





COMPANY PROFILE

DANAMON AT A GLANCE



Danamon posted total assets of Rp242.33 trillion as of 31 December 2024. Its shares are owned by The MUFG Bank, Ltd. (92.47%) and the public (7.53%).

PT Bank Danamon Indonesia Tbk (Stock Code: BDMN) was established in 1956. As of 31 December 2024, Danamon manages consolidated assets of Rp242.33 trillion with its subsidiary, Adira Finance. In terms of share ownership, 92.47% of Danamon shares are owned by MUFG and the other 7.53% are owned by the public. In serving customers from all business lines, namely Retail, Small and Medium Enterprises, and Corporations, Danamon is supported by 863 conventional branch offices and Syariah units, as well as branch offices and representative offices of Danamon group companies in Indonesia.

As a subsidiary of MUFG which is one of the largest financial services groups in the world, Danamon is supported by the global network of MUFG and its partner Banks: Krungsri Bank in Thailand, Security Bank in the Philippines, and VietinBank in Vietnam. Danamon is also strengthened by the local network of its group companies; Adira Finance, Home Credit Indonesia, Mandala Finance, and Zurich Asuransi Indonesia and its strategic partners.

Together with MUFG, its group companies and strategic partners, Danamon is committed to continue transforming as one financial group, in order to become a more trusted, customer-centric, and innovative financial partner, as well as to meet the needs of shareholders, customers, employees, and regulators, by providing holistic financial solution so that we can grow together.

Based on the vision of 'We Care and Help Millions to Prosper', Danamon and its group companies and strategic partners recognise the importance of sustainability as an integral part of the growth and prosperity of society.

Therefore, Danamon is also committed to supporting Indonesia in achieving net zero emissions by 2060 through various progressive efforts towards sustainable finance, decarbonization initiatives, and green economy development. These initiatives are reflected in the Sustainability Finance Action Plan (SFAP), which includes governance and process, awareness and capacity building, sustainable financing, responsible workplace management, and Corporate social responsibility. Each of these pillars is designed to support sustainability principles and ensure that every aspect of our operations contributes positively to the environment.

In running the business and to achieve goals aligned with the Company's vision and mission, Danamon upholds Company's values "BISA" that must be embraced by all employees, management, directors, and commissioners of Danamon. These values consist of Collaboration (*Berkolaborasi*), Integrity (*Integritas*), Customer Centricity (*Sigap Melayani*), and Adaptability (*Adaptif*).

CORPORATE IDENTITY

[POJK C.2] [GRI 2-1] [GRI 2-6]

COMPANY NAME

PT Bank Danamon Indonesia Tbk

CORE BUSINESS

Banking Services

DATE OF ESTABLISHMENT

16 July 1956

BUSINESS IDENTIFICATION NUMBER

9120205531975

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

GLOBAL INTERMEDIARY IDENTIFICATION NUMBER (GIIN)

WZU780.99999.SL.360

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

STOCK EXCHANGE

Bursa Efek Indonesia

SHARE CODE

BDMN

CUSTODIAN BANK PERMIT

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

TAX IDENTIFICATION NUMBER

0013 0847 0209 1000

LATEST ACRTICLE OF ASSOCIATION

Deed No. 88 dated March 22, 2024, 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.01.03-0081738 dated 3 April 2024

ASSOCIATION MEMBERSHIP

- 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
- Communication Forum of Banking Compliance Directors (FKDKP)

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.

Line of Business: Financing
Head Office: Millenium Centennial Center 53rd, 53rd-61st Floor
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

OPERATIONAL AREAS

[POJK C.3]

Total Branches

863

355 Danamon

508 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.



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, Central Maluku, 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, Blu, Bima, Buleleng, Denpasar, Ende, Gianyar, Jembrana, Kupang, Manggarai, Mataram, Sikka, Sumbawa, Tabanan.

9 PALEMBANG REGIONAL OFFICE

Covering 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.

VISION & MISSION

[POJK C.1]

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:
 - A business partner to its customers and
 - 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:
 - Adaptable, open and continuously learning to respond to change.
 - 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 2024, 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



Corporate Values

As a foundation for achieving its vision and mission, the Company has established Corporate Values that must be understood and implemented by all Employees, Management, Directors, and Commissioners of Danamon as a guide in behavior and in carrying out their duties and responsibilities.



Collaboration

Leverage diversity as strength to achieve shared goals.



Integrity

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



Customer Centric

Providing the best services quickly, promptly, and accurately.



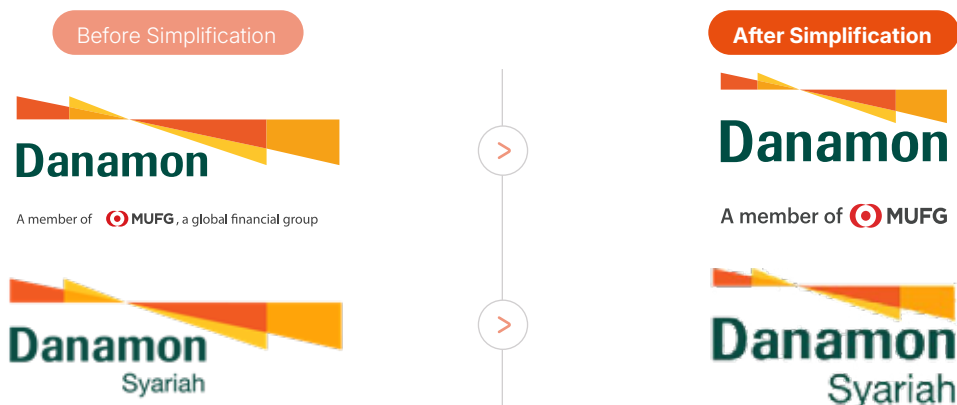
Adaptive

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

CORPORATE LOGO

Danamon, supported by its global and local network as well as strategic partners, is committed to continue its transformation as a one financial group in order to become a more trustworthy financial partner and to meet the demands of shareholders, customers, employees and regulators, so that we can grow together.

To this end, to reflect this transformation, Danamon has simplified its logo which published in conjunction with Danamon's 68th anniversary on 16 July 2024 with the following details:



	Before Simplification	After Simplification	Description
Company's Name Based on Articles of Association	PT Bank Danamon Indonesia Tbk	PT Bank Danamon Indonesia Tbk	No Changes
Company's Trademark	Danamon	Danamon	No Changes
Company's Logo			Simplify and Will be Used Concurrently
Sharia Business Unit's Trademark	Danamon Syariah	Danamon Syariah	No Changes
Sharia Business Unit's Logo			Simplify and Will be Used Concurrently
Share Code	BDMN	BDMN	No Changes
Official Website	www.danamon.co.id	www.danamon.co.id	No Changes
Email Domain	@danamon.co.id	@danamon.co.id	No Changes
Hello Danamon's Phone Number	1-500-090	1-500-090	No Changes

In relation to the logo simplification, below are important notes:

1. There are no changes to the Company's name, PT Bank Danamon Indonesia Tbk ("Danamon").
2. The simplification of Danamon's logo will not affect ongoing agreements or cooperations that have been agreed upon between Danamon and its customers as well as Danamon and other third parties.
3. The logo simplification will be undertaken gradually. Because of this, there will be two logos, namely before and after the simplification, that will be used concurrently.
4. Debit card or credit card that still use the logo before the simplification can still be used until they expire. Card change can be done if the card is missing, broken, or upon the request of customers or Danamon.
5. Check, Giro, Deposit Banknote/Advice, Form, Transaction Receipt and other Banking Documents that still use the logo before the simplification can still be used until a new one is needed or it is replaced by Danamon.
6. Further information can be accessed by visiting Danamon's official website at bdi.co.id/logo, contacting Hello Danamon at 1-500-090 or by visiting the nearest Danamon branch office.

