





A member of  MUFG, a global financial group



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DANAMON AT A GLANCE



Danamon posted total assets of **Rp221.30 trillion** as of 31 December 2023. 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 863 branches and service outlets comprising conventional branches, Sharia units and the branch networks of Adira Finance. 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 1,255 proprietary ATMs and CDMs (Cash Deposit Machines), with access to 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

Baepam & LK Letter No. Kep-02/PM/Kstd/2002 dated 15 October 2022

TRUSTEE PERMIT

Baepam & 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 16 July 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 ACRTICLE 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 MEMBERSHIP

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

Line of Business : Financing

Head Office : Millenium Centennial Center Lantai 53, 53-61

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

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21ST FLOOR

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11TH FLOOR

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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 regulation.



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 Simpan Pinjam (DSP)
- Acquisition of Adira Finance

2005

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

1956-2005

2006-2013

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

2013

- Collaboration with Wells Fargo and Overseas Private Investment Corporation (OPIC) and International Finance Corporation (IFC) to finance Indonesia's MSME sector
- Issuance of sustainability report certified by the Global Reporting Initiative (GRI)

2014

- Launch of D-Mobile Danamon mobile banking application
- Launch of Danamon Sharia's BISA iB and BISA Qurban iB savings products
- 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

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

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

2014-2016

2017-2018

2017

- Launch of D-Point, a reward point system for all banking activities
- Launch of D-Connect, a digital banking service for business people
- Launch of Proteksi Prima Amanah Sharia Insurance, in collaboration with Manulife Indonesia
- 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

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.



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

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 BNPPB 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

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 66th 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.

2023

- Danamon and MUFG Bank jointly announced a placement of USD 100 million in an Indonesia-focused venture fund named the MUFG Innovation Garuda No. 1 Limited Investment Partnership ("Garuda Fund").
- Danamon with MUFG and Adira as a Financial Group comes back as the main sponsor for one of the biggest automotive events in Indonesia: Indonesia International Motor Show (IIMS) 2023.
- Danamon Launches "Danamon Hadiah Beruntun" program as Research Reveals Strong Public Interest High-Chance Prize Draw Programs as every customer can win attractive prizes repeatedly.
- To celebrate the 67th anniversary together with customers, Danamon held its first DXPO event at Central Park Mall.
- Danamon, PNM and MUFG Bank Set the Stage for Indonesia's First Sharia Social Financing with Verified International Standard Dedicated to Woman Empowerment in Indonesia.
- Danamon Welcomes New Customers as Acquisition of Standard Chartered Bank Indonesia's Retail Loan Portfolio.
- Danamon have Transformed 53 Branches in 18 Cities throughout 2023 to Provide Integrated Solutions to Customers and Communities.



VISION, MISSION & CORPORATE VALUES

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 seeks to realize its vision through its three missions, namely: Danamon aims to become “Indonesia’s Leading Financial Institution” with a respected presence.

- Danamon believes that its strength in financial intermediation in the economy makes it a catalyst for wealth creation and prosperity.
- To optimize its role in the economy, it is imperative for Danamon to have a good reputation and lead among other financial institutions, as:
 1. A business partner to its customers and
 2. A contributing and caring member of society.



A customer-centric organization that serves all segments by offering unique value to each, based on sales and service excellence, and supported by world-class technology.

- In carrying out its roles, Danamon strives to understand what each customer needs and responds accordingly.
- Danamon provides solutions to each need, uniquely, that no other financial institution in the industry provides and does so based on knowledge from research and technology.
- In doing so, Danamon focuses on service processes that apply technology with care and responsibility.
- It is important for Danamon employees to satisfy their customers and act honorably in providing services that will be valued by society at large.

- Positive employee attitudes such as the following are required:

1. Adaptable, open and continuously learning to respond to change.
2. Understand and focus on personal and human development.

Our aspiration is to be the employer of choice and one that is respected by our customers, employees, shareholders, regulators and the communities in which we operate.

- Danamon invests in building a culture that is conducive to achieving its goals.
- Danamon builds collaborations with its stakeholders, both within and outside its neighborhood, to create contributions that benefit their recipients, in places where they are most needed.

Review of Vision and Mission Statements:

In 2023, 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 (**C**ollaboration), **I**ntegritas (**I**ntegrity) **S**igap Melayani (**C**ustomer Centric), and **A**daptif (**A**daptive), abbreviated as:

B

I

S

A

Berkolaborasi



Leverage diversity as strength to achieve shared goals.

Integritas



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

Sigap Melayani



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

Adaptif



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

CORPORATE LOGO



01

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.



02

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.

03

BUSINESS GROUP IDENTITY

According to OJK (Financial Services Authority) letter No. S-22/PB.32/2021 regarding the usage of business group identity by PT Bank Danamon Indonesia Tbk, the Danamon logo is to be implemented together with its business group identity for its marketing communication and advertising materials.



OPERATIONAL AREAS



1 JAKARTA REGIONAL OFFICE

Covering Bandar Lampung, Bekasi, Bogor, Cilegon, 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, Paser, 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.

**TOTAL BRANCHES**

863

(397 Danamon + 466 ADMF)

Danamon has a network throughout Indonesia from Aceh to Papua.

Danamon operates an extensive distribution network spread out from Aceh to Papua, with **863** branches and service outlets comprising conventional branches, sharia units, and the branch networks of Adira Finance.

