card limit (limit maintenance), redemption of reward points and even new Credit Card application.

SMS Banking Services

Online Banking service via SMS with access * 141 * 12 #, Practical, Easy and Safe. Various Information and transaction services can be accessed through any type of mobile phone, regardless of the internet network. Each transaction will get a notification via SMS so that banking transactions via this service are guaranteed to be secure.

DANAMON CARDS

Danamon Credit Card

A credit card that offers convenience when shopping and complements a modern lifestyle. This card also offers attractive and assorted programs throughout the year.

Danamon Manchester United Credit Card

The official credit card from Manchester United dedicated to Manchester United fans in Indonesia. This card provides exclusive benefits to cardholders such as a chance to watch Manchester United live matches at Old Trafford (Red Match), an opportunity to get original Manchester United merchandise, shopping vouchers through accumulation of points (D-Points), and attractive offers in selected outlets (Red Hot Deals). Management

Danamon World Credit Card

One of the premium cards in the MasterCard network for customers with exclusive lifestyles, who travel often. The features provide ease of transaction for cardholders, such as faster point accumulation

forwards (every Rp 2,500 transaction will earn 3D-Points), free access to Airport Lounges in major cities in Indonesia, and special offers at selected hotels and restaurants.

Danamon World Elite Credit Card

A prestigious credit card in Indonesia that is dedicated exclusively to premium and high-class customers who wish to make every experience memorable. Benefits include better rewards compared to other credit cards, where every Rp 2,500 transaction will earn 12D-Points for overseas transactions, and 8 D-Points for domestic transactions, Priority Pass that can be used at 700 airport lounges around the world, and World Elite Golf Access for preferred lifestyles, and up to travel insurance and premium protection that ensures well-being while traveling and shopping.

Danamon American Express® Corporate Card

A credit card that offers efficiency and savings solutions for medium-sized and multinational companies in managing daily business expenses. Danamon American Express® Gold Credit Card For those who wish to enjoy flexibility in payments and financial savings, this card offers world-class Membership Rewards® and ease in monthly bill payments, as well as access to American Express Select.

Danamon American Express® Gold Card

A prestigious membership card and symbol of a prosperous life. Cardholders can enjoy the convenience of shopping with a spending limit that is not set in advance, world-class Membership Rewards®, and access to airport lounges in Indonesia. This card also features special dining offers, and worldwide hospitality and shopping special offers, through American Express Select.

The Platinum Card®

Danamon American Express® Platinum card is exclusively dedicated for selected individuals. The Platinum Card® offers world-class privileges focusing on 3 main pillars namely travel, lifestyle, and service. Privileges include Membership Rewards®, that can be redeemed according to customer choice, Concierge Service, convenience in travelling with offers from the world's best airlines as well as access to over 800 airport lounges worldwide with Priority Pass, extra facilities in hotels and resorts around the world, exclusive access to prominent golf courses in Indonesia and overseas, comprehensive travel insurance benefits, as well as exclusive access to prestigious world-class events.

Danamon American Express® Gold Business Card

The Gold Business Card is intended specifically for individual customers who own small-to-medium businesses and need a card as a payment instrument to support their business. This card offers flexibility in payments with features such as Early Pay Discount (in the form of cashback if the customer makes full payment) or Defer Pay Options with tiered interest rates that depend on the remaining balance.

BANCASSURANCE

Primajaga

Term insurance products with protection against the risk of death and disability in the form of monthly benefit as a substitution to family income. Returns premium of 50% in the absence of claims during coverage period.

Primajaga 100

Term insurance products with protection against the risk of death and disability in the form of monthly benefit as a substitution to family income. Returns premium of 100% in the absence of claims during coverage period.

Education Savings Danamon+

Education savings products for kids education with insurance benefit of up to 200 times of the monthly savings.

Proteksi Prima Maxima

Single premium payment insurance products with investment benefit that offer optimal investment results. Free of initial charge. A diverse selection of investment instruments tailored based on customers' risk profiles. Protection of the risk of death is 150% of the premium and critical illness.

Proteksi Prima Rencana Absolut

This is a combination of life insurance and investment products (unit link) with regular premium payment. This product provides flexibility to the Policyholders to determine the sum assured (UP) and regular premium top-up schedules. The product also provides opportunity for Policyholders to maximize their protection and matching it with their needs and capacities.

Proteksi Prima Rencana Optima

Proteksi Prima Rencana Optima is a combination of Endowment insurance and Unit Link. This product provides various benefits of investment such as Death Benefit, Total Permanent Disability Benefit, Loyalty Bonus and Maturity Benefit; with coverage period up to 70 years old.

Proteksi Prima Rencana Maxima

Proteksi Prima Rencana Maxima is a unit link life insurance product with regular premium that maximize the investment and able to provide life protection packages, such as death benefit, income replacement benefit due to death/total permanent disability and premium waiver due to critical illness, loyalty bonus and maturity benefit.

