

#03





COMPANY PROFILE

CORPORATE IDENTITY



COMPANY NAME

PT Bank Danamon Indonesia Tbk.



CORE BUSINESS

Banking Services

DATE OF ESTABLISHMENT

16 July 1956

BUSINESS IDENTIFICATION NUMBER

9120205531975

TAX IDENTIFICATION NUMBER

01.308.470.2-091.000



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 24 April 1957 and was published in Supplement No. 664 to the State Gazette of Republic of Indonesia No. 46 dated on June 7, 1957.



CUSTODIAN BANK PERMIT

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

TRUSTEE PERMIT

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



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. AHU-AH.01.03-0420961 dated 18 December 2020.



GLOBAL INTERMEDIARY IDENTIFICATION NUMBER (GIIN)

WZU780.99999.SL.360



www.danamon.co.id



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



STOCK EXCHANGE

Indonesia Stock Exchange

SHARE CODE

BDMN

ISIN CODE

ID1000094204

SWIFT CODE

BDINIDJA



BUSINESS PERMIT

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

FOREIGN EXCHANGE BANK PERMIT

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

SHARIA BANKING PERMIT

Letter from the Directorate of Banking Licensing and Information, Bank Indonesia, No. 3/744/DPIP/Prz dated 31 December 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 7 September 1989.



ASSOCIATION MEMBERSHIPS

- National Private Bank Association (Perbanas)
- Indonesia Public Listed Companies Association (AEI)
- Indonesia Payment System Association (ASPI)
- Bankers Association for Risk Management (BARa)



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 : +62218064 5000



SUBSIDIARY

PT ADIRA DINAMIKA MULTI FINANCE, TBK.
(ADIRA FINANCE)

Core Business: Financing
Head Office: Milenium Centennial Center
53, 56-61 Floors
Jl. Jendral Sudirman Kav. 25, Jakarta
Phone : (+62 21) 3973 3232, 3973 3322



INFORMATION ACCESS

CORPORATE INFORMATION
Corporate Secretary

INVESTOR INFORMATION
Investor Relations

PRESS INQUIRIES
Corporate Communications

Menara Bank Danamon

Jl. H.R. Rasuna Said Blok C No. 10 Karet Setiabudi, Jakarta-Indonesia 12920
Phone: +622180645000 | Fax: +622180645030

| 17th Floor | 16th Floor | 11th Floor |
|-----------------------------------|----------------------------------|--|
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DANAMON AT A GLANCE

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

Danamon serves all segments of banking customers in the Consumer segment, SME segment and Enterprise (Commercial and Corporate) Banking segments. Danamon 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 864 branches and service outlets comprising conventional branches, Sharia units and the branch networks of Adira Finance. With a Branch 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 1,471 proprietary ATMs and 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 posts total assets of Rp192.24 trillion as of 31 December 2021. Its shares are owned by The MUFG Bank, Ltd. (92.47%) and the public (7.53%).



CORE BUSINESS

PURPOSES AND OBJECTIVES AS WELL AS BUSINESS ACTIVITIES ARTICLE 3

1. The purposes and objectives of the Company are to do business activities as a Commercial Bank.
2. Main Business Activities
To achieve the purposes and objectives mentioned above, the Company may carry out the following main business activities:
 - a. raising funds from the general public in the form of savings/deposits i.e. demand deposits account, time deposits, deposit certificates, savings and/or other forms which are similar to or comparable to them, either in the Rupiah currency or foreign currencies;
 - b. extending loan, either long-term, middle-term, or long-term or other forms of loan which are usually extended in the banking world;
 - c. issuing promissory notes;
 - d. purchasing, selling, or guaranteeing at its own risk or in the interest and by the order of the customers:
 - (i) drafts including the drafts accepted by bank and the validity period of which is not longer than the normal period of issuance in the trade of the said instruments;
 - (ii) promissory notes and other commercial papers, the validity period of which is not longer than the normal period of issuance in the trade of the said instruments;
 - (iii) state treasury instrument and Government bond;
 - (iv) certificate of Bank Indonesia (SBI);
 - (v) bond;
 - (vi) promissory notes with a validity period of up to 1 (one) year;
 - (vii) other securities with a validity period of up to 1 (one) year;
 - e. transferring funds, both on its own interest or in the interest of the customers;
 - f. placing funds in, borrowing funds from, or lending funds to, another bank, both in writing, with telecommunications facility and sight draft, cheque or other facilities;
 - g. receiving the payment of securities bill and making calculation with or among the third parties;
 - h. providing a place to store goods and securities;
 - i. carrying out safekeeping activities in the interest of another party under a contract;
 - j. placing funds from one customer to another customer in the form of securities which is not listed on the Stock Exchange;
 - k. carrying out factoring activities, credit card business and acting as a trustee;
 - l. carrying out activities in the field of foreign currency in accordance with the provisions stipulated by Bank Indonesia and Financial Services Authority;
 - m. providing funding and/or carrying out other activities under the Sharia principles, in accordance with the provisions as stipulated by the Bank Indonesia and Financial Services Authority.
 - n. carrying out activities as a marketing agent for non banking products such as insurance, mutual funds, state bonds and other activities in accordance with the provisions thereof;

3. Supporting Business Activities

To support the main business activities of the Company, the Company may carry out the following supporting business activities:

- a. purchasing collateral, either whole or a part, through or outside the tender in the case the debtor does not meet its obligations to the bank, with the provisions that the said collateral must be marketable within short period;
- b. acting as the founder and as the executive board of pension funds in accordance with the provisions of laws and regulations on pension fund;
- c. issuing various forms of letter of credit and bank guarantee;
- d. carrying out capital participation activity in bank or other companies in the field of finance, such as leasing, venture capital, credit card business, consumer financing, Securities company, insurance, settlement and depository clearing house, in accordance with the provisions as stipulated by Bank Indonesia and Financial Services Authority;
- e. carrying out temporary capital participation activity to overcome the consequence of credit failure, including the financial failure under the Sharia principles, provided that such participation must be withdrawn in accordance with the provisions as stipulated by the Bank Indonesia and Financial Services Authority;
- f. carrying out other supporting business activities to support the main business activities which is usually carried out by Banks as long as they do not conflict with the prevailing laws and regulations.



MILESTONES

1956
2005

1956

Established as Bank Kopra Indonesia

1976

Name changed to PT Bank Danamon Indonesia

1988

Becomes the first foreign exchange bank in Indonesia

1989

Becomes a publicly listed company with shares offered on the Jakarta Stock Exchange

1998

Taken over by the Government due to the Asian financial crisis

2000

Merged with eight banks that were also taken over by the Government

2003

Asia Financial (Indonesia) Pte. Ltd. acquires the Government's majority shares in the bank

2004

- Launching of Danamon Savings and Loans
- Acquisition of Adira Finance

2005

- Branch network expansion for Danamon Savings and Loans
- Launching of new Company Vision, Mission and Values

2013

- Collaboration with Wells Fargo and Overseas Private Investment Corporation (OPIC) and International Finance Corporation (IFC) to finance Indonesia's MSME sector
- Monthly transactions through Danamon Online Banking reach 2.6 million
- Construction of new Danamon's head office, "Menara Danamon"
- Issuance of sustainability report certified by the Global Reporting Initiative (GRI)

2006

- Acquisition of American Express Card Business in Indonesia
- Celebration of Danamon's 50th Anniversary

2007

Launch of DirhamCard, the first Sharia-compliant credit card in Indonesia

2008

- Inauguration of Danamon Corporate University
- Expansion of the branch office network

2009

- Rights issue of Rp4 trillion
- Increase of share ownership in Adira to 95%

2010

Danamon and Adira Finance issue a fixed-interest bond to diversify funding sources

2011

- Rights issue of Rp5 trillion
- Celebration of Danamon's 55th anniversary

2012

- Expansion of Solusi Emas Syariah branches
- Launch of Manchester United debit and ATM cards

2006
2012



2014

- Launch of D-Mobile Danamon mobile banking application
- Launch of Danamon Sharia's BISA iB and BISA Qurban iB savings products
- Collaboration on financial and banking literacy and education programs with the Financial Services Authority (OJK) through Si Mobil LitErası Keuangan (SiMOLEK) socialization
- Signing of a memorandum of understanding with Indosat to establish strategic cooperation in telecommunications and banking services
- Signing of a memorandum of understanding with International Finance Corporation (IFC), a member of the World Bank Group, in the development and design of financing models, especially in the agribusiness sector in the Danamon Savings and Loan business unit.

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

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

2015

- Cooperation with the International Islamic Trade Finance Corporation (IITFC) in Sharia Joint Trade Financing
- Launched of the DSP car for micro customers
- Launching of BISA Umrah iB savings product
- Launch of the e-commerce feature in Danamon Online Banking

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

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

2021

- Danamon launches the D-Bank PRO application, an easy and convenient one-control application to fulfill daily transaction needs
- Danamon Syariah launched digital Waqf service in 2021 to increase the convenience of customers' charitable contributions
- Commemoration Celebration of Danamon's 65th Anniversary held a series of programs entitled "Collaboration Festival"
- Danamon presents a drive-in concert New Live Experience Vol.2
- Danamon cooperates with Grab to launch the Grab Visa credit card
- Danamon received various prestigious awards, namely The Asian Banker Transaction Award 2021 for providing a Cash Management service system through real-time automatic payments and posting facilities
- Danamon received the 2021 Indonesia Property Award for the category of The Most Progressive Mortgage Bank with Accelerating Partnership
- Danamon received the Mitra Bakti Husada 2021 Award from the Indonesian Ministry of Health in recognition of digital innovation efforts and the implementation of health protocols in the company.
- Danamon also received an award as ranked first in the 2021 SLE Index for the BUKU IV Bank category from the 2021 Satisfaction Loyalty Engagement Awards event.
- Danamon together with MUFG and Adira Finance held a vaccination center to support the acceleration of the government's vaccination program against the Covid-19 pandemic in collaboration with the ministry of health.

