



COMPANY **PROFILE**





Danamon aspires to be an employer of choice and to be respected by our customers, employees, shareholders, regulators and the community in which we operate.

> CORPORATE IDENTITY

**Name:****PT Bank Danamon Indonesia Tbk.****Business:**

Banking Services

Dater of Establishment:

July 16, 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 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.

**Latest Articles of Association:**

Deed No. 40 dated December 10, 2020, drawn up before Mala Mukti, S.H., Lex Legibus Magister, Notary in Jakarta, which has been received and recorded in the Legal Entity Administration System Database of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHUAH. 01.03-0420961 dated December 18, 2020.

**Stock Exchange:**

Indonesia Stock Exchange

Share Code:

BDMN

ISINCode:

ID1000094204

SWIFT Code:

BDINIDJA

**Business Permit:**

Letter from the Ministry of Finance of the Republic of Indonesia No. 161259/U.M.II dated September 30, 1958

Foreign Exchange Bank Permit:

Letter from Bank Indonesia No. 21/10/Dir/Upps dated November 5, 1988

Sharia Banking Permit:

Letter from the Directorate of Banking Licensing and Information, Bank Indonesia, No. 3/744/DPIP/Prz dated December 31, 2001

Tax Payment Bank Permit:

Letter from the Directorate General of Taxation, Ministry of Finance of the Republic of Indonesia, No. S-480/PJ.9/1989 dated September 7, 1989

**Business Identification Number (NIB):**

9120205531975

Tax Identification Number (NPWP):

01.308.470.2-091.000

**Custodian Bank Permit:**

Letter from Bapepam & LK No. Kep-02/PM/Kstd/2002 dated October 15, 2002

Trustee Permit:

Letter from Bapepam & LK No.S-1600/PM/2000 dated June 30, 2000

**Global Intermediary Identification Number (GIIN):**

WZU780.99999.SL.360

Website and email:

www.danamon.co.id
corporate.secretary@danamon.co.id
corporate.communications@danamon.co.id
investor.relations@danamon.co.id

**Head Office:**

PT Bank Danamon Indonesia Tbk.
Menara Danamon
Jl. HR. Rasuna Said, Blok C No. 10
Kel. Karet, Kec. Setiabudi
Jakarta 12920-Indonesia
Phone: +6221 8064 5000

**Subsidiary**

PT Adira Dinamika Multi Finance Tbk.
(Adira Finance)

Business: Multi-financing

Head Office:

Milenium Centennial Center 53,56-61 Floor

Jl. Jendral Sudirman Kav. 25, Jakarta

Phone : (+62 21) 3973 3232, 3973 3322

Fax : (+62 21) 3973 4949

E-mail : af.investor.relation@adira.co.id

ABOUT DANAMON <



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



Danamon serves all segments of banking customers in the Consumer segment, SME segment 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 part of MUFG Bank, the largest bank in Japan and a leading financial institution in the world, we will be able to leverage on MUFG’s strengths, expertise and network to serve our customers and to enable Danamon to grow and deliver long term value to all stakeholders.

Danamon operates an extensive distribution network spread out from Aceh to Papua, with more than 846 branches and service outlets comprising conventional branches, Sharia units and the branch networks of Adira Finance and Adira Insurance. With a Sales &

Distribution network structure, 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 1,487 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.

Danamon holds total assets of IDR200.89 trillion as of Dec. 31, 2020. Its shares are owned by The MUFG Bank, Ltd. (92.47%) and the public (7.53%).

> BRIEF HISTORY



2020

- Danamon confirmed to be a BUKU IV bank by Bank Indonesia
- Launched of Danamon Optimal, a financial solution targeted at Upwardly Mobile segment
- Danamon Optimal New Live Experience, a drive-in concert
- Danamon wins three awards for digital banking from three different international institutions: Retail Bankers International, Asiamoney, and International Data Corporation
- Danamon provides more than 11,000 pieces of PPE, 12,000 essential-needs packages, and insurance to 10,000 BNPB volunteers in the fight against COVID-19

2020

2019

- Danamon and Bank BNP complete their merger
- MUFG Bank Ltd. increases its stake in Danamon to 94%
- Danamon completes the sale of its majority stake in Adira Insurance to Zurich
- Danamon and MUFG host the first business-matching fair in Indonesia
- 6,000 runners participate in Danamon Run 2019 in the ICE BSD area

2019
2018

2018

- MUFG Bank Ltd. takes a 40% stake in Danamon
- Conditional Agreement to sell a majority stake in Adira Insurance to Zurich
- Launch of Danamon Syaria's Hajj pilgrimage savings product, linked to the Integrated Hajj Computerized System (SISKOHAT) managed by the Indonesian Ministry of Religious Affairs.
- Danamon Run 2018, introducing a new half-marathon event
- Danamon and Adira donate 40,040 books for Indonesia

2016

- Celebration of Danamon's 60th anniversary and inauguration of the new head office, Menara Danamon
- Launch of the D-Cash mobile feature that allows cash transfers through the D-Mobile application
- Launch of the Danamon Manchester United Flazz prepaid card
- Launch of the D-Card application for Danamon credit card holders
- Danamon Peduli Foundation serves as one of Indonesia's representatives at the U.N. Habitat III Conference in Quito, Ecuador

2016
2017

2017

- Launch of D-Point, a reward point system for all banking activities
- Launch of D-Connect, a digital banking service for businesspeople
- Launch of Proteksi Prima Amanah Sharia Insurance, in collaboration with Manulife Indonesia
- Implementation of the Danamon Run Perdana running event, where runners can decide where they want to finish
- Launch of the Danamon Red Match Soccer Camp, giving children of Danamon customers an opportunity to practice under coaches from the Manchester United Soccer School

> CORPORATE LOGO

There are two components in our brand's logo:

1. Danamon Symbol
2. Danamon Logotype



1.

Danamon Symbol-The Beams of a Lighthouse

Our symbol is inspired by the beams of a lighthouse, comprising of two rays of light that radiate outwards from a single source. It represents our role in helping guide consumers through the complexities of financial services. It also symbolizes our vision to help millions of people to prosper.

2.

Danamon Logotype

This is the corporate typeface that sits below the Danamon symbol. It is a specific font and should be used in combination with the Danamon symbol as a single entity.

> OPERATIONAL AREAS

Danamon has a network throughout Indonesia from Aceh to Papua.

Danamon operates an extensive distribution network spread out from Aceh to Papua, with 806 branches and service outlets comprising conventional branches, sharia units, and the branch networks of Adira Finance.



**1. Jakarta:**

Includes Lampung, Tangerang, Bogor, Serang, Cilegon, Bekasi, Karawang.

2. Bandung:

Meliputi Sukabumi, Tasikmalaya, Purwakarta, Cirebon

3. Surabaya:

Includes Kediri, Malang, Jember

4. Makassar:

Includes Jayapura, Ambon, Palu, Pare, Kendari, Ternate, Manado, Gorontalo

5. Balikpapan:

Includes Pontianak, Palangkaraya, Banjarmasin, Samarinda, Tarakan

6. Medan:

Includes Banda Aceh, Lhokseumawe, Siantar, Sibolga, Batam

7. Semarang:

Includes Solo, Purwokerto, Yogyakarta, Kudus, Tegal

8. Denpasar:

Includes : Mataram, Kupang

9. Palembang:

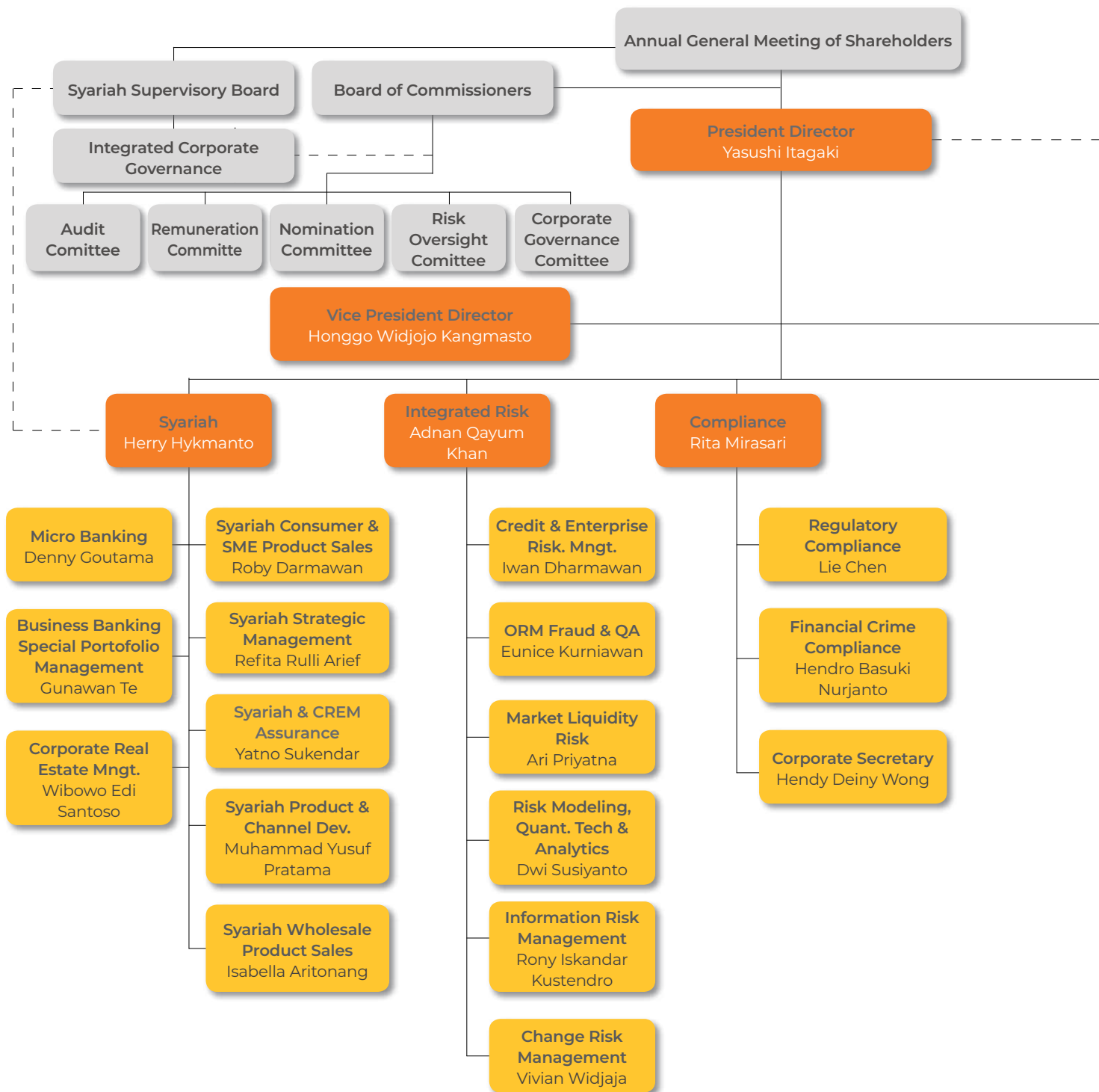
Includes Palembang, Padang, Bengkulu, Jambi, Pekanbaru