Proteksi Prima Maxiplus

Proteksi Prima Maxiplus is a insurance product that targeted for individual customers who need a Unit Link insurance product with single premium and giving investment and life protection until the customer's age 95 years old.

Proteksi Prima Medika

Proteksi Prima Medika is a hospital care insurance product with return of premium at the end of contract (5th year).

Proteksi Prima Dinamis

Insurance products that provides protection to customers who have an accident. Customers can use the benefits to care for physical disability due to an accident.

Proteksi Prima Sehat Global

Health insurance products that offers comprehensive coverage for medical expenses within and outside Indonesia (as charged). Equipped with optional benefits (ie. Outpatient Benefit, Dental Benefit, and Maternity Benefit), this product is also marketed in a Family Plan basis.

Proteksi Prima Siaga

Insurance product that provides accidental death benefit, permanent, temporary disability protection or maturity benefit (return 50% of premium at the end of the 5th year).

Dengue Fever Insurance

Health insurance products that specifically protect customers with dengue fever. There is a daily care benefit of Rp 500,000 per day up to 10 days. Affordable premium payment of Rp 50,000 per year.

Proteksi Prima Emas

Life insurance product designed as retirement planning program that provides life protection against accidents and options of riders. This product provides 5 choice of target ages (40, 45, 50, 55 and 60) with 4 tenors of premium payment: 5, 10, 15 or 20 years.

PENSION FUNDS OF FINANCIAL INSTITUTIONS (DPLK) OF MANULIFE INDONESIA

Defined contribution pension plans program that design to prepare employees/participants financial security by the time they reach retirement age. This program can be joined by employees, either as part of the company or as individuals. Through this pension plans program, employees desire to prosper at retirement becomes easier. Companies/business owners can utilize this program to increase employee loyalty and productivity in the workplace.

Group Life and Health

Protection Program designed to help companies in providing security to the employees when an unexpected risks occurs, such as life and when there is health problem that require outpatient and inpatient care.

MANULIFE PROGRAM PESANGON PLUS

"Pooled Fund" program which is a collection of unit-link insurance with investment oriented. The program is designed to help companies with the purpose of payment of severance allowances to the employee when the employment is terminated, died, retired and resign. Policyholders of the pooled fund are the companies.

Manulife Karyawan Sejahtera Plus

Fund allocation which is a collection of unit-link insurance program with investment oriented. This program is designed to help companies in the form of provision of accounts on behalf of employees, with the purpose of payment of severance allowances to the employee when the employment is terminated, death, retirement and resignation. Employees is the beneficiary of this with company as the policyholder.

Proteksi Prima Sejahtera

Term life insurance with affordable premium which provides optimum protection of life over a certain period.

Typhoid Fever Insurance

Health insurance product specifically designed to protect customers who are sick with typhoid. The benefits are daily care benefits of Rp 500,000 per day up to 10 days coverage and protection against house robbery when admitted to hospital. Customers will receive optimum protection with affordable premium of Rp 90.000 per year

Asuransi Proteku

Insurance product which provides comprehensive protection and compensation to customers and spouse in case of accident, fire and house robbery as well as loss vehicle.

Dental Insurance

Innovation of insurance product that provides complete protection for customers' dental health. Customers will receive a variety of benefits for their dental care with affordable premium.

Crime Guard Plus

Innovation of insurance product that provide complete protection and compensation on personal accident, mugging, and robbery.

MORTGAGE**Housing Purchasing Loan**

Loans granted for the purchase of houses, apartments, shophouses, officehouses, businesshouses, dormitories, SOHOs, condotels, kiosks, villas, and land, both ready stock or indent.

House Development and Renovation Loan

Loans granted to build or renovate houses, shophouses, officehouses and apartments.

Multipurpose Loan

Cash loans with collateral such as houses, shophouses, officehouses, or apartments owned by debtors.

Ready to Build

Lots Loans for the purchase of lots of land, on the site of developers with Top Tier category.

UNSECURED LOAN**Instant Funding**

Instant funding is an uncollateralized cash loan that can be utilized to fulfill customer needs with a tenor of up to 3 years and a loan limit of up to Rp 200 million.

DANAMON PRIVILEGE

Specialized services for individual customers with single or joint accounts with a minimum average balance of total Asset Under Management (AUM) \geq Rp500 million (five hundred million rupiah) or equivalent, which comprises the average balance of current and savings accounts (CASA), time deposits and investment products (including Bancassurance with investment values).