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

VISION AND MISSION STATEMENTS

VISION

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

MISSION

Danamon pursues its vision through the following missions: Danamon aims to be "The Leading Financial Institution in Indonesia" with a significant market presence.

Danamon believes its strength as a financial intermediary is a catalyst for welfare and prosperity. To optimize its role in the growth of the economy, it is imperative for Danamon to be well regarded and occupy a leading position among its peers, as a:

- Business partner to its customers; and
- Valuable and caring corporate citizen to the public.

A customer centric organization covering all customer segments, each with a unique value proposition, centered on sales and service excellence, supported by world class technology.

- In carrying out its role, Danamon always strives to understand the needs of each customer and responds appropriately to fulfill them.
- It aims to offer solutions through unique approaches which create value not offered by any other financial institution in the marketplace, and does so through knowledge from research and use of technology.
- In doing so, Danamon places emphasis on the delivery of its services, utilizing the appropriate technology with utmost care and responsibility.

- It is key for Danamon employees to satisfy customers, be respectful and provide services that society will appreciate.
- Danamon views that the following positive attitudes are required:
 1. Be adaptable, open and willing to continuously learn to respond to change.
 2. Understand and focus on self and others' development. Danamon aims to be "The Leading Financial Institution in Indonesia" with a significant market presence.

We aspire to be an employer of choice and to be respected by our customers, employees, shareholders, regulators and the community.

- Danamon invests to cultivate a culture conducive to achieving its goals.
- Danamon builds collaborations with internal and external stakeholders to create valuable contributions to many beneficiaries where they are most needed.

Review of Vision and Mission Statements:

In 2021, 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.

CORPORATE LOGO

Danamon Symbol The Beams of a Lighthouse



Danamon Logotype

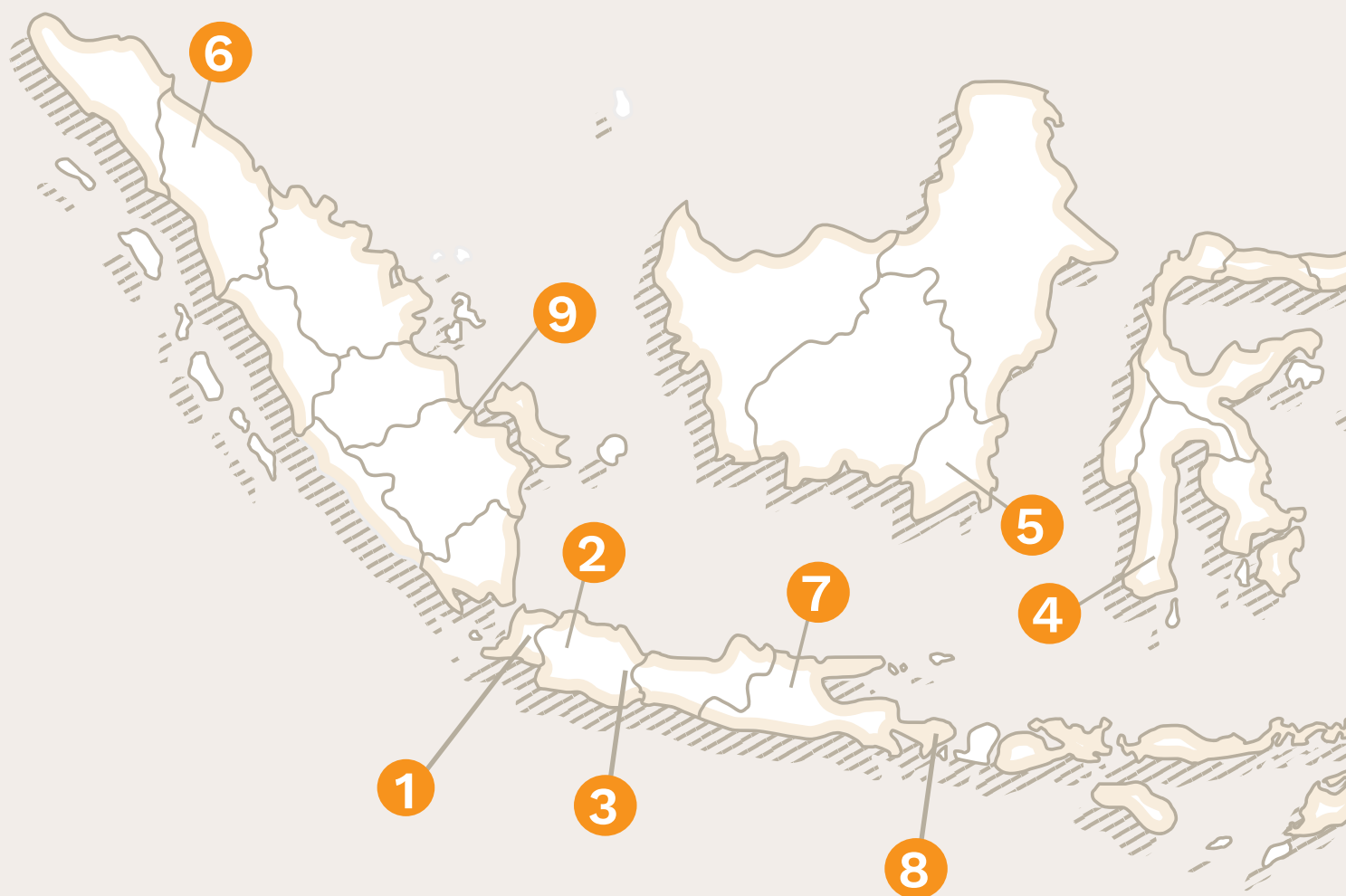
This is the corporate typeface that sits below the Danamon symbol. It is a specific font and should be used in combination with the Danamon symbol as a single entity.



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.



OPERATIONAL AREAS



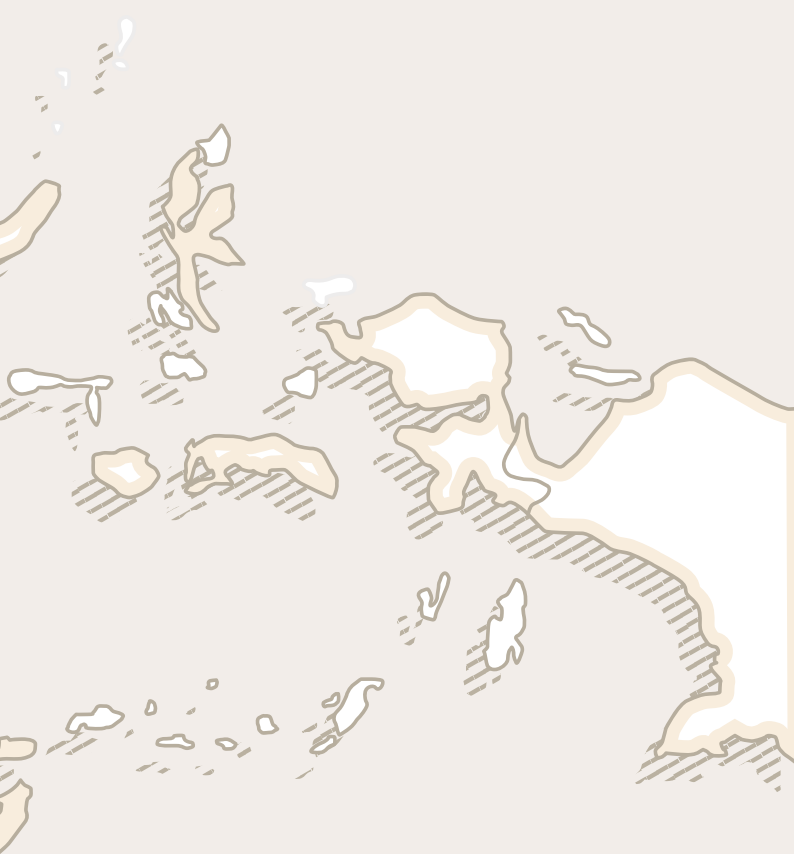
Danamon has a network throughout Indonesia from Aceh to Papua.

Danamon operates an extensive distribution network spread out from Aceh to Papua, with 864 branches and service outlets comprising conventional branches, sharia units, and the branch networks of Adira Finance.