Total Branches:

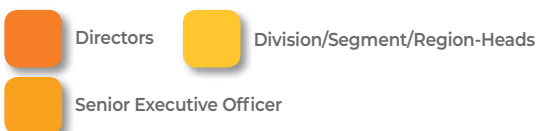
846 Branch

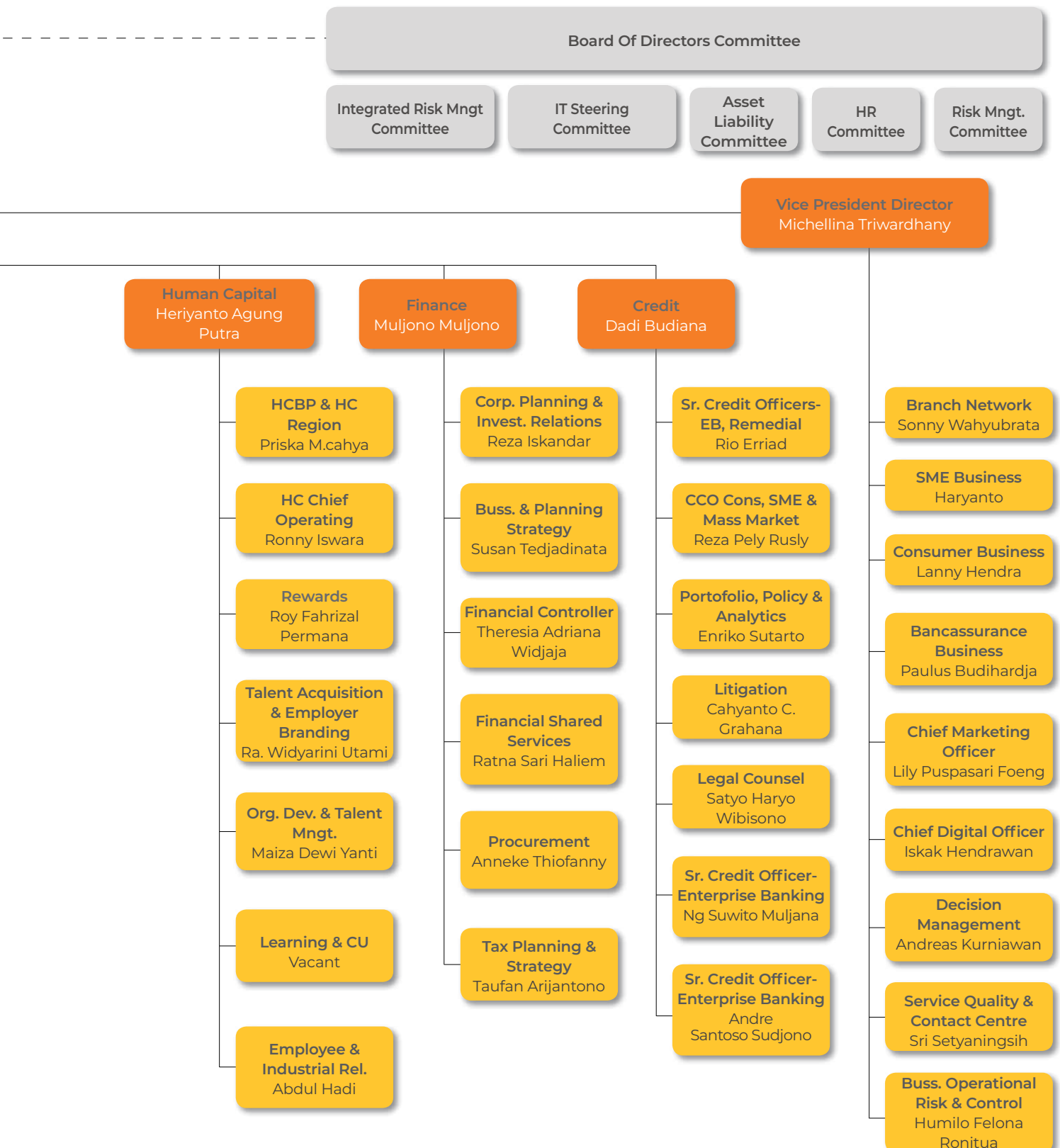
(430 Danamon + 416 ADMF)

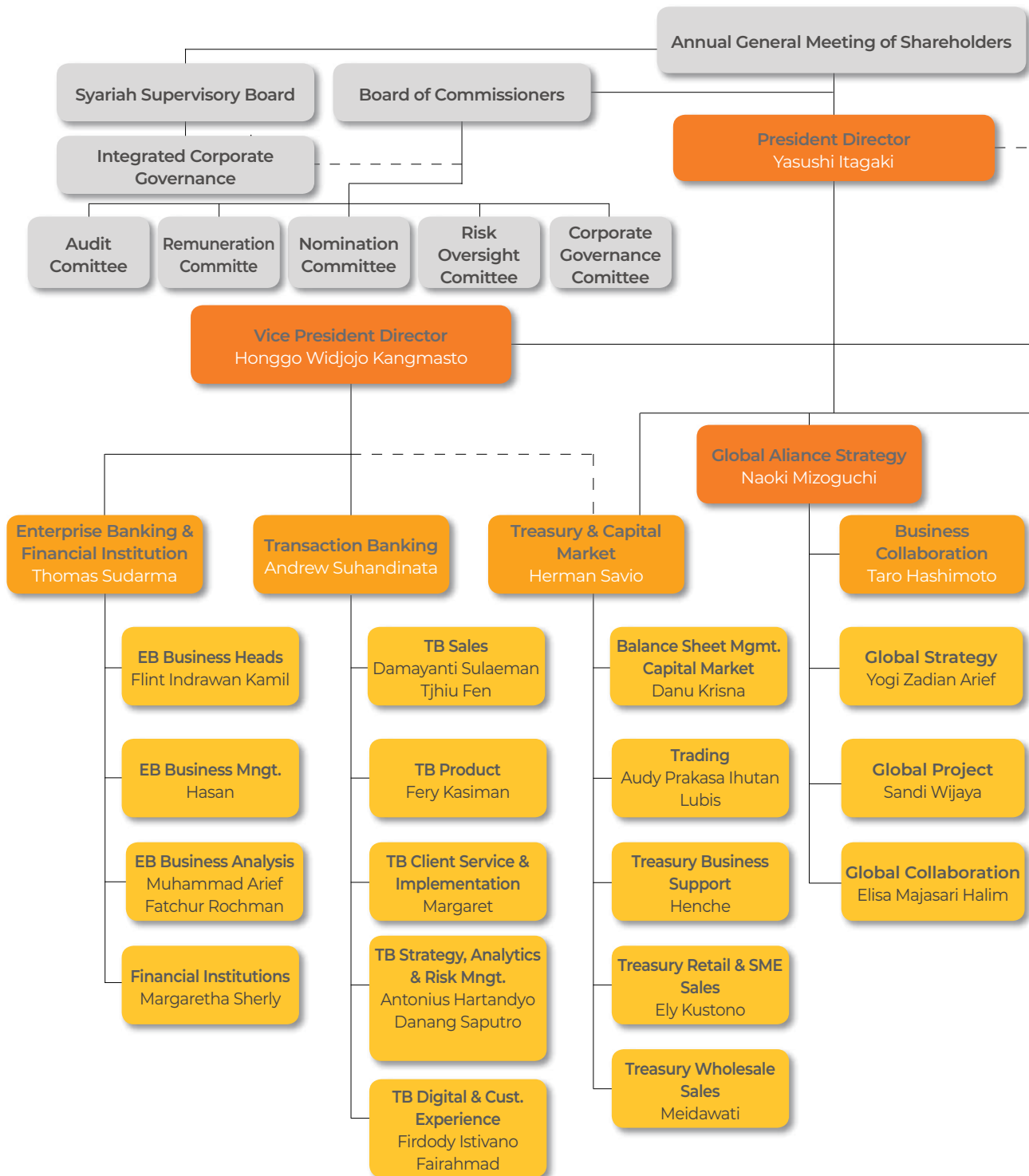
> ORGANIZATIONAL STRUCTURE



Color Legend:







Color Legend:



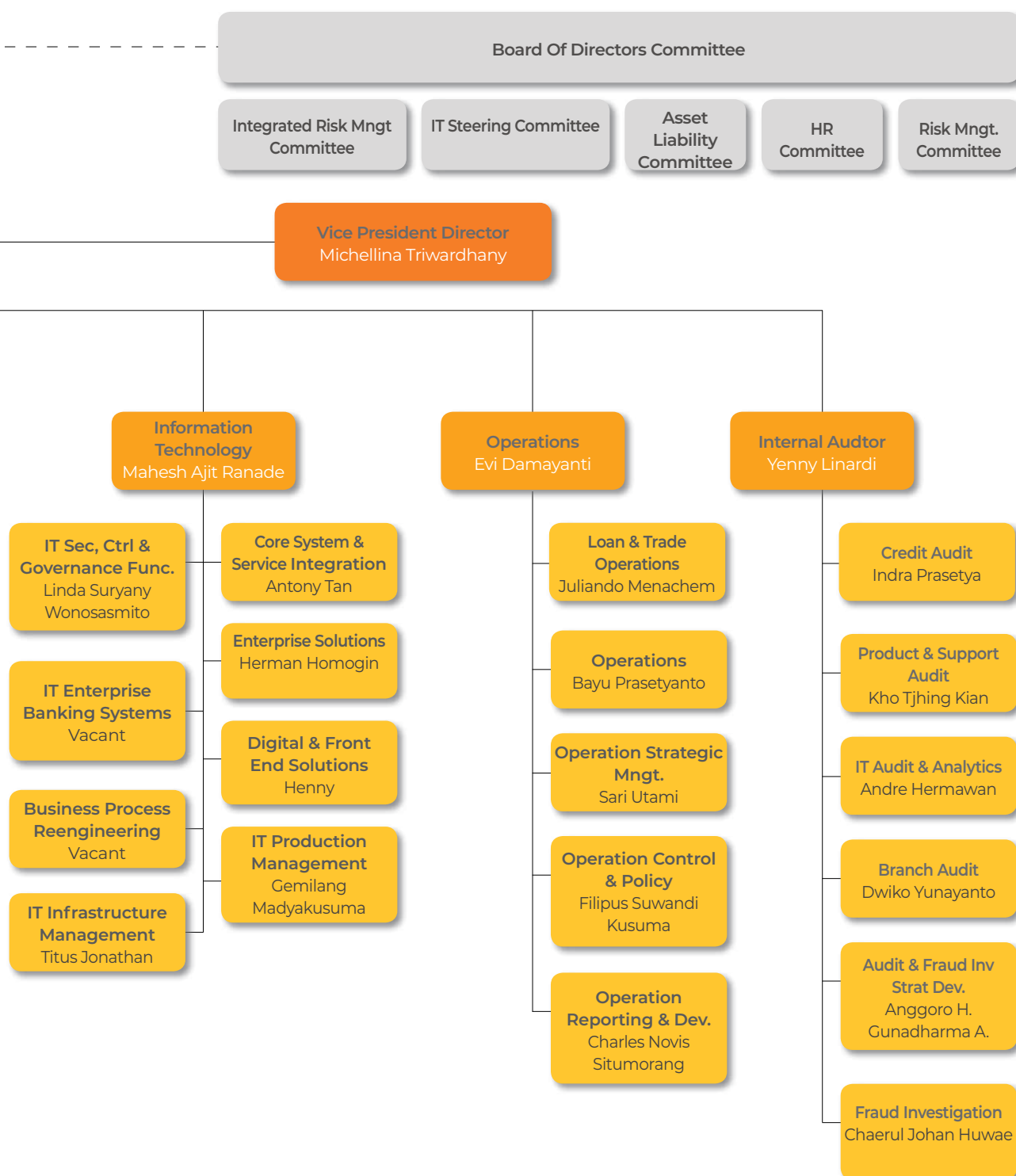
Directors



Division/Segment/Region-Heads



Senior Executive Officer



> VISION AND MISSION STATEMENTS

Vision



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

Mission



Danamon pursues its vision through the following missions:

1. 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:
 - a. Business partner to its customers; and
 - b. Valuable and caring corporate citizen to the public.
2. 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.
 - a. In carrying out its role, Danamon always strives to understand the needs of each customer and responds appropriately to fulfill them.
 - b. 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.
3. We aspire to be an employer of choice and to be respected by our customers, employees, shareholders, regulators and the community.
 - a. Danamon invests to cultivate a culture conducive to achieving its goals.
 - b. Danamon builds collaborations with internal and external stakeholders to create valuable contributions to many beneficiaries where they are most needed.
- c. In doing so, Danamon places emphasis on the delivery of its services, utilizing the appropriate technology with utmost care and responsibility.
- d. It is key for Danamon employees to satisfy customers, be respectful and provide services that society will appreciate.
- e. Danamon views that the following positive attitudes are required:
 - Be adaptable, open and willing to continuously learn to respond to change.
 - Understand and focus on self and others' development.

Review of Vision and Mission Statements:

In 2020, Danamon reviewed the suitability of the Vision and Mission statements with the company's condition and the various challenges it will face in the future. Based on it can be concluded that the Vision and Mission statements are still in accordance with the current condition of Danamon and the challenges ahead.

Corporate Values:

As a guide to behaving and performing every task and responsibility, corporate values must be implemented by all employees, members of the management, Board of Directors, and Board of Commissioners of Danamon.

Along with the dynamic development and changes in business, Danamon has redefined its corporate values to achieve objectives in line with the Bank's vision and mission.

Danamon's corporate values are: Berkolaborasi (Collaboration), Integritas (Integrity), Sigap Melayani (Customer Centric), dan Adaptif (Adaptive), abbreviated as **"BISA"**.



Collaboration:

Leverage diversity as strength to achieve shared goals.



Integrity:

Consistently uphold professionalism, openness, responsibility and ethics as performance governance.



Customer Centric:

Provide service excellence experience to all stakeholders in a way that is fast, spry and accurate.



Adaptive:

Keep developing and improving self-potential to become the best.

> PROFILE OF BOARD OF COMMISSIONERS



Takayoshi Futae
President Commissioner

Japanese citizen.

Age 60. Domiciled in Tokyo. Appointed as Commissioner of PT Bank Danamon Indonesia Tbk. at the AGMS on March 20, 2018. Then, appointed as President Commissioner at the Bank's AGMS on March 26, 2019. Reappointed as President Commissioner at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

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

WORK EXPERIENCES

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 in structured finance, project and asset based finance, and corporate restructuring. Mr. Futae 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 in the region. In April 2019, he was appointed as Chief Executive of Global Commercial Banking Business Unit, and also as Chief Operating Officer-International. He served as a Director on the Board of Security Bank Corporation, one of the leading banks in the Philippines, from April 2016 to May 2018. He was also the ViceChairman of the Board of Bank of Ayudhya Plc (Krungsri), Thailand's fifth largest bank in which MUFG has a 77 per cent majority stake in, 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. Having served as Vice-Chairman of the Board of Bank of Ayudhya, he understood the importance of leveraging synergies between a well-respected local partner and a global financial group for mutual success.



J.B. Kristiadi Pudjosukanto
Vice President Commissioner (Independent)

Indonesian citizen.

Age 74. Domiciled in Indonesia. Has served as Vice President Commissioner of PT Bank Danamon Indonesia Tbk. since 2005 and reappointed as Vice President Commissioner and Independent Commissioner at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

Obtains Bachelor degree from University of Indonesia, Diploma from IIAP/ENA Paris and Certificate (short course) from Adam Smith Institute London. Obtains Ph.D (Public Administration) from Sorbonne University Paris, France.

WORK EXPERIENCES

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 serves as a member of National Task Force for Bureaucracy Reforms (until now). Commissioner in several State-Owned Enterprises, namely PT Tambang Batubara Bukit Asam Tbk. (1980), Bank Dagang Negara (1982), PT Aneka Tambang Tbk. (1986) and PT Bank Negara Indonesia (Persero) Tbk. (BNI) (2005). PT Citra Tubindo until now. He serves as Professor at Padjadjaran University, Bandung, since 2007. Chairman of Independent Panel for Public Service Innovation Competition. Menpan Decree 2021.



Made Sukada
Independent Commissioner

Indonesian citizen.

Age 68. Domiciled in Indonesia. Has served as Independent Commissioner of PT Bank Danamon Indonesia Tbk. since 2014 and reappointed as Independent Commissioner at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

Graduated from Padjadjaran University in Bandung majoring in accounting and obtained a Masters degree in Economics from the University of Pittsburgh.

WORK EXPERIENCES

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 (2006-2009). His latest position was as an Adviser to the Board of Governors of Bank Indonesia before he fully retired in April 2014 and was also an independent party of Risk Oversight Committee of PT Bank Permata Tbk. (2010-2014).



Peter Benjamin Stok
Independent Commissioner

Indonesian citizen.

Age 71. Domiciled in Indonesia. Former President Director of PT Bank CIMB Niaga Tbk. & President Commissioner of PT Bank Negara Indonesia (Persero) Tbk. Appointed as Independent Commissioner of PT Bank Danamon Indonesia Tbk. at the AGMS on March 20, 2018. Reappointed as Independent Commissioner at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATION BACKGROUND

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

WORK EXPERIENCES

He is a renowned banker with over four decades of extensive experience in the banking industry. He started his banking career as a management trainee and he rose rapidly to assume important roles in several prominent banks. He was as a member of PT Bank CIMB Niaga Tbk. Board of Directors from 1991 until 1994 and was appointed as the Bank's Vice President Director from 1994 until 1997. He then moved to Bank Pelita as the Vice President Director from 1997 to 1998 prior to assuming the supervisory role as President Commissioner of PT Bank Danamon Indonesia Tbk. in 1998 to 1999. He also led Bank Dagang Negara, a state-owned bank, as President Director. This bank later merged with three other state-owned banks and was reconstituted as PT Bank Mandiri (Persero) Tbk., where he was assigned as the Executive Vice President from 1999 until 2000. He then rejoined PT Bank CIMB Niaga Tbk. where he was President Director, from 2000 until 2006. He was then appointed as a Commissioner of Bank Permata from 2008-2009 and he later served as the President Commissioner of PT Bank Negara Indonesia (Persero) Tbk. (BNI) from 2009 to 2015. His proficiency in managing and supervising banks through various business cycles, has enabled him deliver value creation, not only to the banks he worked for, but also to the banking industry as a whole. His strong leadership and ability to bring about a harmonious working relationship amongst stakeholders, has earned him a lot of admiration and respect. He as also served on OJK's prestigious 'Fit and Proper Test' panel that interviews candidates for Banking Commissioner and Director roles from 2016 until 2018. This is an important assignment, which determines the leadership and future of Indonesian banking industry.



Masamichi Yasuda
Commissioner

Japan citizen.

Age 60. Domiciled in Japan. Appointed as Commissioner of PT Bank Danamon Indonesia Tbk. at the EGMS November 11, 2018. Reappointed as Commissioner at the Bank's AGMS on March 23, 2020.

QUALIFICATION/EDUCATIONAL BACKGROUND

Holds a bachelor's degree in law from the Hitotsubashi University.

WORK EXPERIENCE

Masamichi Yasuda is Group Head of the Global Markets Business Group of MUFG, the largest financial group in Japan. He is a member of Executive Committee of MUFG. He also serves on the Board of Directors, Deputy President of Mitsubishi UFJ Morgan Stanley securities Co., Ltd. and on the Board of Non-Executive Directors of MUFG Securities EMEA plc and on the Board of Directors of the Global Financial Markets Association (GFMA). Masamichi Yasuda 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 2004, Masamichi Yasuda was assigned to the Corporate Planning Division and moved to the Financial Planning Division of MUFG where he directly supported CFO. He was appointed as Treasurer of the Global Markets Division for the Americas in 2008.

In 2009, Masamichi Yasuda assumed the position of Deputy Chief Financial Officer and Chief of Staff for Union Bank, N.A., a wholly-owned subsidiary of MUFG Bank, headquartered in San Francisco, California. In 2011, Masamichi Yasuda 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. In 2019, he was appointed to Group Head of the Global Markets Business Group of MUFG.



Noriaki Goto
Commissioner

Japanese citizen.

Age 58. Domiciled in Singapore. Appointed as Commissioner of PT Bank Danamon Indonesia Tbk. at the EGMS on October 1, 2019 and reappointed as Commissioner at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

Graduated with a Law degree from Waseda University in Tokyo, Japan in 1985, and obtained a Master's degree in Business Administration from The University of Chicago, USA in 1991.