For a joint account with "and/or signatories, the individual who is entitled to receive the facility from Danamon Privilege (including card issuance) is the customer whose name is recorded in the Bank as the primary account holder. Benefits provided to Privilege customers are as follows:

- Bank Note withdrawals of up to USD 10,000 per day per account with no commission fee.
- Safe Deposit Box (SDB) with special rates.
- Invitation to attend a variety of exclusive events and seminars with renowned economists, and financial and health experts.
- VIP service at Executive Airport Lounges across Indonesia for Danamon Privilege Debit cardholders.
- No queuing in all Danamon branches for Danamon Privilege Debit card holders.
- Free annual fee for Danamon Privilege credit cardholders, and holders of Danamon Platinum Visa-Mastercard, and Danamon World or Danamon American Express Gold® Card.
- Option to choose account number for Current and Savings Accounts (CASA)
- Access to Business Centers in several Danamon Privilege Centers.
- 24-hour phone banking service through Danamon Premium Service.
- Gifts on birthdays and religious celebrations for Danamon Privilege customers.

DANAMON SAVINGS LOANS**Dana Pinter 50 (DP50)**

Financing (with collateral) for micro and small entrepreneurs, merchants and individuals, with a faster loan approval process from the time completed documents are received. Maximum financing is Rp100 million.

Dana Pinter 200 (DP200)

Credit (with collateral) for micro and small entrepreneurs, merchants and individuals, with a faster loan approval process from the time completed documents are received. Maximum financing is Rp500 million.

Si Pinter Savings

A savings account with an affordable initial deposit. Customers with certain criteria will receive benefits such as insurance protection with free premium, ATM and transfer facilities, no charges on electricity and telephone bill payments, and a cash deposit Pick up Service.

DSP Deposit

Term savings for DSP customers with an affordable initial deposit and withdrawals can only be made based on the given time period.

Tabungan KU

Low cost savings account, with no monthly administration fees, a low initial deposit, and easily accessible to the public.

DP500

Credit (with collateral) for micro and small entrepreneurs, merchants and individuals, with a faster loan approval process from the time completed documents are received. Maximum financing is Rp 1.5 billion.

SMALL AND MEDIUM BUSINESS**Overdraft Loan**

A loan for working capital purposes. This is a short-term overdraft credit with an option to extend the loan period. This product offers withdrawal flexibility using cheques or giros during the term of the credit.

Demand Loan

A loan for working capital purposes. This is a short-term loan with the option to extend the loan period. Funds can be withdrawn using a Promissory Note (Promes) within a certain period of time, with a maximum up to the maturity date of the loan. Maximum Promes period is 180 days and may not exceed the period of the Letter of Credit Agreement.

Seasonal Demand Loan

A Seasonal Demand Loan is an additional working capital loan for existing customers that is available ahead of the holiday season.

Installment Loan

A loan for investment purposes to support customer business activities. Types of investments that can be financed are for productive assets such as land and building, equipment and industrial machinery.

Shop-House Installment Loan (KTU Ruko)

A Shop-House Installment Loan (KTU Ruko) is a financing facility for the purchase of business premises such as shop-houses with lower monthly installments and a longer installment period. One of the benefits of using KTU Ruko is that customers can get lower installments because a certain portion of the loan principal can be repayed on the due date.

Term Installment Loan BISA (KAB BISA)

KAB BISA is financing for investment in business premises such as warehouses, kiosks, factories, and shop-houses in order to support customers' business activities. KAB BISA will be bundled with CASA products and e-channel services. This product also applies to take overs and re-financing.

Term Installment Loan - Reinstatement

Credit for existing KAB customers with a minimum installment period of 12 months, by restoring the loan limit based on a good historical payment and track record.

DANAMON SYARIAH**BISA iB Savings**

A savings account, based on syariah principles (Mudharabah or profit sharing), that offers transaction benefits such as: free balance inquiry, cash withdrawal, interbank transfers at ATM Bersama, Alto, and Danamon ATM networks. Free LLG, RTGS, and Online ATM transfers through Danamon Online Banking.

BISA QURBAN iB Savings

A term savings account, based on syariah principles (Mudharabah or profit sharing), in Rupiah to assist in the preparation of funding Qurban worship. Funds will be debited automatically every month from the source account and deposited in the BISA Qurban iB account with the amount and for the period of choice.

BISA UMROH iB Savings

Term savings, based on syariah principles (Mudharabah or profit sharing), to assist in the preparation of funding the Umroh pilgrimage. Funds will be debited automatically from the source account and deposited in the BISA Umroh iB account with the amount and for the period of choice.

Haji iB Savings

A term savings account, based on syariah principles (Mudharabah or profit sharing), to prepare the funding needs of Hajj (pilgrimage) customers.