Total Branches
864 Branches

(424 Danamon + 440 ADMF)



JAKARTA

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

BANDUNG

Includes Sukabumi, Tasikmalaya, Purwakarta, Cirebon

SURABAYA

Includes Kediri, Malang, Jember, Pasuruan, Blitar, Madiun

MAKASSAR

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

BALIKPAPAN

Includes Pontianak, Palangkaraya, Banjarmasin, Samarinda, Tarakan

MEDAN

Includes Banda Aceh, Lhokseumawe, Siantar, Sibolga, Batam

SEMARANG

Includes Solo, Purwokerto, Yogyakarta, Kudus, Tegal, Magelang

DENPASAR

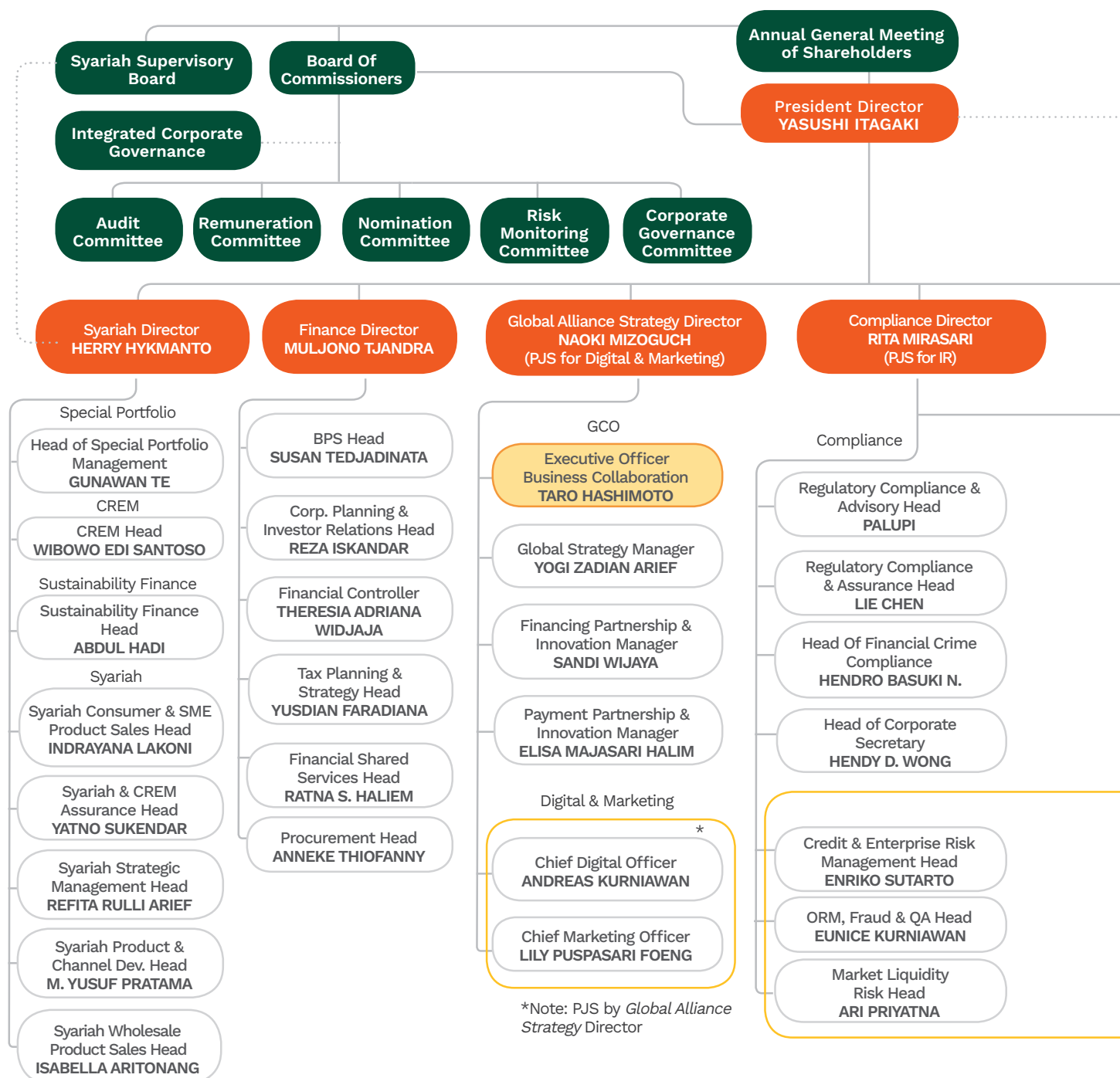
Includes Mataram, Kupang

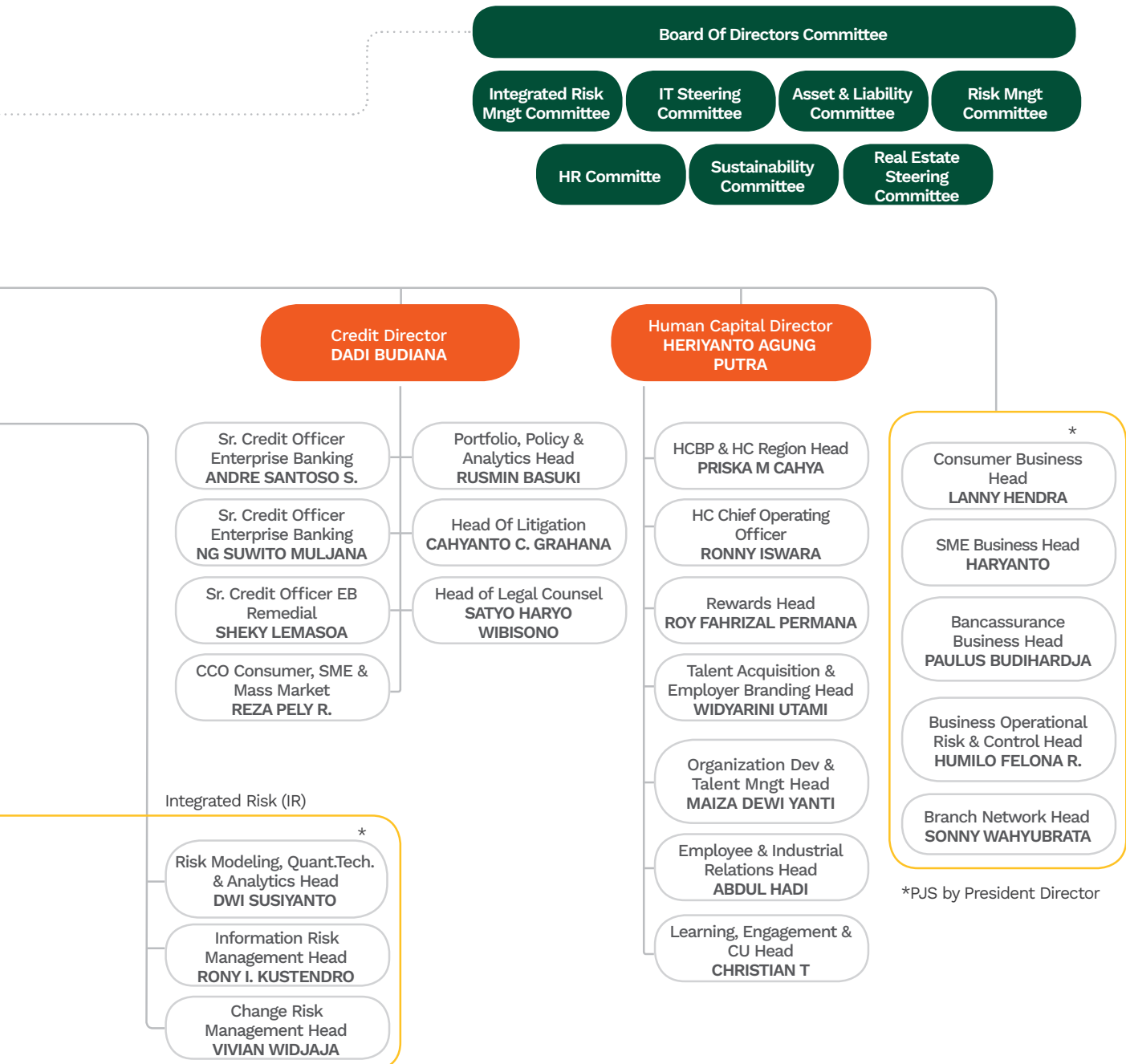
PALEMBANG

Includes Palembang, Padang, Bengkulu, Jambi, Pekanbaru



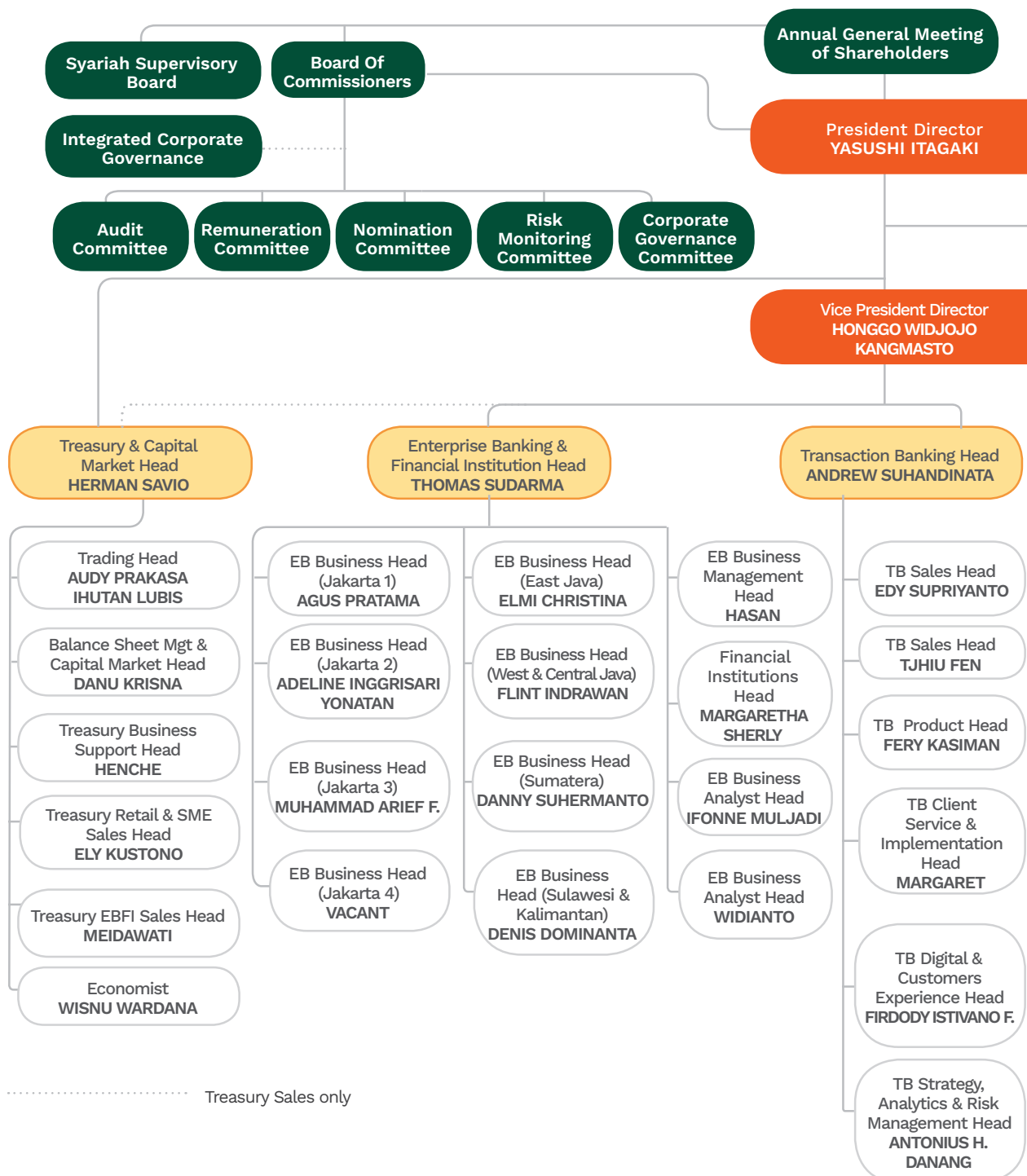
ORGANIZATIONAL STRUCTURE

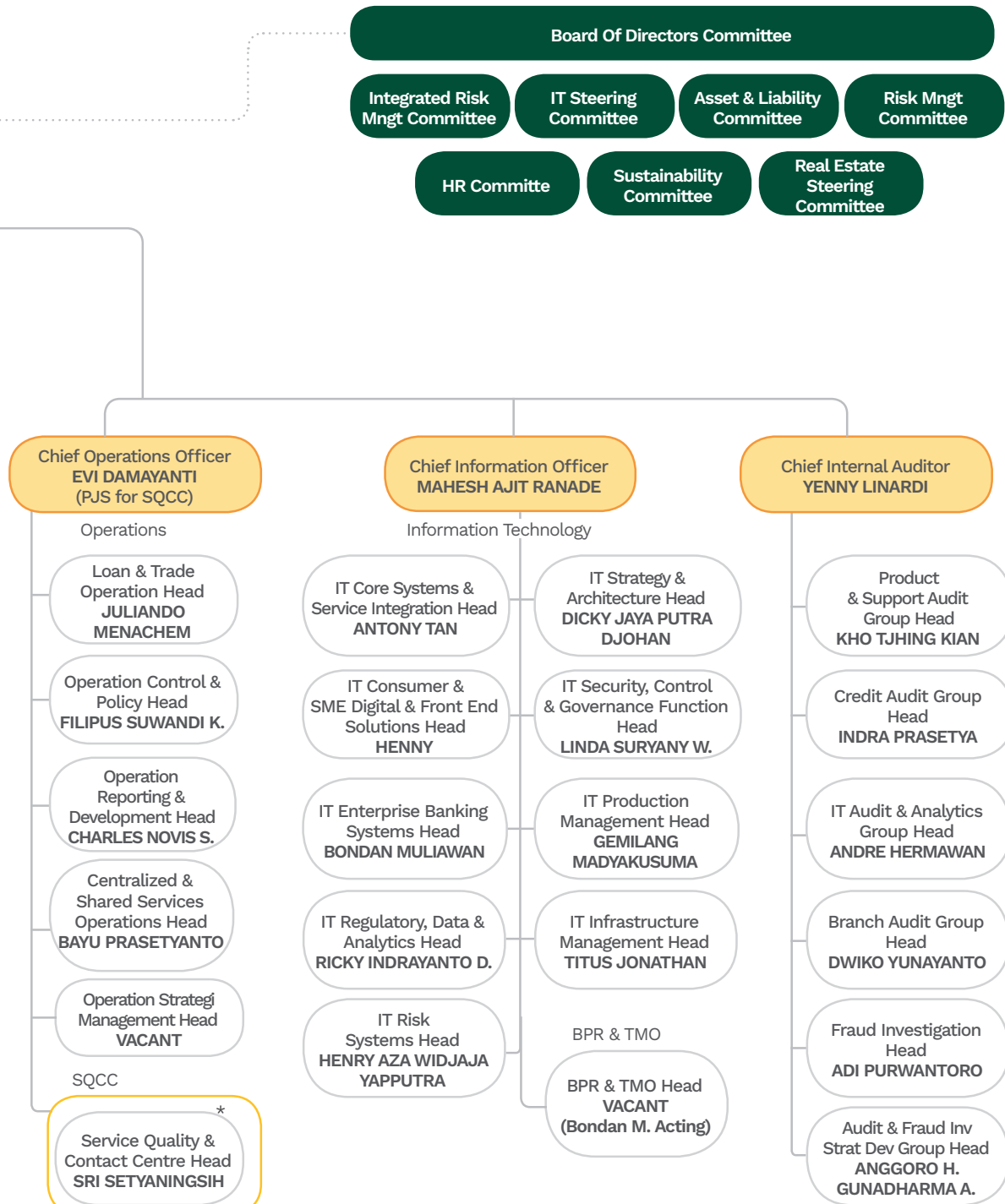




*Note: PJS by Compliance Director







*Note: PJS by Chief Operations Officer



BOARD OF COMMISSIONERS PROFILE



TAKAYOSHI FUTAE
President Commissioner

Japanese citizen.

Age 61. Domiciled in Tokyo.

LEGAL BASIS OF APPOINTMENT

Appointed as Commissioner of Danamon at the AGMS on 20 March 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/ACADEMIC 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 EXPERIENCE

A seasoned banker with over 30 years of experience, he began his career in 1983 at The Sanwa Bank, Ltd., which was a predecessor of MUFG Bank. He worked in the United States for 10 years, in its Chicago and New York branches before returning to Japan to take on more senior roles 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 percent 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.

Indonesian citizen.

Age 75. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

He serves as Vice President Commissioner of Danamon since 2005 and reappointed as Vice President Commissioner and Independent Commissioner at the Bank's AGMS on March 23, 2020.

QUALIFICATIONS/ACADEMIC BACKGROUND

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

WORK EXPERIENCE

