



COMPANY **PROFILE**





DANAMON AT A GLANCE



Danamon posted total assets of Rp197.73 trillion as of 31 December 2022. Its shares are owned by The MUFG Bank, Ltd. (92.47%) and the public (7.53%).



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 are 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 879 branches and service outlets comprising conventional branches, Sharia units and the branch networks of Adira Finance and Adira Insurance. With its 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 1,408 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 and business customers, constantly upgrading features and capabilities to meet the demand of the banking public in the digital era for faster and easier transactions.



CORPORATE IDENTITY

COMPANY NAME

PT Bank Danamon Indonesia Tbk

CORE BUSINESS Banking Services		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
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		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		ASSOCIATION MEMBERSHIPS <ul style="list-style-type: none"> National Private Bank Association (Perbanas) Indonesia Public Listed Companies Association (AEI) Indonesia Payment System Association (ASPI) Bankers Association for Risk Management (BARa) Indonesian Banker Association 	
STOCK EXCHANGE Bursa Efek Indonesia	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
HEAD OFFICE PT Bank Danamon Indonesia Tbk Menara Bank Danamon Jl. HR. Rasuna Said, Blok C No. 10 Karet Setiabudi, Jakarta-Indonesia 12920 Indonesia Phone : +6221 8064 5000		SUBSIDIARY PT Adira Dinamika Multi Finance, Tbk. (Adira Finance) Core Business: Financing Head Office: Millenium Centennial Center 53, 56-61 Floors Jl. Jend. Sudirman Kav. 25, Jakarta 12920 Phone : +6221 3973 3232, 3973 3322 Fax : +6221 3973 4949 E-mail : af.investor.relation@adira.co.id af.corsec@adira.co.id	
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 corporate.secretary@danamon.co.id	21ST FLOOR investor.relations@danamon.co.id	11TH FLOOR corporate.communications@danamon.co.id	



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

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

- 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)

1956 – 2005**2006 – 2012****2013****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





MILESTONES

- 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 businessmatching fair in Indonesia
- 6,000 runners participate in Danamon Run 2019 in the ICE BSD area

2019

- 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

- 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.

2021

2022

- Danamon launch Danamon JCB Precious Credit Card with various attractive benefits especially for customer who like traveling.
- Arranging a series of event for Danamon 66 anniversary celebration with theme #BersamaBersinergi.
- Danamon together with Adira Finance and supported by MUFG become the sponsor of Indonesia International Motor Show 2022 as Official Bank Partner and Official Multifinance Partner.
- Danamon announce officially the reopening of two branch offices at the end of 2022 which are Medan Putri Hijau in Medan, North Sumatera and Pondok Indah Mall 2 in Jakarta. This inauguration was carried out to officially welcome the Next-Generation Branch concept for a holistic banking experience at these two branch offices as part of Danamon's commitment to provide banking and financial solutions that are most suitable with customer's needs.
- Danamon received 44 national and international awards for Danamon products and services during 2022.

VISION 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:

1. Danamon aims to be "The Leading Financial Institution in Indonesia" with a significant market presence.
2. Danamon believes its strength as a financial intermediary is a catalyst for welfare and prosperity.
3. 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 2022, 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 defined 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),
and Adaptif (Adaptive),
abbreviated as "BISA"**

Collaboration

Leverage diversity as strength to achieve shared goals.



Customer Centric

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



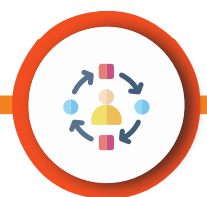
Integrity

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



Adaptive

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



CORPORATE LOGO



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



1. Jakarta Regional Office

Covering Bandar Lampung, Bekasi, Bogor, Cilegon, Depok, Jakarta, Karawang, Lampung, Metro, Pringsewu, Serang, Tangerang, Tangerang Selatan.

2. Bandung Regional Office

Covering Bandung, Cianjur, Cimahi, Cirebon, Garut, Kuningan, Purwakarta, Subang, Sukabumi, Tasikmalaya.

3. Surabaya Regional Office

Covering Banyuwangi, Blitar, Bojonegoro, Gresik, Jember, Jombang, Kediri, Madiun, Malang, Mojokerto, Pamekasan, Pasuruan, Ponorogo, Sidoarjo, Surabaya, Tulungagung.

4. Makassar Regional Office

Covering Ambon, Banggai, Bau-bau, Biak Numfor, Bitung, Bone, Bulukumba, Gorontalo, Gowa, Jayapura, Kendari, Kotamobagu, Makassar, Maluku Tengah, Manokwari, Manado, Merauke, Mimika, Nabire, Palopo, Palu, Pare-pare, Pinrang, Sidenreng Rappang, Sorong, Tana Toraja, Ternate, Toli-toli, Tomohon, Wajo.

5. Balikpapan Regional Office

Covering Balikpapan, Banjarbaru, Banjarmasin, Baru, Berau, Bontang, Bulungan, Ketapang, Kotawaringin Barat dan Timur, Kutai Kartanegara,

Kutai Timur, Melawi, Nunukan, Palangkaraya, Pasir, Pontianak, Samarinda, Sambas, Sanggau, Singkawang, Sintang, Tarakan.

6. Medan Regional Office

Covering Asahan, Banda Aceh, Batam, Binjai, Bireuen, Deli Serdang, Karimun, Labuhan Batu, Langkat, Langsa, Lhokseumawe, Medan, Nias, Padang Sidempuan, Pematang Siantar, Sibolga, Tanjung Balai, Tanjung Pinang, Tebing Tinggi.

7. Semarang Regional Office

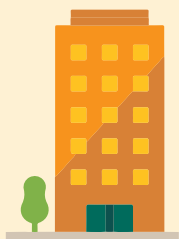
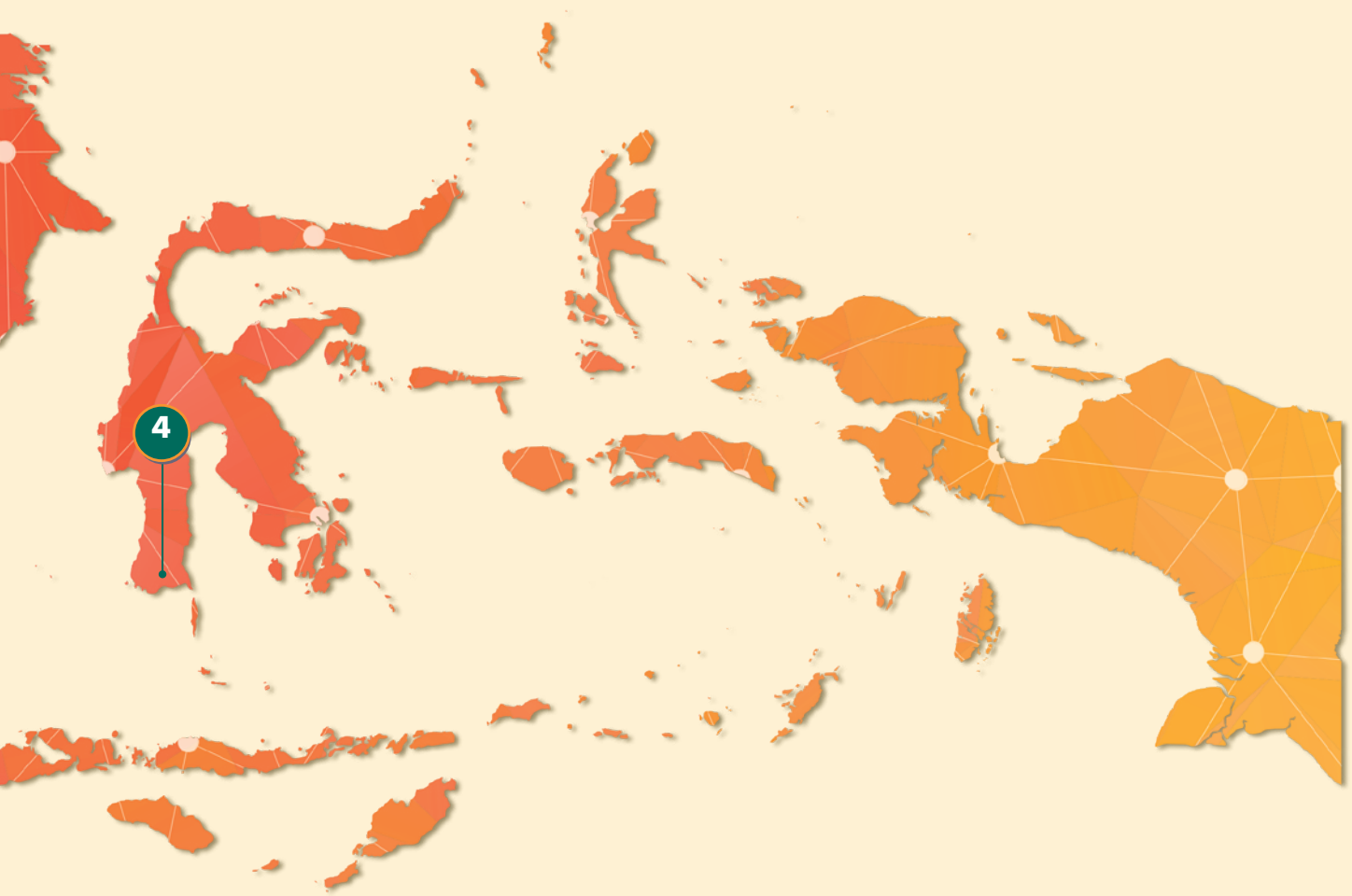
Covering Banjarnegara, Banyumas, Blora, Cilacap, Grobogan, Jepara, Kebumen, Kendal, Klaten, Kudus, Magelang, Pati, Pekalongan, Purbalingga, Purworejo, Rembang, Salatiga, Semarang, Sleman, Sragen, Surakarta/Solo, Tegal, Temanggung, Wonosobo, Yogyakarta.

8. Denpasar Regional Office

Covering Badung, Belu, Bima, Buleleng, Denpasar, Ende, Gianyar, Jembrana, Kupang, Manggarai, Mataram, Sikka, Sumbawa, Tabanan.

9. Palembang Regional Office

Covering Bengkalis, Bengkulu, Bukit Tinggi, Bungo, Dumai, Indragiri Hilir, Jambi, Lubuk Linggau, Ogan Komering Ulu, Padang, Palembang, Pangkal Pinang, Payakumbuh, Pekanbaru, Prabumulih, Rokan Hilir, Tanjung Jabung Barat.