BISA iB Giro

A current account, based on syariah principles (Mudharabah or profit sharing) that offers customer transaction benefits such as access to Internet Banking (DOB and DConnect), account information services, and 24-hour customer service from Hello Danamon. It allows easier management of customer cash flows.

iB Cash Management A service solution to manage company cash flows and liquidity in an effective and efficient manner, thus generating an optimum level of profitability.

iB Deposit

An investment product, based on syariah principles (Mudharabah or profit sharing), with tenor options of 1, 3, 6, or 12 months, as well as on a daily on-call basis with 7, 14, and 21 day options.

iB Proteksi Prima Amanah

A syariah-based life insurance protection program which offers life protection and total permanent disability benefits at contract end.

iB House Ownership Financing

House ownership financing with low down payment and fixed installments for a tenor of up to 20 years with a syariah leasing scheme (Ijarah Muntahiyah Bit Tamlik).

iB Employee Cooperative Financing

Financing under a Mudharabah (profit sharing) scheme for Employee Cooperatives which will be distributed to members for their needs, with member's receivables as collateral.

iB Rural Bank Financing

Working capital financing under a Mudharabah (profit sharing) scheme to BPRS (Syariah Rural Bank) which will then be distributed to BPRS customers for their working capital and investment needs.

iB Working Capital Financing

Working capital and trade financing under syariah principles for Small Medium Enterprises (SME) and Commercial customers.

iB Investment Financing

Investment financing for places of business, capital goods, and other methods of production under syariah principles.

iB Leasing Financing

Investment financing in the form of leasing through the Ijarah Muntahiyah Bit Tamleek scheme for Small Medium Enterprises and Commercial customers. **iB Heavy Equipment Financing** A financing solution provided for businesses investing in heavy equipment, commercial vehicles, general asset finance, as well as tug boats & barges under Murabaha (sales and purchase) and Ijarah Muntahiyah Bit Tamleek (lease and purchase) schemes.

iB Trade Finance

A comprehensive Trade Finance solution that complies with syariah principles to fulfill working capital and investment needs for businesses in the Commercial and Corporate segments.

iB Syariah Current Account Financing

Financing for the working capital needs of small and micro entrepreneurs (SME) as well as commercial customers, with a 1 year tenor and an option for extension.

Trade Finance

Letter of Credit With Letter of Credit (L/C), the Bank will provide a payment guarantee to the seller (exporter) as well as a guarantee to the buyer (importer) that payment will only be made after delivery of goods as specified in the L/C and proper documentation is presented, in accordance with the terms and conditions of the L/C.

Incoming Collection Services

Services provided by Danamon to handle documents sent by the Remitting Bank to Danamon, which serves as the Collecting Bank or Presenting Bank.

Incoming Collection Avalization

Facilities provided to customers in the form of additional guarantee from the Bank to ensure payment of Incoming Collection Services upon acceptance by the drawee.

Shipping Guarantee

The Shipping Guarantee assists importers (on L/C opened by Danamon) in gaining control over goods from the shipping company when the original Bill of Lading has not been received by the Bank or Customer, while the goods have reached the destination port.

Clean L/C Negotiation

Facilities for customers (beneficiaries) in the form of document takeover in accordance with the terms and conditions set out in the L/C or Domestic Letter of Credit (SKBDN). Clean documents are complied with.

Discrepant L/C Negotiation

Facilities for customers (beneficiaries) in the form of document takeover that are not in accordance with the terms and conditions set out in the L/C or Domestic Letter of Credit (SKBDN). Discrepant documents are not complied with.

Outgoing Collection Services

Services provided by Danamon to handle documents from document collection where Danamon serves as the Remitting Bank, which will send the documents received from the drawer (exporter) to the drawee's (importer) bank.

Transferable L/C

Used to facilitate traders who act as intermediaries (first receiver / first beneficiary of the L/C) to receive benefit through exchange of invoices on the basis of a transferable L/C. A Transferable L/C can be transferred from the first receiver to one or more second receivers (second beneficiary).

Trade Finance Risk Participation

This is a transfer transaction of counterparty risk, partially or wholly, from underlying transaction of trade finance in the form of incoming or outgoing risk; funded or unfunded; silent or disclosed; with or without recourse; by the signing of the offer letter between seller and buyer Bank, which was preceded by the signing of Master Risk Participation Agreement.

Trade Commodity Financing (TCF)

TCF is a combination of Trade Financing and Commodity Financing (hybrid scheme). TCF is designed as a special financing scheme where the structure is adjusted with the nature of the business of the client and its commodity. It is a type of financing where payments are obtained from funds coming from the buyer when the financed goods are delivered (self-liquidating). Financed goods and documents of ownership/receivables are the Bank's collateral under Fiduciary Transfer of Ownership (FTO).

Import L/C Financing

There are two types of Import L/C Financing (ILF) in Danamon: (1) Import L/C Financing Sight and (2) Import L/C Financing Usance.