CORE BUSINESS [GRI 2-6]

PURPOSES AND OBJECTIVES AS WELL AS BUSINESS ACTIVITIES ARTICLE 3

According to Article 3 of Bank Danamon's Articles of Association as stated in Deed No. 88 dated 22 March 2024, and approved by the Minister of Law and Human Rights of the Republic of Indonesia based on his decision No. AHU-AH.01.03.0081738 dated 3 April 2024. Bank Danamon may engage in the following primary and secondary business activities to achieve these goals and objectives:

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.

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.



1989

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



2004

Acquisition of Adira Finance.



2005

Launching of new Company Vision, Mission and Values.



2006

Acquisition of American Express Card Business in Indonesia.



2008

Inauguration of Danamon Corporate University.



2017

Launch of D-Connect, a digital Banking service for business people.



2016

Celebration of Danamon's 60th anniversary and inauguration of the new head office "Menara Bank Danamon."



2015

Launch of Tabungan Bisa Umrah iB.



2014

Launch of BISA iB Savings and BISA Qurban iB Danamon Syariah Savings.



2013

Issuance of sustainability report certified by the Global Reporting Initiative (GRI).



2009

Increase of share ownership in Adira to 95%.



2018

- Investment of 40% of Danamon shares by MUFG Bank Ltd.
- Conditional agreement to sell majority stake in Adira Insurance to Zurich Insurance Company Ltd.
- Launch of Danamon Syariah Hajj Savings which has been connected online with the Integrated Hajj Computerized System (SISKOHAT) owned by the Ministry of Religious Affairs of the Republic of Indonesia.



2019

- Danamon and Bank BNP complete merger.
- MUFG Bank Ltd. increases stock investment in Danamon to 94%.
- Danamon completes sale of majority stake in Adira Insurance to Zurich.
- Danamon and MUFG hold first Business Matching Fair in Indonesia.

2022

- Danamon launches Danamon JCB Precious Credit Card.
- Danamon together with Adira Finance supported by MUFG for the first time sponsoring the 2022 Indonesia International Motor Show as Official Bank Partner and Official Multifinance Partner.
- Danamon re-inaugurated the Medan Putri Hijau Branch Office in Medan, and Pondok Indah Mall 2, Jakarta as the Next Generation Branch concept.

2021

- Danamon launches D-Bank PRO application, to meet daily transaction needs.
- Danamon Syariah launches Digital *Waqf* service to increase the convenience of customer charitable contributions.
- Danamon with Grab launches Grab Visa credit card.

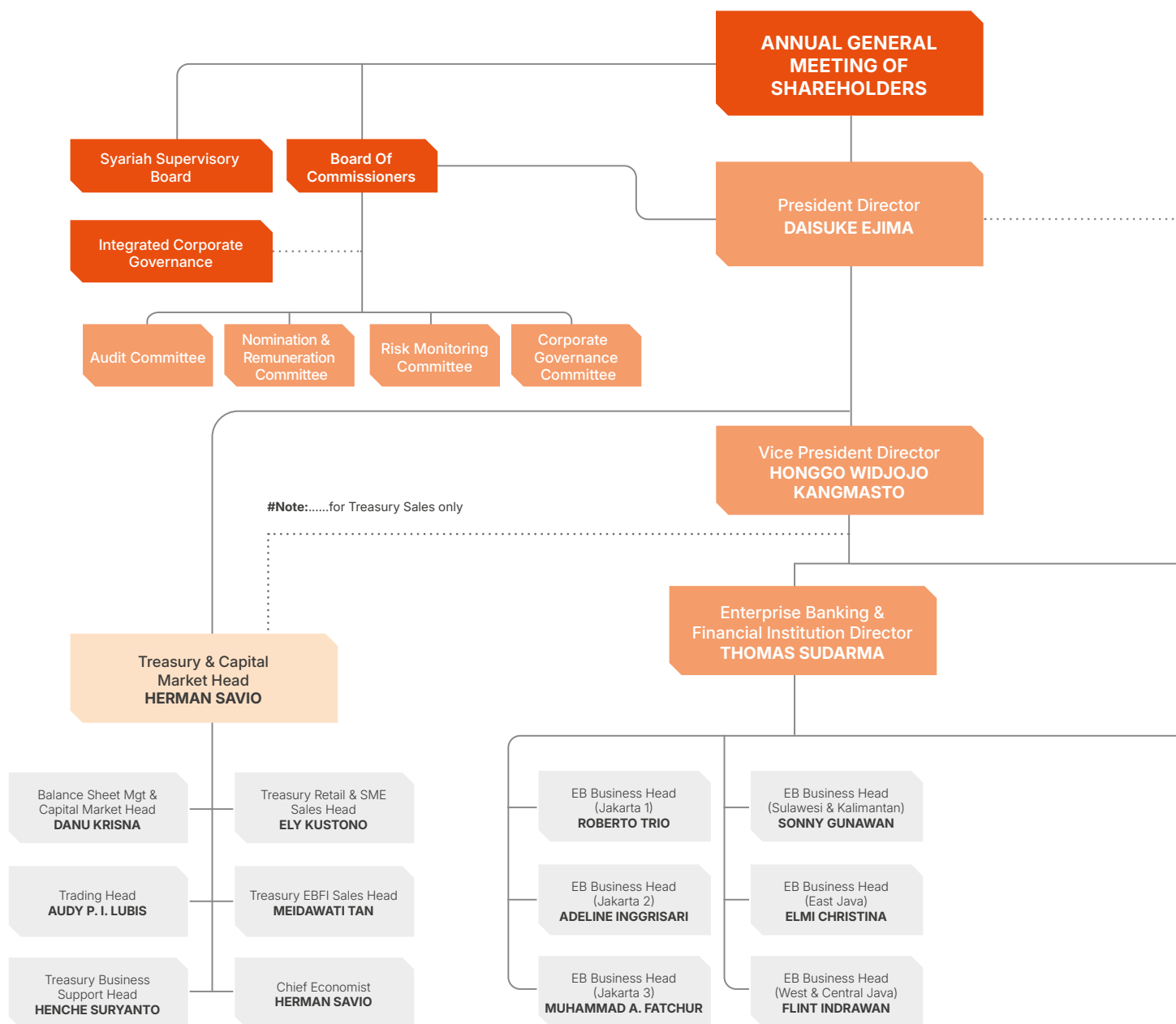
2023

- Danamon and MUFG Bank jointly announced a USD100 million investment in an Indonesia-focused venture capital, named MUFG Innovation Garuda No. 1 Limited Investment Partnership (Garuda Fund).
- Danamon launched the "Danamon Hadiah Beruntun" Program, with a high chance of winning because every customer can win attractive prizes in a row.
- 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.
- Danamon welcomes new customers after acquiring the Retail Credit Portfolio.