**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.

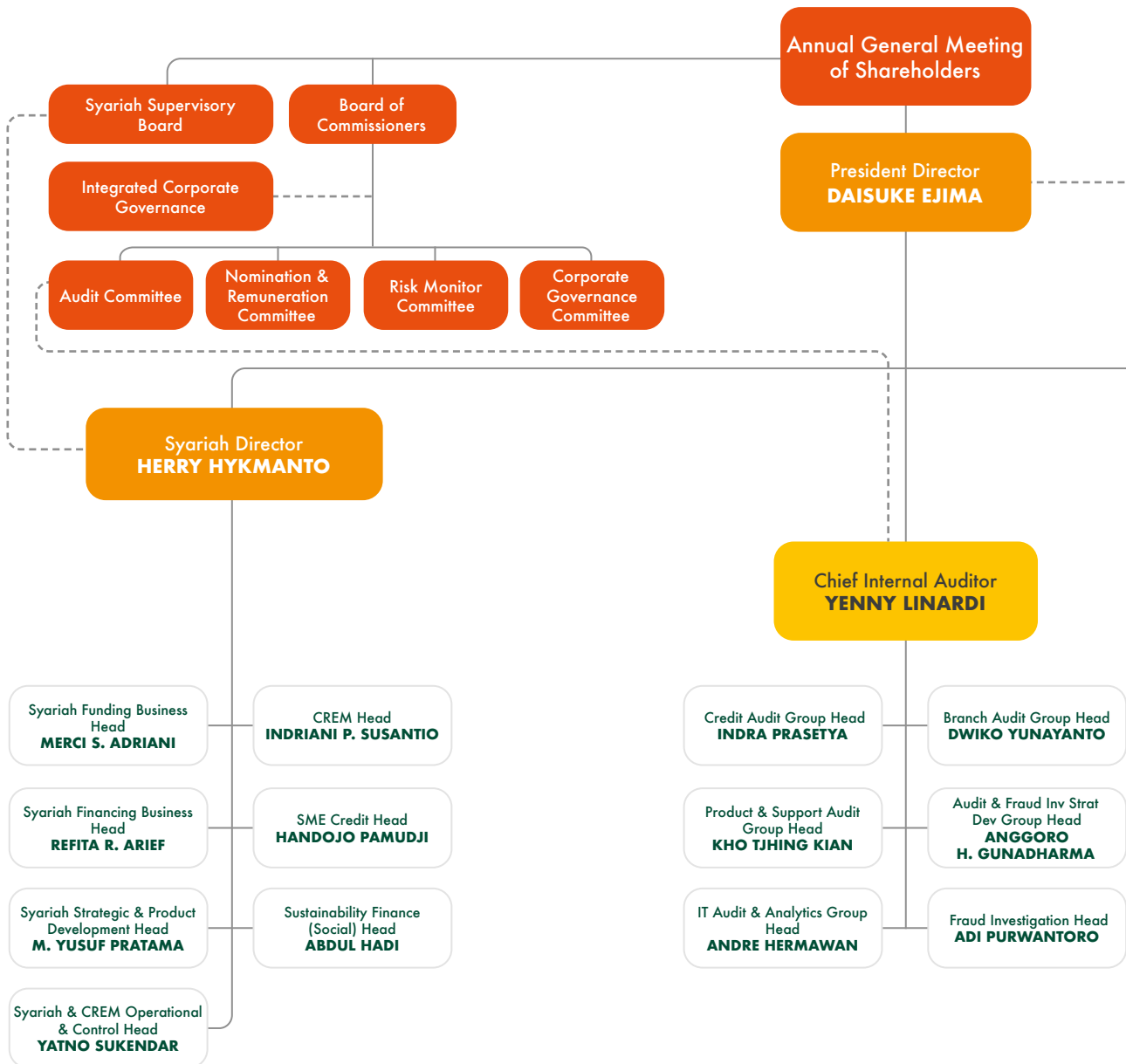
9 PALEMBANG REGIONAL OFFICE

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

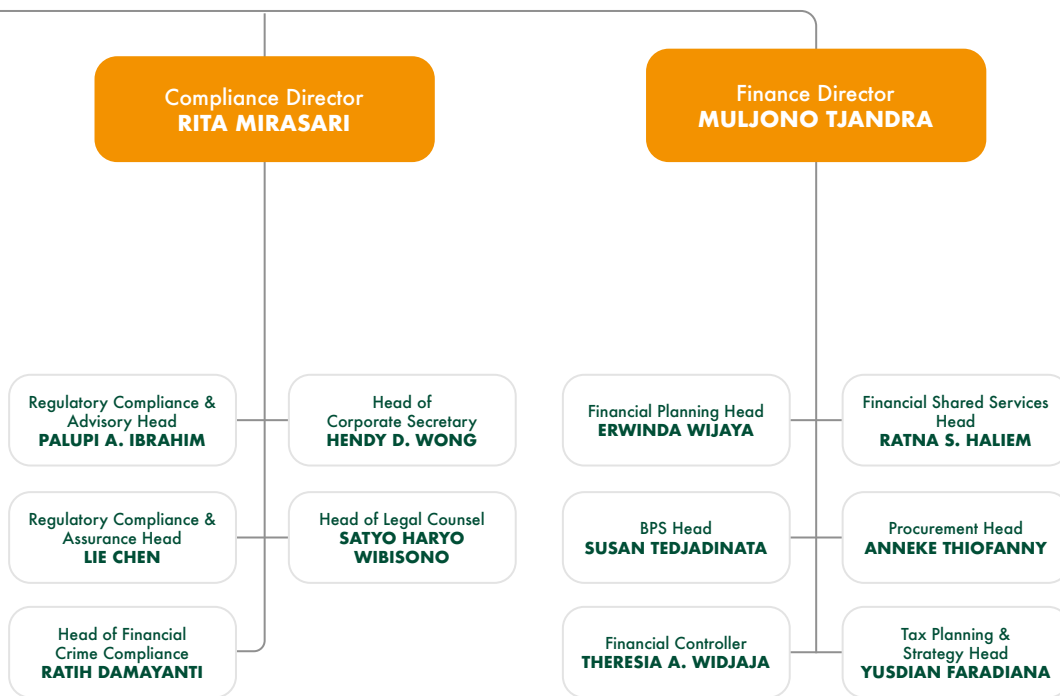


ORGANIZATIONAL STRUCTURE

PT Bank Danamon Indonesia Tbk
December 2023



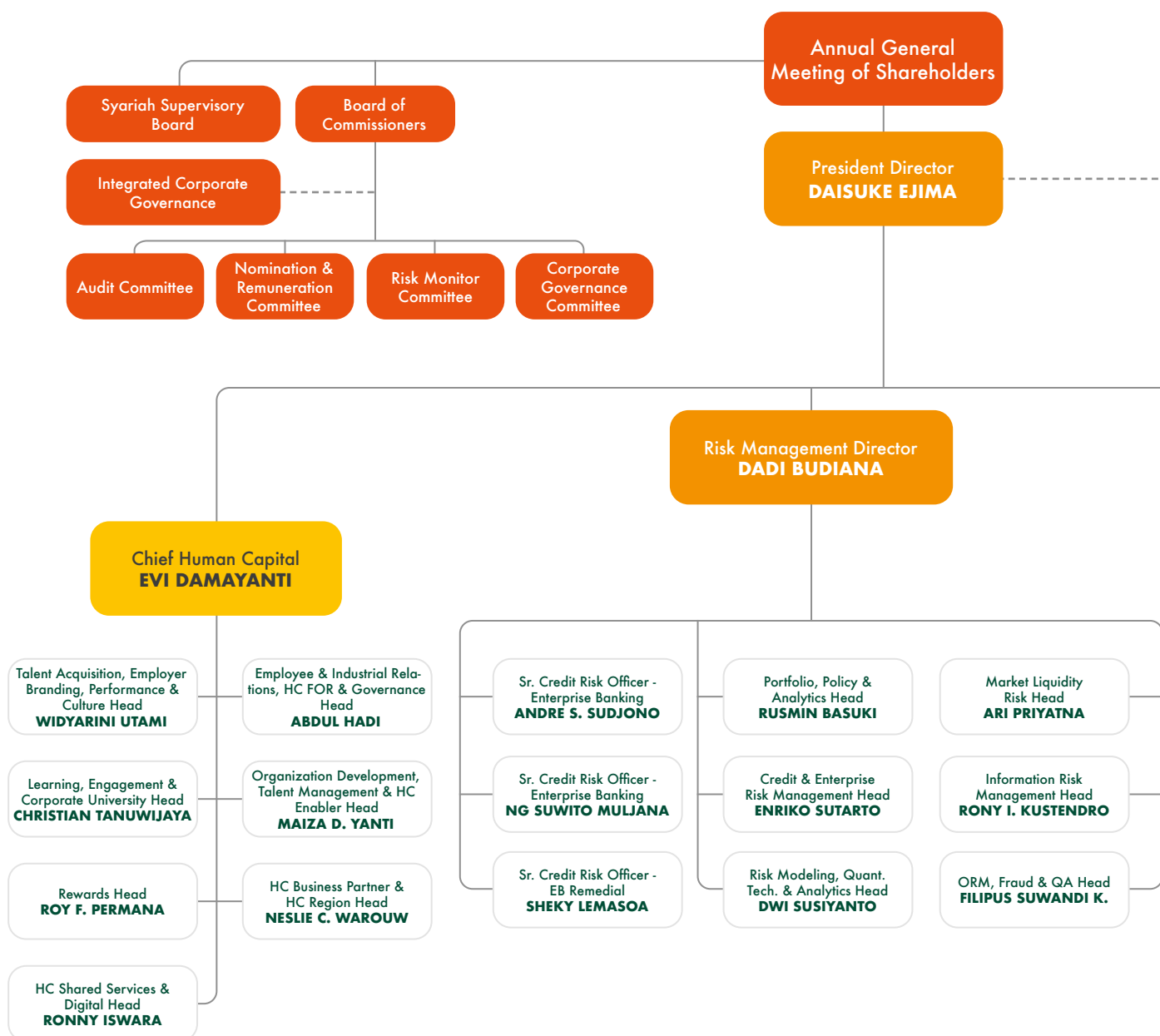
Catatan: Direktur