Import L/C Financing Sight

This is provided to customers in a combination of L/C Import Sight and financing. Funding is automatically awarded at the maturity date of L/C Sight payment. Import L/C Financing Usance This is provided to Customers in a combination of L/C Import Usance, with a clause payable at sight, and financing. Funding is automatically given at sight by the Financing Bank.

Financing Against TR

Short term financing for import customers to meet the needs of working capital and settlement of obligations to the supplier that mature on the basis of L/C or Collection. Funding will be provided upon submission of Trust Receipt and Promissory Note as legal documentation.

Pre-shipment Financing under L/C/PO

Short-term trade financing available to exporters to meet the needs of working capital (purchase of raw materials, production activities and others) before shipment, in line with the export schedule, provided either on the basis of the L/C or Purchase Order.

Outgoing Collection Financing

Financing provided on the basis of receivables owned by the seller (customers) and invoiced through Danamon on the basis of Outgoing Collection Service transactions.

Trade Supplier Financing

Financing services provided to the seller on the basis of invoice and bill of exchange that has been accepted by the buyer based on buyer's risk (Buyer's Credit).

Open Account Financing

Funding granted to buyer/importer or seller/exporter for Open Account underlying transactions conducted domestically or internationally.

Bank-on-Bank Banker's Acceptances Financing

(BoBBAF) Trade products that allow Danamon to obtain short-term funds from other financial institutions. Funding is based on acceptance from the Issuing Bank on import or export trade transactions which have not been funded and have a remaining maturity of between 30 to 180 days.

Bank Guarantee/SBLC

Written assurance given by Danamon on behalf of customers to the Principal based on a specific contract. Payments are made based on claims by the Principal due to the customer's failure to fulfill obligations based on the agreement (default).

CASH MANAGEMENT**Danamon Cash Connect**

An Internet banking service that simplifies financial management of businesses, where customers can perform various banking transactions directly, fast and efficiently from customers' premises through the internet, and equipped with an encrypted security system. The Mobile Token and Mobile App versions also make transactions easier and more practical.

Cash Pick Up & Delivery Services

A service provided to customers for the pick up and delivery of cash and/or cheques. This service includes insurance, and the funds will be credited to the customer's account on the same day or on the next business day. Service methods and frequency can be set up as per customers' requirements. Cash Pick Up can also be done with Cash Collection Machine installed at customer's premises, for a more flexible collection time.

Virtual Account

These are cash management solutions that provide an effortless way to identify fund remitters and their reconciliation process. Payment options for virtual accounts and data connection can be modified according to customers' requirements.

e-Tax

This is a real time, on-line tax payment service through Danamon Cash Connect, in which the payment receipt can be printed directly.

Liquidity Management

Liquidity Management services on customers' operational accounts optimize both control and account interest generated. Liquidity Management products include: Cash Pooling, Cash Distribution and Range Balance.

Notional Pooling

Linking bank accounts in the same currency for the purpose of calculating interest and liquidity management.

ERP (Enterprise Resource Planning) Direct Payment

Services that allow Danamon Cash Connect customers to upload financial transactions (i.e: transfers, auto loans, payroll), non-financial transactions, and other transactions, directly through the customers' ERP system.

Financial Supply Chain –Distributor Financing Program

Service and financing solutions for supply chain distributors. With a guarantee that payment is received on time, they can focus more on their core business. This solution also benefits distributors as they enjoy extension of payment terms, ease of transactions and competitive collateral.

EDC Mobile Payment

EDC mobile services that can be used to facilitate cashless billing between Distributor and Retailer.

TREASURY**Plain Vanilla FX Tod/Tom/Spot**

Foreign currency trading on same-day (Tod), 1-business day (Tom) or 2-business days (Spot) settlement after the transaction date.

FX Forward

Foreign currency trading with settlement of more than 2-business days after the transaction date.

FX Swap

Transactions in which one party agrees to buy (or sell) one currency against other currencies while at the same time reselling (or repurchasing) at price and value dates agreed upon in the futures.

Interest Rate Swap

An agreement between two parties to exchange assets or liabilities that have a floating interest rate with assets or liabilities that have a fixed interest rate or vice versa, based on conditions and time agreed. Customers can use it as a hedge instrument for interest rate risk.

Cross Currency Swap

An agreement between two parties to exchange nominal principal and payment of interest rates in different currencies, based on agreed conditions and times. Customers can use it as a hedge instrument for interest rate and foreign exchange risk.

ADIRA INSURANCE**Main Insurance Class Product Group****Motor Vehicle Insurance**

Protects the owners of motor vehicles against loss or damage due to collision, single-vehicle accident, fire, or theft. Such protection can be extended to include third party legal liability, personal accident, medical expenses arising from accidents, riots, terrorism and sabotage, floods, and earthquakes.

Self Accident Insurance

Provides protection in the event the insured passes away or suffers permanent disability due to an accident.