2024

- Danamon through the Sharia Business Unit, for the first time held the Danamon Syariah Travel Fair (DSTF).
- The renewal of the Danamon logo is a commitment from Danamon together with its Corporate group and strategic partners to continue transforming as one financial group and becoming a more reliable financial partner.
- Danamon introduced Danamon LEBIH PRO, which provides 9 currencies in 1 saving account.
- MUFG Bank, Ltd. (MUFG), in collaboration with PT Bank Danamon Indonesia Tbk (Danamon), hosted the inaugural MUFG Net Zero World (MUFG NOW) 2024 in Jakarta.
- MOU signing between Krungsri and MUFG together with Danamon, VietinBank and Security Bank to enhance the capabilities of Krungsri ASEAN Link as a cross-border business advisory to create an ecosystem that supports customers in developing their businesses in ASEAN.

ORGANIZATION STRUCTURE



Note :



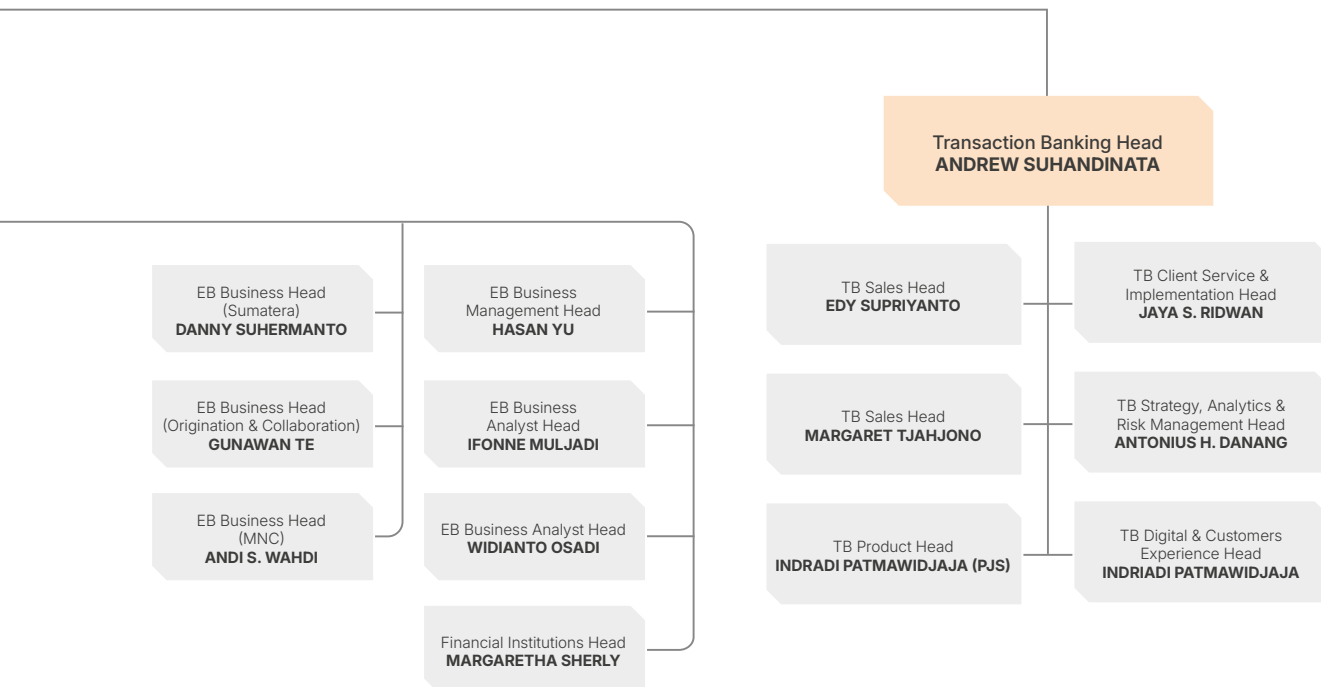
Directors



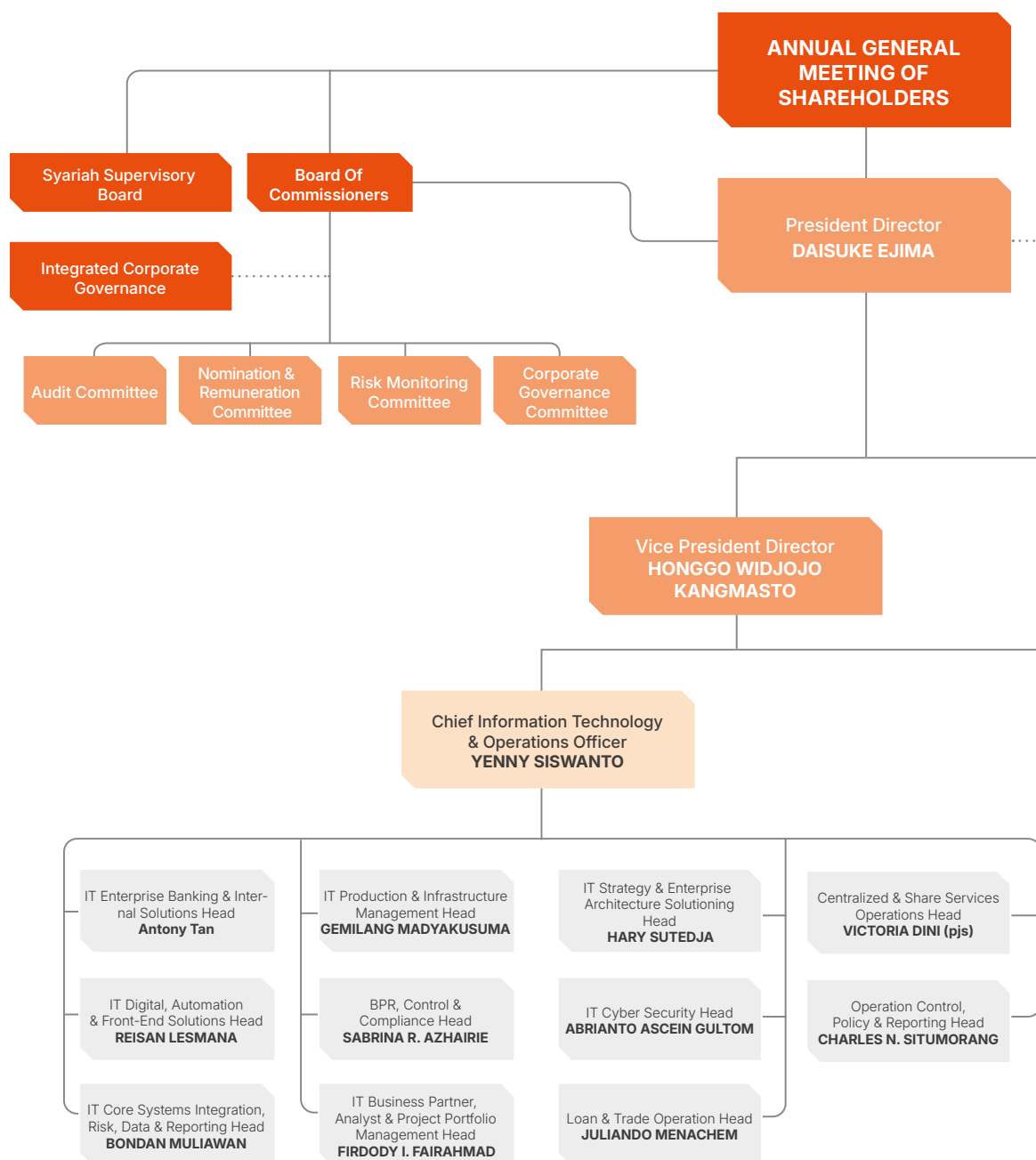
Chiefs



Division/Segment/Regions - Heads



ORGANIZATION STRUCTURE



Note :