Director of State Wealth Management in the Directorate General of Monetary Affairs MoF (1980-1987), Director of Budget, the Ministry of Finance (1987-1990) and Chairman of the National Institute of Administration (LAN) (1990-1998). Assistant to the Coordinating Minister for Development Supervision and Administrative Reform (1999-2001), Deputy Minister for Administrative Reform (2001-2003). Secretary General of the Ministry of Communication and Information (2003-2005), Secretary General of the Ministry of Finance (2005), Chairman of Atmajaya Foundation (Jakarta Catholic University (2006-2011), Senior Advisor to the Minister of Finance (2009-2011), Secretary Team of Tax and Customs Reform (2010). He serves as a Chairman of National Task Force for Bureaucracy Reforms (until now). Commissioner in several State-Owned Enterprises, namely PT Tambang Batubara Bukit Asam (1980), Bank Dagang Negara (1982), PT Aneka Tambang (1986) and Bank BNI (2005). PT Citra Tubindo until now. He serves as Professor at Padjadjaran University, Bandung, since 2007. Member of supervisory Board of Jakarta French School (Lycee Francais de Jakarta) (2012), Chairman of Independent Panel for Public Service Innovation Competition. Menpan Decree 2021. Member of Supervisory Board of Indonesian Climate Change Ministry of Forestry and Environment (2021)



J.B. KRISTIADI PUDJOSUKANTO
Vice President Commissioner
(Independent)





PETER BENJAMIN STOK
Independent Commissioner

Indonesian citizen.
Age 72. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Appointed as Independent Commissioner of Danamon at the AGMS on 20 March 2018. Reappointed as Independent Commissioner at Danamon's AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC BACKGROUND

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

WORK EXPERIENCE

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 has 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.

Japan Citizen.
Age 49. Domiciled in Japan.

LEGAL BASIS OF APPOINTMENT

Appointed as Commissioner of Danamon at the EGMS on 1 October 2019. Reappointed as Commissioner at Danamon's AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC BACKGROUND

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

WORK EXPERIENCE

Kawasaki is a Managing Director, 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).