Health Insurance

Provides health services for inpatients and outpatients. Coverage includes medical expenses such as childbirth, dental care, eyeglasses, and medical check-ups as additional benefits.

Property Insurance

Provides protection for buildings, machinery, contents of building and goods or inventories against risks from fire, lightning, explosion, aircraft damage, and smoke damage. Protection can be extended to protect against risk of riots, work strikes, earthquakes, volcanic eruptions, storms, floods, and other water damage. This insurance also provides comprehensive property protection, namely Property All Risk.

Heavy Machinery Insurance

Provides comprehensive protection or total loss due to damage during operations, for heavy machinery, such as tractors, bulldozers, excavators, and cranes.

Marine Hull Insurance

Provides coverage for loss or damage to a vessel's hull and machinery on either a Total Loss Only basis or on a more comprehensive basis as required.

Engineering Insurance

Provides comprehensive cover for risks whilst under construction or for machinery, plant and equipment while being erected, tested and commissioned. In addition coverage is available for machinery breakdown for operational plant and equipment.

Cargo Insurance

Protects goods while being transported by land, sea or air, against accidental losses. Comprehensive or more limited coverage can be provided as required.

Main Retail Products**Autocillin**

This branded motor vehicle insurance is sold through agents and retail channels and protects owners of four-wheeled vehicles against loss or damage resulting from collisions, own vehicle damage, and fire and theft. It includes other features such as TNK (car license) fee renewal and rental car fees to replace destroyed vehicles. Coverage may also be extended to include third party liability, personal accident, medical expenses, riot, terrorism and sabotage, floods and earthquakes.

Motopro

Protects motorcycles against Total Loss Only and offers personal accident coverage for the driver and pillion passenger. If required, coverage can be extended to include earthquakes and floods.

Home Insurance

Provides comprehensive coverage for private residences, including physical loss or damage and burglary, third party liability and personal accident for residents.

Medicillin

The Company's group health insurance includes hospitalization, outpatient, dental and optical care. Medicillin has more than 1080 hospital and clinic partners throughout Indonesia together with a 24-hour Call Centre, (Adira Care 1500-456).

Arthacillin

Property insurance that protects business premises against unexpected risks. This product insures not only the business premises but also the owner, employees, and all possessions in the insured building.

Dengue Fever Insurance

This insurance covers inpatient care at a hospital or medical clinic if the insured contracts dengue fever.

Typhoid Insurance

Covers inpatient care at a hospital or medical clinic if an insured member contracts typhoid.

Travellin

Covers losses while travelling both domestically and internationally. Coverage includes personal accident, medical, travel delay, cancellation, loss of baggage, loss of documents and other benefits. In addition, this product also provides international medical assistance, in collaboration with strategic global partners.

Electronic Insurance

Provides cover for electronic products as a result of burglary, fire, lightning, riot, earthquake, flood, volcanic eruption, water damage, electrical short circuit damage and others.

Syariah Insurance

A number of syariah insurance policies, including motor vehicle (Autocillin Ikhlas), property (Syariah Home Insurance), personal accident (Aqila), as well as insurance for umrah and hajj pilgrimage and halal tour (Travellin Syariah). In addition to insurance protection, these products also offer a profit sharing scheme to policyholders.

Services

Corporate Website Adira Insurance Information Center directly accessible 24 hours-a-day at www.asuransiadira.com.

Travellin Website

Information and sales center for the Company's travel insurance products can be accessed through www.travellin.co.id.

Medicillin Website

Information center for the Company's health insurance products can be accessed through www.medicillin.com.

Adira Care

A 24-hour customer service center can be accessed by phone, (1500-456), by SMS, (0812-111-3456), and by email (adiracare@asuransi.adira.co.id).

Autocillin Rescue

24-hour emergency rescue for customers whose vehicle is damaged or was involved in an accident, using tow trucks and on-road emergency services.

Autocillin Anchor Garage

Approved partner workshops providing services with 6 months' warranty and original spare parts. Adira Insurance also has standardized its partner workshops throughout Indonesia. This year, 6 more workshops have been standardized.

Autocillin Claim Spot

Autocillin offers customers a convenient way of making claims, purchasing products or making inquiries, by using vans stationed in prominent public areas.

Autocillin Mobile Claim Application

Autocillin's smartphone application helps customers acquire product information, such as premium rates, partner workshops, and making claims.

Medicillin Mobile Application

Medicillin's smartphone application facilitates customers in obtaining product information, coverage limit, ongoing claim status, list of partner hospitals, as well as to calculate body mass index.

Senior Executive Officers & Executive Officers

MARY BERNADETTE JAMES

Chief Information, INFORMATION TECHNOLOGY, Malaysian citizen, age 59. Joined with Danamon since March 1, 2016. Hold a Bachelor's degree in Business Administration from University of Texas

EVI DAMAYANTI

Chief Operations Officer, OPERATIONS, Indonesian citizen, age 44. Joined with Danamon since June 1, 2016. Hold a Bachelor's degree in Accounting from Universitas Indonesia.