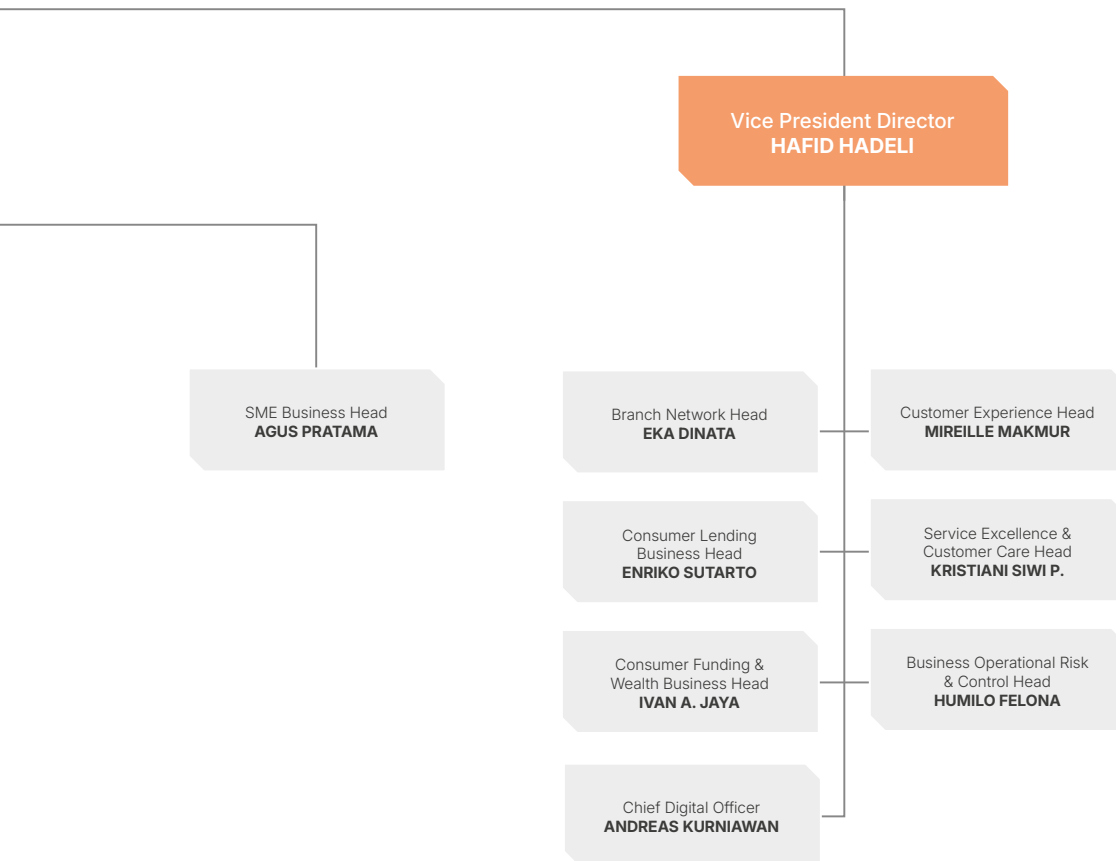
Directors



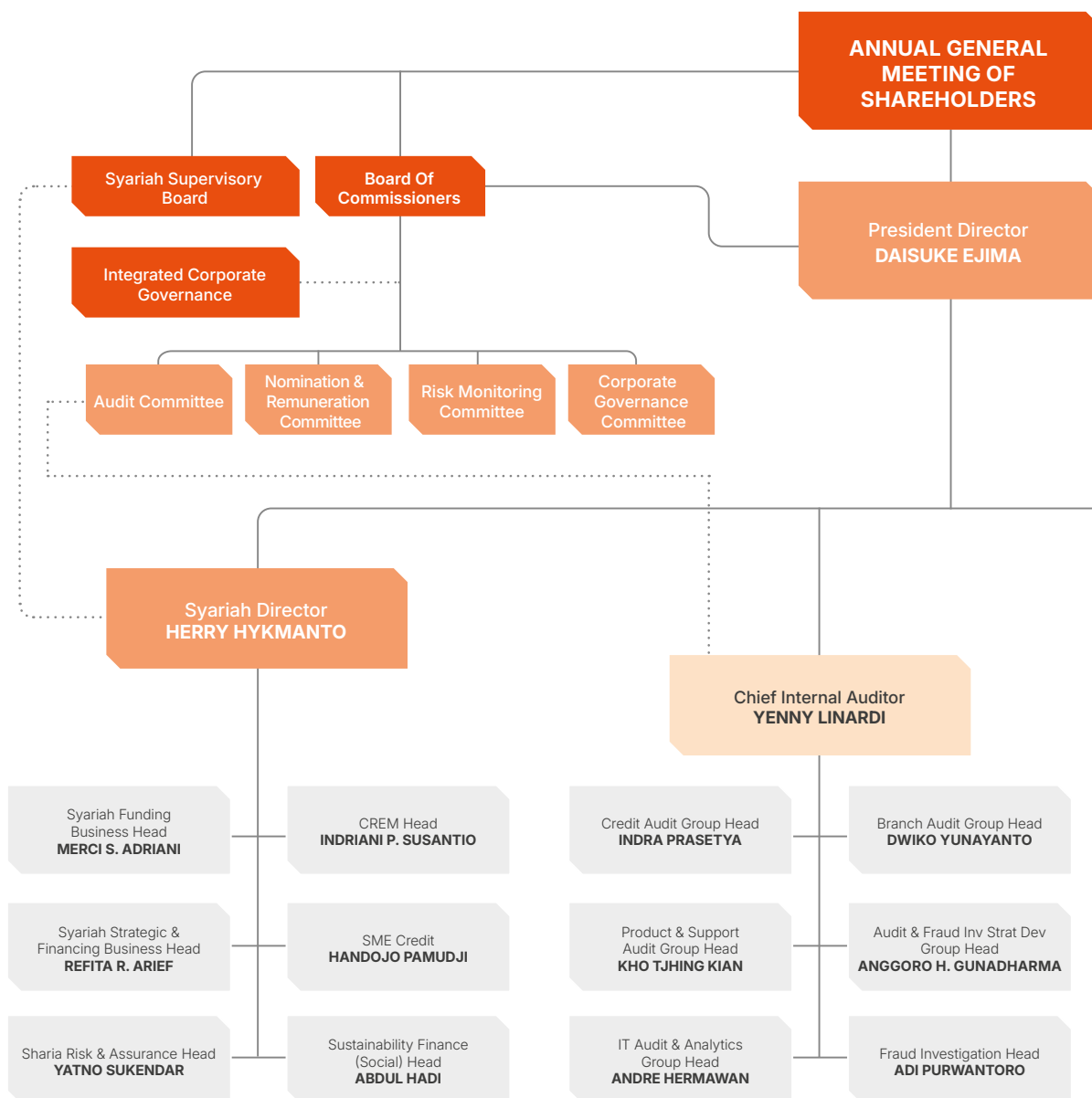
Chiefs



Division/Segment/Regions - Heads



ORGANIZATION STRUCTURE



Note :