Total Branches

879

Branch

(420 Danamon + 459 ADMF)

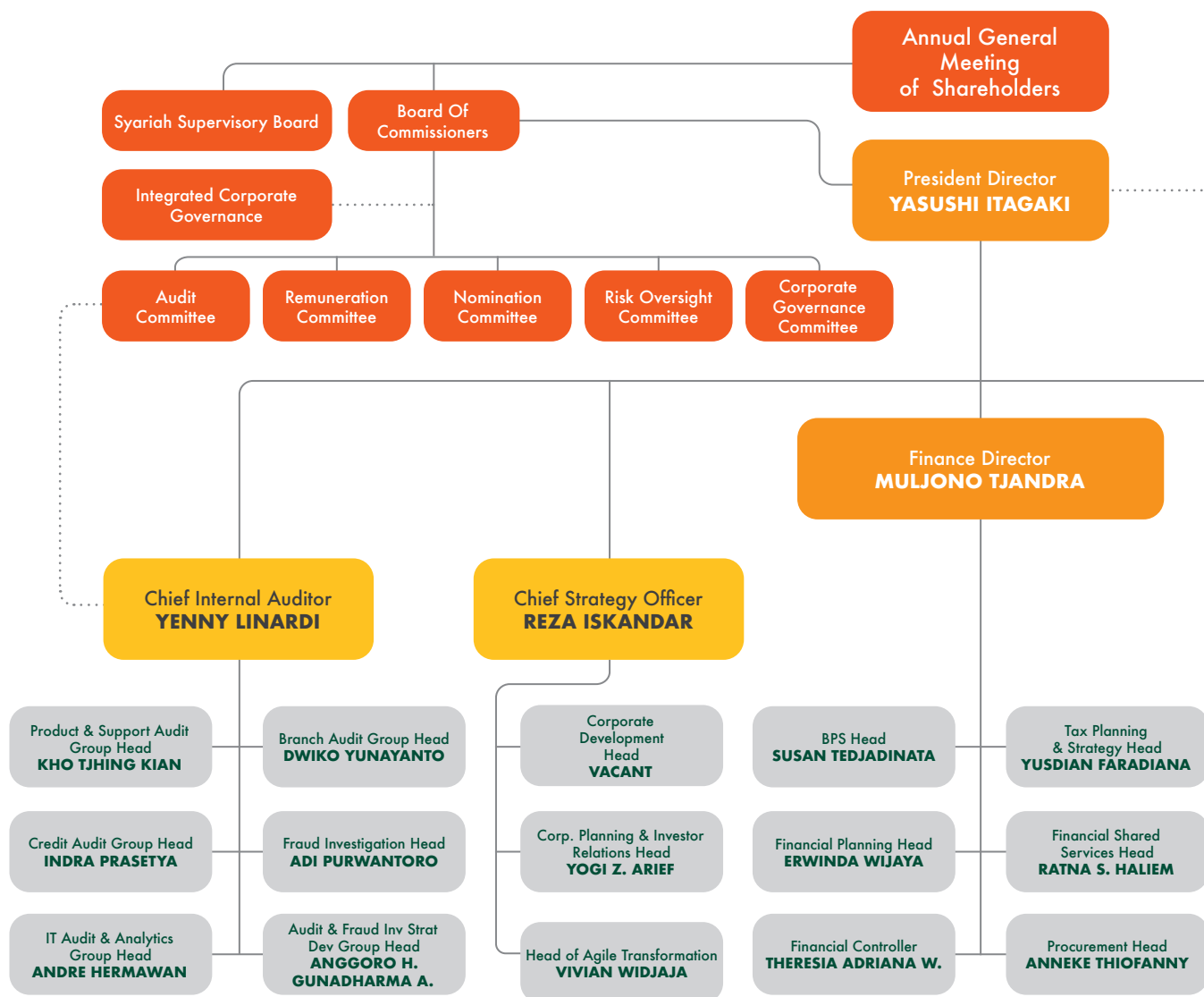
Danamon has a network throughout Indonesia from Aceh to Papua.

Danamon operates an extensive distribution network spread out from Aceh to Papua, with 879 branches and service outlets comprising conventional branches, sharia units, and the branch networks of Adira Finance.