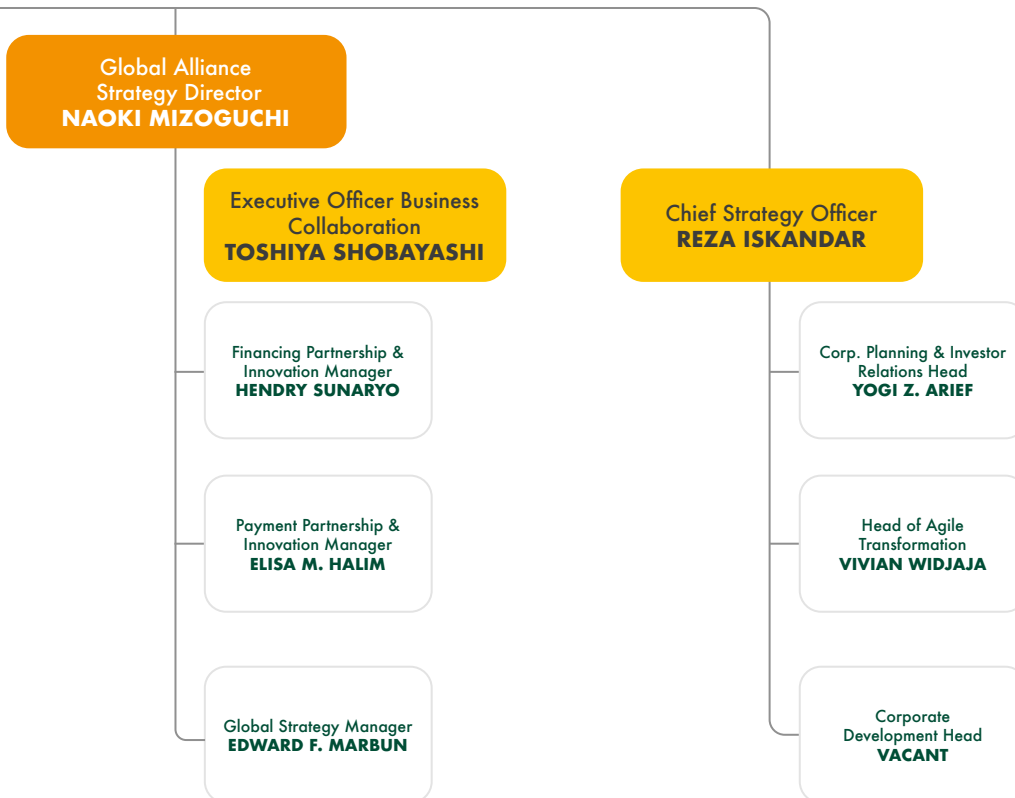




ORGANIZATIONAL STRUCTURE

PT Bank Danamon Indonesia Tbk
December 2023

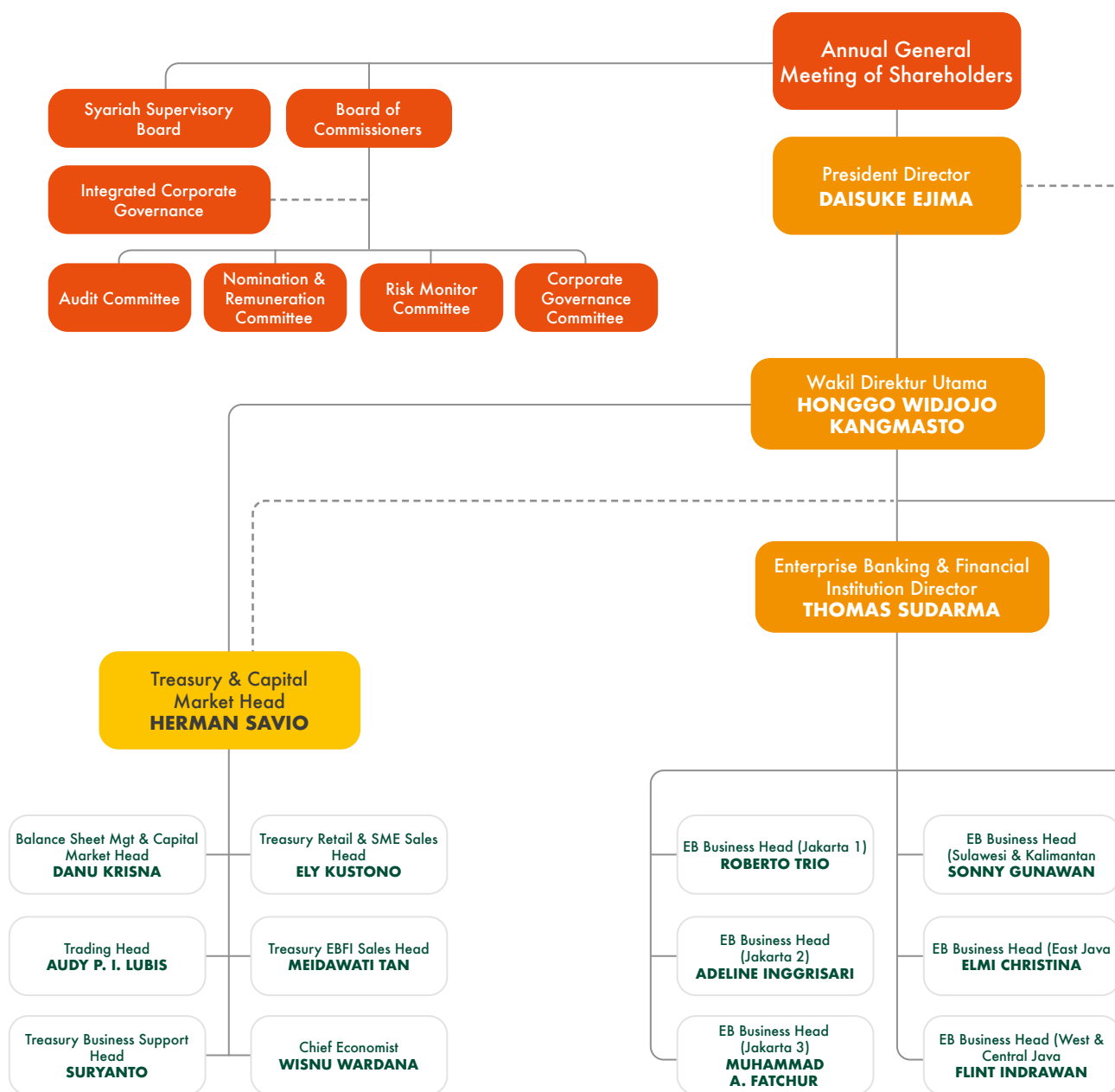




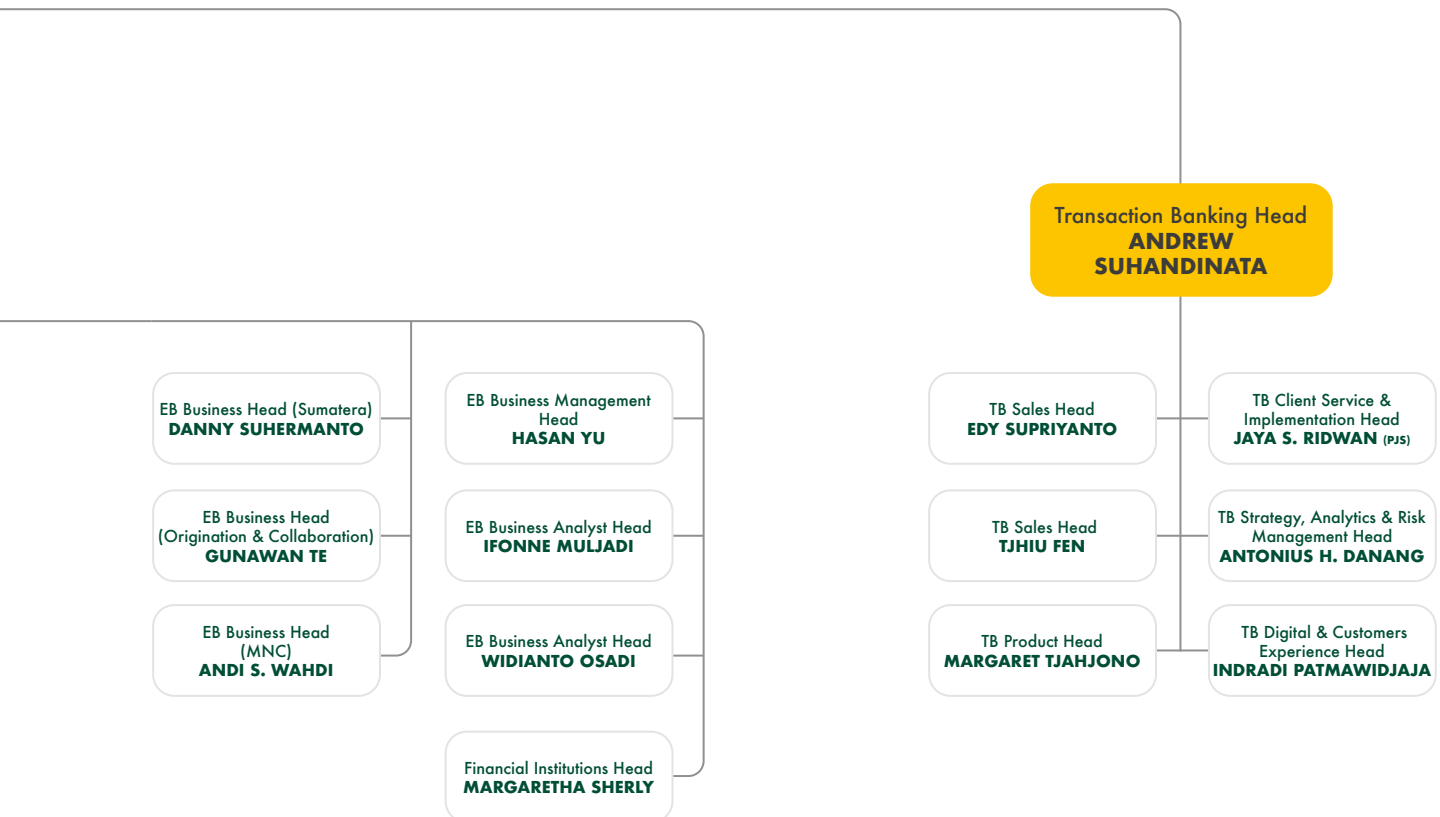


ORGANIZATIONAL STRUCTURE

PT Bank Danamon Indonesia Tbk
December 2023



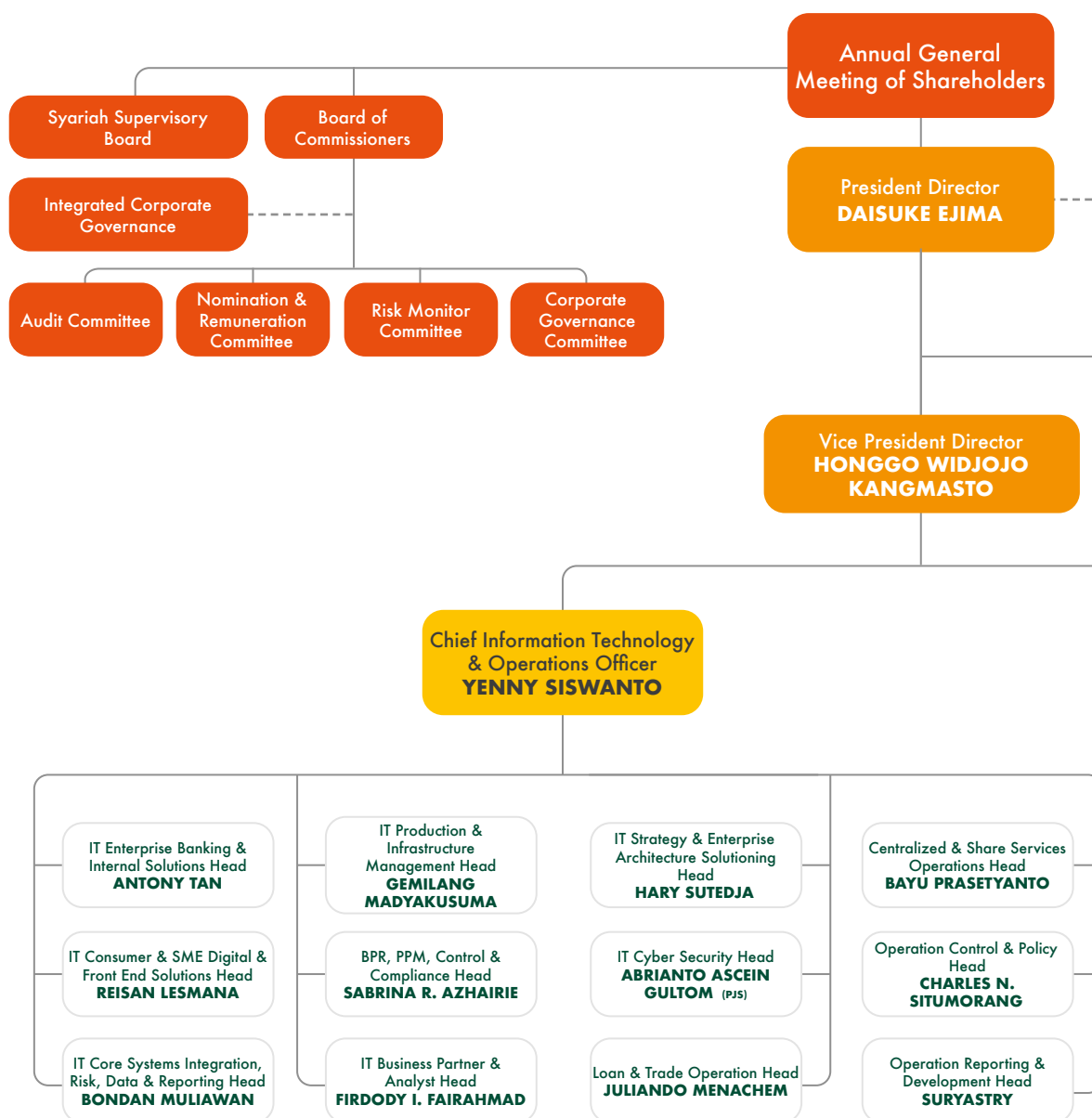
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ORGANIZATIONAL STRUCTURE