HERMAN

Treasury & Capital Market Head, TREASURY, Indonesian citizen, age 49. Joined with Danamon since December 2, 2013. Hold a Bachelor's degree in Electrical Engineering from Universitas Trisakti.

NATHAN TANUWIDJAJA

Chief Internal Auditor (acting), SKAI, Indonesian citizen, age 53. Joined with Danamon since July 26, 2004. Hold a Master's degree in Engineering Management from Columbia University.

VIVIAN WIDJAJA

Chief Transformation Officer, TRANSFORMATION, Indonesian citizen, age 47. Joined with Danamon since November 3, 2016. Hold a Master's degree in Accounting from University of Texas at San Antonio.

REZA PELY RUSLY

Micro Banking Head, SEMM, Indonesian citizen, age 50. Joined with Danamon since January 1, 2016. Hold a Master's degree in Business Administration from Universite Grenoble 2 - Pierre Mendes France.

THERESIA ADRIANA WIDJAJA

Financial Controller, FINANCE, Indonesian citizen, age 43. Joined with Danamon since July 1, 2004. Hold a Bachelor's degree in Accounting from Universitas Tarumanagara.

EVI LANIYANTI

Chief Procurement Officer, FINANCE, Indonesian citizen, age 54. Joined with Danamon since November 1, 2007. Hold a Bachelor's degree in Accounting from Universitas Atma Jaya Yogyakarta.

TAUFAN ARIJANTONO

Tax Planning & Strategy Head, FINANCE, Indonesian citizen, age 52. Joined with Danamon since November 25, 1996. Hold a Diploma's degree in Taxation from Universitas Airlangga.

ANTONIUS HARTANDYO DANANG SAPUTRO

BPS Head, FINANCE, Indonesian citizen, age 36. Joined with Danamon since October 2, 2006. Hold a Bachelor's degree in Civil Engineering from Institut Teknologi Bandung.

SUSAN TEDJADINATA

BPS Head, FINANCE, Indonesian citizen, age 45. Joined with Danamon since January 16, 2017. Hold a Master's degree in International Finance from St. John's University.

YOTARO AGARI

Executive Officer Business Collaboration, Global Collaboration Office, Japanese citizen, age 51. Joined with Danamon since October 15, 2018. Hold a Master's degree in Business Administration from Northwestern University.

SRI SETYANINGSIH

Service Quality & Contact Center Head, CONSUMER & SME, Indonesian citizen, age 53. Joined with Danamon since December 20, 2010. Hold a Bachelor's degree in English Literature from Universitas Kristen Satya Wacana.

PAULUS BUDIARDJA

Bancassurance Business & Marketing Head, CONSUMER & SME, Indonesian citizen, age 51. Joined with Danamon since November 4, 2008. Hold a Master's degree in Business Administration from Thunderbird School of Global Management.

BILLIE SETIAWAN

Decision Management Head, CONSUMER & SME, Indonesian citizen, age 37. Joined with Danamon since February 11, 2016. Hold a Bachelor's degree in Computing from University of Greenwich.

GUNAWAN TE

SME Business Head, CONSUMER & SME, Indonesian citizen, age 47. Joined with Danamon since June 1, 1997. Hold a Bachelor's degree in Economics - Management from Universitas Surabaya.

DJAMIN EDISON NAINGGOLAN

Digital Banking Head, CONSUMER & SME, Indonesian citizen, age 55. Joined with Danamon since January 10, 2018. Hold a Master's degree in Business Administration from University of Arkansas.

LANNY HENDRA

Consumer Business Head, CONSUMER & SME, Indonesian citizen, age 50. Joined with Danamon since August 20, 2018. Hold a Bachelor's degree in Accounting from Macquarie University.

SONNY WAHYUBRATA

Branch Network Head, BRANCH NETWORK, Indonesian citizen, age 51. Joined with Danamon since March 1, 2001. Hold a Bachelor's degree in Management from California State University.

ADJI ANGGONO

Network Dev. & Sales Strategy Head, BRANCH NETWORK, Indonesian citizen, age 52. Joined with Danamon since January 9, 2017. Hold a Master's degree in Management from Universitas Gadjah Mada.

BUDHI HERNANDI

Syariah Product Sales & Assurance Head, SYARIAH, Indonesian citizen, age 53. Joined with Danamon since October 19, 1990. Hold a Bachelor's degree in Business Administration from Universitas Katolik Parahyangan.

REFITA RULLI ARIEF

Syariah Strategic Management Head, SYARIAH, Indonesian citizen, age 39. Joined with Danamon since November 30, 2001. Hold a Bachelor's degree in Accounting & Finance from Universitas Trisakti.