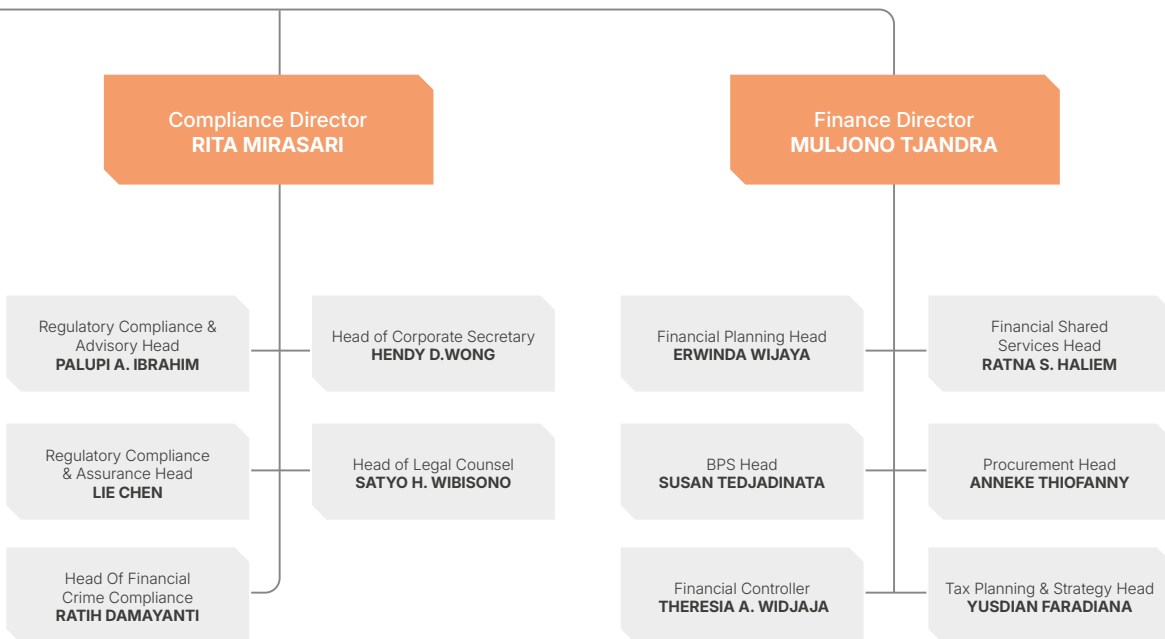
Directors



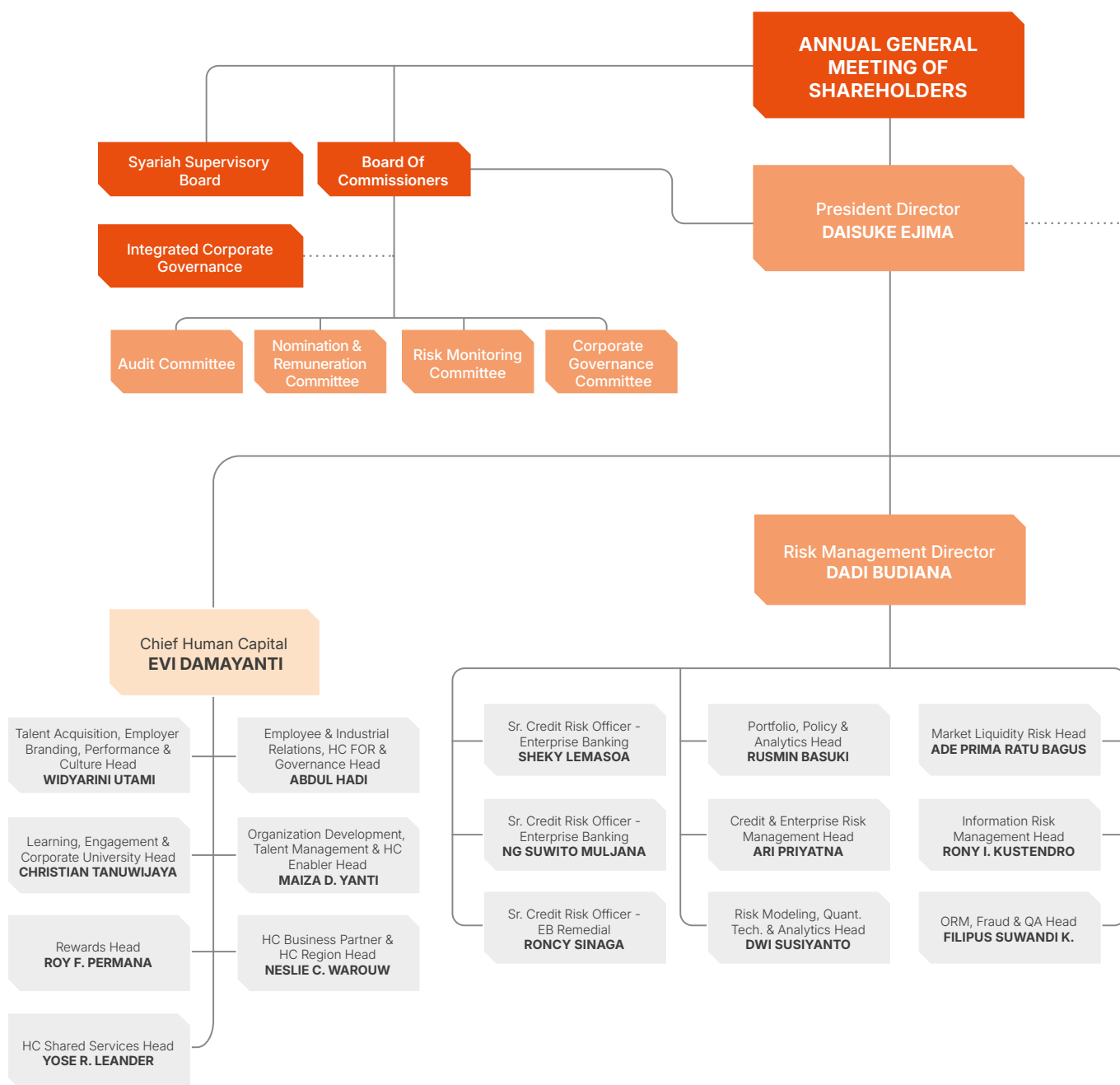
Chiefs



Division/Segment/Regions - Heads



ORGANIZATION STRUCTURE



Note :