PT Bank Danamon Indonesia Tbk
December 2023





Vice President Director
HAFID HADELI

SME Business Head
AGUS PRATAMA

Branch Network Head
EKA DINATA

Chief Marketing Officer
LILY P. FOENG

Consumer Lending Business Head
REZA P. RUSLY

Customer Experience Head
MIREILLE MAKMUR

Consumer Funding & Wealth Business Head
IVAN A. JAYA

Service Excellence & Customer Care Head
KRISTIANI SIWI P

Chief Digital Officer
ANDREAS KURNIAWAN

Business Operational Risk & Control Head
HUMILO FELONA



BOARD OF COMMISSIONERS PROFILE



YASUSHI ITAGAKI
President Commissioner

Japanese Citizen.
59 years old. Domiciled in Japan.

Legal Basis of Appointment

Appointed as President Commissioner in the Annual General Meeting Shareholders on 31 March 2023.

Qualifications/Education Background

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

Work Experiences

Currently, Itagaki is the Senior Managing Corporate Executive, Group Chief Operating Officer-International (COO-I), Group Head of Global Commercial Banking (GCB) Business Group - Mitsubishi UFJ Financial Group. Inc (June 2023 - present) and a member of the Board of Directors, Deputy President (Representative of the Board of Directors), Chief Executive of GCB Business Unit, COO-I - MUFG Bank. Ltd. (June 2023 – present).

Previously, Itagaki served as President Director (October 2019 - March 2023) and Director (March 2018 – October 2019) of PT Bank Danamon Indonesia Tbk. 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 Bank, Security Bank, Vietin Bank, 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.



HALIM ALAMSYAH

Vice President Commissioner (Independent)

Indonesian Citizen.
66 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Vice President Commissioner (Independent) in the Annual General Meeting Shareholders on 31 March 2023.

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, Faculty of Economic Management (1975 - 1980).

Work Experiences

Currently, Halim Alamsyah serves as President Commissioner PT Indosat Tbk (December 2021 - present), Audit Committee Member PT Sinar Mas Multiartha Tbk (2021 - present) and Expert in Finance and Sharia Finance at the Ministry of Finance of the Republic of Indonesia (October 2020 - present).

Previously, Halim Alamsyah served as Independent Commissioner PT Bank Danamon Indonesia Tbk (August 2021 - March 2023) and Advisor Prudential Sharia (2021 - 2023).

Halim Alamsyah is a well-known and well-respected individual in the regulatory area of the Indonesia financial industry. He was trusted by the Government of Indonesia as Chairman Commissioner of the Indonesia Deposit Insurance Corporation (Lembaga Penjamin Simpanan/LPS) (September 2015 - September 2020). 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). In 1982, Halim Alamsyah 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.



BOARD OF COMMISSIONERS **PROFILE**



NOBUYA KAWASAKI
Commissioner

Japanese Citizen.
51 years old. Domiciled in Japan.

Legal Basis of Appointment

Appointed as Commissioner of Company in the Extraordinary General Meeting of Shareholders on 1 October 2019. Reappointed as Commissioner at the Annual General Meeting of Shareholders on 31 March 2023.

Qualifications/Education Background

Bachelor of Mechanical Engineering Keio University and Master of Mechanical Engineering Keio University..

Work Experience

Kawasaki is a Managing Director, Mitsubishi UFJ Bank Kawasaki is Executive Officer, Deputy Group Head of Global Commercial Banking Business Group, MUFG Bank, Ltd (April 2023 – present).

With over 20 years of experience at MUFG Bank, Kawasaki has developed strong M&A and Investment banking expertise. Kawasaki served as Executive Officer and Managing Director, Head of Global Commercial Banking Planning Division, MUFG Bank, Ltd (April 2021 – March 2023) responsible for developing, communicating, executing, and sustaining inorganic strategic initiatives. He served as Managing Director,

Deputy Head of Global Commercial Banking Planning Division MUFG Bank, Ltd (August 2019 – March 2021), Managing Director of Global Commercial Banking Planning Division MUFG Bank Ltd, Singapore (August 2018 - August 2019), Managing Director of Planning Division for Asia & Oceania MUFG Bank, Ltd, Singapore (September 2013 - August 2018), Managing Director, Vice President Mitsubishi UFJ Morgan Stanley Securities, Japan (October 2006 - September 2013) and was one of the founding members of the Credit Portfolio Management Division the Bank of Tokyo Mitsubishi Ltd, Japan (October 2005 - October 2006). Kawasaki was in charge of securitization business at Mitsubishi Securities, Japan, (October 2002 - October 2005). Kawasaki had a career in the Associate Product Development Division the Bank of Tokyo Mitsubishi Ltd, Japan (September 1998 - October 2002) and Associate Marunouchi Branch the Bank of Tokyo Mitsubishi Ltd, Japan (April 1997 - September 1998).



DAN HARSONO
Commissioner

Thai Citizen.
63 years old. Domiciled in Thailand.

Legal Basis of Appointment

Appointed as Commissioner of Company in the Annual General Meeting of Shareholders (AGMS) on 30 April 2021. Reappointed as Commissioner in the AGMS on 31 March 2023.

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

Currently, Dan Harsono serves as Commissioner of PT Home Credit Indonesia (October 2023 – present), Advisor Hatta Bank Public Company Limited (January 2023 – present), Chairman of HC Consumer Finance Philippines, Inc. (June 2023 – present), Chairman of Member Council SHBank Finance Co., Ltd. (Vietnam) (May 2023 – present), Director of Alliance Ayudhya General Insurance PCL (AAGI) (March 2023 – present), Director Allianz Ayudhya Assurance PCL (AZAY) (January 2022 – present), Advisor MUFG Bank, Ltd (April 2021 – present), Advisor Krungsri Leasing Service Co., Ltd. (January 2021 – present), Advisor SB Finance Company,

Inc (Philippines) (January 2021 – present), Senior Advisor and/or M&A Specialist at Bank of Ayudhya Public Company Limited (January 2021 – present), Director Pak Sabai Co., Ltd (January 2020 – present).

He has extensive experience in the business management and financial services area. Dan Harsono previously held the position of Director of Aetna Health Insurance (Thailand), PCL, (May 2022 – February 2023) and also has experience as Chairman of Hatta Bank PLC (September 2016 - December 2022). Dan Harsono 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 Harsono worked at GE Money Asia Regional Office in Bangkok, Thailand, with his last position as Chief Marketing Officer. Dan Harsono successfully managed GE Capital Thailand during the financial crisis 'Tom Yam Gung' in 1997 - 2001.



BOARD OF COMMISSIONERS **PROFILE**



PETER BENYAMIN STOK

Independent Commissioner

Indonesian Citizen.
74 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Independent Commissioner of Company in the Annual General Meeting of Shareholders (AGMS) on 20 March 2018. Reappointed as Independent Commissioner in the AGMS on 31 March 2023.

Qualifications/Education Background

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

Work Experience

Peter Benyamin Stok is a renowned banker with over four decades of extensive experience in the banking industry. His proficiency in managing and supervising banks through various business cycles, has enabled him deliver value creation and valuable contributions not only to the banks he worked for, but also to the banking industry as a whole. His strong leadership and ability to bring a harmonious working relationship amongst stakeholders, has earned him a lot of admiration and respect. He joined to the team of 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.

Previously he served as the President Commissioner of PT Bank Negara Indonesia (Persero) Tbk (2009 – 2015), Commissioner of Bank Permata (2008 -2009), President Director of PT Bank Niaga Tbk (now PT Bank CIMB Niaga Tbk) (2000 – 2006). He served as President Director Bank Dagang Negara (1999 – 2000), He served as President Commissioner of PT Bank Danamon Indonesia Tbk (1998 – 1999), Vice President Director Bank Pelita (1997 – 1998), Vice President Director (1994 – 1997) and Director (1991 – 1994) PT Bank Niaga Tbk (now PT Bank CIMB Niaga Tbk). He started his banking career as a management trainee, and he rose rapidly to assume important roles in several prominent banks.



HEDY MARIA HELENA LAPIAN
Independent Commissioner

Indonesian Citizen.
65 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Independent Commissioner of Company in the Extraordinary General Meeting of Shareholders on 26 November 2020. Reappointed as Independent Commissioner in the Annual General Meeting of Shareholders on 31 March 2023.

Qualifications/Education Background

Holds MBA from Joseph M. Katz Graduate School of Business University of Pittsburgh, USA, 1983 and bachelor's degree in management, Parahyangan Catholic University Bandung, 1977.

Work Experience

Currently, Hedy Lapián also serves as Independent Commissioner of PT Supra Boga Lestari Tbk (May 2022 - present).