WORK EXPERIENCES

A seasoned banker with more than 35 years of experience, Noriaki Goto began his career with Bank of Tokyo, one of the predecessors of MUFG Bank. Prior to his current appointment as the Regional Executive for Asia Pacific and Senior Managing Executive Officer at MUFG, Noriaki Goto was President and Chief Executive Officer of Bank of Ayudhya (also known as Krungsri) in Thailand, a position he assumed in January 2014. He also served as an Executive Director of the Board of Directors and Chairman of Executive Committee of Krungsri. On 15 May 2019, he was appointed Vice Chairman of Krungsri. Under his stewardship, Krungsri, which is majority owned by MUFG, made significant progress in the local banking sector and in September 2017, the bank became one of the Thailand's five Domestic Systemically Important Banks (D-SIBS). For his contributions to Krungsri, Noriaki Goto was named Best CEO for Thailand in Banking and Finance by The Asset magazine consecutively in 2016 and 2017.

Before joining Krungsri, Noriaki Goto was based in New York City for seven years from December 2006 to August 2013, and had oversight of the bank's operations in the Americas as well as the U.S. Holdings Division of MUFG. During his tenure in the Americas, Noriaki Goto held senior positions covering responsibilities from strategic business planning to compliance. He rose to the position of Executive Officer and General Manager for the Americas Holdings Division for MUFG in July 2012, during which he oversaw the operations of all group entities of MUFG in the Americas, including the New York operations of its trust and securities businesses as well as California-based Union Bank, the fully-owned subsidiary of MUFG.



Nobuya Kawasaki
Commissioner

Japan Citizen.

Age 48. Domiciled in Japan. Appointed as Commissioner of PT Bank Danamon Indonesia Tbk. at the Bank's EGMS on October 1, 2019. Reappointed as Commissioner at the Banks' AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

Nobuya Kawasaki graduated from Keio University with a Bachelor of Mechanical Engineering and earned Master degree of Mechanical Engineering from Keio University.

WORK EXPERIENCES

Kawasaki is a Managing Director, Deputy Head of Global Commercial Banking Planning Division, which is responsible for developing, communicating, executing, and sustaining inorganic strategic initiatives. Kawasaki belonged to M&A division of Mitsubishi UFJ Morgan Stanley, one of the major subsidiaries of MUFG, where for seven years where he was in charge of M&A advisory. In the early part of his career, Kawasaki was in charge of securitization business for six years and was one of the founding members of the Credit Portfolio Management Division. During his more than 20 years of tenure with MUFG Bank, Kawasaki has developed strong M&A and Investment banking expertise. He led MUFG investments in Security Bank (2016) and PT Bank Danamon Indonesia Tbk. (2018-2019).



Hedy Maria Helena Lopian
Independent Commissioner

Indonesian Citizen.

Age 62. Domiciled in Jakarta. Appointed as Independent Commissioner of PT Bank Danamon Indonesia Tbk. at the Bank's EGMS on November 26, 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

Holds MBA from Joseph M. Katz Graduate School of Business University of Pittsburgh, USA. Accelerated Program with concentration in Finance and obtained Doctoranda degree from Parahyangan Catholic University Bandung, Indonesia. Majoring in Management.

WORK EXPERIENCES

Before joining PT Bank Danamon Indonesia Tbk, Hedy Lopian served as Crisis Management Advisor (April 2020-June 2020) and Human Resources Director of PT Bank CIMB Niaga Tbk. (April 2016-April 2020). She was the Independent Commissioner of PT Asuransi Tokio Marine Indonesia (October 2015-March 2016). Director SRO (covering credit risk and risk management) of PT Bank DBS Indonesia (May 2014-August 2014). Risk Management Director of PT Bank Internasional Indonesia Tbk. (July 2010-March 2014). Commercial Director of PT Bank Barclay Indonesia (January 2009-June 2010), with primary responsibility to set up and start the Corporate, Commercial, SME, Financial Institution, Trade and Cash Management units for the newly set up Bank. Prior to Barclays, she was the Country Head, Corporate and Institutional Banking at ABN AMRO Bank N.V., (September 2007-December 2008). In 2001 to 2006, she was the Director & CFO of PT AIG Life, then the most profitable life insurance in Indonesia. From March 2000 to December 2001, she served as the Managing Director of Corporate and Investment Banking of PT Bank Internasional Indonesia Tbk., and Director at American Express Bank (1994-2000). She also served on several non executive positions in ING Indonesia Bank, American Express TRS, Standard Chartered and Bank of Trade, San Francisco.

> PROFILE OF BOARD OF DIRECTORS



Yasushi Itagaki
President Director

Japanese citizen.

Age 56. Domiciled in Indonesia. Joined PT Bank Danamon Indonesia Tbk. as Director on March 2018 and later appointed as President Director in the Bank's EGMS on October 1, 2019. Reappointed as President Director in the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATION BACKGROUND

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

WORK EXPERIENCES

Before joining PT Bank Danamon Indonesia Tbk., Itagaki was the Managing Executive Officer and Deputy Chief Executive of the Global Commercial Banking Business Unit of MUFG Bank and Executive Officer of MUFG. Prior to his position above, Itagaki was the General Manager of the Global Planning Division where amongst his many roles; he was responsible for strategic planning in support of the Bank's global expansion. Over the course of his career with the firm, Itagaki has held a number of important roles with increasing levels of responsibility. Itagaki was based in Singapore from 2013 to 2015 where 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.

Among the many important contributions of Itagaki to the development of MUFG's business platform, he designed grand picture and strategized ASEAN commercial banking network. Throughout his career at MUFG, Itagaki has played a significant role in the strategic partnership into Krungsri, Security Bank, VietinBank, and PT Bank Danamon Indonesia Tbk. in ASEAN region. Other leadership positions held by Itagaki included Chief Manager of the Global Planning Division of MUFG Bank, where 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. Itagaki began his career with the Bank of Tokyo in 1987.

ROLES AND RESPONSIBILITIES

Itagaki leads the Board of Directors of PT Bank Danamon Indonesia Tbk. and oversees the Bank's overall business and operations which includes: Consumer & SME Banking, Enterprise Banking, Micro Banking, Sharia Banking, Global Collaboration, Transaction Banking, Treasury & Capital Market, and Branch Network. He also oversees the Bank's Human Capital, Integrated Risk, Finance, Information Technology, Operations, Compliance, Corporate Secretary, Legal, Operations, Internal Audit, and the Bank's subsidiaries.



Michellina Laksmi Triwardhany
Vice President Director

Indonesian citizen.

Age 54. Domiciled in Indonesia. Appointed as a Director of PT Bank Danamon Indonesia Tbk. in April 2010 and appointed as Vice President Director at the Bank's AGMS on March 20, 2018. Reappointed as Vice President Director at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

Graduated 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).

WORK EXPERIENCES

Starting her career as Management Trainee in Citibank Indonesia in 1990, with the last position as Cards Business Director (2001). Standard Chartered Bank in Hong Kong (2001-2003), Country Retail in Citibank in Philippines (2003-2007). Country Business Head in/Citibank Malaysia covering cards, mortgage, personal loan, and retail bank (2007-2009). Joined PT Bank Danamon Indonesia Tbk. as Head of Consumer Banking in 2009. Served as Vice President Commissioner PT Asuransi Adira Dinamika Tbk. (2013-2015).

ROLES AND RESPONSIBILITIES

Branch Network, Consumer & SME Banking.



Honggo Widjojo Kangmasto
Vice President Director

Indonesian Citizen.

Age 54. Domiciled in Indonesia. Appointed as Vice President Director of PT Bank Danamon Indonesia Tbk. at the Bank's EGMS on October 1, 2019. Reappointed as Vice President Director at the Bank's AGMS on March 23, 2020.

QUALIFICATION/EDUCATION BACKGROUND

Graduated with a Bachelor degree from Sam Ratulangi State University majoring in Social Economics of Fisheries in 1988, and received his MBA degree from Royal Melbourne Institute of Technology in 1994.

WORK EXPERIENCES

He is a seasoned banker with 31 years of experience and has numerous knowledge in the banking and financial industry. He started his banking career with PT Bank Central Asia Tbk. (BCA) with latest position as Head of Regional Credit Department (1989-1996) and later moved to PT Bank Internasional Indonesia Tbk. (BII) as VP and Head of Corporate Banking (1996-2000). He spent approximately 6 years at PT Bank Mandiri (Persero) Tbk. (2000-2006). He was given responsibility in the areas of Retail Banking, Distribution & Network, and Commercial Banking with latest position as EVP and Board of Management of PT Bank Mandiri (Persero) Tbk. He was also assigned as Commissioner of PT Mandiri Sekuritas (2003-2006). He then joined PT Indofood Sukses Makmur Tbk. as Managing Director (2006-2007). Afterwards, he went back to the banking industry and became the Managing Director Wholesale Banking of PT Bank Permata Tbk. (2008-2010). In 2010 to 2015, PT Bank Negara Indonesia (Persero) Tbk. (BNI) entrusted Honggo as the Managing Director in charge of IT and Operations. He was later appointed as the President Commissioner of PT Pembangunan Jaya Ancol Tbk. (2016-2017) and President Commissioner at PT Bank DKI (2015-2018).

CURRENT ROLES AND RESPONSIBILITIES

Enterprise Banking, Financial Institution, Transaction Banking, and Treasury Sales.



Herry Hykmanto
Director

Indonesian citizen.

ge 52. Domiciled in Indonesia. Appointed as Director of PT Bank Danamon Indonesia Tbk. since 2008 and reappointed as Director at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

Obtained Bachelor degree from Padjadjaran University, Bandung.

WORK EXPERIENCES

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 PT Bank Danamon Indonesia Tbk. 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, Micro Banking, Business Banking Unit and Sustainability Finance.



Adnan Qayum Khan
Director

Pakistani citizen.

Age 52. Domiciled in Indonesia. He was appointed as Director of PT Bank Danamon Indonesia Tbk. since 2016 and reappointed as Director at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATION BACKGROUND

Obtained Masters' degree in Business Administration from the Lahore University of Management Sciences.

WORK EXPERIENCES

Began his career with Bank of America NT&SA, Pakistan as a Management Trainee, since 1990 with the last position as Vice President. In 2000-2010, joined ABN AMRO Bank NV, Pakistan as Vice President, Branch Manager for Islamabad/Lahore and later appointed as SVP & Chief Risk Officer, Pakistan. Joined The Royal Bank of Scotland Plc and served as Managing Director & Chief Risk Officer, Middle East & Africa (2012-2013) and Managing Director & Senior Credit Underwriter Asia Pacific based in Singapore (2010-2016).

ROLES AND RESPONSIBILITIES

Integrated Risk.