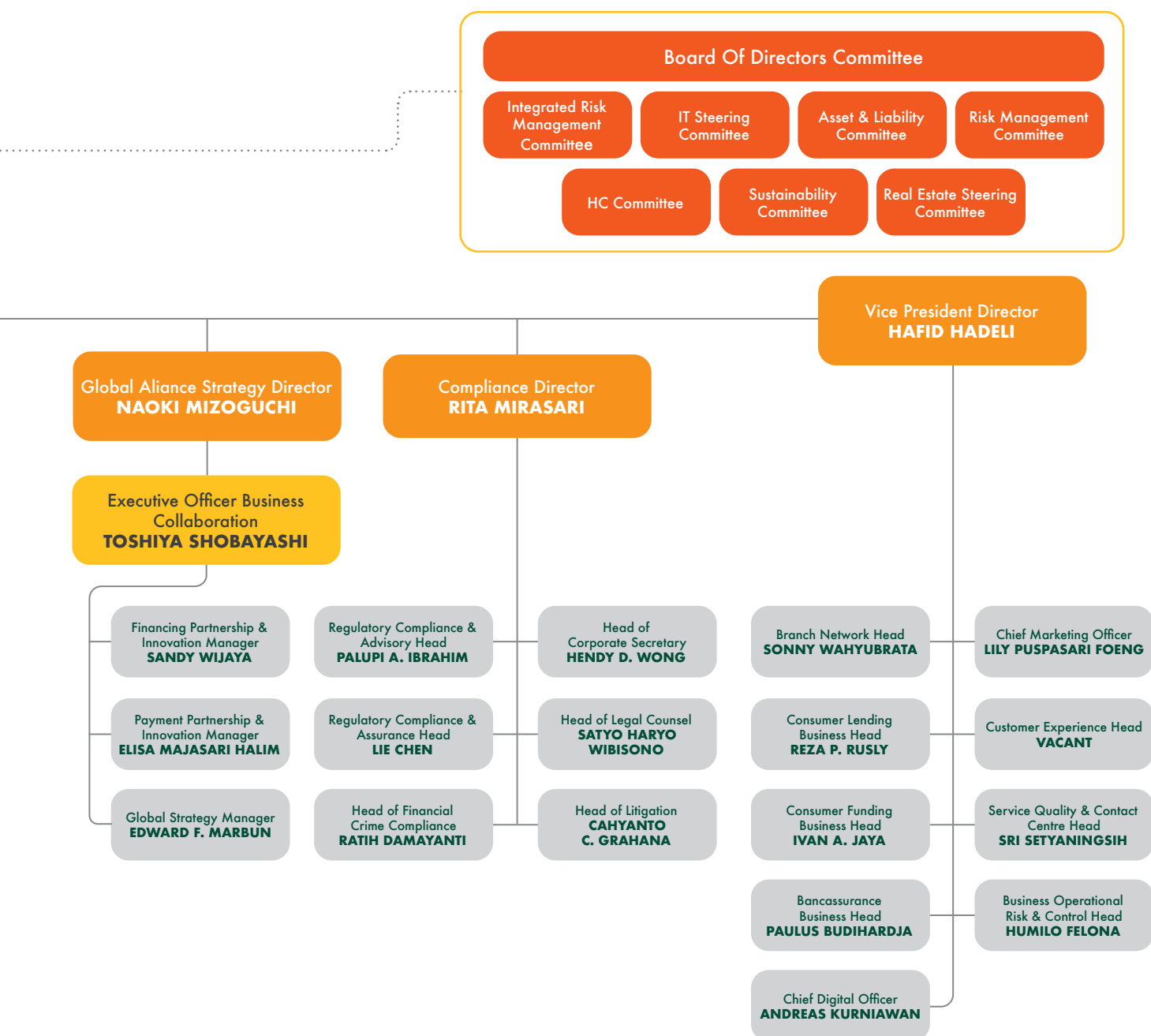


ORGANIZATIONAL STRUCTURE

PT Bank Danamon Indonesia Tbk
December 2022



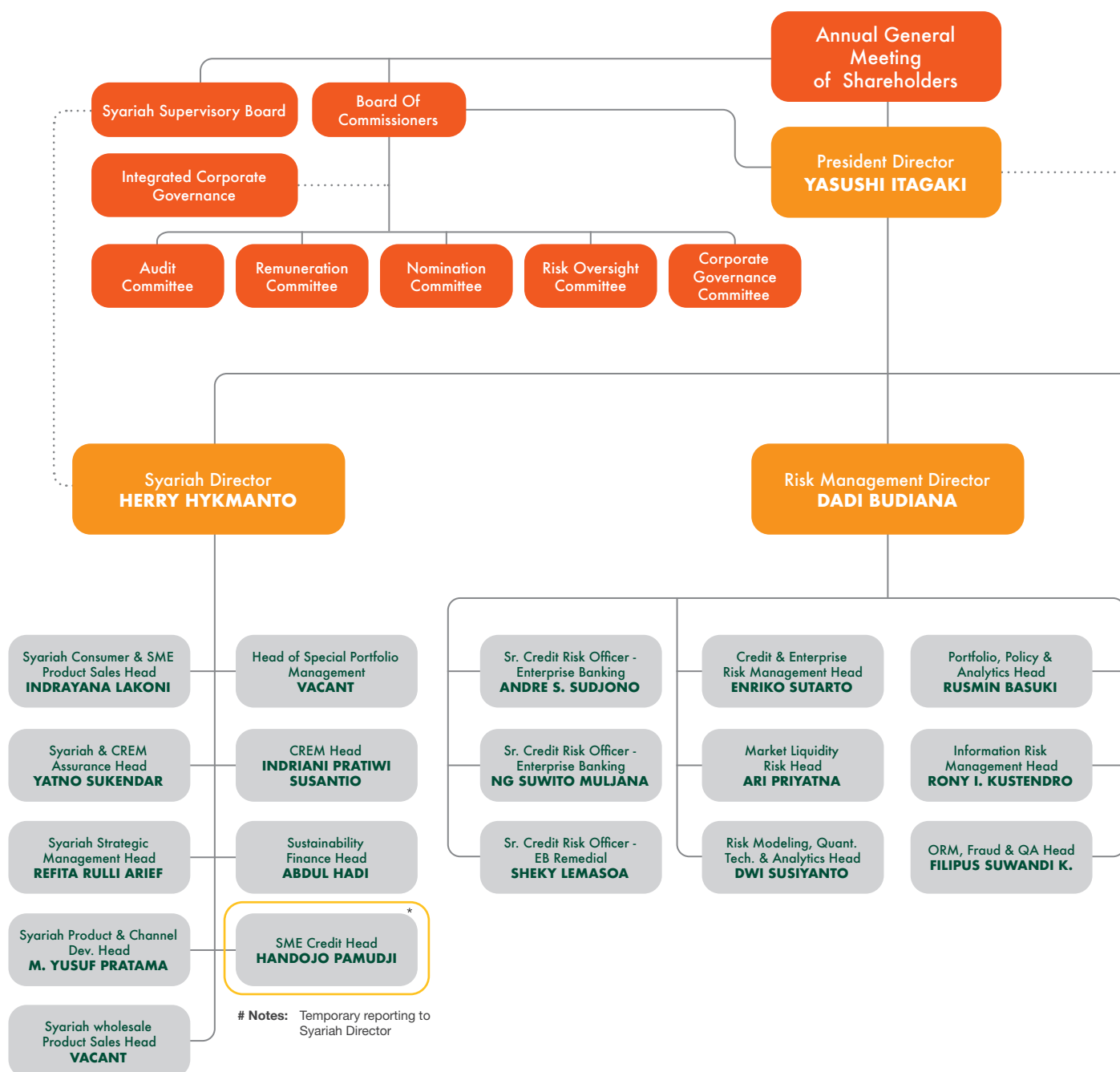
Notes: ■ Director



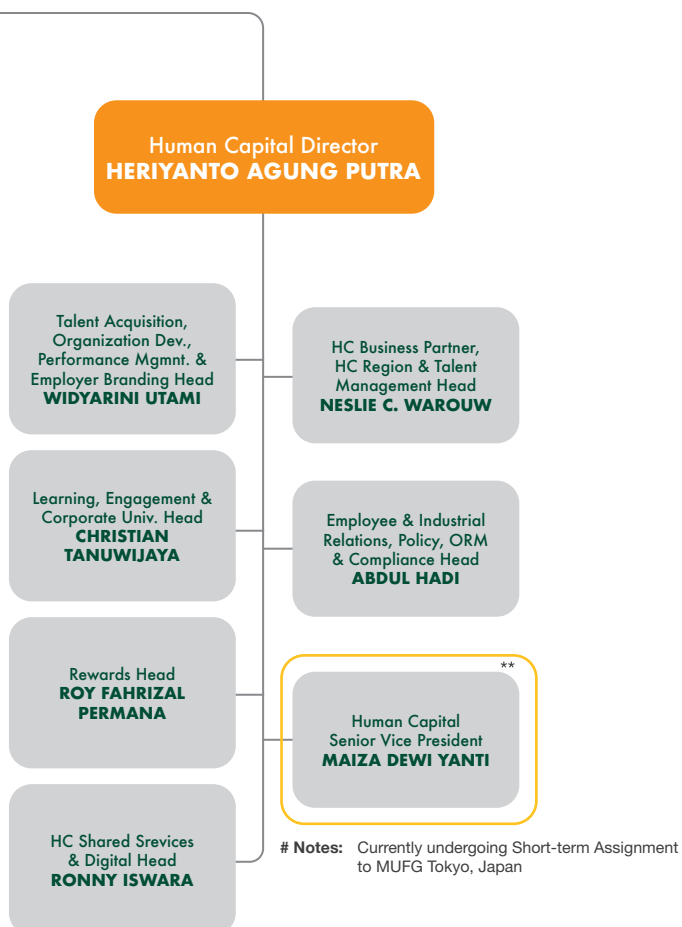


ORGANIZATIONAL STRUCTURE

PT Bank Danamon Indonesia Tbk December 2022



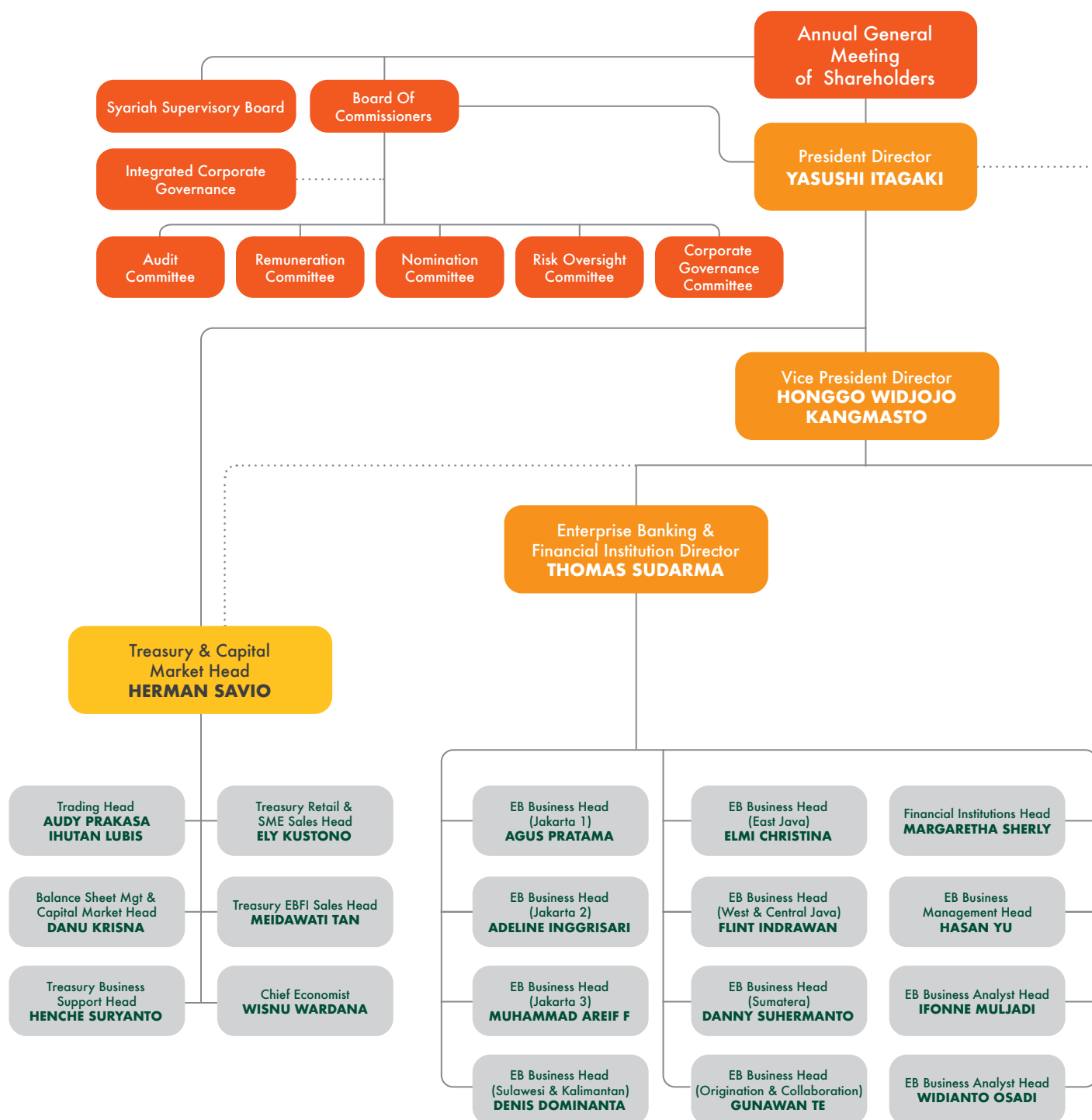
Notes: Director Director





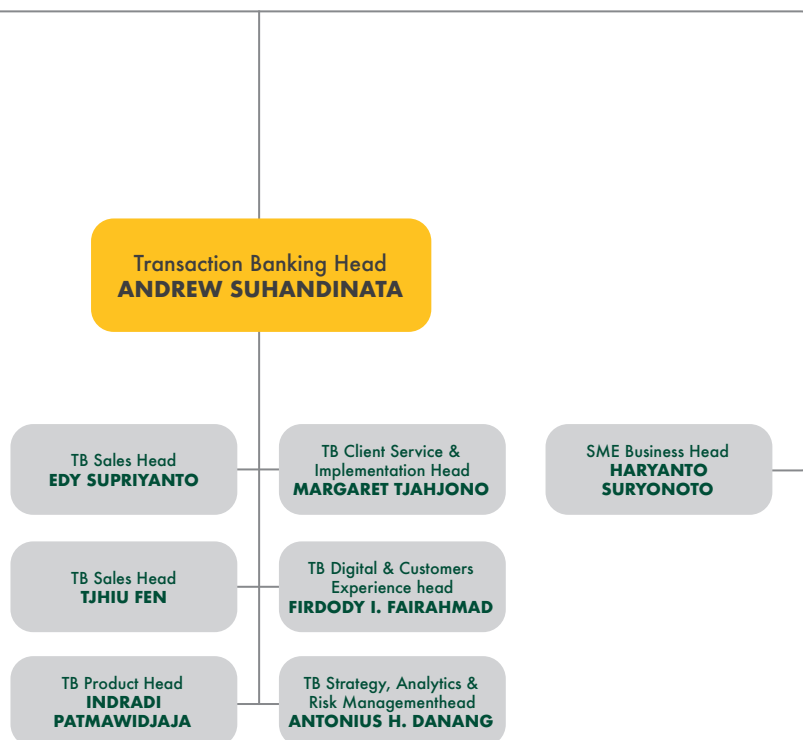
ORGANIZATIONAL STRUCTURE

PT Bank Danamon Indonesia Tbk December 2022



Notes: ■ Director

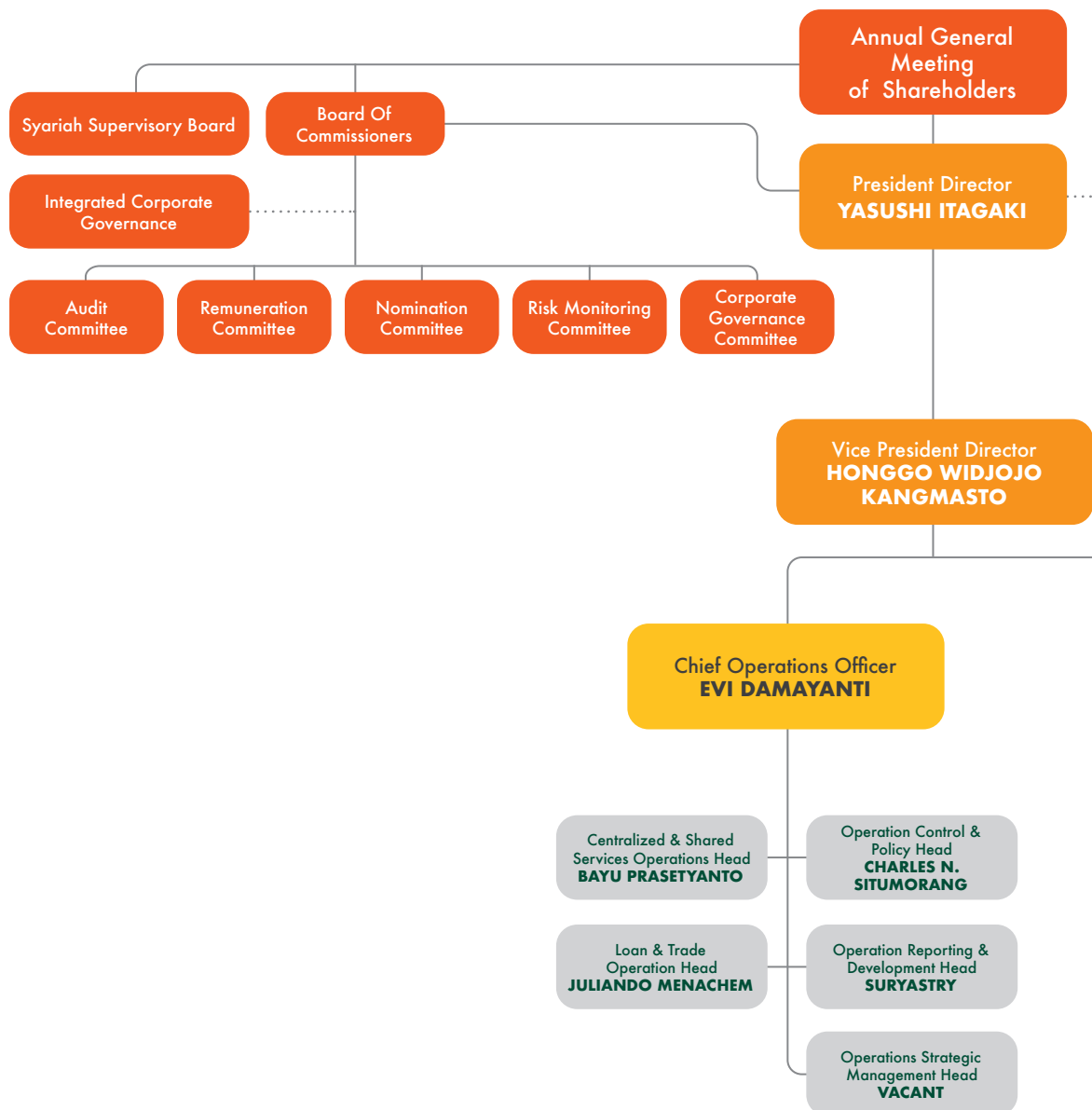
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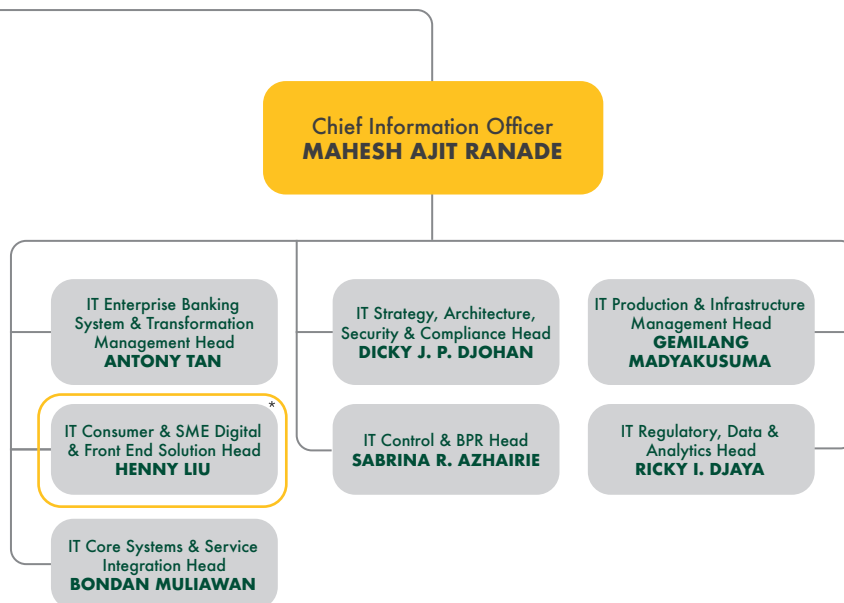


ORGANIZATIONAL STRUCTURE

PT Bank Danamon Indonesia Tbk December 2022



Notes:  Director



Notes: Also supervised
IT & Risk System function



BOARD OF COMMISSIONERS PROFILE



KENICHI YAMATO

President Commissioner

Japanese Citizen.
Age 54. Domiciled in Japan.

Legal Basis of Appointment

Appointed as President Commissioner of Danamon in the Annual General Meeting of Shareholders on 25 March 2022.

Qualifications/Education Background

BA Degree in Economics from the University of Tokyo (1991).

Work Experience

Kenichi Yamato is a seasoned banker with more than 30 years of extensive experience in the banking and financial industry. Mr. Yamato has held a series of leadership positions both in Japan and overseas.

Mr. Yamato is the Managing Corporate Executive Group Head, Global Commercial Banking (GCB) Business Group, Group Deputy COO-I Regional Executive for Asia - Mitsubishi UFJ Financial Group Inc (April 2022-presently). He is also a member of the Board of Directors, Managing Executive Officer Chief Executive, Global Commercial Banking (GCB) Business Unit Deputy COO I Regional

Executive for Asia – MUFG Bank, Ltd., (June 2022 – presently), Director of Security Bank Corporation (April 2022 – presently), Director of MUFG Bank (China), Ltd (August 2022-present). As GCB Head, he is responsible for generating greater synergies among MUFG's strategic partner banks. As Deputy COO-I, he also oversees the safety and soundness of the Bank's global business and operating platforms in the Asia region.

Mr. Yamato served as President of MUFG Bank (China) (August 2019-March 2022). Previously, Mr. Yamato served as General Manager of the Hong Kong Branch of MUFG Bank and Head of the Japanese Corporate Banking Division for Asia, a position that oversees business sector in the East Asia region. Before moving to Hong Kong, Mr. Yamato was appointed Deputy Head of the Global Planning Division in Japan, which oversees development of global strategies and financial planning.

Mr. Yamato began his career in 1991 at The Bank of Tokyo, Ltd., a predecessor of MUFG Bank. Early in his career, he was based in Tokyo and New York, where he developed strong expertise in corporate and investment banking.



J. B. KRISTIADI PUDJOSUKANTO

Vice President Commissioner (Independent)

Indonesian Citizen.

Age 76. Domiciled in Indonesia.

Legal Basis of Appointment

Has served as Vice President Commissioner of Danamon since 2005 and reappointed as Vice President Commissioner (Independent) at the Annual General Meeting of Shareholders on 23 March 2020.

Qualifications/Education 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 Experience

Director of State Wealth Management in the Directorate General of Monetary Affairs (Ministry of Finance) (1980-1987), Director of Budget Development, the Ministry of Finance RI (1987-1990), Chairman of the National Institute of Administration (LAN) (1990-1998), Assistant to the Coordinating Minister for Development Supervision (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 Atma Jaya Foundation (Jakarta Catholic University) (2006-2011), Senior Advisor to the Minister of Finance (2009-2011),