WIBOWO EDI SANTOSO

Corporate Real Estate Management Head, Syariah - CREM, Indonesian citizen, age 52. Joined with Danamon since August 15, 2016. Hold a Bachelor's degree in Architecture from Universitas Katolik Parahyangan.

PRISKA M.CAHYA

HCBP & HC Region Head, HUMAN CAPITAL, Indonesian citizen, age 51. Joined with Danamon since July 16, 1990. Hold a Bachelor's degree in Fishery from Institut Pertanian Bogor.

RONNY ISWARA

HC Chief Operating Officer, HUMAN CAPITAL, Indonesian citizen, age 42. Joined with Danamon since September 22, 2017. Hold a Master's degree in Psychology from Universitas Indonesia.

ROY FAHRIZAL PERMANA

Rewards Head, HUMAN CAPITAL, Indonesian citizen, age 43. Joined with Danamon since September 24, 2018. Hold a Master's degree in Industrial Engineering from Institut Teknologi Bandung.

MAIZA DEWI YANTI

Organization Dev & Talent Management Head, HUMAN CAPITAL, Indonesian citizen, age 47. Joined with Danamon since November 21, 2016. Hold a Bachelor's degree in Psychology from Universitas Indonesia.

IMMANUEL LUMBANTOBING

Learning, Engagement & CU Head, HUMAN CAPITAL, Indonesian citizen, age 40. Joined with Danamon since November 1, 2015. Hold a Master's degree in Business Management from Universitas Pelita Harapan.

ABDUL HADI

Employee & Industrial Relations Head, HUMAN CAPITAL, Indonesian citizen, age 42. Joined with Danamon since June 5, 2017. Hold a Bachelor's degree in Law from Universitas Islam Bandung.

YULIAN HADROMI

Head of Regulatory Compliance, COMPLIANCE, Indonesian citizen, age 48. Joined with Danamon since February 20, 2017. Hold a Master's degree in Management from Universitas Indonesia.

HENDRO BASUKI NURJANTO

Head of Financial Crime Compliance, COMPLIANCE, Indonesian citizen, age 52. Joined with Danamon since May 8, 2017.

ARI PRIYATNA

Market Liquidity Risk Head, INTEGRATED RISK, Indonesian citizen, age 49. Joined with Danamon since September 1, 2014. Hold a Bachelor's degree in Mathematics from Institut Teknologi Bandung.

EUNICE KURNIAWAN

ORM, Fraud & QA Head, INTEGRATED RISK, age 43. Joined with Danamon since October 11, 2010. Hold a Master's degree in Finance from University of London.

IWAN DHARMAWAN

Credit & Enterprise Risk Management Head, INTEGRATED RISK, Indonesian citizen, age 46. Joined with Danamon since March 3, 2014. Hold a Master's degree in Business Administration from University of Arkansas.

DWI SUSIYANTO

Risk Modeling, Quant.Tech. & Analytics Head, INTEGRATED RISK, Indonesian citizen, age 46. Joined with Danamon since August 3, 2016. Hold a Bachelor's degree in Electrical Engineering from Institut Sains Teknologi Akprind.

RONY ISKANDAR KUSTENDRO

Information Risk Management Head, INTEGRATED RISK, Indonesian citizen, age 44. Joined with Danamon since February, 15 2017. Hold a Master's degree in Information System from Universitas Bina Nusantara.

ANDRE SANTOSO SUDJONO

Sr. Credit Officer - Enterprise Banking, CREDIT, Indonesian citizen, age 54. Joined with Danamon since January 3, 2017. Hold a Master's degree in Accounting from University of Arizona.

NG SUWITO MULJANA

Sr. Credit Officer - Enterprise Banking, CREDIT, Indonesian citizen, age 49. Joined with Danamon since April 26, 2018. Hold a Bachelor's degree in Statistics from Macquarie University.

ARDINO GUSMAN

Sr. Credit Officer EB Remedial, CREDIT, Indonesian citizen, age 55. Joined with Danamon since September 3, 2018. Hold a Master's degree in Business Management from Golden Gate University.

ENRIKO SUTARTO

Portfolio, Policy & Analytics Head, CREDIT, Indonesian citizen, age 34. Joined with Danamon since June 7, 2010. Hold a Bachelor's degree in Economics from University of Sydney.

CAHYANTO C. GRAHANA

Head of Litigation, COMPLIANCE, Indonesian citizen, age 50. Joined with Danamon since April 21, 2003. Hold a Master's degree in Business Law from Universitas Trisakti.

SATYO HARYO WIBISONO

Head of Legal Counsel & Corp. Secretary Unit, COMPLIANCE, Indonesian citizen, age 45. Joined with Danamon since December 1, 2016. Hold a Bachelor's degree in Law from Universitas Gadjah Mada.

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