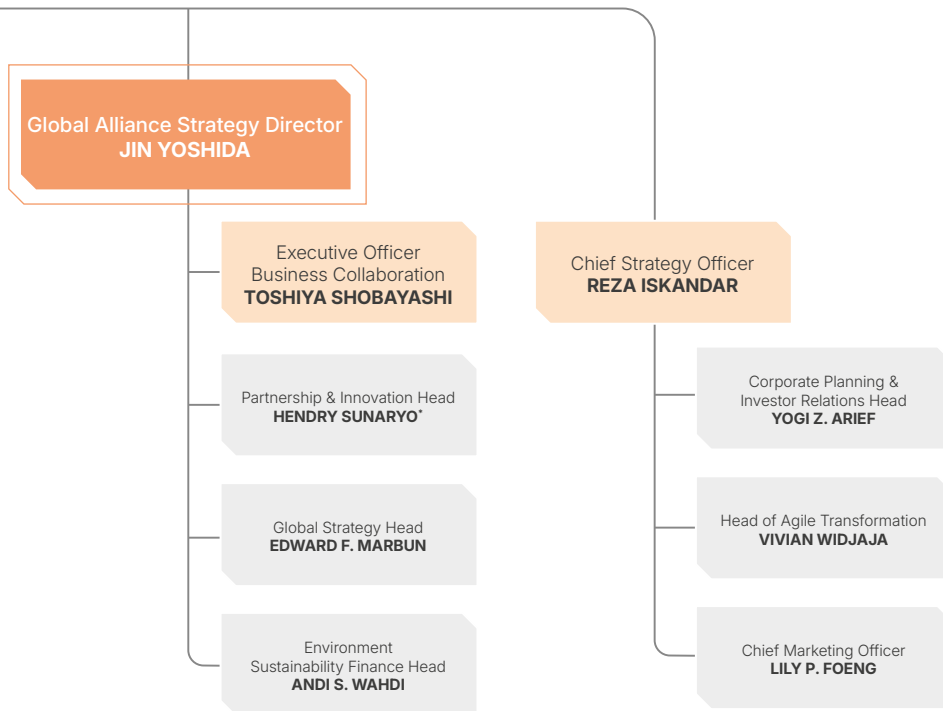
Directors



Chiefs



Division/Segment/Regions - Heads



* Hendry Sunaryo will be PJS for the time being.

BOARD OF COMMISSIONERS PROFILE



Yasushi Itagaki

President Commissioner

Japanese Citizen.
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 Bank 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.
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, Monetary Economic (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).

Previously, Halim Alamsyah served as Independent Commissioner PT Bank Danamon Indonesia Tbk (August 2021 - March 2023), Advisor Prudential Sharia (2021 - 2023) and Advisor in Finance and Sharia Finance to the Ministry of Finance of the Republic of Indonesia (October 2020 - April 2024).

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). He was also appointed by the President of the Republic of Indonesia as Member of Board of Commissioner of Indonesia Financial Services Authority ex-officio representing Bank Indonesia (July 2012 - June 2015). In 1982, Halim Alamsyah started his career at Bank Indonesia as a Credit Analyst at Credit Cooperative Division. He later dedicated himself in the economic, monetary and Banking research for more than two decades. His assignments were among other, as Head of Office of the Governor of Bank Indonesia, Executive Director of Economic and Monetary research, and Executive Director of Banking Research and Supervision Bank Indonesia.

BOARD OF COMMISSIONERS PROFILE



Nobuya Kawasaki

Commissioner

Japanese Citizen.
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 (1995) and Master of Mechanical Engineering Keio University (1997).

WORK EXPERIENCE

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.
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), 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 (March 2023 – present), Director Alliance Ayudhya Assurance PCL (January 2022 – present), Advisor MUFG Bank, Ltd (April 2021 – present).

He has extensive experience in the business management and financial services area. Dan Harsono previously held the position of Advisor Hatta Bank Public Company Limited (January 2023 – December 2024), Advisor Krungsri Leasing Service Co., Ltd. (January 2021 – December 2024), Advisor SB Finance Company, Inc (Philippines) (January 2021 – December 2024), Senior Advisor and/or M&A Specialist at Bank of Ayudhya Public Company Limited (January 2021 – December 2024), Director Pak Sabai Co., Ltd (January 2020 – January 2024), 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 Benjamin Stok

Commissioner (Independent)

Indonesian Citizen.
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 (1989).

WORK EXPERIENCE

Peter Benjamin 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 Lapián****Commissioner (Independent)**

Indonesian Citizen.
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.
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.
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.

QUALIFICATION/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 36 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 PT Bank Negara Indonesia (Persero) Tbk (2010 - 2015), Managing Director PT Bank Permata Tbk (2008 - 2010) and Managing Director PT Indofood Sukses Makmur Tbk (2006 - 2007).

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 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 Small Medium Enterprise), Transaction Banking, Treasury Sales, Information Technology, Operations.

BOARD OF DIRECTORS PROFILE



Hafid Hadeli

Vice President Director

Indonesia Citizen.
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 31 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.
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 EXPERIENCE

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

Indonesia Citizen.
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.
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 EXPERIENCE

Joined the Company from 2017. Previously served in HSBC Group including as President Commissioner of PT HSBC Securities Indonesia since 2016, Chief Risk Officer of PT Bank Ekonomi Raharja Tbk since 2014. Held several senior positions such as Senior Vice President in Business Banking, Human Resources, Global Banking, Credit Risk Management at HSBC Indonesia since 1998.

He started his career as a Management Trainee at PT United Overseas Bank Bali and then at PT Bank Modern Tbk. before joining HSBC Indonesia.

ROLES AND RESPONSIBILITIES

Risk Management

BOARD OF DIRECTORS PROFILE



Muljono Tjandra

Director

Indonesian Citizen.
Domiciled in Indonesia.

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

WORK EXPERIENCE

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).

ROLES AND RESPONSIBILITIES

Finance



Thomas Sudarma

Director

Indonesia Citizen.
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 EXPERIENCE

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.

BOARD OF DIRECTORS PROFILE



Jin Yoshida

Director

Japanese Citizen.
Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

Appointed as Director of the Company at the Annual General Meeting of Shareholder on 22 March 2024.

QUALIFICATION/EDUCATION BACKGROUND

Obtained Bachelor of Law from University of Gakushuin (1997).