NOBUYA KAWASAKI
Commissioner

Indonesian Citizen.
Age 63. Domiciled in Jakarta.

LEGAL BASIS OF APPOINTMENT

Appointed as Independent Commissioner of Danamon at the EGMS on 26 November 2020.

QUALIFICATIONS/ACADEMIC 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 EXPERIENCE

Before joining Danamon, Hedy Lapien 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.



**HEDY MARIA
HELENA LAPIAN**

Independent Commissioner



TAKANORI SAZAKI

Commissioner

Japanese citizen.
Age 57. Domiciled in Singapore.

LEGAL BASIS OF APPOINTMENT

Appointed as Commissioner of Danamon at the AGMS on 30 April 2021.

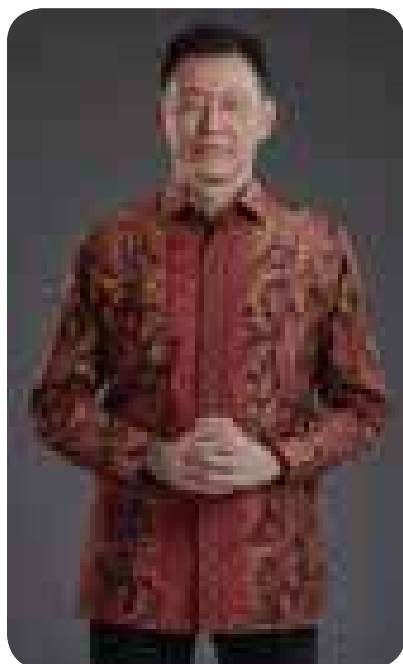
QUALIFICATIONS/ACADEMIC BACKGROUND

Master of Business Administration from The Wharton School of the University of Pennsylvania (1994) and Bachelor of Arts in Law from University of Tokyo, Japan (1988).

WORK EXPERIENCE

Taka was appointed Regional Executive for Asia Pacific of MUFG Bank on 14 May, 2021. Prior to this appointment, he was Regional Executive for EMEA, Head of Japanese Corporate Banking Division for MUFG Bank, and was based in London. Then he was responsible for developing and executing the MUFG's business strategy and operations in EMEA. Taka is a seasoned banker with more than 30 years of experience, largely in investment banking, with particular focus on M&A advisory and capital markets, as well as in strategic planning. He has led the bank to make strategic investments in VietinBank and in 2013 and the US\$5 billion majority investment in Krungsri in Thailand, establishing MUFG's commercial banking platform in Asia. He has driven and realized numerous strategies of the MUFG group from various aspects not only for business but also governance and internal control.





DAN HARSONO
Commissioner

Thailand citizen.
Age 61. Domiciled in Thailand.

LEGAL BASIS OF APPOINTMENT

Appointed as Commissioner of Danamon at the AGMS on 30 April 2021.

QUALIFICATIONS/ACADEMIC BACKGROUND

Master of Business Administration (MBA) in Finance and Marketing from Indiana University, Bloomington, IN, USA (1984) dan Bachelor's Degrees with Honors in Electrical Engineering and Biomedical Engineering from the University of Southern California in Los Angeles, California (1982).

WORK EXPERIENCE

Dan is a Senior Advisor at the Bank of Ayudhya (Krungsri). He has extensive experience in the business management and financial services area. Prior to becoming a Senior Advisor, Dan held various important positions at Bank Ayudhya (Krungsri), namely: Chief Marketing Officer, Head of Marketing and Cross Sale, Head of Marketing and International Business Development, Head of Marketing and Branding, and Head of Retail and Consumer Banking. Before joining Bank Ayudhya (Krungsri), Dan used to work at GE Money Asia Regional Office in Bangkok, Thailand, with his last position as Chief Marketing Officer. And successfully managed GE Capital Thailand during the financial crisis 'Tom Yam Gung' in 1997-2001.

Indonesian Citizen.
Age 65. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Appointed as Independent Commissioner of Danamon at the EGMS on 26 August 2021.

QUALIFICATIONS/ACADEMIC BACKGROUND

Doctoral Degree (S3) University of Indonesia, Finance (2004-2008), Master of Arts in Development Economics (S2), Boston University, USA (1983-1985), Bachelor Degree (S1) University of Gadjah Mada, Indonesia, Faculty of Law (1976-1981) and Bachelor Degree (S1) University Islam Indonesia, Indonesia, Faculty of Economic Management (1975-1980).

WORK EXPERIENCE

Halim Alamsyah is a well-known and well-respected individual in the regulatory area of the Indonesia financial industry. In 1982, Halim started his career at Bank Indonesia as a Credit Analyst at the Cooperative Credit. He later dedicated himself in the economic and monetary research for more than a decade, prior to his assignment as Head of the Governor's Bureau of Bank Indonesia in 2000. In view of his extensive experience in Bank Indonesia and his excellence performance, Halim was appointed by the President of the Republic of Indonesia and Indonesia House of Representative to carry out the mandate as Deputy Governor of Bank Indonesia for term of office from June 2010 to June 2015. On September 2015, Halim was again trusted by the Government of Indonesia as Chairman Commissioner of the Indonesia Deposit Insurance Corporation (Lembaga Penjaminan Simpanan/ LPS) until September 2020. Currently, Halim serves as the Expert Staff of the Minister of Finance, Sector Islamic Finance and Finance.



HALIM ALAMSYAH
Independent Commissioner

BOARD OF DIRECTORS PROFILE

Japanese citizen.
Age 57. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Itagaki joined Danamon as Director on March 2018 and later appointed as President Director in the EGMS on 1 October 2019. Reappointed as President Director in the AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC BACKGROUND

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

WORK EXPERIENCE

Prior to joining Danamon Itagaki served as 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 Danamon 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 Danamon 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.



YASUSHI ITAGAKI
President Director





**HONGGO WIDJOJO
KANGMASTO**

Vice President Director

Indonesian Citizen.

Age 55. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Appointed as Vice President Director of Danamon at the EGMS on 1 October 2019. Reappointed as Vice President Director at the AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC 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 EXPERIENCE

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).

ROLES AND RESPONSIBILITIES

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

Indonesian citizen.

Age 53. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Appointed as Director of Danamon since 2008 and reappointed as Director at the AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC BACKGROUND

Obtained Bachelor degree from Padjadjaran University, Bandung.

WORK EXPERIENCE

Started his career as the International Operation Head in Bank Universal (1992-2000). Standard Chartered Indonesia as Senior Cash Management & Trade Business Development Manager (2000-2003). In 2003 joined Danamon as Head of Transaction Banking. The first Indonesian banker holding international certification in letter of credit from the International Chamber of Commerce France in 1998.

ROLES AND RESPONSIBILITIES

Sharia Banking, Corporate Real Estate Management, Micro Banking, Business Banking Unit and Sustainability Finance.



HERRY HYKMANTO
Director



**RITA MIRASARI**

Director

Indonesian citizen.

Age 52. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Appointed as Director of Danamon since 2016 and reappointed at the AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC 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, and also responsible as Acting Director in charge of Integrated Risk Management from July 24, 2021 to December 31, 2021.

Indonesian citizen.

Age 56. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Appointed as Director of Danamon since 2016 and reappointed as Director in the AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC BACKGROUND

Obtained Master 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 (GMFAA) Garuda and as secretary of Board of Commissioner of PT Garuda Indonesia (Persero) Tbk (2010-2011). And also, as Head of Human Capital Management, Business Support, Head of Cost Controller, Head of General Strategic Sourcing.

ROLES AND RESPONSIBILITIES

Human Capital.



HERIYANTO AGUNG PUTRA
Director



**DADI BUDIANA**

Director

Indonesian citizen.

Age 56. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

He joined Danamon in 2017 and appointed as Director at the AGMS on 20 March 2018. Reappointed as Director at the AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC 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.

Indonesian citizen.

Age 56. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Appointed as Director of Danamon in the EGMS on 1 October 2019. Reappointed as Director at the AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC BACKGROUND

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

WORK EXPERIENCE

Muljono joined Danamon 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 Danamon (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 dan Services.



MULJONO TJANDRA
Director



**NAOKI MIZOGUCHI**

Director

Japan Citizen.

Age 49. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Joined Danamon since October 2018 as Senior Consultant Global Collaboration. Appointed as Director in EGMS on 1 October 2019. Reappointed as Director at the AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC 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

Indonesian citizen.

Age 63. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

He has been serving as Chairman of Syariah Supervisory Board, Syariah Business Unit Danamon since 2002 and reappointed with the same position at the AGMS on 23 March 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 in 1991.

WORK EXPERIENCE

He is Professor of Islamic Politics, UIN Jakarta, Chairman of PP Muhammadiyah (2005-2015), Chairman of MUI Advisory Council (2015-2020), Special Envoy of the President of the Republic of Indonesia for Interfaith and Intercultural Dialogue and Cooperation (2017 -2018), President Asian Conference on Religions for Peace (ACRP) (2004-2021), Chairman of the Center for Dialogue and Cooperation among Civilizations (CDCC) (2007-present), Co-President of World Conference on Religions for Peace (WCRP) (2006-present), Chairman of the world Peace Forum (WPF) (2006-present), Member of the Leadership Council of United Nations Sustainable Development Solutions Network (2015-present), Advisory board member of King Abdulaziz International Centre for Interfaith and Intercultural Dialogue (KAICIID) (2015-sekarang), Member of Group for Strategic Vision Russia-Islamic World (2006-present).