Secretary Team of Tax and Customs Reform (2010), Head of The National Bureaucracy Reforms teams (until now), Commissioner in several State-Owned Enterprises, namely PT Tambang Batubara Bukit Asam (1980), Bank Dagang Negara (1982), PT Aneka Tambang (1986), Bank BNI (2005), Commissioner PT Citra Tubindo Tbk (2010-June 2022), Lecturer at the University of Indonesia, Professor at Padjadjaran University, Bandung since 2007, Member of supervisory Board of Jakarta French School (Jakarta France High School) (2012), Head 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).



BOARD OF COMMISSIONERS PROFILE



PETER BENYAMIN STOK
Independent Commissioner

Indonesian Citizen.
Age 73. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Independent Commissioner of Danamon in the Annual General Meeting of Shareholders (AGMS) on 20 March 2018. Reappointed as Independent Commissioner in the AGMS on 23 March 2020.

Qualifications/Education 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 Niaga Tbk (now PT Bank CIMB Niaga Tbk) Board of Directors (1991-1994) (1994-1997). He then moved to Bank Pelita as the Vice President Director (1997-1998) prior to assuming the supervisory role as President Commissioner of PT Bank Danamon Indonesia Tbk (1998-1999). 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

(1999-2000). He then rejoined PT Bank Niaga Tbk (now PT Bank CIMB Niaga Tbk) where he was President Director, (2000-2006). He was then appointed as a Commissioner of Bank Permata (2008-2009) and he later served as the President Commissioner of PT Bank Negara Indonesia (Persero) Tbk (BNI) (2009-2015).

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 (2016-2018). This is an important assignment, which determines the leadership and future of Indonesian banking industry.

**NOBUYA KAWASAKI**

Commissioner

Japan Citizen.
Age 50. Domiciled in Japan.

Legal Basis of Appointment

Appointed as Commissioner of Danamon in the Extraordinary General Meeting of Shareholders on 1 October 2019. Reappointed as Commissioner at the Annual General Meeting of Shareholders on 23 March 2020.

Qualifications/ Education 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, Mitsubishi UFJ Bank (2016-presently). As Head of Global Commercial Banking Planning Division, he responsible for developing, communicating, executing, and sustaining inorganic strategic initiatives. In 2002-2013, Kawasaki belonged to M&A division of Mitsubishi UFJ Morgan Stanley, one of the major subsidiaries of MUFG, 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 Danamon (2018-2019).



BOARD OF COMMISSIONERS PROFILE



HEDY MARIA HELENA LAPIAN

Independent Commissioner

Indonesian Citizen.
Age 64. Domiciled in Jakarta.

Legal Basis of Appointment

Appointed as Independent Commissioner of Danamon in the Extraordinary General Meeting of Shareholders on 26 November 2020.

Qualifications/Education 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 Lapián 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 Lapián also serves as Independent Commissioner of PT Supra Boga Lestari Tbk (May 2022-currently).

**HALIM ALAMSYAH****Independent Commissioner**

Indonesian Citizen.

Age 65. Domiciled in Indonesia

Legal Basis of Appointment

Appointed as Independent Commissioner of Danamon in the Extraordinary General Meeting of Shareholders on 26 August 2021.

Qualifications/Education 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 two decades, 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 Alamsyah 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 (June 2010-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 Alamsyah serves as the Expert to the Minister of Finance, Sector Islamic Finance and Finance, President Commissioner PT Indosat Tbk (since December 2021), Audit Committee Member PT Sinar Mas Multhiartha Tbk (since 2021) and Advisor Prudential Sharia.



BOARD OF COMMISSIONERS PROFILE



DAN HARSONO
Commissioner

Thailand Citizen.

Age 62. Domiciled in Thailand.

Legal Basis of Appointment

Appointed as Commissioner of Danamon in the Annual General Meeting of Shareholders on 30 April 2021.