WORK EXPERIENCES

Before joining the Company, served as Director, Chief of Business Alliances Strategy PT Adira Dinamika Multifinance Tbk (August 2020 - March 2024), Managing Director, Head of Planning Department of Japanese Corporate Banking for Americas, MUFG Union Bank, New York (January 2017 - August 2020), Director of Corporate Banking Group, Bank of Tokyo Mitsubishi UFJ London (July 2011 - January 2017), Manager of Corporate Banking Group, Bank of Tokyo Mitsubishi UFJ Nagoya (October 2007 - July 2011), Manager of Corporate Banking Group, Bank of Tokyo Mitsubishi Tokyo (September 2004 - October 2007), Group Leader of Treasury Department, Bank of Tokyo Mitsubishi Jakarta (June 2001 - September 2004).

ROLES AND RESPONSIBILITIES

Global Alliance Strategy

SHARIA SUPERVISORY BOARD PROFILE



Prof. Dr. H. M. Din Syamsuddin, MA

Chairman of Syariah Supervisory Board

Indonesian Citizen.
Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

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 EXPERIENCE

He is Professor of Islamic Politics, UIN Jakarta. Member of the advisory board member of the King Abdulaziz International Center for Interreligious and Intercultural Dialogue (KAICIID) Austria (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), Member of Senior Fellows Royal Aal Al-Bayt Institute for Islamic Thought, Jordan (2013 - 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 - 2019), 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) Japan (2008 - 2020).

SHARIA SUPERVISORY BOARD PROFILE



Prof. Dr. Hasanudin, M.Ag.

Member for Syariah Supervisory Board

Indonesian Citizen.
Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

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.

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

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) and Chairman of SSB at Toyota Astra Finance Service Syariah (2012 - present). He also served as Chairman of Daily Implementation Board (BPH) National Sharia Board - Indonesian Council of Ulama (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 of Post Graduate at UIN Syarif Hidayatullah (2012 - present) and Institute of Al-Qur'an Science (IIQ) Jakarta (2010 - present).

Previously, He is was a Chairman of SSB at PT Trimegah Asset Management (2015 - May 2024), 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 for Syariah Supervisory Board

Indonesian Citizen.
Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

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.

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

Asep is a Syariah Supervisory Board (SSB) with more than 5 years of experience. Asep serves as SSB Member of PT Bank Permata (Syariah Business Unit) (November 2024 – present), SSB member of PT Fintek Karya Nusantara (Syariah Business Unit Link Aja Syariah) (2020 – present), Chairman of SSB PT Asuransi Jiwa Generali Indonesia (Syariah Business Unit) (2017 – present). Asep also served as the Deputy Secretary of Daily Implementation Board (BPH) National Sharia Board – Indoensian Council of Ulama (DSN-MUI) (2017 – present) and Lecturer of Muhammadiyah University of Jakarta & ITB Ahmad Dahlan (2008 – present).

Previously, he served as Chairman of SSB PT Capital Life Syariah (2016 – September 2024), member of Daily Implementation Board (BPH) DSN-MUI Sharia Non-Bank Financial Industry (2014 – 2016) and Senior Lawyer at Law Office of Remy & Partners (2002 – 2015).

INDEPENDENT PARTIES PROFILE



Zainal Abidin

Independent Party

Indonesian Citizen.
Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

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.
Domiciled in Indonesia.

LEGAL BASIS OF APPOINTMENT

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). She is also Registered Public Accountant, Certified Public Accountant and Chartered Accountant.

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).

Previously she was Senior Auditor at SGV-Utomo Public Accounting Firm, member firm of Arthur Andersen & CO. (1996 – 1998) and Associate Consultant at the Institute of Management Faculty of Economics University of Indonesia (1990 – 1994).

EMPLOYEE DEMOGRAPHIC

[POJK C.3] [GRI 2-7] [GRI 405-1] [IDX S-02]

Employee Composition by Company (Consolidated)

Employee

Company	2024	2023	2022
Danamon	8.548	8.752	8.883
PT Adira Dinamika Multi Finance Tbk (ADMF)	17.098	17.243	17.301
Total	25.646	25.995	26.184

Employee Composition by Gender (Consolidated)

Employee

Gender	2024	2023	2022
Female	8.161	8.168	8.063
Male	17.485	17.827	18.121
Total	25.646	25.995	26.184

Employee Composition by Age (Consolidated)

Employee

Age	2024	2023	2022
<25 years	Female	578	662
	Male	382	480
	Total	960	1.142
25-34 years	Female	3.670	3.643
	Male	6.674	6.414
	Total	10.344	10.057
35-44 years	Female	2.606	2.505
	Male	7.327	7.657
	Total	9.933	10.162
>45 years	Female	1.307	1.358
	Male	3.102	3.276
	Total	4.409	4.634
Total	25.646	25.995	26.184

Employee Composition by Education Level (Consolidated)

Employee

Jenjang Pendidikan	2024	2023	2022
Post-graduate	Female	183	184
	Male	368	354
	Total	551	538
Graduate	Female	6.423	6.407
	Male	12.448	12.502
	Total	18.871	18.909
Diploma	Female	1.369	1.393
	Male	2.732	2.822
	Total	4.101	4.215

Employee

Jenjang Pendidikan		2024	2023	2022
Senior High School	Female	186	184	191
	Male	1.934	2.146	2.322
	Total	2.120	2.330	2.513
Junior High School/Elementary	Female	0	0	3
	Male	3	3	15
	Total	3	3	18
Total		25.646	25.995	26.184

Employee Composition by Employment Status (Consolidated) [GRI 2-8]

Employee

Employment Status		2024	2023	2022
Permanent*	Female	7.635	7.565	7.290
	Male	15.618	15.673	15.121
	Total	23.253	23.238	22.411
Non-Permanent**	Female	526	603	773
	Male	1.867	2.154	3.000
	Total	2.393	2.757	3.773
Total		25.646	25.995	26.184

Notes:

* Permanent employees include permanent and probation

** Non-permanent employees include contracts, trainees, honorariums, and expatriates

Employee Composition by Organization Level (Consolidated)

Employee

Position		2024	2023	2022
Top Management & Technical Advisor	Female	2	3	3
	Male	21	21	19
	Total	23	24	22
Senior Manager	Female	119	120	125
	Male	236	235	235
	Total	355	355	360
Manager	Female	1.186	1.200	1.155
	Male	2.092	2.022	1.947
	Total	3.278	3.222	3.102
Officer	Female	2.823	2.782	2.774
	Male	5.137	5.055	4.986
	Total	7.960	7.837	7.760
Staff	Female	4.031	4.063	4.006
	Male	9.999	10.494	10.934
	Total	14.030	14.557	14.940
Total		25.646	25.995	26.184

Employee Composition by Employment Status and Region (Consolidated)