**PROF. DR. H.M. SIRAJUDDIN
SYAMSUDDIN, MA**

Ketua Dewan Pengawas Syariah





**DR. K.H.
HASANUDIN, M. AG.**

Member of Sharia
Supervisory Board

Indonesian citizen.
Domiciled in Indonesia. Age 60.

LEGAL BASIS OF APPOINTMENT

He has been serving as Member of Syariah Supervisory Board, Syariah Business Unit Danamon since 2002 and reappointed with the same position in the AGMS on 23 March 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 EXPERIENCE

He is a Lecturer at UIN Syarif Hidayatullah, and 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 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 and Member of Sharia Supervisory Board (SSB) at BNI Sharia Bank (2010-2021), Member of Board of Syari'ah Standard Accounting (DSAS) - Indonesian Accountant Association (IAI) (2012 to 2016), working Member KPJKS OJK (2014-2016), Deputy Chairman of the Fatwa Commission of the Indonesian Council of Ulama (2010-present), Chairman of BPH National Sharia Council-MUI (2020-present), Chairman of Sharia Supervisory Board (SSB) at BSI Bank (2020-present), Chairman of SSB at TAFS Sharia (2014-present), Chairman of SSB at PT Trimegah Asset Management (2015-present), Chairman of SSB at Syariah Business Unit PT Sarana Multigriya Financial (2018-present), 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).

Indonesian citizen.
Age 54. Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

He has been serving as Member of Syariah Supervisory Board, Syariah Business Unit Danamon since 2018 and reappointed with the same position in the AGMS on 23 March 2020.

QUALIFICATIONS/ACADEMIC 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 EXPERIENCE

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-present). 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) National Syariah Council MUI (2013-2015), and Senior Lawyer at Law Office of Remy & Partners (2002-2015).



**DR. ASEP
SUPYADILLAH, M. AG**

Member of Sharia
Supervisory Board

PROFILE OF INDEPENDENT PARTIES

Indonesian citizen. Age 66.
Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Serves as an independent party and became a member of the Risk Oversight Committee, member of independent Audit committee and member of ICG Danamon since 2020.

QUALIFICATIONS/ACADEMIC 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 EXPERIENCE

He 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 59.
Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Serves as an independent party and became a member of the Risk Oversight Committee and a member of independent Audit Committee Danamon since 2020.

QUALIFICATIONS/ACADEMIC 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 EXPERIENCE

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 (IAP) (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.



EMPLOYEE DEMOGRAPHIC

HEAD COUNT AS OF 31 DECEMBER 2021 (CONSOLIDATED)

| Entity | 2021 | 2020 | 2019 |
|---------------|--------|--------|--------|
| Danamon | 8,773 | 8,926 | 10,382 |
| Adira Finance | 17,093 | 16,424 | 17,677 |
| Total | 25,866 | 25,350 | 28,059 |

EMPLOYEE COMPOSITION BASED ON ORGANIZATION LEVEL (CONSOLIDATED)

| Position | 2021 | 2020 | 2019 |
|-------------------------------------|--------|--------|--------|
| Top Management & Technical Advisors | 22 | 23 | 22 |
| Senior Managers | 359 | 354 | 339 |
| Managers | 2,983 | 2,890 | 2,934 |
| Officers | 7,564 | 7,806 | 8,380 |
| Staff | 14,938 | 14,277 | 16,384 |
| Total | 25,866 | 25,350 | 28,059 |

EMPLOYEE COMPOSITION BASED ON EMPLOYMENT TENURE (CONSOLIDATED)

| Employment Tenure (years) | 2021 | 2020 | 2019 |
|---------------------------|--------|--------|--------|
| 0-3 | 7,937 | 6,242 | 8,975 |
| 3-5 | 3,537 | 3,768 | 3,138 |
| 5-10 | 5,171 | 5,819 | 7,946 |
| 10-20 | 7,210 | 7,393 | 5,894 |
| >20 | 2,011 | 2,128 | 2,106 |
| Total | 25,866 | 25,350 | 28,059 |

EMPLOYEE COMPOSITION BASED ON AGE (CONSOLIDATED)

| Age (years) | 2021 | 2020 | 2019 |
|-------------|--------|--------|--------|
| <25 | 977 | 931 | 1,763 |
| 25-34 | 11,969 | 11,761 | 11,633 |
| 35-44 | 9,370 | 9,255 | 11,173 |
| >45 | 3,550 | 3,403 | 3,490 |
| Total | 25,866 | 25,350 | 28,059 |

EMPLOYEE COMPOSITION BASED ON LEVEL OF EDUCATION (CONSOLIDATED)

| Education Level | 2021 | 2020 | 2019 |
|-----------------------|--------|--------|--------|
| Postgraduate | 475 | 417 | 419 |
| Graduate | 18,353 | 17,821 | 19,620 |
| Diploma | 4,532 | 4,668 | 5,204 |
| High School | 2,503 | 2,441 | 2,812 |
| Middle/Primary School | 3 | 3 | 4 |
| Total | 25,866 | 25,350 | 28,059 |

EMPLOYEE COMPOSITION BASED ON LEVEL OF EDUCATION (CONSOLIDATED)

| Employment Status | 2021 | 2020 | 2019 |
|-----------------------------|--------|--------|--------|
| Permanent ¹⁾ | 22,509 | 22,335 | 22,999 |
| Non-Permanent ²⁾ | 3,357 | 3,015 | 5,060 |
| Total | 25,866 | 25,350 | 28,059 |

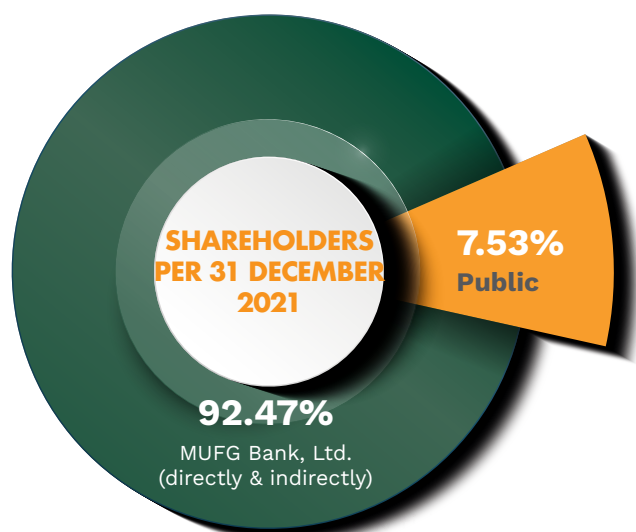
Notes

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. (directly & indirectly) | 9,038,053,192 | 92.47% |
| Public | 735,499,678 | 7.53% |
| Total | 9,773,552,870 | 100.00% |

SHARE OWNERSHIP OF DANAMON BY MEMBERS 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 Kristiadi | Vice President Commissioner (Independent) | - | - |
| 3. | Peter Benyamin Stok | Commissioner (Independent) | - | - |
| 4. | Nobuya Kawasaki | Commissioner | - | - |
| 5. | Hedy Maria Helena Lopian | Commissioner (Independent) | - | - |
| 6. | Takanori Sazaki | Commissioner | - | - |
| 7. | Dan Harsono | Commissioner | - | - |
| 8. | Halim Alamsyah | Commissioner (Independent) | - | - |

BOARD OF DIRECTORS

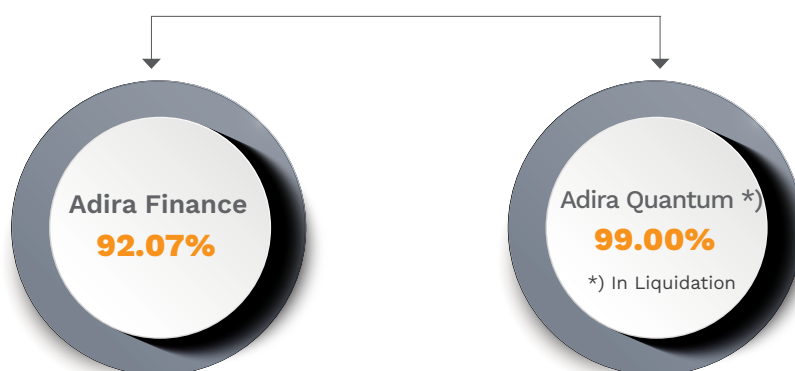
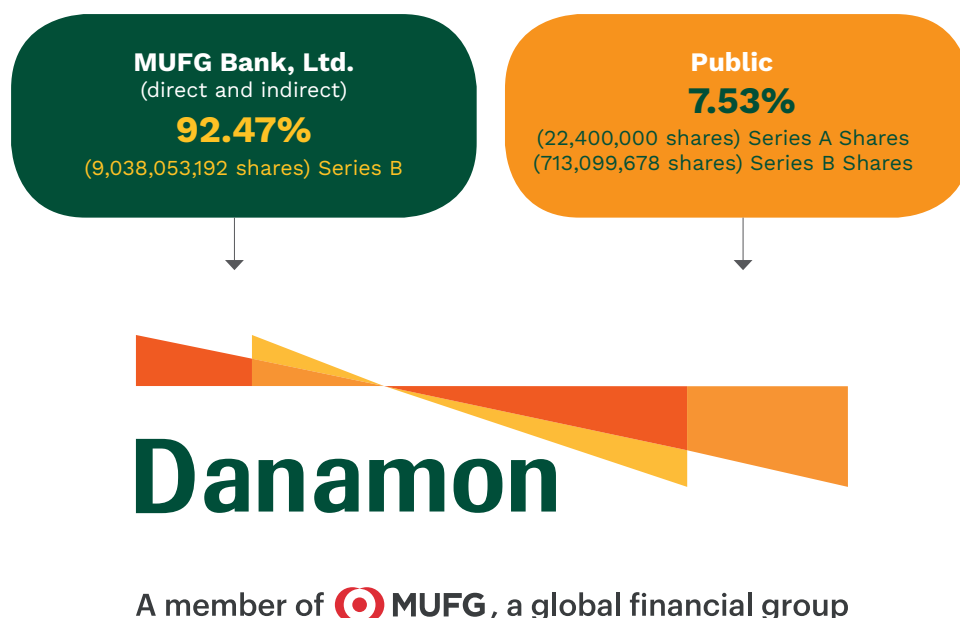
| No. | Name | Position | Number of Shares | Percentage |
|-----|--------------------------|-------------------------|------------------|------------|
| 1. | Yasushi Itagaki | President Director | - | - |
| 2. | Honggo Widjojo Kangmasto | Vice President Director | 260,600 | 0.00 |
| 3. | Herry Hykmanto | Director | 350,956 | 0.00 |
| 4. | Rita Mirasari | Director | 164,700 | 0.00 |
| 5. | Heriyanto Agung Putra | Director | 207,600 | 0.00 |
| 6. | Dadi Budiana | Director | 272,500 | 0.00 |
| 7. | Muljono Tjandra | Director | 184,100 | 0.00 |
| 8. | Naoki Mizoguchi | Director | - | - |