Rita Mirasari
Director

Indonesian citizen.

Age 51. Domiciled in Indonesia. She was appointed as an Director of PT Bank Danamon Indonesia Tbk. since 2016 and reappointed at the AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATION BACKGROUND

Obtained Bachelor of Law from University of Indonesia.

WORK EXPERIENCE

Starting her banking career in 1991, become a Compliance Director/Country Head Legal & Compliance at Standard Chartered Bank Indonesia (1998-2006). Director, Country Compliance Representative at ABN AMRO Bank NV Indonesia (2006-2009). Director Legal, Compliance, and Corporate Secretary 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, Corporate Secretary.



Heriyanto Agung Putra
Director

Indonesian citizen.

Age 55. Domiciled in Indonesia. Appointed as Director of PT Bank Danamon Indonesia Tbk. since 2016 and reappointed as Director in the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATION BACKGROUND

Obtained Masters Degree at University of Indonesia.

WORK EXPERIENCE

Previous experienced at PT Garuda Indonesia (Persero) Tbk. as Director of Human Capital and Corporate Affairs starting from 2011 until 2016, He also served as President Commissioner of PT Garuda Maintenance Facility Aero Asia Tbk. (GMF) Garuda and as secretary of Board of Commissioner the of PT Garuda Indonesia (Persero) Tbk. (2010-2011). And also as Head of Human Capital Management, Business Support, Head of Cost Controller.

ROLES AND RESPONSIBILITIES

Human Capital.



Dadi Budiana
Director

Indonesian citizen.

Age 55. Domiciled in Indonesia. He joined PT Bank Danamon Indonesia Tbk. in 2017 and appointed as Director at the AGMS on March 20, 2018. Reappointed as Director at the Bank's AGMS March 23, 2020.

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

ROLES AND RESPONSIBILITIES

Credit and Legal.



Muljono Tjandra
Director

Indonesian citizen.

Age 55. Domiciled in Indonesia. Appointed as Director of PT Bank Danamon Indonesia Tbk. in the Bank's EGMS on October 1, 2019. Reappointed as Director at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATION BACKGROUND

Obtained Bachelor degree in Accounting from Trisakti University, Jakarta and Certified Public Accountant, Indonesia.

WORK EXPERIENCES

Muljono joined PT Bank Danamon Indonesia Tbk. as Finance Director in June 2019. Previously he was the Finance Director in PT Bank UOB Indonesia (2015-2019), and Finance Director in PT Asuransi Adira Dinamika Tbk. (2012-2015). Previously, Muljono had joined PT Bank Danamon Indonesia Tbk. (2003-2012) with last position as Head of Financial Accounting and Tax. He also worked for Public Accountant Firm of PwC and KPMG (Indonesia and Australia) from year 1990 to 2003.

ROLES AND RESPONSIBILITIES

Finance, Corporate Planning, Strategy and Services.



Naoki Mizoguchi
Director

Japan Citizen.

Age 48. Domiciled in Indonesia. Joined PT Bank Danamon Indonesia Tbk. since October 2018 as Senior Consultant Global Collaboration. Appointed as Director in EGMS on October 1, 2019. Reappointed as Director at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/EDUCATION BACKGROUND

Obtained Bachelor of Economics from Keio University (1995) and Master of Science in Management from Stanford Graduate School of Business (2014).

WORK EXPERIENCE

Naoki started his career in banking when he joined a predecessor bank of MUFG Bank in 1995 as Associates in Operations, Retail Banking, and SME Banking and was later assigned to New York as Associates responsible for Treasury Sales and Trading in 1999. Naoki was then promoted as Vice President in charge of Corporate Banking in 2002. After a decade in the front-line, MUFG Bank assigned Naoki a number of strategic planning roles with increasing levels of responsibilities, namely: Director of Corporate Planning in Tokyo (2006-2010), Director of Regional Planning in London (2010-2013) and Managing Director of Global Planning in Tokyo (2014-2018).

ROLES AND RESPONSIBILITIES

Collaboration with MUFG and its partner banks.

> PROFILE OF SHARIA SUPERVISORY BOARD



Prof. Dr. H. M. Sirajuddin Syamsuddin, MA
Chairman of Syariah Supervisory Board

Indonesian citizen.

Age 62. Domiciled 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 at the Bank's AGMS on March 23, 2020.

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 (1991).

WORK EXPERIENCE

He is Professor of Islamic Politics, UIN Jakarta, Chairman of PP Muhammadiyah (2005-2015), Chairman of MUI Advisory Council (2015-2020), Vice Chairman of ICMI Advisory Board (2005-2010), President of Asian Conference on Religions for Peace (ACRP) (2004-sekarang), Co-President of World Conference on Religions for Peace (WCRP) (2006-present) Chairman of the World Peace Forum (WPF) (2006-present), Founder and Chairman of the Center for Dialogue and Cooperation among Civilizations (CDCC) (2007-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).



Dr. Hasanudin, M. Ag.
Member of Syariah Supervisory Board

Indonesian citizen.

Domiciled in Indonesia. Age 60. 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 March 23, 2020.

QUALIFICATIONS/ACADEMIC BACKGROUND

He earned his Bachelor's Degree (1989), Master of Religion (M.Ag) (1997) and Doctorate from IAIN Syarif Hidayatullah, Jakarta (2008).

WORK EXPERIENCES

He is a Lecturer at UIN Syarif Hidayatullah, Lecturer at the Faculty of Shari'ah Institute of Al-Qur'an Science (IIQ) Jakarta Under-Graduate & Post-Graduate (2010-present), 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 Sharia Council MUI (1999-2015), Deputy Chairman of the Daily Implementation Board (BPH) National Sharia Council MUI (2015-2020), Chairman of BPH National Sharia Council-MUI (2020-2025), Chairman of Sharia Supervisory Board (SSB) at PT Bank BNI Syariah (2010-2020), Chairman of SSB at Toyota Astra Finance Service Sharia (2013-present), SSB member at Trimegah (2006-present), Chairman of SSB at Syariah Business Unit PT Sarana Multigriya Financial (2018-present), Member of Board of Syari'ah Standard Accounting (DSAS)-Indonesian Accountant Association (IAI) (2010 to 2016), working Member KPJKS Financial Services Authority (2014-2016), Member of Capital Market Development Team Sharia Bursa Efek Indonesia (IDX), and Training Instructor organized by DSN-MUI in sharia banking, sharia Insurance, sharia financing companies, sharia capital market, and sharia cooperatives (2015-present).



Dr. Asep Supyadillah, M.Ag.
Member of Syariah Supervisory Board

Indonesian citizen.

Age 53. Domiciled in Indonesia. He has been serving as Member of Syariah Supervisory Board, Syariah Business Unit PT Bank Danamon Indonesia Tbk. since 2018 and reappointed with the same position in the Bank's AGMS on March 23, 2020.

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), as well as a Doctoral degree from UIN Syarif Hidayatullah Jakarta (2020)

WORK EXPERIENCES

Mr. Asep is a Syariah Supervisory Board (SSB) with more than 5 years of experience. He is a Lecturer at the Faculty of Religion 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 and 2020-2025). In addition, Mr. Asep is the Chairman of SSB PT Capital Life Syariah (2016-present); Chairman of SSB PT Asuransi Jiwa Generali Indonesia (Syariah Business Unit) (2017-present), and SSB member of PT Fintek Karya Nusantara (Link Aja Syariah) (2020-present). He was a Member of Non-Bank Financial Industry (IKNB) (2013-2015), and Senior Lawyer at Law Office of Remy & Partners (2002-2015).

PROFILE OF INDEPENDENT PARTIES <

Indonesian citizen. Age 67. Domiciled in Indonesia. Served as an independent party and became a member of PT Bank Danamon Indonesia Tbk. Risk Oversight Committee since 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

Holds a Master degree in Business Administration from University of Michigan (1979) and Master in Public Administration from Harvard University (2002).

WORK EXPERIENCES

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). He was a Research Director at PT Bahana Securities (1995-1998) and the President Director at PT Pefindo (1998-2001). His last position before joining PT Bank Danamon Indonesia Tbk. was Director at Standard & Poor's, Singapore. He served as Independent Commissioner of PT Bank Danamon Indonesia Tbk. (2005-2020). He was also served Chairman of the Supervisory Board of Yayasan Danamon Peduli and President Commissioner of PT Asuransi Adira Dinamika, a subsidiary of Danamon.

ROLES AND RESPONSIBILITIES

Member of Risk Oversight Committee.



Manggi Taruna Habir
Independent Party

Indonesian citizen. Age 65. Domiciled in Indonesia. Served as an independent party and became a member of the Risk Oversight Committee, member of independent Audit committee and member of ICG PT Bank Danamon Indonesia Tbk. since 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

He obtained his Bachelor of Economics from Faculty of Economics-Airlangga University (1989) and Master of Arts (MA) in Development Economics from Williams College, Williamstown Massachusetts, USA (1989). He is also certified Chartered Accountant (CA-Indonesia).

WORK EXPERIENCES

He currently serves as the President Commissioner of PT Artajasa Electronic Payment (2017-2020). Previously served as president Commissioner of PT Mekar Prana Indah-Bidakara Group (2014-2017). Starting his carrier with Bank Indonesia with several position among others as Executive Director at The Department of Credit, Rural Bank and MSME (2012-2013). Director at Directorate of The Accounting and Payment System (2012-2012). Senior Researcher in Banking Regulation and Central Banking Studies (2008-2012). Director at The Directorate of Bank Supervision dan Examination (2007-2008). Deputy Director/ Head of Dealing Room/Head of Foreign Exchange Management Bureau at Directorate of Foreign Reserve Management (2001-2007).

ROLES AND RESPONSIBILITIES

Member of Risk Oversight Committee and Integrated Corporate Governance Committee.



Zainal Abidin
Independent Party



Mawar I.R. Napitupulu
Independent Party

Indonesian citizen. Age 58. Domiciled in Indonesia. Served as an independent party and became a member of the Risk Oversight Committee and a member of PT Bank Danamon Indonesia Tbk. independent Audit Committee since 2020.

QUALIFICATIONS/EDUCATIONAL BACKGROUND

She obtained her bachelor degree in accounting from Faculty of Economics-University of Indonesia (1986) and Master of Business Administration in Finance from Katholieke Universiteit Leuven, Belgium (1990). She is also Certified Public Accountant and CA.