Before joining the Company, 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), Independent Commissioner of PT Asuransi Tokio Marine Indonesia (October 2015 - March 2016), Director SRO (covering credit risk and risk management) of Bank DBS Indonesia (May 2014 - August 2014), Risk Management Director of PT Bank Internasional Indonesia Tbk (July 2010 - March 2014). She served as 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). Then she served as Director & CFO of PT AIG Life (2001 - 2006), at the time the insurance company with the largest profits in Indonesia. She served as Managing Director of Corporate and Investment Banking of PT Bank Internasional Indonesia Tbk (March 2000 - December 2001), Director American Express Bank (1994 – 2000). She also served on several non-executive positions in ING Indonesia Bank, American Express TRS, Standard Chartered Bank and Bank of Trade, San Francisco.



BOARD OF DIRECTORS PROFILE



DAISUKE EJIMA
President Director

Japanese Citizen.
55 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as President Director Company at the Annual General Meeting Shareholders on 31 March 2023.

Qualifications/Education Background

Bachelor of Economics, University of Tokyo, Japan (1991), Master of Business Administration, University of Michigan's Ross School of Business, Amerika Serikat (2001).

Work Experience

Currently, Ejima also serves as President Commissioner of PT Adira Dinamika Multi Finance Tbk (April 2023 – present).

Before joining the Company, Ejima was appointed and served as the Regional Executive for MUFG Bank in the Asia Pacific region. Ejima was responsible for MUFG's entire Asia businesses and operating platforms across 18 markets in the region and was based in Singapore. Prior to this appointment, he was the Country Head of Indonesia for MUFG Jakarta Branch, a role he assumed in January 2018 - 2022. Under his stewardship, MUFG was able to raise its profile as one of the largest foreign banks in Indonesia while deepening business performance and operational resilience.

Before relocating to Indonesia, Ejima was a Deputy General Manager of Corporate Banking Division for Asia & Oceania since March 2015. Based in Singapore, he was responsible for the promotion of corporate banking business with global and regional clients in Southeast Asia and Oceania region.

Ejima is an experienced corporate banker who has held roles in both Japanese and Global Corporate Banking. After honing his expertise in the Japanese Corporate Banking Group of The Bank of Tokyo Mitsubishi's New York Branch in the early 2000s, Ejima moved to the U.S. Corporate Banking Group, where he continued to be based in New York. Before Ejima began his assignment in Singapore in March 2015, he was the Head of Global HR Office at the bank's headquarters in Tokyo from 2013 to 2015.

Ejima began his banking career in 1991 with The Mitsubishi Bank, Ltd. He briefly left the Bank to serve as Section Chief of Japan's Ministry of Finance's International Research Department, Custom & Tariff Bureau. He re-joined The Bank of Tokyo-Mitsubishi, Ltd. as Manager of the Industry Research Department within the Research Division.

Roles and Responsibilities

Ejima Leads the Board of Director the Company and oversees the Bank's overall business and operations.



HONGGO WIDJOJO KANGMASTO
Vice President Director

Indonesian Citizen.
57 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Vice President Director of Company at the Extraordinary General Meeting of Shareholders on 1 October 2019. Reappointed as Vice President Director at the Annual General Meeting of Shareholders on 31 March 2023.

Qualifications/Education Background

Graduated with a bachelor's 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

Honggo is a seasoned banker with 35 years of experience and has numerous knowledge in the banking and financial industry. He has served as President Commissioner at PT Bank DKI (2015 - 2018), President Commissioner of PT Pembangunan Jaya Ancol Tbk (2016 - 2017), Managing Director in charge of IT and Operations PT Bank Negara Indonesia (Persero) Tbk (2010 - 2015), Managing Director Wholesale Banking of PT Bank Permata Tbk (2008 - 2010) and Managing Director PT Indofood Sukses Makmur Tbk (2006 - 2007).

He spent 6.5 years at PT Bank Mandiri (Persero) Tbk (2000 - 2006). He was given responsibility in the areas of Distribution & Network and Commercial Banking with latest position as EVP Coordinator and Board of Management of PT Bank Mandiri (Persero) Tbk. He was also assigned as Commissioner of PT Mandiri Sekuritas (2003 - 2006). Previously as VP and Head of Corporate Banking PT Bank International Indonesia Tbk (1996 - 2000) and PT Bank Central Asia Tbk with latest position as Head of Regional Credit Department (1988 - 1996).

Roles and Responsibilities

Wholesale Banking Group (Enterprise Banking & Financial Institution, and SME), Transaction Banking, Treasury Sales, IT, Operations.



BOARD OF DIRECTORS PROFILE



HAFID HADELI

Vice President Director

Indonesian Citizen
60 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Vice President Director of Company at the Annual General Meeting of Shareholders (AGMS) on 25 March 2022. Reappointed as Vice President Director at the AGMS on 31 March 2023.

Qualifications/Education Background

Bachelor of Economic in Accounting from Trisakti University in 1988.

Work Experiences

Currently, Hafid also serves as Commissioner of PT Adira Dinamika Multi Finance Tbk (October 2022 - present).

Previously, Hafid served at PT Adira Dinamika Multi Finance Tbk as President Director and Compliance Director (May 2017 – March 2022), Director of Marketing and Financing (2012 - 2017), Director of Car Marketing and Financing (2010 - 2012), Director of Finance and Corporate Secretary (2006 - 2010).

Hafid has more than 38 years of experiences in the financial and banking industry. Before joining PT Adira Dinamika Multi Finance Tbk, 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 as Auditor at Arthur Andersen & Co. (1985 - 1988).

Roles and Responsibilities

Consumer Banking Group and Branch Network business and supervision PT Adira Dinamika Multi Finance Tbk.



HERRY HYKMANTO
Director

Indonesian Citizen.
55 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Director of Company at the Annual General Meeting of Shareholder (AGMS) on 3 April 2008. Reappointed as Director at the AGMS on 31 March 2023.

Qualifications/Education Background

Obtained Bachelor degree from Padjadjaran University, Bandung.

Work Experiences

Joined the Company as Head of Transaction Banking In 2003. Previously worked as Senior Cash Management & Trade Business Development Manager Standard Chartered Indonesia (2000 - 2003), Bank Universal with his last position as International Operation Head (1992 - 2000). 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, SME Credit, Sustainable Finance, Corporate Real Estate Management (CREM)



BOARD OF DIRECTORS **PROFILE**



RITA MIRASARI
Director

Indonesian Citizen.
54 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Director of Company at the Extraordinary General Meeting of Shareholder (EGMS) on 7 September 2016. Reappointed as Director at the Annual General Meeting of Shareholders (AGMS) on 31 March 2023.

Qualifications/Education Background

Obtained Bachelor of Law from University of Indonesia.

Work Experiences

Before joining the Company, served as Director Regulatory Compliance & Financial Crime Compliance at The Hongkong Shanghai Banking Limited (HSBC Indonesia) (2013 - 2016), Director Legal, Compliance, and Corporate Secretary at PT Bank Internasional Indonesia Tbk (now PT Bank Maybank Indonesia Tbk) (2009 - 2013), Director Country Compliance Representative at ABN AMRO Bank NV Indonesia (2006 - 2009) and Compliance Director, Country Head Legal & Compliance at Standard Chartered Bank Indonesia (1998 - 2006). Rita started her banking career in 1991.

Roles and Responsibilities

Compliance, Financial Crime Compliance, Corporate Secretary, Legal, and Litigation.



DADI BUDIANA
Director

Indonesian Citizen.
58 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Director at the Annual General Meeting of Shareholders (AGMS) on 20 March 2018. Reappointed as Director at the AGMS on 31 March 2023.

Qualifications/Education Background

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

Work Experiences

Joined the Company in 2017. Previously worked at HSBC Group including President Commissioner of PT HSBC Securities Indonesia since 2016, Chief Risk Officer of PT Bank Ekonomi Raharja Tbk since 2014, Head of Corporate Banking and also as member in the various Board-level committees in PT Bank Ekonomi Raharja Tbk since 2010, Credit Risk Management Consultant in PT Bank Ekonomi Raharja Tbk in 2009 and hold various senior roles such as Senior Vice President in Business Banking, Human Resources, Global Banking, Credit Risk Management in HSBC Indonesia in 1998.

He started his career as Management Trainee at PT United Overseas Bank Bali in 1992 and moved to PT Bank Modern Tbk with the last position as Investment Banking Team Leader in 1994.

Roles and Responsibilities

Risk Management



BOARD OF DIRECTORS PROFILE



MULJONO TJANDRA
Director

Indonesian Citizen.
58 years old. Domiciled in Indonesia.

Roles and Responsibilities
Finance

Legal Basis of Appointment

Appointed as Director of Company in the Extraordinary General Meeting of Shareholders (EGMS) on 1 October 2019. Reappointed as Director at the Annual General Meeting of Shareholders (AGMS) on 31 March 2023.

Qualifications/Education Background

Obtained bachelor's degree in accounting from Trisakti University, Jakarta and Certified Public Accountant (CPA), Indonesia.

Work Experiences

Previously Muljono was Finance Director in PT Bank UOB Indonesia (2015 – 2019) and Finance Director in PT Asuransi Adira Dinamika Tbk (2012 – 2015). Muljono joined the Company (2003 – 2012) with his last position as Head of the Financial Accounting and Tax. Muljono also worked for Public Accountant Firms of PwC and KPMG (Indonesia and Australia) (1990 – 2003).



NAOKI MIZOGUCHI
Director

Japanese Citizen.
51 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Director of the Company in the Extraordinary General Meeting of Shareholders (EGMS) on 1 October 2019. Reappointed as Director in the Annual General Meeting of Shareholders (AGMS) on 31 March 2023.