Qualifications/Education Background

Master of Business Administration (MBA) in Finance and Marketing from Indiana University, Bloomington, IN, USA (1984) and 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 Public Company Limited (January 2021 - present), advisor Krungsri Leasing Service Co., Ltd. (January 2021 - present), advisor Mitsubishi UFJ Financial Group (April 2021 - present), advisor SB Finance Company Inc (Philippines) (January 2021 - present), Director Allianz Ayudhya Assurance Pcl (AZAY) (January 2022 - present), Director Aetna Health Insurance (Thailand) PCL (May 2022 - present), Director Pak Sabai Co., Ltd (January 2020 - present). He has extensive

experience in the business management and financial services area. Dan has held the position of Chairman of Hatta Bank PLC (September 2016-December 2022). Dan also has held various important positions at the Bank of Ayudhya PCL (Krungsri), namely: Chief Marketing Officer, Head of Marketing and Cross Sell, Head of Marketing and International Business Development, Head of Marketing and Branding, and Head of Retail and Consumer Banking. Before joining Bank of Ayudhya PCL (Krungsri), Dan worked at GE Money Asia Regional Office in Bangkok, Thailand, with his last position as Chief Marketing Officer. Dan successfully managed GE Capital Thailand during the financial crisis 'Tom Yam Gung' in 1997-2001.

**SHUICHI YOKOYAMA**

Commissioner

Japanese Citizen.
Age 57. Domiciled in Japan.

Legal Basis of Appointment

Appointed as Commissioner of Danamon in the Annual General Meeting of Shareholders on 25 March 2022.

Qualifications/Education Background

School of Science and Engineering, Waseda University, Tokyo, Japan (1990) and M.S., Management of Technology, Sloan School of Management Massachusetts Institute of Technology, MA, USA (2008)

Work Experience

Shuichi Yokoyama is a seasoned banker with more than 30 years of extensive experience in the banking and financial industry. Yokoyama started his career in 1990 where he assumed various important responsibilities within MUFG Group. Yokoyama served as General Manager, Global Markets Division for the Americans (2014-2016) and Executive Officer General Manager, Corporate Risk Management Division (2016- 2018), and Managing Executive Officer, Group Head, Corporate Banking Group (2020-2022).

Taking into account his dedication, invaluable contribution and expertise, in 2022, Yokoyama is trusted as Managing Corporate Executive Group CRO, Mitsubishi UFJ Financial Group Inc (2022-presently), member of the Board of Directors, Managing Executive Officer CRO (Chief Risk Officer) in charge of Corporate Risk Management Division and Credit Policy & Planning Division, Chief Credit Officer, MUFG Bank, Ltd (2022-presently), member of the Board of Directors Mitsubishi Securities Holdings Co. Ltd (2022-presently), member of the Board of Directors MUFG Union Bank, N.A (2022-presently).



BOARD OF DIRECTORS PROFILE



YASUSHI ITAGAKI

President Director

Japanese Citizen.
Age 58. Domiciled in Indonesia.

Legal Basis of Appointment

Itagaki joined Danamon as Director on March 2018 and later appointed as President Director in the Extraordinary General Meeting of Shareholders on 1 October 2019. Reappointed as President Director in the Annual General Meeting of Shareholders on 23 March 2020.

Qualifications/Education 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 (2013-2015) 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.

Currently Itagaki also serves as President Commissioner of PT Adira Dinamika Multi Finance, Tbk. (effective served since May 2020).

Roles and Responsibilities

Itagaki leads as President Directors at Danamon and coordinate all of the Directors as well as directly manage and supervise: Internal Audit, Treasury Capital Market and Corporate Strategy.



HONGGO WIDJOJO KANGMASTO

Vice President Director

Indonesian Citizen.

Age 56. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Vice President Director of Danamon at the Extraordinary General Meeting of Shareholders on 1 October 2019. Reappointed as Vice President Director at the Annual General Meeting of Shareholders on 23 March 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 Experience

He is a seasoned banker with 32 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 International 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

Wholesale Banking Group (Enterprise Banking & Financial Institution and Small Medium Enterprise), Transaction Banking, Treasury Sales, Information Technology, Operations.



BOARD OF DIRECTORS PROFILE



HAFID HADELI

Vice President Director

Indonesia Citizen.

Age 59. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Vice President Director of Danamon at the Annual General Meeting of Shareholders on 25 March 2022.

Qualifications/Education Background

Bachelor of Economic in Accounting from Trisakti University in 1988.

Work Experience

President Director of Adira Finance since 2017 and previously served as Director of Marketing and Financing Adira Finance (2012-2017), Director of Car Marketing and Financing Adira Finance (2010-2012) and Director of Finance and Corporate Secretary Adira Finance (2006-2010).

Hafid has more than 30 years of experiences in the financial and banking industry. Before joining Adira Finance, Hafid served in various important positions at

several companies, namely: as Director of PT Broadband Multimedia Tbk (2002-2005), Vice President Director of PT Bank Lippo Tbk (2001-2002), various senior positions at Citibank, N.A., Jakarta (1988-2001) and also as Auditor at Arthur Andersen & Co. (1985-1988).

Currently also serves as Commissioner of PT Adira Dinamika Multi Finance, Tbk. (effective served since December 2022).

Roles And Responsibilities

Consumer Banking Group, Branch Network.

**HERRY HYKMANTO**

Director

Indonesian Citizen.

Age 54. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Director of Danamon since 2008. Reappointed as Director at the Annual General Meeting of Shareholders on 23 March 2020.

Qualifications/Education 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 (CREM), Credit (SME and Mass Market), Sustainability Finance.



BOARD OF DIRECTORS PROFILE



RITA MIRASARI

Director

Indonesia Citizen.

Age 53. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Director of Danamon since 2016. Reappointed as Director at the Annual General Meeting of Shareholders on 23 March 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, Financial Crime Compliance, Corporate Secretary, Legal and Litigation.

**HERIYANTO AGUNG PUTRA**

Director

Indonesian Citizen.

Age 57. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Director of Danamon since 2016. Reappointed as Director in the Annual General Meeting of Shareholders on 23 March 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 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.



BOARD OF DIRECTORS PROFILE



DADI BUDIANA

Director

Indonesian Citizen.

Age 57. Domiciled in Indonesia.

Legal Basis of Appointment

He joined Danamon in 2017 and appointed as Director at the Annual General Meeting of Shareholders (AGMS) 20 March 2018. Reappointed as Director at the AGMS on 23 March 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

Risk Management.

**MULJONO TJANDRA**

Director

Indonesian Citizen.

Age 57. Domiciled in Indonesia.

Roles and Responsibilities

Financial Planning, Entity Reporting, Procurement, Tax.

Legal Basis of Appointment

Appointed as Director of Danamon in the Extraordinary General Meeting of Shareholders on 1 October 2019. Reappointed as Director at the Annual General Meeting of Shareholders on 23 March 2020.

Qualifications/Education 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 Firms of PwC and KPMG (Indonesia and Australia) (1990 - 2003).



BOARD OF DIRECTORS PROFILE



NAOKI MIZOGUCHI

Director

Japan Citizen.
Age 50. Domiciled in Indonesia.

Legal Basis of Appointment

Naoki joined Danamon since October 2018 as Senior Consultant Global Collaboration. Appointed as Director in the Extraordinary General Meeting of Shareholders on 1 October 2019. Reappointed as Director in the Annual General Meeting of Shareholders on 23 March 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 (1999). Naoki was then promoted as Vice President in charge of Corporate Banking (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

Global Alliance Strategy.

**THOMAS SUDARMA**

Director

Indonesia Citizen.

Age 55. Domiciled in Indonesia.

Roles and Responsibilities

Enterprise Banking and Financial Institution.

Legal Basis of Appointment

Appointed as Director of Danamon in the Annual General Meeting of Shareholders on 25 March 2022.

Qualifications/Education Background

MBA in Marketing & Finance, California State University, Los Angeles, California (1995) and Bachelor of Science in Finance, Portland State University, Portland, Oregon (1990).

Work Experience

Head of Enterprise Banking and Financial Institution (EBFI) of Danamon since 2019. Over the past 3 years heading the EBFI Business, he has been an instrumental leader in delivering business results as well as developing internal capabilities.

Thomas has more than 20 years of experiences in the banking industry. Before joining Danamon, Thomas joined Bank HSBC with his latest position as Head of Corporate Banking (2015-2018). Thomas also had a career at CIMB Niaga where he served as the Head of Corporate Banking (2012-2014) and Head of Trade Finance (2012-2013).



PROFILE OF SHARIA SUPERVISORY BOARD



PROF. DR. H.M. SIRAJUDDIN SYAMSUDDIN, MA
Chairman of Sharia Supervisory Board

Indonesian Citizen.
Age 64. Domiciled in Indonesia.

He has been serving as Chairman of Sharia Supervisory Board, Sharia Business Unit PT Bank Danamon Indonesia Tbk since 2002 and reappointed with the same position in the Annual General Meeting of Shareholders on 23 March 2020.

Qualifications/Education 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, President Asian Conference on Religions for Peace (ACRP) (2004-2021), 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). Co-President of World Conference on Religions for Peace (WCRP) (2006-present), Member of the Group for Strategic Vision Russia-Islamic World (2006-present),

Chairman of the World Peace Forum (WPF) (2006-present), 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), Advisory board member of King Abdulaziz International Centre for Interfaith and Intercultural Dialogue (KAICIID) (2015-present).



DR. HASANUDIN, M.AG.

Member of Sharia Supervisory Board

Indonesian Citizen.

Age 61. Domiciled in Indonesia.

He has been serving as Member of Sharia Supervisory Board, Sharia Business Unit PT Bank Danamon Indonesia Tbk since 2002 and reappointed with the same position in the Annual General Meeting of Shareholders on 23 March 2020.

Qualifications/Education 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 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), 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) (2012-2016), Working Member KPJKS OJK (2014-2016), Deputy Chairman of the Daily Implementation Board (BPH) National Sharia Council MUI (2015-2020).

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), 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).



PROFILE OF SHARIA SUPERVISORY BOARD



DR. ASEP SUPYADILLAH, M.AG.

Member of Sharia Supervisory Board

Indonesian Citizen.

Age 55. Domiciled in Indonesia.

He has been serving as Member of Sharia Supervisory Board, Sharia Business Unit PT Bank Danamon Indonesia Tbk since 2018 and reappointed with the same position in the Annual General Meeting of Shareholders 23 March 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 Experience

Mr. Asep is a Syariah Supervisory Board (SSB) with more than 5 years of experience. He is a Senior Lawyer at Law Office of Remy & Partners (2002-2015), He was a Member of Non-Bank Financial Industry National Syariah Council MUI (IKNB DSN-MUI) (2013-2015).

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).

PROFILE OF INDEPENDENT PARTIES



ZAINAL ABIDIN
Independent Party

Indonesian Citizen.

Age 67. Domiciled in Indonesia.

Served as an independent party and became a member of the Risk Oversight Committee, Integrated Corporate Governance Committee and Audit Committee since 2020.