TOP 20 SHAREHOLDERS AS OF 31 DECEMBER 2021

| No. | Investor | Total Shares Owned | (%) Shareholding |
|-----|---|--------------------|---------------------|
| 1 | MUFG Bank Ltd | 8,940,317,662 | 91.5 |
| 2 | UBS AG London-2140724000 | 161,982,884 | 1.7 |
| 3 | PT Guna Dharma | 95,846,434 | 1.0 |
| 4 | UL Equity Solid | 28,589,200 | 0.3 |
| 5 | Citibank New York S/A Government of Norway | 27,172,100 | 0.3 |
| 6 | PT. Cealmi Khiezt Indonesia | 10,725,800 | 0.1 |
| 7 | Citibank New York S/A Emerging Markets Core Equity Portfolio of DFA Inv Dimensions GRP Inc. | 9,341,454 | 0.1 |
| 8 | Reksa Dana Insight Infra Development (I-INFRA) | 9,525,700 | 0.1 |
| 9 | Caceis Bank, Luxembourg Branch | 8,000,000 | 0.1 |
| 10 | LGT Bank AG - Client Assets | 6,496,900 | 0.1 |
| 11 | Credit Suisse AG, Singapore Branch Trust Account Clients | 7,239,300 | 0.1 |
| 12 | JPMCB NA RE-Vanguard Total International Stock Index Fund | 6,946,150 | 0.1 |
| 13 | BCSL Client A/C PB Cayman Clients | 7,022,600 | 0.1 |
| 14 | Erik Chan | 6,370,000 | 0.1 |
| 15 | JPMCB NA RE - Vanguard Emerging Markets Stock Index Fund | 6,038,500 | 0.1 |
| 16 | Efendi | 5,410,000 | 0.1 |
| 17 | Manulife Dana Ekuitas | 4,686,100 | 0.1 |
| 18 | PT. Prudential Life Assurance - REF | 4,702,100 | 0.1 |
| 19 | UOB Kay Hian Pte Ltd | 3,959,544 | 0.0 |
| 20 | Dana Pensiun Astra Dua | 3,712,100 | 0.0 |



MAJORITY & CONTROLLING SHAREHOLDERS



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 2,500 locations in more than 50 countries. MUFG Group has over 130,000 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" under the MUFG's purpose "Committed to empowering a brighter future" 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 brighter future. 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

Danamon has listed its shares on the Indonesia Stock Exchange in 1989, 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:

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 Rp10,000 (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 Rp10,000 (full amount) per share through a reduction in the number of shares (reverse stock split) in 2001 | :5 22,400,000 |
| Total number of Series A shares as of 31 December 2021 | 22,400,000 |



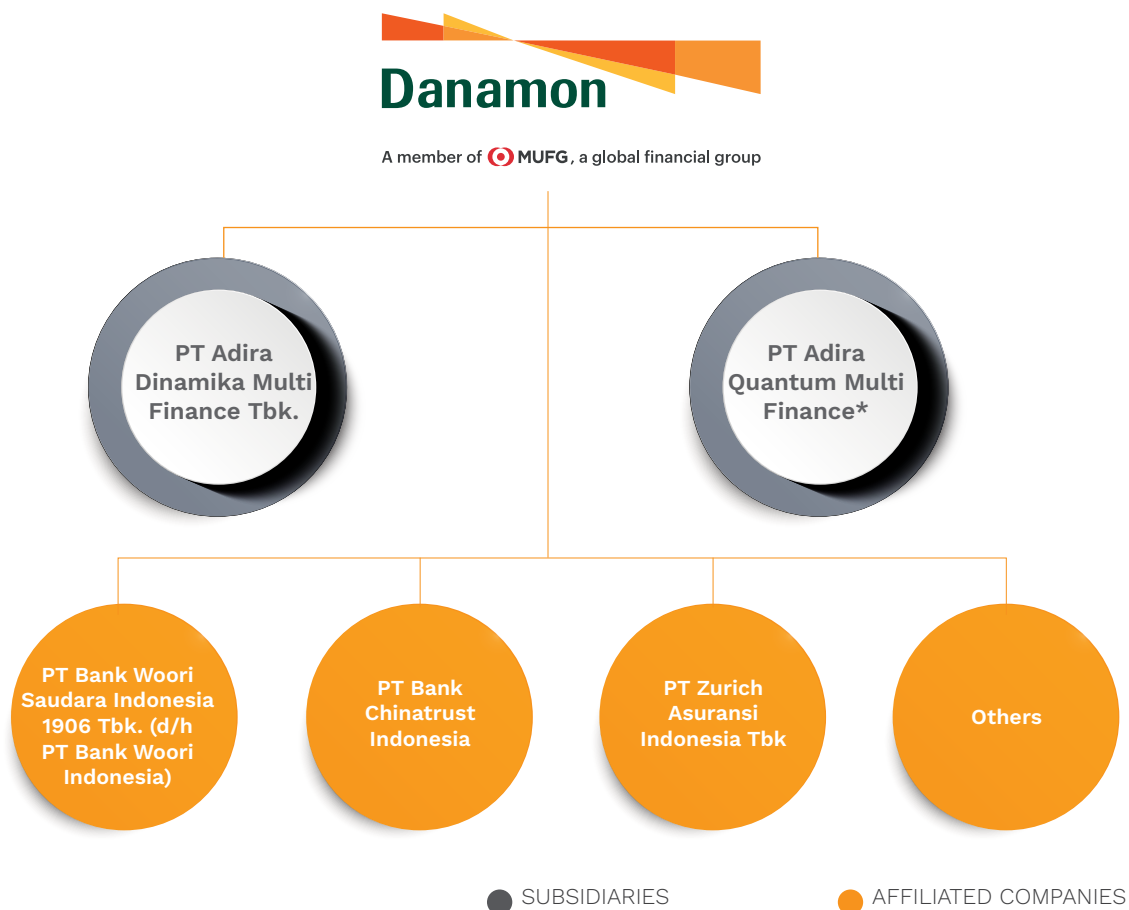
| Series B Shares | |
|--|------------------------|
| Shares originating from limited public offering with pre-emptive rights (rights issue) III in 1999 | 215,040,000,000 |
| Shares issued in the context of the merger with PDFCI in 1999 | 45,375,000,000 |
| Shares issued in the context of the merger 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 Rp100 (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 Rp500 (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 201 | 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 31 December 2021 | 9,751,152,870 |