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 Experiences

Naoki joined the Company since October 2018 as Global Collaboration Senior Consultant. Previously assigned by MUFG Bank several strategic planning roles, including Managing Director of Global Planning in Tokyo (2014 - 2018), Director of Regional Planning in London (2010 - 2013) and Director of Corporate Planning in Tokyo (2006 - 2010).

Naoki started his career in banking when he joined MUFG Bank in 1995 as an Associate in charge of Operations, Retail Banking, and SME Banking and was later assigned to New York as Associates in charge of Treasury Sales and Trading in 1999. Then promoted as Vice President in charge of Corporate Banking in 2002.

Roles and Responsibilities

Global Alliance Strategy



BOARD OF DIRECTORS PROFILE



THOMAS SUDARMA
Director

Indonesian Citizen.
56 years old. Domiciled in Indonesia.

Legal Basis of Appointment

Appointed as Director of Company in the Annual General Meeting of Shareholders (AGMS) on 25 March 2022. Reappointed as Director at the AGMS on 31 March 2023.

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 Experiences

Head of Enterprise Banking and Financial Institution (EBFI) of Company since 2019. While leading the EBFI business, Thomas has been an instrumental leader in delivering business results as well as developing internal capabilities.

Thomas has more than 25 years of experiences in the banking industry. Before joining Company, 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).

Roles and Responsibilities

Enterprise Banking and Financial Institution.

PROFILE OF SHARIA SUPERVISORY BOARD



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

Indonesian Citizen.
65 years old. Domiciled in Indonesia.

He has been serving as Chairman of Syariah Supervisory Board, Syariah Business Unit the Company since 2002 and reappointed with the same position in the Annual General Meeting of Shareholders on 31 March 2023.

Qualifications/Education Background

He earned his Bachelor degree from IAIN Syarif Hidayatullah, Jakarta (1979), and earned his M.A. (1988) and Ph.D from the University of California Los Angeles (UCLA), USA (1991).

Work Experiences

He is Professor of Islamic Politics, UIN Jakarta. Member of the advisory board member of the King Abdulaziz International Center for Interfaith and Intercultural Dialogue (KAICIID) (2015 - present), Founder and Chairman of the Center for Dialogue and Cooperation among Civilizations (2007 - present), Member of the Group for Strategic Vision Russia - Islamic World (2006 - present), Special Envoy of the President of the Republic of Indonesia for Interfaith and Intercultural Dialogue and Cooperation (2017 - 2018), Chairman of

MUI Advisory Council (2015 - 2020), Member of the Leadership Council of the United Nation Sustainable Development Solutions Network (2015 - 2020), Co-President World Conference of Religions for Peace (WCRP) (2006 - 2020), Chairman of the World Peace Forum (WPF) (2006 - 2020), General Chairman of PP Muhammadiyah (2005 - 2015) and President of the Asian Conference on Religions for Peace (ACRP) (2004 - 2021).



PROFILE OF SHARIA SUPERVISORY BOARD



DR. HASANUDIN, M. AG.

Member of Sharia Supervisory Board

Indonesian Citizen.
Domiciled in Indonesia. 62 years old.

He has been serving as Member of Sharia Supervisory Board, Sharia Business Unit of the Company since 2002 and reappointed with the same position in the Annual General Meeting of Shareholders on 31 March 2023.3.

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 Experiences

Hasanudin serves as Chairman of Sharia Supervisory Board (SSB) at PT Bank Syariah Indonesia Tbk (2020 - present), Chairman of SSB PT. Sarana Multigriya Financial (2018 - present), Chairman of SSB at PT Trimegah Asset Management (2015 - present) and Chairman of SSB at Toyota Astra Finance Service Syariah (2014 - present). He also served as Chairman of BPH DSN-MUI (2020 - present), member of the Indonesia Stock Exchange (IDX) Sharia Capital Market Development Team, Training Instructor organized by DSN-MUI in sharia banking, sharia Insurance, sharia financing companies, sharia capital market, and sharia cooperatives (2015 - present), Deputy Chairman of the Fatwa Commission of the Indonesian Council of Ulama (2010 - present) and Lecturer at UIN Syarif Hidayatullah Post Graduate Program and Institute of Al-Qur'an Science (IIQ) (2010 - present).

Previously, He is was a Deputy Chairman of the Daily Implementation Board (BPH) National Sharia Council MUI (2015 - 2020), Working Team Member KPJKS OJK (2014 - 2016), member of Board of Syari'ah Standard Accounting (DSAS) - Indonesian Accountant Association (IAI) (2012 - 2016), Chairman and member of SSB at PT BNI Sharia Bank (2010 - 2021), Deputy Secretary of the Daily Implementing Agency (BPH) of the National Sharia Council MUI (1999 - 2015) and Secretary of the Fatwa Commission of Majelis Ulama Indonesia (1997 - 2010).



DR. ASEP SUPYADILLAH, M.AG
Member of Sharia Supervisory Board

Indonesian Citizen.
56 years old. Domiciled in Indonesia.

He has been serving as Member of Syariah Supervisory Board, Syariah Business Unit of the Company since 2018 and reappointed with the same position in the Annual General Meeting of Shareholders 31 March 2023.

Qualifications/Education Background

Graduated from IAIN Syarif Hidayatullah Jakarta (1993) and obtained a Master's Degree in Religion (M.Ag) from Muhammadiyah University Jakarta (2001), as well as a Doctoral degree from UIN Syarif Hidayatullah Jakarta (2020).

Work Experiences

Asep is a Syariah Supervisory Board (SSB) with more than 5 years of experience. Asep serves as SSB member of PT Fintek Karya Nusantara (Link Aja Syariah) (2020 - present), Chairman of SSB PT Asuransi Jiwa Generali Indonesia (Syariah Business Unit) (2017 - present) and Chairman of SSB PT Capital Life Syariah (2016 - present). Asep also served as the Deputy Secretary of Daily Implementation Board (BPH) National Syariah Council MUI (2015 - present) and Lecturer at the Faculty of Religion of Muhammadiyah University of Jakarta (2008 - present).

Previously, he served as a member of Non-Bank Financial Industry National Syariah Council MUI (IKNB DSN-MUI) (2013 - 2015) and Senior Lawyer at Law Office of Remy & Partners (2002 - 2015).



PROFILE OF INDEPENDENT PARTIES



ZAINAL ABIDIN

Independent Party

Indonesian citizen.
68 years old. Domiciled in Indonesia.

Served as an Independent Party of the Company as a member of the Risk Oversight Committee, member of the Audit Committee and member of the Integrated Governance committee since 2020.

Qualifications/Education Background

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

Work Experiences

Zainal serves as Independent Commissioner at PT Krom Bank Indonesia Tbk (September 2022 – present).

He served as President Commissioner of PT Artajasa Pembayaran Elektronik (2017 - 2020) and President Commissioner of PT Mekar Prana Indah - Bidakara Group (2014 - 2017). He started his career since 1983 at Bank Indonesia with several positions including Executive Director at The Department of Credit, Rural

Bank Supervision/Examination and MSME Development (2012 - 2013), Director at the Directorate of Accounting and Payment Systems (2012), Senior Researcher in The Banking Regulation and Central Banking Studies (2008 - 2012), Director at The Directorate of Bank Supervision and Examination (2007 - 2008), Deputy Director/Head of Dealing Room/Head of Foreign Exchange and Exchange Rate Management Bureau at the Directorate of Foreign Exchange Management (2001 - 2007) and Deputy Director at the Directorate of Bank Supervision and Examination (2001).



MAWAR I.R. NAPITUPULU
Independent Party

Indonesian citizen.
61 years old. Domiciled in Indonesia.

Served as an Independent Party of the Company as a member Risk Oversight Committee and member of Audit Committee since 2020.

Qualifications/Education Background

She obtained her bachelor's degree in accounting, University of Indonesia (1986) and Master of Business Administration in Finance from Katholieke Universiteit Leuven, Belgium (1990).

Work Experiences

Currently, Mawar serves as a member of the Supervisory Board of the Indonesian Public Accountant Institute (IAPI) (2018 – present) and member of the Association of Indonesian Audit Committee (2004 - present). She is also 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 (July 1994 – present) and a Lecturer at the Accounting Department of the Faculty of Economics and Business-University of Indonesia (1985 - present). She was a member of the Association of Indonesia Curators and Administrators (1999 - 2023).



EMPLOYEE DEMOGRAPHIC

Head Count as of 31 December 2023 (Consolidated)

Company	2023	2022	2021
Danamon	8,752	8,883	8,773
Adira Finance	17,243	17,301	17,093
Total	25,995	26,184	25,866

Employee Composition based on Organization Level (Consolidated)

Position Level	2023	2022	2021
Top Management & Technical Advisors	24	22	22
Senior Managers	355	360	359
Managers	3,222	3,102	2,983
Officers	7,837	7,760	7,564
Staff	14,557	14,940	14,938
Total	25,995	26,184	25,866

Employee Composition based on Employment Tenure (Consolidated)

Employment Tenure (years)	2023	2022	2021
0-3	7,385	7,842	7,937
3-5	2,023	3,404	3,537
5-10	5,804	4,861	5,171
10-20	8,321	8,077	7,210
>20	2,462	2,000	2,011
Total	25,995	26,184	25,866



Employee Composition based on Level of Education (Consolidated)

Education Level	2023	2022	2021
Postgraduate	538	505	475
Graduate	18,909	18,780	18,353
Diploma	4,215	4,368	4,532
High School	2,330	2,513	2,503
Middle/Primary School	3	18	3
Total	25,995	26,184	25,866

Employee Composition based on Employment Status (Consolidated)

Employment Status	2023	2022	2021
Permanent ¹⁾	23,238	22,411	22,509
Non-Permanent ²⁾	2,757	3,773	3,357
Total	25,995	26,184	25,866

Notes:

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

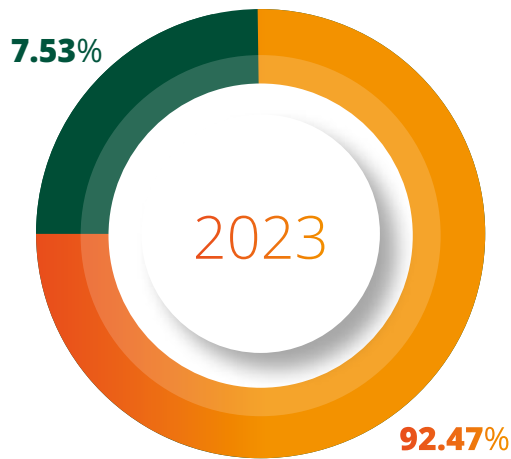
2) Non Permanent Employees include contract workers, trainees, those on honorariums and expatriates. Data does not include outsourced employees.