WORK EXPERIENCES

She is a public accountant with the position of Senior Managing Partner at the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan, member firm of RSM International (1994-present). Previously she was Associate Consultant at the Institute of Management Faculty of Economics of University of Indonesia (1990-1994) and Senior Auditor at SGV-Utomo Public Accounting Firm, member firm of Arthur Andersen & CO. (1996-1998). She was also a lecturer at the accounting department of the Faculty of Economics and Business-University of Indonesia (1985-present). In addition, she is the chairman and member of the Supervisory Board of the Indonesian Institute of Certified Public Accountant (IAPI) (2018-present), the Association of Indonesian Audit Committee (2004-present) and the Indonesian Association of Curators and Receivers (1999-present).

ROLES AND RESPONSIBILITIES

Member of Audit Committee and Risk Oversight Committee.

PROFILE OF SENIOR EXECUTIVE OFFICERS <



Herman Savio
Treasury and Capital Market Head

Age: 51 years

Citizenship: Indonesia

In Office Since: 2013

Work Experience:

- Head of Treasury & Capital Market, PT Bank Danamon Indonesia Tbk. (2013-present)
- Senior Risk Treasury Trader (2005-2008), Head of Risk Treasury (2008-2013), and Acting Country Treasurer (2013), Citibank N. A.
- Chief Dealer, PT Bank Sumitomo Mitsui Indonesia (1996-2005)
- Treasury Sales, PT Bank Credit Lyonnais Indonesia (1994-1995)
- FX Trader, PT Bank Dharmala (1992-1994)

Education:

Bachelor's, Electrical Engineering, Universitas Trisakti



Evi Damayanti
Chief Operations Officer

Age: 46 years

Citizenship: Indonesia

In Office Since: 2019

Work Experience:

- Internal Audit Head (2016-2018) and Chief Operations Officer (2019-present), PT Bank Danamon Indonesia Tbk.
- Director in Business Control Group, Citibank N.A. (2012-2016)
- Program Director-Audit & Risk Review, Citibank U. K. (2008-2012)
- Audit Manager, Barclays Global Investors, U.K. (2006-2007)
- Audit Manager, Citibank U.K. (2000-2006)
- Trainee, Citibank Switzerland (1999-2000)
- Associate, Abacus Capital (1997-1999)

Education:

Bachelor's, Accounting, Universitas Indonesia



Andrew Suhandinata
Transaction Banking Head

Age: 50 years

Citizenship: Indonesia

In Office Since: 2019

Work Experience:

- Transaction Banking Head, PT Bank Danamon Indonesia Tbk. (2019-present)
- Deputy Chief Transaction Banking & Senior Executive Vice President, PT Bank CIMB Niaga Tbk. (2016-2019)
- Transaction Banking Head, PT Bank Maybank Indonesia Tbk. (2012-2016)
- Transaction Banking Product Group Head & Senior Corporate Executive, Bank OCBC NISP (2005-2012)
- Vice President & Deputy Head of Trade Services, PT Bank HSBC Indonesia (1997-2005)
- Assistant Manager Corporate Banking, Bank Multicor
- Management Trainee, Guaranty Bank of California, U.S.

Education:

Master's, MBA, California State Polytechnic University, U.S.



Thomas Sudarma

Enterprise Banking & Financial
Institution Head

Age: 53 years

Citizenship: Indonesia

In Office Since: 2019

Work Experience:

- Enterprise Banking & Financial Institution Head, PT Bank Danamon Indonesia Tbk. (2019-present)
- Head Corporate & Commercial Banking, PT Bank HSBC Indonesia (2015-2019)
- Head Corporate Banking/Trade Finance, PT Bank CIMB Niaga Tbk. (2012-2014)
- Head of Corporate Banking, PT Bank HSBC Indonesia (1995-2012)
- Credit & Collection Manager, Excelsior Inc., California (1990-1995)

Education:

- Master's, MBA, California State University, U.S.
- Bachelor's, Finance, Portland State University, U.S.



Yenny Linardi

Chief Internal Auditor

Age: 53 years

Citizenship: Indonesia

In Office Since: 2019

Work Experience:

- Chief Internal Auditor, PT Bank Danamon Indonesia Tbk. (2019-present)
- Head of Internal Audit, PT DBS Indonesia (2008-2019)
- Head of Branches Audit, PT Bank Danamon Indonesia Tbk. (2004-2008)
- Head of Analytical Review, PT Bank Central Asia Tbk. (1989-2004)

Education:

Bachelor's, Economics, Universitas Trisakti



Taro Hashimoto

Executive Officer Business
Collaboration Head

Age: 52 years

Citizenship: Japan

In Office Since: 2019

Work Experience:

- Executive Officer Business Collaboration Head, PT Bank Danamon Indonesia Tbk. (2020-sekarang)
- Chief Business Banking, PT Bank Danamon Indonesia Tbk. (2019-2020)
- Managing Director Global Commercial Banking Planning Division, MUFG Bank, Ltd., (Global) (2018-2019)
- Project Management Officer, Bank Nusantara Parahyangan (2019)
- Senior Manager, The Bank of Tokyo Mitsubishi UFJ (1996-2018)

Education:

Bachelor's, Commerce, Doshisha Kyoto University, Japan



Mahesh Ajit Ranade
Chief Information Officer

Age: 48 years

Citizenship: India

In Office Since: 2020

Work Experience:

- Chief Information Officer, PT Bank Danamon Indonesia Tbk. (2020-present)
- Managing Director, CIMB Berhad, Malaysia (2017-2019)
- Senior Vice President, PT Bank Mandiri (Persero) Tbk. (2012-2015)
- Senior Vice President, United Overseas Bank Group (2010-2012)
- Principal Management Consultant, Temenos Singapore (2009-2010)
- IT Business Banking Head-IT Management, PT Bank Danamon Indonesia Tbk. (2004-2009)
- Manager, Citibank (2001-2003)

Education:

- Master's, Management, KJ Somaiya Institute of Management Studies & Research, Bombay University
- Bachelor, Mechanical Engineering, Victoria Jubilee Technical Institute, Bombay University

> PRIMARY PERSONNEL DEMOGRAPHIC DATA

Head count per December 31, 2020 (consolidated)

Entity	2020	2019	2018
Danamon	8,926	10,382	12,422
Adira Finance	16,424	17,677	19,082
Adira Insurance*	-	-	759
Total	25,350	28,059	32,299

* Since November 2019, Adira Insurance is no longer included in Danamon's consolidated report.

In 2016, Danamon carried out a business transformation in the form of diversifying growth engines and stopping businesses in the micro segment. From 2016-2020, Danamon embarked on several initiatives to improve its business. Several transformation projects were carried out which had an impact on change, not only in terms of the business model but also in terms of the number of workers.

Employee Composition Based on Organization Level (consolidated)

Position	2020	2019	2018
Top Management & Technical Advisors	23	22	26
Senior Managers	354	339	329
Managers	2,890	2,934	3,192
Officers	7,806	8,380	9,640
Staff	14,277	16,384	19,112
Total	25,350	28,059	32,299

The decrease in total workers was almost evenly distributed at all levels of the organization. The largest percentage of reduction in workers occurred at the staff level in relation to the transformation process and the efficiency of the work process.

Employee Composition Based on Employment Tenure (consolidated)

Employment Tenure (years)	2020	2019	2018
0-3	6,242	8,975	10,975
3-5	3,768	3,138	3,230
5-10	5,819	7,946	10,179
10-20	7,393	5,894	5,554
>20	2,128	2,106	2,361
Total	25,350	28,059	32,299

The largest employee reductions occurred among those with employment tenure of between 0 and 3 years. Specific courses of action are required to improve employee engagement.

Employee Composition Based on Age (consolidated)

Age (years)	2020	2019	2018
<25	931	1,763	3,218
25-34	11,761	11,633	16,189
35-44	9,255	11,173	9,533
>45	3,403	3,490	3,359
Total	25,350	28,059	32,299

The segment of employees between 25-34 years of age dominated the total employees.

Employee Composition Based on Level of Education (consolidated)

Level of Education	2020	2019	2018
Postgraduate	417	419	415
Graduate	17,821	19,620	22,159
Diploma	4,668	5,204	6,037
High School	2,441	2,812	3,680
Middle/Primary School	3	4	8
Total	25,350	28,059	32,299

The percentage of employees with undergraduate and postgraduate education has risen over the past five years. This indicates the educational quality of Danamon's Human Capital has improved.

Employee Composition Based on Employment Status (consolidated)

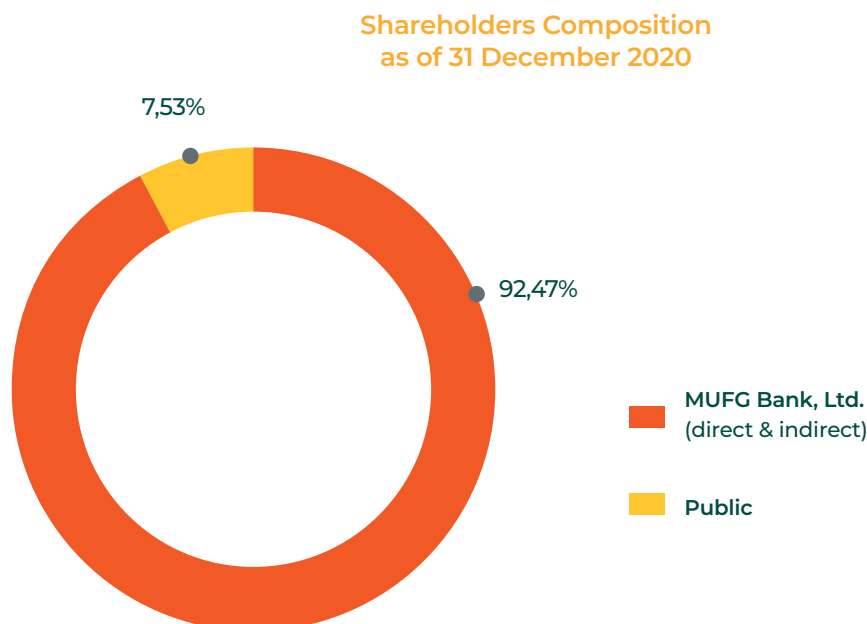
Employment Status	2020	2019	2018
Permanent ¹⁾	22,335	22,999	26,389
Non-permanent ²⁾	3,015	5,060	5,910
Total	25,350	28,059	32,299

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



Shareholders Composition

Shareholders Name	Number of Shares	(%)
MUFG Bank, Ltd. (direct & indirect)	9.038.053.192	92,47%
Public	735.499.678	7,53%
Total	9.773.552.870	100,00%

Share Ownership of PT Bank Danamon Indonesia Tbk. by Member of the Board of Commissioners and Board of Directors