Qualifications/Education 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 is currently active as Independent Commissioner at PT Krom Bank Indonesia Tbk. Starting his carrier with Bank Indonesia in 1983 with several position among others as Deputy Director at The Directorate of Bank Supervision and Examination (2001-2001), Deputy Director/Head of Dealing

Room/Head of Foreign Exchange Management Bureau at The Directorate of Foreign Reserve Management (2001-2007), Director at The Directorate of Bank Supervision and Examination (2007-2008), Senior Researcher in The Banking Regulation and Central Banking Studies (2008-2012), Director at The Directorate of Accounting and Payment Systems (2012-2012), Executive Director at The Department of Credit, Rural Bank Supervision/Examination and MSME Development (2012-2013). In addition, he also served as President Commissioner of PT Mekar Prana Indah-Bidakara Group (2014-2017) and President Commissioner of PT Artajasa Electronic Payment (2017-2020).

Roles And Responsibilities

Member of Risk Oversight Committee, Audit Committee and Integrated Corporate Governance Committee.



PROFILE OF INDEPENDENT PARTIES



MAWAR I.R. NAPITUPULU

Independent Party

Indonesian citizen.

Age 60. Domiciled in Indonesia.

Served as an independent party and became a member of the Risk Oversight Committee and a member of Danamon's independent Audit committee since 2020.

Qualifications/Education Background

She obtained his bachelor's 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 Registered Public Accountant, certified Public Accountant and CA.

Work Experience

She is a public accountant with the position of Senior Managing Partner at the public accountant firm Amir

Abadi Jusuf, Aryanto, Mawar & Rekan, member firm of RSM International (July 1994 – present). Previously she was Associate Consultant at the Institute of Management Faculty of Economics University of Indonesia (1990-1994) and Senior Auditor at SGV-Utomo Public Accountant Office, member firm of Arthur Andersen & C0. (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 Public Accountant Institute (IAPI) (2018 – present), the Association of Indonesian Audit Committee (2004-present) and the Indonesian Association of Curators and Administrator (1999-present).

Roles And Responsibilities

Member of Audit Committee and Risk Oversight Committee.

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EMPLOYEE DEMOGRAPHIC

HEAD COUNT AS OF 31 DECEMBER 2022 (CONSOLIDATED)

Entity	2022	2021	2020
Danamon	8,883	8,773	8,926
Adira Finance	17,301	17,093	16,424
Total	26,184	25,866	25,350

EMPLOYEE COMPOSITION BASED ON ORGANIZATION LEVEL (CONSOLIDATED)

Position	2022	2021	2020
Top Management & Technical Advisors	22	22	23
Senior Managers	360	359	354
Managers	3,102	2,983	2,890
Officers	7,760	7,564	7,806
Staff	14,940	14,938	14,277
Total	26,184	25,866	25,350

EMPLOYEE COMPOSITION BASED ON EMPLOYMENT TENURE (CONSOLIDATED)

Employment Tenure (years)	2022	2021	2020
0-3	7,842	7,937	6,242
3-5	3,404	3,537	3,768
5-10	4,861	5,171	5,819
10-20	8,077	7,210	7,393
>20	2,000	2,011	2,128
Total	26,184	25,866	25,350

EMPLOYEE COMPOSITION BASED ON AGE (CONSOLIDATED)

Age (years)	2022	2021	2020
<25	1,201	977	931
25-34	11,569	11,969	11,761
35-44	9,618	9,370	9,255
>45	3,796	3,550	3,403
Total	26,184	25,866	25,350

EMPLOYEE COMPOSITION BASED ON LEVEL OF EDUCATION (CONSOLIDATED)

Education Level	2022	2021	2020
Postgraduate	505	475	417
Graduate	18,780	18,353	17,821
Diploma	4,368	4,532	4,668
High School	2,513	2,503	2,441
Middle/Primary School	18	3	3
Total	26,184	25,866	25,350

EMPLOYEE COMPOSITION BASED ON EMPLOYMENT STATUS (CONSOLIDATED)

Employment Status	2022	2021	2020
Permanent ¹⁾	22,411	22,509	22,335
Non-Permanent ²⁾	3,773	3,357	3,015
Total	26,184	25,866	25,350

Notes:

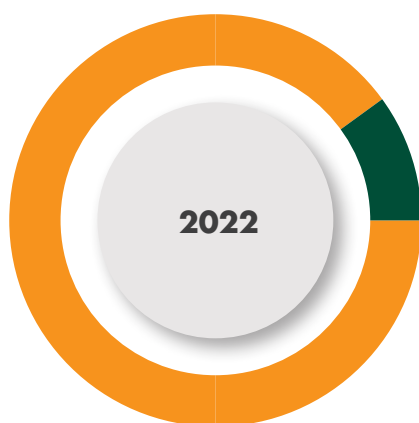
1) Permanent employees include permanent employees and employees on probation.

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



SHAREHOLDERS COMPOSITION

92.47%



7.53%

- Public
- MUFG Bank, Ltd. (directly & indirectly)

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

BOARD OF COMMISSIONERS

No	Name	Position	Number of Shares	Percentage
1	Kenichi Yamato	President Commissioner	-	-
2	J.B. Kristiadi	Vice President Commissioner (Independent)	-	-
3	Peter Benyamin Stok	Independent Commissioner	-	-
4	Nobuya Kawasaki	Commissioner	-	-
5	Hedy Maria Helena Lopian	Independent Commissioner	-	-
6	Halim Alamsyah	Independent Commissioner	-	-
7	Dan Harsono	Commissioner	-	-
8	Shuichi Yokoyama	Commissioner	-	-

BOARD OF DIRECTORS

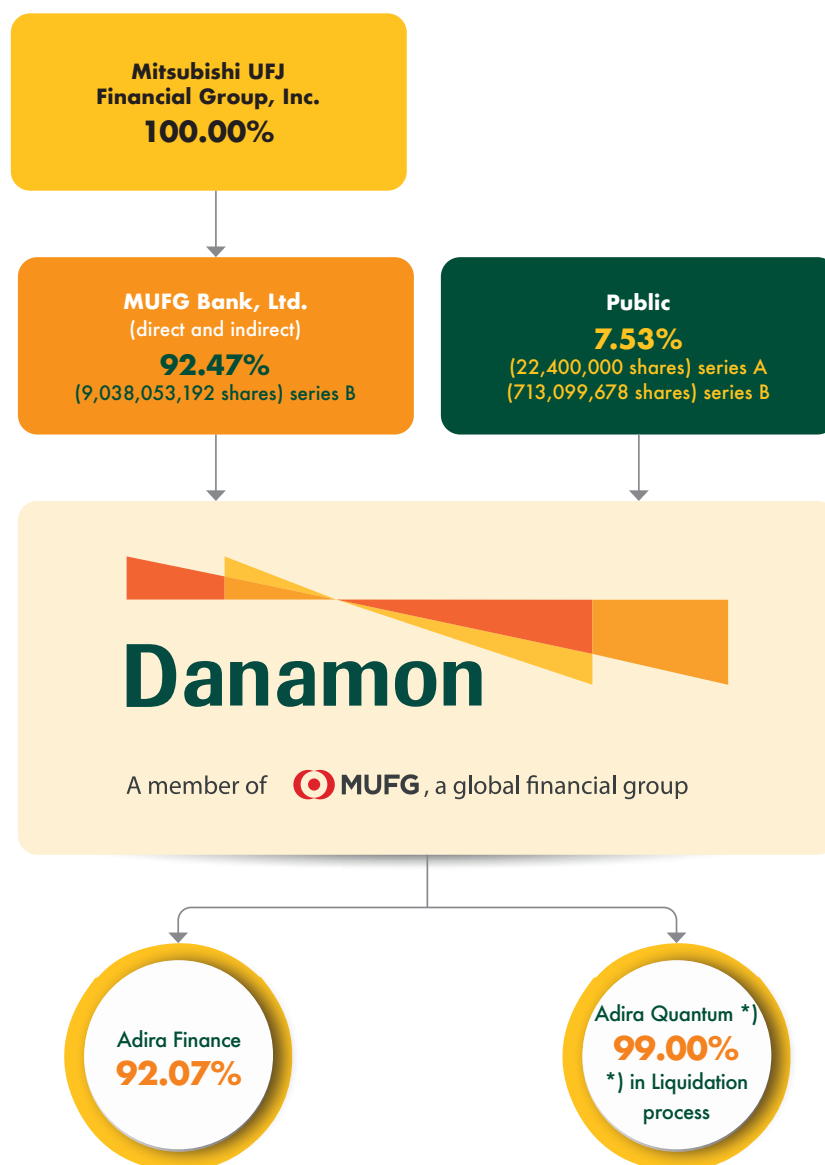
No	Name	Position	Number of Shares	Percentage
1	Yasushi Itagaki	President Director	-	-
2	Honggo Widjojo Kangmasto	Vice President Director	552,600	0.01%
3	Hafid Hadeli	Vice President Director	-	-
4	Herry Hykmanto	Director	463,356	0.00%
5	Rita Mirasari	Director	223,100	0.00%
6	Heriyanto Agung Putra	Director	293,700	0.00%
7	Dadi Budiana	Director	421,400	0.00%
8	Muljono Tjandra	Director	297,900	0.00%
9	Naoki Mizoguchi	Director	-	-
10	Thomas Sudarma	Director	240,600	0.00%

TOP 20 SHAREHOLDERS AS OF 31 DECEMBER 2022

No	Investor	Total Shares Owned	(%) Shareholding
1	MUFG Bank Ltd	8,940,317,662	91.5
2	UBS AG LONDON-2140724000	157,000,000	1.6
3	PT GUNA DHARMA	95,846,434	1.0
4	PT. CEALMI KHIEZT INDONESIA	44,500,000	0.5
5	REKSA DANA HPAM SMART BETA EKUITAS	13,855,400	0.1
6	CACEIS BANK, LUXEMBOURG BRANCH/ NEF	10,136,400	0.1
7	REKSA DANA INSIGHT INFRA DEVELOPMENT (I-INFRA)	9,525,700	0.1
8	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	9,524,650	0.1
9	ERIK CHAN	9,044,000	0.1
10	JPMCB NA RE - VANGUARD EMERGING MARKETS STOCK INDEX FUND	8,925,000	0.1
11	PT. MAHKOTA PERMATA TEGUH	8,574,200	0.1
12	CREDIT SUISSE AG, SINGAPORE BRANCH TRUST ACCOUNT CLIENTS	7,239,300	0.1
13	LGT BANK AG - CLIENT ASSETS	6,496,900	0.1
14	HSBC BROKING SECURITIES (ASIA) LIMITED-CUSTOMER SEGREGATED ACCOUNT	5,982,843	0.1
15	JPMCB NA RE-VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOTAL INTERNATIONAL STOCK MARKET IT II	4,985,200	0.1
16	EFENDI	4,928,500	0.1
17	MANULIFE DANA EKUITAS	4,686,100	0.1
18	HERMANTO TANOKO	4,579,200	0.1
19	BNYM RE ACADIAN EM MKTS SM ALL CAP EQ FD LLC-2039925167	4,518,500	0.1
20	DINO	4,299,100	0.0