Employee Composition Table by Gender (Consolidated)

Employee by Gender	2023	2022	2021
Male	17,827	18,121	18,062
Female	8,168	8,063	7,804
Total	25,995	26,184	25,866



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



MUFG Bank, Ltd.
(directly & indirectly)



Public

BOARD OF COMMISSIONERS

No	Name	Position	Number of Shares	Percentage
1	Yasushi Itagaki	President Commissioner	-	-
2	Halim Alamsyah	Vice Independent Commissioner (Independent)	-	-
3	Peter Benyamin Stok	Independent Commissioner	-	-
4	Nobuya Kawasaki	Commissioner	-	-
5	Hedy Maria Helena Lopian	Independent Commissioner	-	-
6	Dan Harsono	Commissioner	-	-

BOARD OF DIRECTORS

No	Name	Position	Number of Shares	Percentage
1	Daisuke Ejima	President Director	-	-
2	Honggo Widjojo Kangmasto	Vice President Director	854,500	0.01%
3	Hafid Hadeli	Vice President Director	278,500	0.00%
4	Herry Hykmanto	Director	562,956	0.01%
5	Rita Mirasari	Director	273,500	0.00%
6	Dadi Budiana	Director	571,500	0.01%
7	Muljono Tjandra	Director	407,700	0.00%
8	Naoki Mizoguchi	Director	-	-
9	Thomas Sudarma	Director	343,500	0.00%

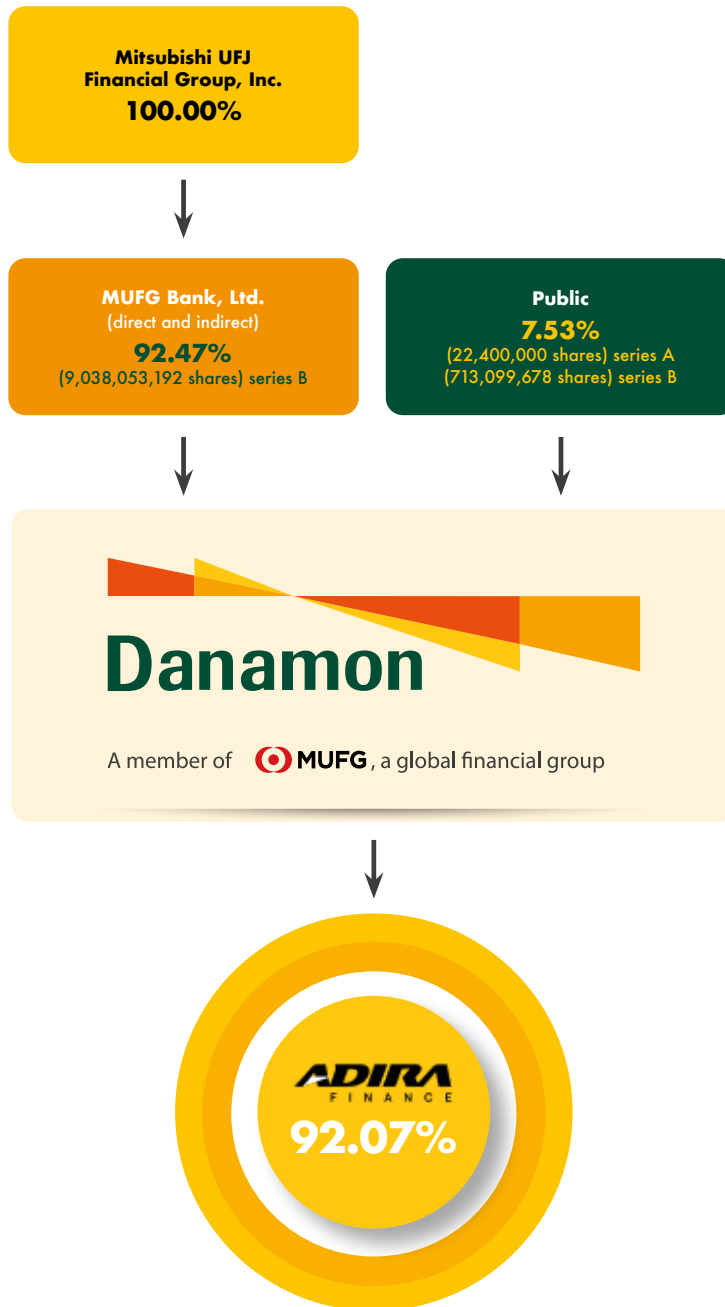


TOP 20 SHAREHOLDERS AS OF 31 DECEMBER 2023

No	Investor	Total Shares Owned	(%) Shareholding
1	MUFG Bank Ltd	8,940,317,662	91.47
2	UBS AG LONDON BRANCH EQUITIES HOUSE -2140724003	157,000,000	1.61
3	PT GUNA DHARMA	95,846,434	0.98
4	PT CEALMI KHIEZT INDONESIA	56,348,100	0.58
5	BANQUE PICTET AND CIE SA	18,339,800	0.19
6	CGS-CIMB SECURITIES (SINGAPORE) PTE LTD	10,596,300	0.11
7	CACEIS BANK, LUXEMBOURG BRANCH/ NEF	10,136,400	0.1
8	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	9,524,650	0.1
9	JPMCB NA RE - VANGUARD EMERGING MARKETS STOCK INDEX FUND	8,925,000	0.09
10	PT PANIN SEKURITAS	8,735,300	0.09
11	ERIK CHAN	8,270,000	0.08
12	REKSA DANA INSIGHT INFRA DEVELOPMENT (I-INFRA)	7,465,600	0.08
13	HERMANTO TANOKO	7,035,700	0.07
14	HSBC BROKING SECURITIES (ASIA) LIMITED-CUSTOMER SEGREGATED ACCOUNT	6,982,843	0.07
15	PT MAHKOTA PERMATA TEGUH	6,600,000	0.07
16	LGT BANK AG - CLIENT ASSETS	6,496,900	0.07
17	STATE STREET BANK-SPDR PORTFOLIO EMERGING MARKETS ETF	5,377,118	0.06
18	JPMCB NA RE-VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOTAL INTERNATIONAL STOCK MARKET IT II	4,985,200	0.05
19	EFENDI	4,928,500	0.05
20	MANULIFE DANA EKUITAS	4,686,100	0.05



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 2,000 locations in more than 40 countries. The Group has about 120,000 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 2023	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
Increase in par value to Rp100 (full amount) per share through reduction in total number of shares (reverse stock split) in 2001	:20 24,422,610,000
Increase in par value to Rp500 (full amount) per share through reduction in total number of shares (reverse stock split) in 2003	:5 4,884,522,000
Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) IV in 2009	3,314,893,116
Shares from limited public offering with pre-emptive rights (rights issue) V in 2011	1,162,285,399



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 2023	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.