TIMELINE OF OTHER SECURITIES LISTINGS

| Bonds/ Trading Codes/ Registered Exchange | Principal Amount & Interest Rate | Date of Issue | Date of Issue | Status | Trustee | Ratings Agency | Ratings by Year |
|---|-------------------------------------|------------------------|--|---|---|---|---|
| Subordinated Debt Code: CI | US\$300 7.65% | 30 March 2004 | 30 March 2014 (Option Settlement 30 Mar 2009) | Buy back/ Settlement 30 March 2009 | DB Trustees (Hong Kong) Limited | Moody's Investors Service, Inc. Fitch, Inc | 2004: B3 2005: B2 2006: Ba3 2007: Ba2 2008: B1 2004: B |
| Singapore Stock Exchange | | | | | | S&P | 2005: B |
| Bond Series IA Year 2007 Code: BDMN01A Indonesia Stock Exchange | Rp250,000,000,000 9.40% | 20 April 2007 | 19 April 2010 | Fully paid | PT Bank Mega Tbk. | PT Pemeringkat Efek Indonesia | 2007: AA- 2008: id AA+ 2009: id AA+ 2010: idAA+ |
| Bond Series IB Year 2007 Code: BDMN01B Indonesia Stock Exchange | Rp1,250,000,000,000 10.60% | 20 April 2007 | 19 April 2010 | Fully paid | PT Bank Mega Tbk. | PT Pemeringkat Efek Indonesia | 2010: idAA+ 2011: id AA+ 2012: id AA+ 2013: id AA+ |
| Bond Series IIA Year 2010 Code: BDMN02A Indonesia Stock Exchange | Rp1,879,000,000,000 8.75% | 10 December 2010 | 9 December 2013 | Fully paid | PT Bank Mandiri (Persero) Tbk. | PT Pemeringkat Efek Indonesia | 2010: idAA+ 2011: id AA+ 2012: id AA+ 2013: id AA+ 2014:idAAA 2015:idAAA |
| Bond Series IIB Year 2010 Code: BDMN02B Indonesia Stock Exchange | Rp921,000,000,000 9% | 10 December 2010 | 9 December 2013 | Fully paid | PT Bank Mandiri (Persero) Tbk. | PT Pemeringkat Efek Indonesia | 2010: idAA+ 2011: id AA+ 2012: id AA+ 2013: id AA+ 2014:idAAA 2015:idAAA |
| MTN I Bank Danamon Year 2019 Code: BDMN01XXMF | Rp500,000,000,000 8.15% | 26 February 2019 | 6 March 2020 | Fully paid | PT Bank Rakyat Indonesia Tbk. | PT Pemeringkat Efek Indonesia | 2019: idAAA |
| Bonds Series IA Year 2019 Code: BDMN01ACN1 Indonesia Stock Exchange | Rp1,148,000,000,000 7.55% | 24 May 2019 | 4 June 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 | Rp852,000,000,000 8.55% | 24 May 2019 | 24 May 2022 | Outstanding | PT Bank Rakyat Indonesia Tbk. | PT Fitch Rating Indonesia | 2020: AAA(idn) |



CORPORATE GROUP STRUCTURE



SUBSIDIARIES

| | | |
|---------------------------|--|---|
| Company Name | PT Adira Dinamika Multi Finance Tbk (Adira Finance) | |
| Core Business | Financing | |
| Company Profile | <p>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 “Sahabat Setia Selamanya” logo and tagline, Adira Finance commits to build health long-term relationships with consumers and business partners that we believe will lead to continued sustainable performance. This commitment drives Adira Finance to serve our consumers in every aspect of their life, in order to build long-term relationship with our customers which is named “customer for life”. Adira Finance strives to position itself for customers as friend that can work together and provides solutions with our concept of “Sahabat Adira.” In Adira Finance’s philosophy, the concept of “Sahabat” has a very deep meaning, namely the personality values that Adira Finance reflects to its customers, Flexible, Transparent, Innovative, and Synergistic. Adira Finance’s core focus is to provide various financing solutions to our customers, including motorcycles and cars, both new and used. Adira Finance also provides durables financing and multipurpose loans. In addition, Adira Finance provides financing of multiple motor vehicle brands such as Honda, Toyota, Mitsubishi and other brands. This provides flexibility for the Company in accepting financing applications from any brand.</p> <p>The main products and services offered by Adira Finance includes investment financing, work capital financing, multipurpose financing, other business activities, as well as operating lease and sharia financing based on the laws and regulations of the Financial Services Authority.</p> | |
| Shareholding | 92.07% | |
| Establishment Date | November 13, 1990 | |
| Operational Status | Operating | |
| Total Assets (Rp Billion) | 23,726 | |
| Address | <p>Milenium Centennial Center Lantai 53, 56-61 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</p> | |
| Key Management | <p>Board of Commissioners President Commissioner: Yasushi Itagaki Independent Commissioner: Krisna Wijaya Independent Commissioner: Manggi Taruna Habir Commissioner: Muliadi Rahardja Commissioner: Eng Heng Nee Philip Commissioner: Congsin Congcar</p> | <p>Board of Directors President Director: Hafid Hadeli Director: Ho Lioeng Min Director: I Dewa Made Susila Director: Swandajani Gunadi Director: Niko Kurniawan Bonggowarsito Director: Harry Latif Director: Jin Yoshida</p> |

AFFILIATED COMPANIES

| Company Name | Business Activity | Ownership (%) |
|---|------------------------------------|---------------|
| PT Zurich Asuransi Indonesia 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% |



PUBLIC ACCOUNTANT & PUBLIC ACCOUNTANT FIRM

PUBLIC ACCOUNTANT FIRM

KAP Imelda & Rekan (member firm of Deloitte Touche Tohmatsu Limited)

The Plaza Office Tower 32nd Floor.

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Tel: +62 21 5081 8000 Fax: +62 21 2992 8200/2992 8300

Website: www.deloitte.com/id

CAPITAL MARKETS SUPPORTING INSTITUTIONS & PROFESSIONALS

SHARES TRADING AND LISTING

PT Bursa Efek Indonesia

Indonesia Stock Exchange Building 1st Tower

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Phone: (+62 21) 5150 515 | Fax.: (+62 21) 5154 153

E-mail: listing@idx.co.id

Website: www.idx.co.id

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PT Kustodian Sentral Efek Indonesia

Indonesia Stock Exchange Building 1st Tower Lantai 5

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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

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PT Adimitra Jasa Korpora

Rukan Kirana Buotique Office

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Phone: +6221 29745222 | Fax.: +6221 29289961

E-mail: opr@adimitra-jk.co.id

PERUSAHAAN PEMERINGKAT

MOODY'S SINGAPORE PTE LTD PTE LTD

50 Raffles Place #23-06

Singapore Land Tower 048623

Phone: (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

Phone: (62-21) 29886800 | Fax.: (62-21) 29886822

Website: www.fitchratings.com

PT PEMERINGKAT EFEK INDONESIA (PEFINDO)

Equity Tower Lantai 30

Sudirman Central Business District Lot 9

Jl. Jenderal Sudirman Kav. 52-53 Jakarta 12190, Indonesia

Phone: +62 21 509 684 69 | Fax.: +62 21 509 684 68

Website: www.pefindo.co.id

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AXA Tower Lantai 27 #06

Jl. Prof. Dr. Satrio Kav. 18 Jakarta 12940

Phone: (021) 3005 6229 | 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, Lantai 30

Jl. Jend. Sudirman Kav. 44-46

Jakarta 10210-Indonesia

Phone. (021) 575 8144 | Fax: (021) 575 2360

AWARDS & CERTIFICATION 2021

The 3rd Best Bank Buku IV

The 3rd Best Public Company -
Bank Buku IV

by Economic Review, Indonesia - Asia
Institute, PPPI, dan Ideku Group



The Best Companies To Work For 2021

by The HR Asia

2nd The Best CSR of The Year 2021, Kategori Public Company Bank Buku 4

Indonesia Corporate Social
Responsibility Award (ICSRA) IV 2021
by Economic Review

Best Cash Management Bank in Indonesia & Best Virtual Account Initiative, Application, or Programme - Virtual Account API

Transaction Finance Awards 2021
by The Asian Banker



The Asset Triple A Awards. Best Hedging and Solution Category: FX, Indonesia

The Asset Triple A Awards
by The Asset

Kofax Customer Excellence Awards, Innovation Excellence Category

Kofax Customer Excellence Awards
by Kofax

Property Supporting Business; sub kategori Perbankan dengan title: The Progressive Mortgage Bank with Accelerating Partnership

Media Properti Indonesia
by Majalah Tempo





The Best Financial Performance Bank
Category:
Conventional Assets
Bank > 100 Trillion
Tempo Financial Award 2021
by Majalah Tempo



Very Good Rank for Managing Transformation Category
Indonesia HR Excellence 2021
by SWA Magazine



Program Terbaik kategori Respon Kebencanaan.

Penerapan K3 dan Protokol Kesehatan Covid-19 Terbaik kategori Perkantoran Swasta
Mitra Bakti Husada (CSR Awards) 2021
by Kementrian Kesehatan RI

Award from MUFG

Initiatif Project Impact, Crisis Command Center (CCC) Covid-19, Syariah Leasing (IMBT) for Siloam Hospital, Credit rescontruction program related to COVID-19 Adira Finance
MUFG President's Awards 2020
by MUFG

1st Rank Best Overall
Category: Bank BUKU 4
Infobank Satisfaction,
Loyalty, Engagement 2021
4th Infobank Satisfaction,
Loyalty, Engagement 2021
by Infobank



- **The Best Talent Management Strategy 2021 in Banking Industry**
- **The Human Capital Director of the Year 2021**
- **The Best Human Capital Future Leader / Millenial of the Year**
Human Capital & Performance Award

Stellar Workplace Recognition in Employee Commitment & Satisfaction

Stellar Workplace Award 2021
by ML Performance Consulting & Kontan

Best Talent Acquisition team

LinkedIn Talent Awards 2021
by LinkedIn

2nd the Best Indonesia Human Capital 2021 | Platinum A - Very Excellent

Category Public Company Bank BUKU 4
Indonesia Human Capital Award VII - 2021
by Economic Review

INFORMATION ON CORPORATE WEBSITE

In compliance with OJK Regulation No. 8/POJK.04/2015 on Websites of Issuers or Listed Companies, Danamon has established the corporate website that comprises four major areas of information:



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

Danamon's corporate website features two language versions, Indonesian and English. The corporate website also features additional information that serves to expand knowledge on issues related to Danamon's businesses.