MAJORITY & CONTROLLING SHAREHOLDERS



ABOUT MUFG

Mitsubishi UFJ Financial Group, Inc. (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 approximately 2,100 locations in more than 50 countries. The Group has about 160,000 employees and offers services including commercial banking, trust banking, securities, credit cards, consumer financing, 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

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 from Initial Public Offering in 1989	12,000,000
Founders' shares	22,400,000
Bonus shares from capitalization of additional paid-up capital – capital paid in excess of par value in 1992	34,400,000
Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) I in 1993	224,000,000
Bonus shares from capitalization of additional paid-up capital – capital paid in excess of par value in 1995	112,000,000
Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) II in 1996	560,000,000
Founders' shares in 1996	155,200,000
Shares resulting from stock split in 1997	1,120,000,000
	2,240,000,000
Increase in par value to Rp10,000 (full amount) per share through reduction in total number of shares (reverse stock split) in 2001	:20 112,000,000
Increase in par value to Rp50,000 (full amount) per share through a reduction in total number of shares (reverse stock split) in 2003	:5 22,400,000
Total A series Shares as of 31 December 2022	22,400,000

Series B Shares	
Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) III in 1999	215,040,000,000
Shares issued in connection with the Bank's merger with the former PDFCI in 1999	45,375,000,000
Shares issued in connection with the Bank's merger with Bank Tiara in 2000	35,557,200,000
Shares issued in connection with the Bank's merger with 7 other BTO * (Taken-Over Banks) in 2000	192,480,000,000
	488,452,200,000
Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) III in 1999	:20 24,422,610,000
Shares issued in connection with the Bank's merger with the former PDFCI in 1999	:5 4,884,522,000
Shares issued in connection with the Bank's merger with Bank Tiara in 2000	3,314,893,116
Shares issued in connection with the Bank's merger with 7 other BTO * (Taken-Over Banks) in 2000	1,162,285,399



SHARE LISTING CHRONOLOGY

Series B Shares	
Shares issued in connection with Employee/Management Stock Option Program (tranche 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 issued in connection with the Bank's merger with PT Bank Nusantara Parahyangan Tbk in 2019	188,909,505
Total number of Series B shares as of 31 December 2022	9,751,152,870

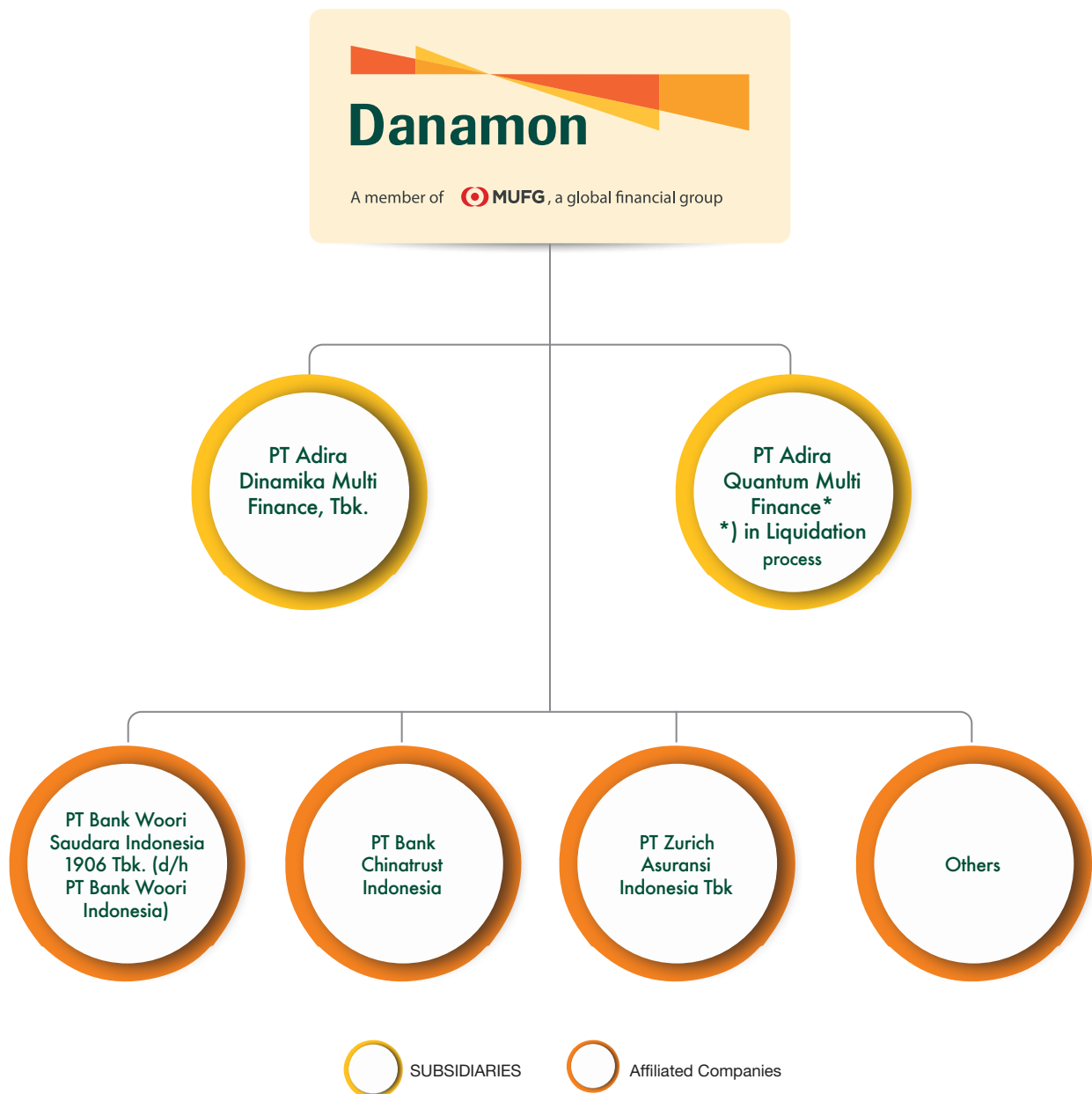
* 7 BTOs consist of PT Bank Duta Tbk, PT Bank Rama Tbk, PT Bank Tamara Tbk, PT Bank Nusa Nasional Tbk, PT Bank Pos Nusantara, PT JayaBank International, and PT Bank Risjad Salim Internasional.

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%	30 March 2004	30 March 2014 (Option Settlement 30 March 2009)	Buy back/ Settlement 30 March 2009	DB Trustees (Hong Kong) Limited	Moody's Investors Service, Inc. Fitch, Inc	2004: B3 2005: B2 2006: Ba3 2007: Ba2 2008: B1 2004: B
Singapore Stock Exchange						S&P	2005: B 2006: B 2007: B 2008: BBObligasi
Bond Series IA Year 2007 Code: BDMN01A Indonesia Stock Exchange	Rp250,000,000,000 9.40%	20 April 2007	19 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	Fully paid	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	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	
Key Management	<div> Board of Commissioners President Commissioner: Yasushi Itagaki Independent Commissioner: Krisna Wijaya Independent Commissioner: Manggi Taruna Habir Commissioner: Eng Heng Nee Philip Commissioner: Congsin Congcar Commissioner: Hafid Hadeli </div> <div> Board of Directors President Director: I Dewa Made Susila Director: Swandajani Gunadi Director: Niko Kurniawan Bonggowarsito Director: Harry Latif Director: Jin Yoshida </div>	

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 IMELDA & PARTNERS

(member firm of Deloitte Touche Tohmatsu Limited)

The Plaza Office Tower 32nd Floor.

Jl M.H. Thamrin kav 28-30

Jakarta 10350

Phone : +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

Jl. Jend. Sudirman Kav. 52-53

Jakarta 12190 Indonesia

Phone : +6221 150 515

E-mail : listing@idx.co.id/contactcenter@idx.co.id

Website : www.idx.co.id

CUSTODIAN

PT Kustodian Sentral Efek Indonesia

Indonesia Stock Exchange Building 1st Tower 5th Floor

Jl. Jend. Sudirman Kav. 52-53,

Jakarta 12190 Indonesia

Phone : +6221 515 2855

Fax : +6221 5299 1199

Toll Free : 0800-186-5734

E-mail : helpdesk@ksei.co.id

Website : www.ksei.co.id

SHARE REGISTRAR

PT Adimitra Jasa Korpora

Kirana Boutique Office

Jl Kirana Avenue III Blok F3 No 5

Kelapa Gading-Jakarta Utara 14250

Phone : +6221 2974 5222

Fax : +6221 2928 9961

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

CREDIT RATINGS AGENCIES

Moody's Investors Service Singapore Pte. Ltd.

71 Robinson Road #05-01/02

Singapore 068895

Phone : (65) 6398 8300

Website : www.moody.com

PT Fitch Ratings Indonesia

DBS Bank Tower, 24th floor, Suite 2403

Jl. Prof. Dr. Satrio Kav. 3-5

Jakarta-Indonesia 12940

Phone : +6221 29886800

Fax : +6221 29886822

Website : www.fitchratings.com

PT Pemeringkat Efek Indonesia (Pefindo)

Equity Tower 30th floor

Sudirman Central Business District Lot 9

Jl. Jend. Sudirman Kav. 52-53

Jakarta 12190, Indonesia

Phone : +6221 509 684 69

Fax : +6221 509 684 68

Website : www.pefindo.com

NOTARY

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Phone : +6221 3005 6229

Fax : +6221 3005 6373

E-mail : malamukti@cbn.net.id

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AWARD & CERTIFICATION



Indonesia CSR Excellence Award by Indonesia Magazine

- The Best Workplace Environment
- The Best CSR Program Based on Digital Culture
- The Most Excellence CSR Company 2022
- The Best Leadership focus on CSR Program

Herstory Indonesia Millennial Women Brand Choice Award 2022

by HerStory supported by Warta Ekonomi

- Top 5 Millennial Women Favorite Brand 2022 in Category Private Bank
- Top 5 Millennial Women Favorite Brand 2022 in Category Sharia Bank

2nd Indonesia Syariah Award 2022

by The Economics

In Bank - The Best Sharia Unit Bank Category

Penghargaan Transparansi Emisi Korporasi 2022

by Investor Magazine dan PT Bumi Global Karbon

Category: *Transparansi Penurunan Emisi Sektor Emiten Dengan Gelar Green*



Certification Greenship by Green Building Council Indonesia

Greenship Certification Level Platinum



LinkedIn Top Companies 2022 Indonesia by LinkedIn

LinkedIn Top Companies 2022 Indonesia



TOP GRC Awards 2022

by Majalah Top Business yang bekerjasama dengan Asosiasi GRC Indonesia, IRMAPA, ICoPI, dan PaGi.