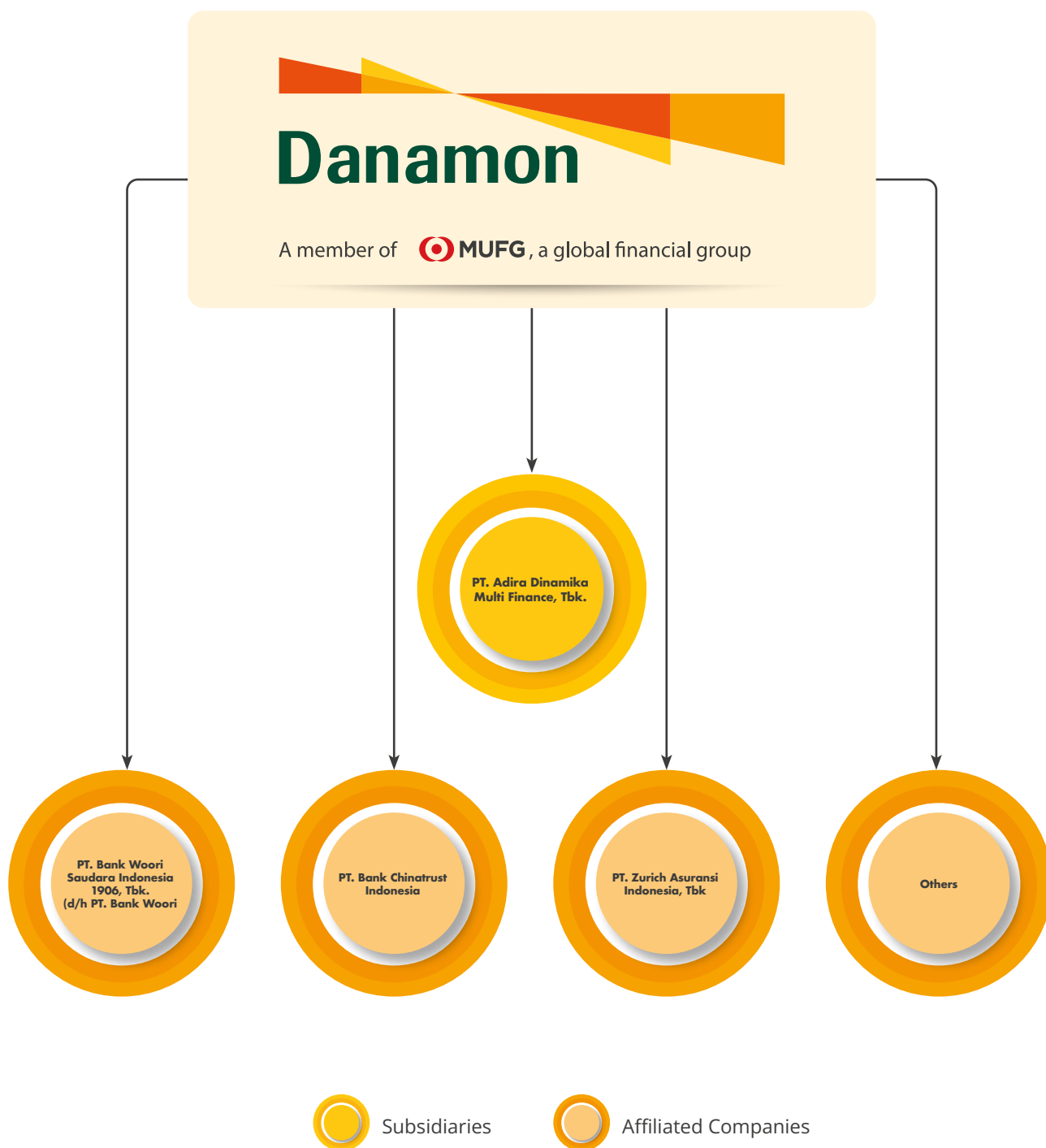
TIMELINE OF OTHER SECURITIES LISTINGS

As of 31 December 2023, Danamon did not have any other outstanding securities.

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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 brand promise, Adira Finance commits to build good long-term relationships with the entire ecosystem, both internal and external, such as employees, consumers, business partners and all stakeholders. 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 multipurpose loans and durables financing. 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	November 13, 1990	
Operational Status	Operating	
Total Assets (Rp Billion)	31,007	
Address	Milenium Centennial Center 53 rd , 56 th -61 st Floor Jl. Jendral Sudirman Kav. 25, Jakarta Phone: (+62 21) 3973 3232, 3973 3322 Fax: (+62 21) 3973 4949 E-mail: af.investor.relation@adira.co.id	
Key Management	Board of Commissioners President Commissioner: Daisuke Ejima Independent Commissioner: Krisna Wijaya Independent Commissioner: Manggi Taruna Habir Commissioner: Eng Heng Nee Philip Commissioner: Congsin Congcar Commissioner: Hafid Hadeli	Board of Directors President Director: I Dewa Made Susila Director: Swandajani Gunadi Director: Niko Kurniawan Bonggowarsito Director: Harry Latif Director: Jin Yoshida Director: Denny Riza Farib

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	1.63%
PT Bank Chinatrust Indonesia	Banking	1.00%
Other	Joint Venture Telecommunication	0.24%-4.21%



PUBLIC ACCOUNTANT & PUBLIC ACCOUNTANT FIRM

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 Floor 6th

Jakarta 12190 Indonesia

Phone : +6221 150 515

E-mail : listing@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

Bebas Pulsa : 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

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

Fitch Ratings Ltd.

30 North Colonnade London E14 5GN United Kingdom,

Phone : +44(0)20 3530 1000

Website : www.fitchratings.com

PT Pemeringkat Efek Indonesia (Pefindo)

Equity Tower 30th floor

Sudirman Central Business District Lot 9

Jl. Jenderal Sudirman Kav. 52-53v

Jakarta 12190, Indonesia

Phone : +6221 509 684 69

Fax : +6221 509 684 68

Website : www.pefindo.com

NOTARY

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AXA Tower 27th Floor, Suite 06

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

Phone : +6221 3005 6229

Fax : +6221 3005 6373

E-mail : malamukti@cbn.net.id

AWARD & CERTIFICATION



January 2023

The 6th Infobank Satisfaction, Loyalty & Engagement Awards 2023

By InfoBank

Category

1. Rank 1 - Satisfaction Index 2023 with the following details:
 - a. Rank 1 - Satisfaction Index Customer Service;
 - b. Rank 1 - Satisfaction Index - Teller;
 - c. Rank 1 - Satisfaction Index - Security;
 - d. Rank 2 Satisfaction Index - Mobile Banking
 - e. Rank 3 - Satisfaction Index - Branch Office;
 - f. Rank 3 - Satisfaction Index - ATM.
2. Rank 2 - Loyalty Index 2023
3. Rank 2 - Engagement Index 2023
4. Rank 3 - Marketing Engagement Index 2023
4. Rank 3 - Marketing Engagement Index 2023



March 2023

The 2022 LinkedIn Talent Awards

By LinkedIn

Category

- Best Talent Acquisition Team



March 2023

The 2023 Indonesia Human Resources Awards

By WartaEkonomi.co.id

Category

- The Best HR Management for the Outstanding Initiative in Supporting the Acceleration of Forming Employee Capabilities (Conventional Bank)



April 2023

The 12th Infobank Digital Brand Awards

By InfoBank

Category

- Rank 2 Conventional Commercial Bank
- Rank 1 Sharia Business Unit
- Rank 2 Conventional Commercial Bank Deposit
- Rank 3 Conventional Commercial Bank Saving Account
- Rank 3 Conventional Commercial Bank Credit Card
- Rank 1 Conventional Commercial Bank Mortgage Loan
- Rank 1 Conventional Commercial Bank Internet Banking
- Rank 2 Conventional Commercial Bank



May 2023

The 2023 Top 100 Most Outstanding Woman

By InfoBank

Recipient

- Mrs. Hedy Maria Helena Lopian – Independent Commissioner
- Mrs. Rita Mirasari – Director of Compliance



AWARD & CERTIFICATION



June 2023

The 2023 Top CSR Awards

By TopBusiness

Category

- Top CSR Awards Bintang 4
- Top Leader on CSR Commitment



June 2023

The 2023 Focus Economics Analyst forecast Awards

By Focus Economic

Category

- 1st Fiscal Balance Forecaster – Indonesia
- 3rd Overall Indicators – Indonesia



June 2023

The 4th Indonesia Top Bank Awards 2023

oleh Iconomics

Category

- Top Bank 2023 in Conventional - KBMI 3 Category



June 2023

20th Banking Service Excellence Awards 2023

By InfoBank

Category of Commercial Conventional Bank

Platinum Recognition - 10 Consecutive Years in Service Excellence

- Rank 1 - Convenient Branch Experience In Priority
- Rank 1 - SMS Banking
- Rank 1 - Opening Account Via Website
- Rank 2 - Priority Banking in Service Excellence
- Rank 2 - Teller
- Rank 2 - Priority Staf

Category of Sharia Business Unit

Golden Recognition - 5 Consecutive Years in Service

- Rank 1 - Teller
- Rank 3 - Walk-in Channel
- Rank 3 - Service Excellence



June 2023

The 2023 Retail Banker International Asia Trailblazer Awards

By GlobalData PTE Ltd

Category

- Best Retail Bank Indonesia



June 2023

Asiamoney Private Banking Awards 2023

By Euromoney Trading Limited

Category

- Best for ESG Investing in Indonesia



July 2023

The 2023 Indonesia Most Powerful Women Awards

By HerStory

Recipient

- Indonesia Most Powerful Women Awards 2023 for Mrs. Rita Mirasari – Compliance Director



July 2023

The 2023 HR Asia Awards

By HR Asia

Category

- Best Companies to Work for in Asia 2023



August 2023

The 2023 Top Corporate Social Responsibility of The Year

By Infobrand.id

Category

- Top Corporate Social Responsibility of the Year 2023



August 2023

The 28th Infobank Awards

By Infobank

Category

- The Best Financial Performance Bank in 2022 (KBMI III)
- Excellent Financial Performance Bank in 2022



September 2023

The 12th Infobank Sharia Recognition

By Infobank

Category

- Excellence Financial Performance Islamic Banking Unit of Commercial Banking in 2022 (Asset Rp5 T-Rp10 T)



September 2023

The 2023 GlobalCCU Awards

By Global Council of Corporate University

Category

- Bronze Award : Best Corporate University - Culture



AWARD & CERTIFICATION



November 2023

The First National Conference of the Indonesian Financial Transaction Analysts Association (AATKI) 2023

By Indonesian Financial Transaction Analysts Association

Category

- Rank 2 - Best Report Award (BREW)



December 2023

The 2023 Indonesia Best Companies in Creating Leaders From Within Award

By SWA Media Group and NBO

Category

- Excellent Predicate

December 2023

The 2023 Indonesia Customer Service Champion

By SWA Magazine

Category

- Indonesia Customer Service Champion 2023 – Very Good Predicate

December 2023

Thomas Award

By Thomas International Indonesia

Category

- Excellence in Talent Acquisition 2023



December 2023

The 2023 Infobank Top 100 CEO

By Infobank

Category

- Infobank Top 100 CEO 2023 – For Daisuke Ejima – President Director

December 2023

Digital Banking Awards

By Investortrust

Category

- Winner of Category KBMI 3 for Risk Management Dimension

December 2023

The 2023 Infobank Bankers of the Year

By Infobank

Category

- Infobank Bankers of the Year 2023 – For Honggo Widjojo Kangmasto – Vice President Director

INFORMATION OF 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:

- General information on Issuer or Listed Company;
- Information for Shareholders or Investors;
- Information on Corporate Governance; and
- 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.