Board of Commissioners

No.	Name	Position	Number of Shares	Percentage
1.	Takayoshi Futae	President Commissioner	-	-
2.	JB Kristianto Pudjosukanto	Vice President Commissioner (Independent)	-	-
3.	Masamichi Yasuda	Commissioner	-	-
4.	Made SUKada	Commissioner (Independent)	-	-
5.	Peter Benyamin Stok	Commissioner (Independent)	-	-
6.	Noriaki Goto	Commissioner	-	-
7.	Nobuya Kawasaki	Commissioner	-	-

Board of Directors

No.	Name	Position	Number of Shares	Percentage
1.	Yasushi Itagaki	President Director	-	-
2.	Michellina Laksmi Triwardhany	Vice President Director	286,500	0.00%

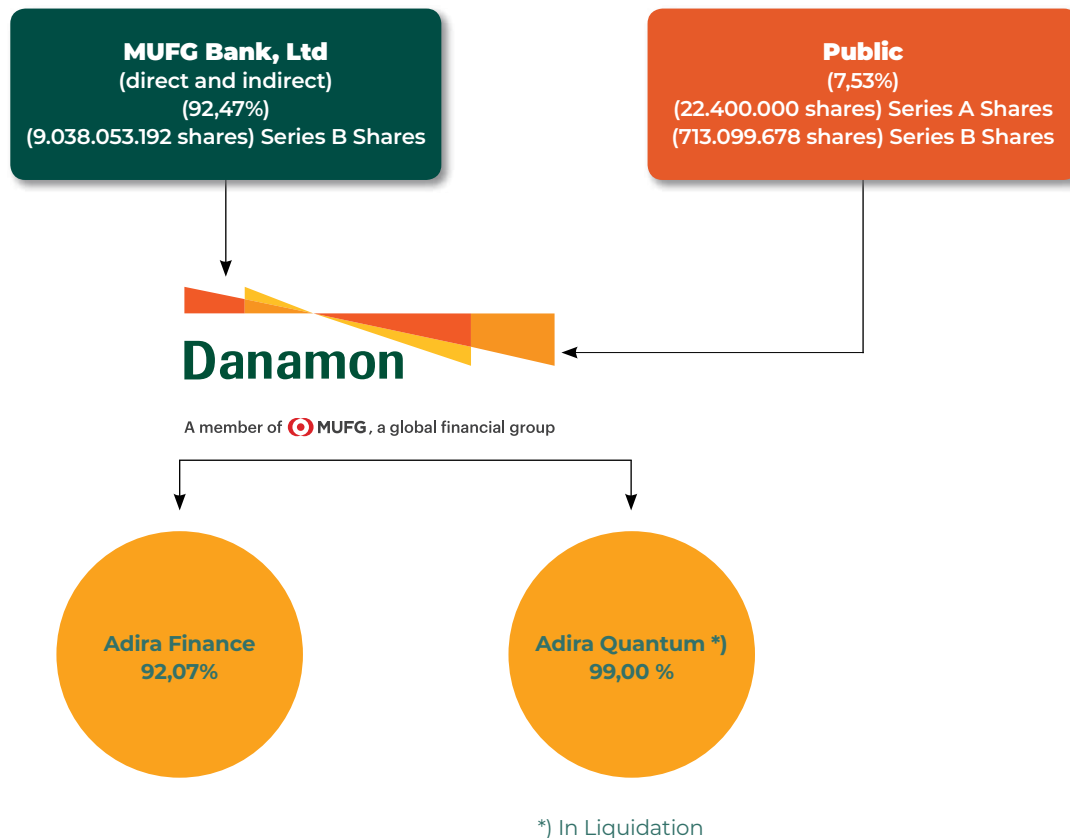
No.	Name	Position	Number of Shares	Percentage
3.	Honggo Widjojo Kangmasto	Vice President Director	81,800	0.00%
4.	Herry Hykmanto	Director	131,856	0.00%
5.	Adnan Qyaum Khan	Director	307,000	0.00%
6.	Heriyanto Agung Putra	Director	141,200	0.00%
7.	Rita Mirasari	Director	122,800	0.00%
8.	Dadi Budjana	Director	176,000	0.00%
9.	Muljono Tjandra	Director	102,300	0.00%
10.	Naoki Mizoguchi	Director	-	-

20 Biggest Shareholders per December 31, 2020

No	Investor	Total Shares Owned	Ownership Percentage (%)
1	MUFG Bank Ltd	8,940,317,662	91.5%
2	UBS AG London-2140724000	159,221,884	1.6%
3	PT Guna Dharma	95,846,434	1.0%
4	Citibank New Yor S/A Government of Norway-15	25,954,000	0.3%
5	UL Equity Solid	25,686,800	0.3%
6	BCSL Client A/C PB Cayman Clients	18,521,100	0.2%
7	Societe Generale-Equity	17,209,488	0.2%
8	BNYM RE BNYMLB RE Employees Providentfd Board-2039927326	13,833,910	0.1%
9	Citibank New York S/A Emerging Markets Core Equity Portfolio of DFA Inv Dimesions GRP Inc.	12,730,654	0.1%
10	Citibank New York S/A Dimensional Emerging Market Value Fund	12,663,854	0.1%
11	RD Batavia Dana Saham-898544000	12,472,700	0.1%
12	Credit Suisse AG, Singapore Branch Trust Account Clients	9,179,900	0.1%
13	JPMCB NA RE-Vanguard Emerging Markets Stock Index Fund	8,042,271	0.1%
14	JPMCB NA RE-Vanguard Total International Stock Index Fund	7,725,911	0.1%
15	Pieter Tanuri	7,225,500	0.1%
16	LGT Bank AG-Client Assets	6,496,900	0.1%
17	SSB WTAU S/A Wisdomtree Emerging MRKTS SC Div Fund-2144614648	6,429,000	0.1%
18	Erik Chan	6,310,000	0.1%
19	PT Cealmi Khiezt Indonesia	5,770,200	0.1%
20	Efendi	5,410,000	0.1%

> MAJORITY AND CONTROLLING SHAREHOLDERS

Shareholding Structure
December 31, 2020



About MUFG

MUFG is one of the world's leading financial groups. Headquartered in Tokyo and with over 360 years of history, MUFG has a global network with over 2,700 locations in more than 50 countries. The Group has over 180,000 employees and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing. The Group aims to "be the world's most trusted financial group" through close collaboration among our operating companies and flexibly respond to all of the financial needs of our 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. For more information, visit <https://www.mufg.jp/english>.

SHARE LISTING CHRONOLOGY <

As of the end of 2020, Danamon has listed its shares on the Indonesia Stock Exchange under the ticker symbol BDMN with 9,773,552,870 shares in circulation, consisting of 22,400,000 Series A Shares and 9,751,152,870 Series B Shares. Shares not listed in order to comply with Government Regulation (PP) No. 29 of 1999 concerning Purchase of Commercial Bank Shares amount to 97,735,530 shares in the name of PT Guna Dharma.

The following is the timeline of Danamon's share listing in 2020:

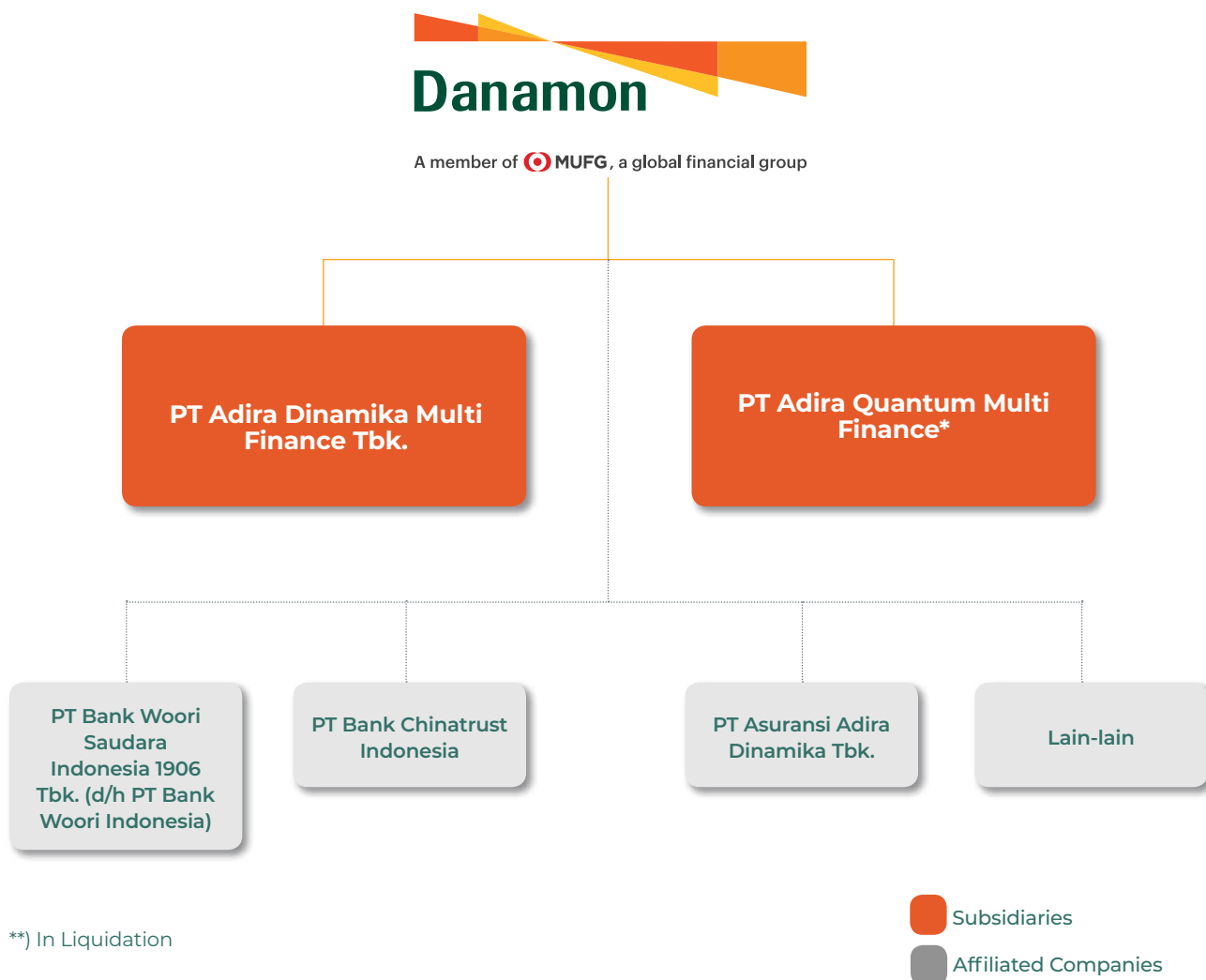
Share Listing Timeline

Series A Shares	
Shares originating from initial public offering in 1989	12,000,000
Founder stock	22,400,000
Bonus shares derived from the capitalization of additional paid-in capital in 1992	34,400,000
Shares originating from limited public offering with pre-emptive rights (rights issue) I in 1993	224,000,000
Bonus shares derived from capitalization of additional paid-in capital in 1995	112,000,000
Shares originating from limited public offering with pre-emptive rights (rights issue) II in 1996	560,000,000
Founder stock in 1996	155,200,000
Shares originating from changes in the nominal value of shares in 1997	1,120,000,000
	2,240,000,000
Increase in par value to IDR10,000 (full amount) per share through a reduction in the number of shares (reverse stock split) in 2001	:20 112,000,000
Increase in par value to IDR50,000 (full amount) per share through a reduction in the number of shares (reverse stock split) in 2003	:5 22,400,000
Total number of Series A shares as of December 31, 2020	22,400,000
Series B Shares	
Shares originating from limited public offering with pre-emptive rights (rights issue) III in 1999	215,040,000,000
Shares issued in the context of the merger with PDFCI in 1999	45,375,000,000
Shares issued in the context of the merger with Bank Tiara in 2000	35,557,200,000
Shares issued in the context of merging with 7 other BTO * (Taken-Over Banks) in 2000	192,480,000,000
	488,452,200,000
Increase in par value to IDR100 (full amount) per share through reduction in the number of shares (reverse stock split) in 2001	:20 24,422,610,000
Increase in par value to IDR500 (full amount) per share through a reduction in the number of shares (reverse stock split) in 2003	:5 4,884,522,000
Shares originating from limited public offering with pre-emptive rights (rights issue) IV in 2009	3,314,893,116
Shares originating from limited public offering with pre-emptive rights (rights issue) V in 2011	1,162,285,399
Shares issued in the framework of the employee compensation program/share-based management (stages I-III)	
-2005	13,972,000
-2006	24,863,000
-2007	87,315,900
-2008	13,057,800
-2009	29,359,300
-2010	26,742,350
-2011	5,232,500
Shares originating from the merger process with PT Bank Nusantara Parahyangan Tbk. in 2019	188,909,505
Total number of Series B shares as of December 31, 2020	9,751,152,870

> TIMELINE OF OTHER SECURITIES LISTINGS

Bonds/ Trading Codes/ Registered Exchange	Principal Amount & Interest Rate	Date of Issue	Date Due	Status	Trustee	Ratings Agency	Ratings by Year
Subordinated Debt Code: CI	US\$300 7.65%	March 30, 2004	March 30, 2014 (Option Settlement March 30, 2009)	Buy back/ Settlement March 30, 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	IDR250,000,000,000 9.40%	April 20, 2007	April 19, 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	IDR1.250.000.000.000 10,60%	April 20, 2007	April 19, 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	IDR1.879.000.000.000 8,75%	December 10, 2010	December 9, 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	IDR921,000,000,000 9%	December 10, 2010	December 9, 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
MTN I Danamon Year 2019 Kode: BDMN01XXMF	IDR500,000,000,000 8,15%	February 26, 2019	March 6, 2020	Fully paid	PT Bank Rakyat Indonesia Tbk.	PT Pemeringkat Efek Indonesia	2019 : idAAA
Bonds Series IA Year 2019 Code : BDMN01ACN1 Indonesia Stock Exchange	IDR1,148,000,000,000 7.55%	May 24, 2019	June 4, 2020	Fully paid	PT Bank Rakyat Indonesia Tbk.	PT Fitch Rating Indonesia	2019 : AAA(idn)
Bonds Series IB Year 2019 Code : BDMN01BCN1 Indonesia Stock Exchange	IDR852,000,000,000 8.55%	May 24, 2019	May 24, 2022	Outstanding	PT Bank Rakyat Indonesia Tbk.	PT Fitch Rating Indonesia	2020 : AAA(idn)

CORPORATE GROUP STRUCTURE <

**Subsidiaries**

Company Name	Business Activity	Percentage of Ownership
PT Adira Dinamika Multi Finance Tbk.	Financing	92,07%
PT Adira Quantum Multifinance*	Financing	99,00%

PT Bank Danamon Indonesia Tbk. was founded in 1956 and is a respected financial institution in Indonesia that focuses on customers, serves every business segment, and offers services and product sales supported by the latest technology. To support its main business, Danamon has subsidiaries such as PT Adira Dinamika Multi Finance Tbk. (Adira Finance) which is engaged in motor vehicle financing.

Adira Finance

With the vision of "Creating Shared Value to Improve Prosperity," Adira Finance has a mission "To provide a variety of financial solutions according to the needs of each customer through synergy with the ecosystem." In accordance with the logo and tagline "Faithful Friends Forever," Adira Finance is committed to building healthy long-term relationships with consumers and business partners that we believe will lead to sustainable performance. This commitment is the driving force for Adira Finance in serving consumers in every aspect of

life, so that a long-term relationship or customer for life will be formed. Adira Finance strives to position itself for customers, as friends who can work together and provide the necessary solutions with the concept of "Friends of Adira." In Adira Finance's philosophy, the concept of "Friends" has a very deep meaning, namely the personality values that Adira Finance reflects to consumers: smart, trustworthy, friendly, Adira makes things easy, cares, and is committed. Adira Finance's main focus is to provide motor vehicle financing services for the domestic market, both two-wheeled and four-wheeled, new and used, for middle-and lower-middle-income consumers who have a need for motorized vehicles, especially for productive purposes.

The main products and services offered by Adira Finance include investment financing, working capital financing, multipurpose financing and other financing business activities based on OJK approval, as well as operating lease and/or fee-based activities as long as they do not conflict with laws and regulations in the financial services sector. Adira Finance also provides sharia-based financing.

Affiliated Companies

Company Name	Business Activity	Percentage of Ownership
PT Asuransi Adira Dinamika Tbk.	Insurance	19,81 %
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 Ventura Telecommunication	0,24%-4,21%

CAPITAL MARKETS SUPPORTING < INSTITUTIONS & PROFESSIONALS

CREDIT RATINGS AGENCIES

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.moody.com

PT Fitch Ratings Indonesia

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

PT Pemeringkat Efek Indonesia (Pefindo)

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

NOTARY

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Fax: (021) 3005 6373
E-mail: malamukti@cbn.net.id

TRUSTEE

PT Bank Rakyat Indonesia (Persero) Tbk.

Divisi Investment Services
Bagian Trust & Corporate Services
Gedung BRI II, 30th Floor
Jl. Jend. Sudirman Kav. 44-46, Jakarta 10210-Indonesia
Tel. (021) 575 8144
Faksimili: (021) 575 2360

PUBLIC ACCOUNTANT 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
Website: www.pwc.com/id

CAPITAL MARKET INSTITUTION

PT Bursa Efek Indonesia

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

COLLECTIVE CUSTODY

PT Kustodian Sentral Efek Indonesia

Indonesia Stock Exchange Building 1st Tower Lt. 5
Jl. Jend. Sudirman Kav. 52-53, Jakarta 12190 Indonesia
Phone : (+62 21) 5152 855
Fax : (+62 21) 5299 1199
Toll Free : 0800-186-5734
E-mail : helpdesk@ksei.co.id
Website : www.ksei.co.id

SHARE ADMINISTRATION BUREAU

PT Adimitra Jasa Korpora

Rukan Kirana Buotique Office
Jl Kirana Avenue III Blok F3 No 5
Kelapa Gading-Jakarta Utara 14250
Phone: +6221 29745222
Fax: +6221 29289961
E-mail: opr@adimitra-jk.co.id

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Corporate Secretary

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Fax. +622180645033
E-mail: corporate.secretary@danamon.co.id

FOR INVESTOR INFORMATION:

Investor Relations

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Jakarta-Indonesia 12920
Telp. +622180645000, ext. 8621, 8628
E-mail: investor.relations@danamon.co.id

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Jl. H.R. Rasuna Said Blok C No. 10 Karet Setiabudi,
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Telp. +622180645000, ext. 8301, 8361, 8328, 8323, 8327
Fax. +622180645030
E-mail: corporate.communications@danamon.co.id

> AWARDS & CERTIFICATION

INTERNATIONAL



December 2019

Event:
STP Award
Type/Name of Award:
STP Award
Issued by:
Bank of New York Mellon



May 2020

Event: MUFG Award & MUFG
President's Award
Type/Name of Award: MUFG
Award:
Project Rainbow

MUFG President's Award:
D-Bank Digital Project
ADIRAKU/Digital Project
Micro Banking Project
Real Estate Financing
Project
Issued by: MUFG



October 2020

Event:
Asiamoney Best Bank Awards 2020
Type/Name of Award:
Best Digital Bank 2020
Issued by:
Retail Banker International (RBI)



October 2020

Event:
Asia's Best Employer Brand Awards
2020

Type/Name of Award:
• Best Employer Brand Award
• Award for Excellence in Training
Issued by:
World HRD Congress

NATIONAL

**February 2020**

Event:

Satisfaction Loyalty Awards 2020

Type/Name of Award:

- Rank VII SLE Index 2020 Conventional Buku IV Bank
- Rank III Satisfaction Index 2020 Conventional Buku IV Bank
- Rank III Customer Knowledge Index 2020 Conventional Buku IV Bank

- Rank I Satisfaction Index 2020 Satpam Conventional Buku IV Bank
- Rank II Satisfaction Index 2020 Customer Service Conventional Buku IV Bank
- Rank I Satisfaction Index 2020 Teller Conventional Buku IV Bank

Issued by:

Marketing Research Indonesia (MRI) & Infobank

May 2020

Event:

Infobank Award

Type/Name of Award:

- Rank 1 Conventional Bank With Core Capital of IDR30 Trillion and Above (Buku IV) and Assets Under IDR600 Trillion
- Rank 2 Savings Account Conventional Bank
- Rank 2 Deposits Conventional Bank

- Rank 2 Home Loans Conventional Bank
- Rank 2 Debit Cards Conventional Bank
- Rank 2 Credit Cards Conventional Bank

Issued by:
Infobank**September 2020**

Event:

Infobank Awards 2020

Type/Name of Award:

"Very Good" Citation

Issued by:

Infobank

October 2020

Event:

IDC Digital Transformation Awards 2020

Type/Name of Award:

2020 DX Gamechanger Issued by:
IDC**December 2020**

Event:

Human Resource Excellence Awards 2020

Type/Name of Award:

- Excellence in Employer Branding
- Excellence in CSR Strategy
- HR Leader of the Year

Issued by:

Human Resources Online

> 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:

1. General information on Issuer or Listed Company;
2. Information for Shareholders or Investors;
3. Information on Corporate Governance; and
4. Information on Corporate Social Responsibility.

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