- TOP GRC Awards 2022 # 4 Stars
- The Most Committed GRC Leader 2022 – Yasushi Itagaki
- The High Performing Board of Commissioners on GRC 2022
- The High Performing Corporate Secretary on GRC 2022 – Rita Mirasari

Indonesia International Motor Show 2022 by MURI Indonesia

Automotive Exhibition with the most Grand Prize

Digital Banking Awards 2022 by Majalah Investor dan Intellectual Business Community (IBC)

Category KBMI III - Data Indicator



ABF Wholesale Banking Awards 2022

by Asian Banking & Finance

Indonesia Domestic COVID Management Initiative of the Year



ABF Retail Banking Awards 2022

by Asian Banking & Finance

- Open Banking Initiative of the Year - Indonesia
- Strategic Partnership of the Year - Indonesia

19th Infobank Banking Service Excellence Award 2022 by 19th Infobank Banking Service Excellence Award 2022

- 1st Rank Category Call Center - Bank Umum Konvensional
- 1st Rank Category Website - Bank Umum Konvensional
- 1st Rank Category Teller - Bank Umum Konvensional
- 1st Rank Category Teller - Unit Usaha Syariah
- 2nd Rank Category Overall Walk In Channel - Unit Usaha Syariah
- 2nd Rank Category Best Overall Performance - Unit Usaha Syariah

The Asset Triple A Treasury, Trade, Sustainable Supply Chain and Risk Management Awards 2022

by **The Asset**

Best Payments and Collections Solution



Mastercard Customer Forum
by **Mastercard**

- Most Improved Debit Card E-Commerce Volume Growth
- Highest Credit Contactless Volume Transaction

Human Capital & Performance Award 2022
by **Business News**

- Best Future Leader of the Year
- Best Wellbeing & Best HC Team of the Year



Infobank TOP 100 CEO Awards 2022
by **Infobank Media Group**

Top 100 CEO - Yasushi Itagaki



Best CFO Awards 2022
by **SWA**

Best CFO Awards 2022 - Predicate Excellence for Muljono Tjandra

Top Executive Award 2022
by **InfoBrand dan TRAS N CO**

Excellent Leader of The Year

3rd Indonesia Top Bank Awards 2022
by **The Iconomics**

Top Bank in KBMI 3 Category 2022

11th Infobank Sharia Awards 2022
by **Infobank Media Group**

Predicate "Very Good" for company with Unit Usaha Syariah Bank Umum - UUS with asset Rp5 Trillion to Rp10 Trillion



Indonesia Customer Financial Service Award 2022

by **Majalah SWA dan Business Digest**

- Excellent & Champion Predicate - Category Credit Card (Bank with Total Asset < 250T)
- Good Predicate - Category Mobile Banking (Bank with Total Asset < 250T)
- Good Predicate - Category Agen Laku Pandai (Bank with Total Asset < 250T)
- Good Predicate - Category KPR Bank Syariah



Gerakan APU PPT
by **Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK)**

Second Best - Presenting LTKM about Green Financial Crime

Global Retail Banking Innovation Awards 2022
by **The Asian Banker**

Best Open Banking Initiative

IDC Future Enterprise Awards 2022 for Indonesia
by **IDC Indonesia**

Best in Future of Digital Innovation Award

HR Excellence Awards 2022
by **Human Resources Online**

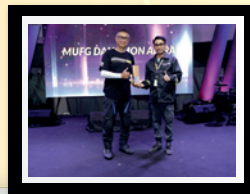
- Excellence in Employer Branding - Gold Predicate
- Excellence in Work-Life Harmony - Bronze Predicate
- Young HR Talent of the Year for Dhanu Koentoro Djati - Silver Predicate

**11th INFOBANK DIGITAL BRAND AWARD 2022****by Infobank media group**

- 1st Rank Category Deposito Bank Umum Konvensional
- 1st Rank Category KPR Bank Umum Konvensional
- 1st Rank Category Mobile Banking Bank Umum Konvensional
- 1st Rank Category Wealth Management Bank Umum Konvensional
- 2nd Rank Category Tabungan Bank Umum Konvensional
- 2nd Rank Category Kartu Kredit Bank Umum Konvensional
- 2nd Rank Category Bank Umum Konvensional (KBMI 3 - Modal Inti di atas Rp14 Triliun s.d. Rp70 Triliun)
- 2nd Rank Category Unit Usaha Syariah Bank Umum Konvensional
- 3rd Rank Category Internet Banking Bank Umum Konvensional
- 3rd Rank Category Kartu Debit Bank Umum Konvensional

**BPJS Awards**
by BPJS Ketenagakerjaan

1st Rank - Gerakan Perlindungan
Pekerja Rentan Perusahaan
Platinum with Most Continuous
Coverage (CSR)

**Indonesia International
Motor Show 2022**
**Indonesia International Motor
Show 2022**

Best Booth Sponsor

**Retail Banker International Asia
Trailblazer awards 2022****by Retail Banker International**

- Best Retail Bank – Indonesia
- Best Open Banking Initiative
- Highly Commended - Best Fintech Partnership

Indonesia Best Bank Awards 2022**by Warta Ekonomi**

Indonesia Best Bank 2022 for The Appropriate
Business Strategy Through Banking Products
and Services
(Category: KBMI 3, Private Bank)

Top Digital Public Relation Award 2022**by InfoBrand and TRAS N CO**

Indonesia Top Digital PR Award 2022

Top Corporate Finance Award 2022**by InfoEkonomi and TRAS N CO**

Top Corporate Finance Award 2022

**MUFG Group Awards 2022****by MUFG**

- MUFG Awards
- MUFG President's Award™

**The 13th IICD Corporate
Governance Award 2022****by IICD collaborate with BeritaSatu
Media Holdings**

- Top 50 Big Capitalization Public Listed Company
- Best Financial Sector



ESG Awards 2022
by Berita Satu Media Holdings
Awareness Predicate

Digital Marketing Awards 2022
by Majalah Marketing dan Survey One
Excellent Predicate – Category Bank Nasional
dengan Modal Rp5–30 Triliun



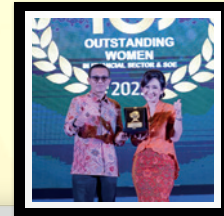
Euro Money Market Leaders 2022
by Euromoney
• Market Leader, Corporate Banking
• Highly Regarded, Digital Solutions

8th Islamic Retail Banking Awards 2022
by Cambridge IFA

IRBA Excellence Award for BancaTakaful Solutions
in Indonesia 2022.

Anugerah CSR IDX Channel 2022
by IDX Channel
Environmental Initiatives

Top Corporate Award 2022
by InfoBrand and TRAS N CO
Top Corporate Award 2022



**Top 100 Most Outstanding Women 2022 in
Financial Sector and SOE**
by InfoBank Media Group

Rita Mirasari and Hedy Maria Helena Lopian as awardee of
Top 100 Most outstanding Women 2022 in Financial Sector
and SOE

The 10th Brand Finance Indonesia Most Valuable Brands Award
by Berita Satu Media Holdings
Top 100 Valuable Brands Category (Platinum)

Indonesia Digital Innovation and Achievement Awards 2022
by Business Asia Indonesia dan Business Update Indonesia
• Best Digital Technology in Corporate and Enterprise Banking 2022
• Best Innovation Future Leader in Digital Learning 2022"

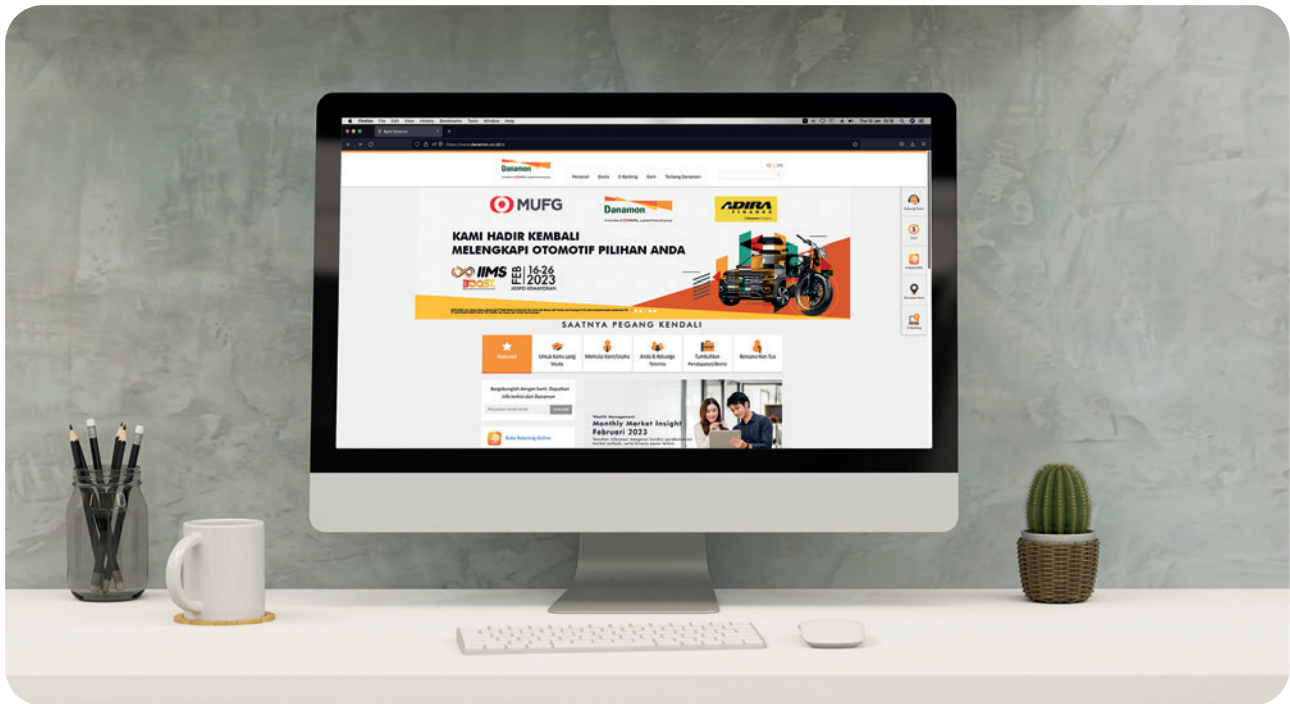


13th Edition of The Asia's Best Employer Brand 2022
by Employer Branding Institute and World HRD Congress

- Best Employer Brand Award
- Award for Excellence in Training
- Young HR Professional of the Year (Dhanu Koentoro Djati)"



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.

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