Employee

Position		2024	2023	2022
Region Jakarta				
Permanent*	Female	3.234	3.242	3.089
	Male	5.512	5.320	4.987
	Total	8.746	8.562	8.076
Non-Permanent**	Female	231	244	293
	Male	714	942	1.145
	Total	945	1.186	1.438
Total		9.691	9.748	9.514
Region Bandung				
Permanent*	Female	506	514	505
	Male	1.320	1.346	1.328
	Total	1.826	1.860	1.833
Non-Permanent**	Female	16	31	48
	Male	187	250	378
	Total	203	281	426
Total		2.029	2.141	2.259
Region Surabaya				
Permanent*	Female	898	882	864
	Male	2.158	2.170	2.180
	Total	3.056	3.052	3.044
Non-Permanent**	Female	27	37	43
	Male	182	248	334
	Total	209	285	377
Total		3.265	3.337	3.421
Region Makassar				
Permanent*	Female	716	691	652
	Male	1.426	1.469	1.438
	Total	2.142	2.160	2.090
Non-Permanent**	Female	57	87	97
	Male	229	139	219
	Total	286	226	316
Total		2.428	2.386	2.406
Region Balikpapan				
Permanent*	Female	530	494	495
	Male	1.049	1.077	1.034
	Total	1.579	1.571	1.529
Non-Permanent**	Female	50	71	80
	Male	138	131	182
	Total	188	202	262
Total		1.767	1.773	1.791
Region Medan				
Permanent*	Female	1.177	1.176	1.118
	Male	2.639	2.756	2.710
	Total	3.816	3.932	3.828

Employee

Position		2024	2023	2022
Non-Permanent**	Female	86	76	156
	Male	303	279	478
	Total	389	355	634
Total		4.205	4.287	4.462
Region Semarang				
Permanent*	Female	574	566	567
	Male	1.514	1.535	1.444
	Total	2.088	2.101	2.011
Non-Permanent**	Female	59	57	56
	Male	114	165	264
	Total	173	222	320
Total		2.261	2.323	2.331

Notes:

* Permanent employees include permanent and probationary.

** Non-Permanent employees include contract, trainee, honorarium and expatriate. Data does not include outsourced employees.

• Region used:

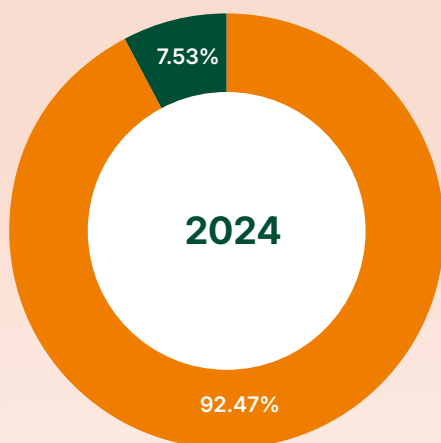
- Jakarta Region, covering the entire Jakarta Special Region and Lampung Province.
- Bandung Region, covering all of West Java Province
- Semarang Region, covering all Provinces of Central Java and Special Region of Yogyakarta
- Surabaya Region, covering all Provinces in the East Java, Bali and Nusa Tenggara regions
- Makassar Region, covering all Provinces in the Sulawesi, Maluku & Papua regions
- Balikpapan Region, covering all provinces on the island of Kalimantan
- Medan Region, covering all Provinces in Sumatera (including Batam & Tanjung Pinang, except Lampung Province)

Employee Composition based on Employment Tenure (Consolidated)

Position Employment Tenure (years)	2024	2023	2022
0-5 years	9,826	9,408	11,246
5-10 years	5,551	5,804	4,861
>10 years	10,269	10,783	10,077
Total	25,646	25,995	26,184

SHAREHOLDERS COMPOSITION

[POJK C.3]



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

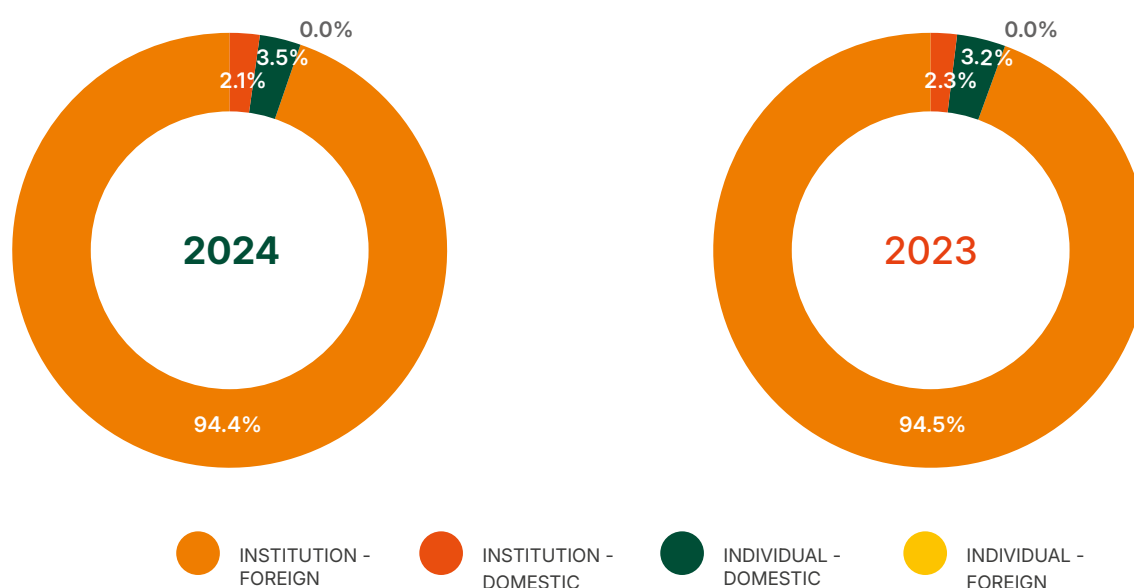
Board of Commisioner

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	1,188,000	0.01%
3	Hafid Hadeli	Vice President Director	534,200	0.00%
4	Herry Hykmanto	Director	680,256	0.01%
5	Rita Mirasari	Director	343,600	0.00%
6	Dadi Budiana	Director	749,700	0.01%
7	Muljono Tjandra	Director	503,000	0.00%
8	Thomas Sudarma	Director	460,100	0.00%
9	Jin Yoshida	Director	-	-

TOTAL SHAREHOLDERS AND SHAREHOLDING PERCENTAGE AS OF THE END OF THE YEAR BY CLASSIFICATION



TOP 10 SHAREHOLDERS AS OF 31 DECEMBER 2024

No	Shareholder's Name	Total Shares Owned	(%) Shareholding
1	MUFG Bank Ltd	8,940,317,662	91.47
2	UBS AG LONDON BRANCH EQUITIES HOUSE -2140724003	157,097,733	1.61
3	PT Guna Dharma	97,735,530	1.00
4	PT. CEALMI KHIEZT INDONESIA	62,557,400	0.64
5	DRS. LO KHENG HONG	18,552,200	0.18
6	BANQUE PICTET AND CIE SA	12,200,000	0.12
7	CACEIS BANK, LUXEMBOURG BRANCH/ NEF	11,671,200	0.12
8	CGS INTERNATIONAL SECURITIES SINGAPORE PTE LTD	10,637,100	0.11
9	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	9,524,650	0.1
10	JPMCB NA RE - VANGUARD EMERGING MARKETS STOCK INDEX FUND	9,320,000	0.09

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 2024	22,400,000

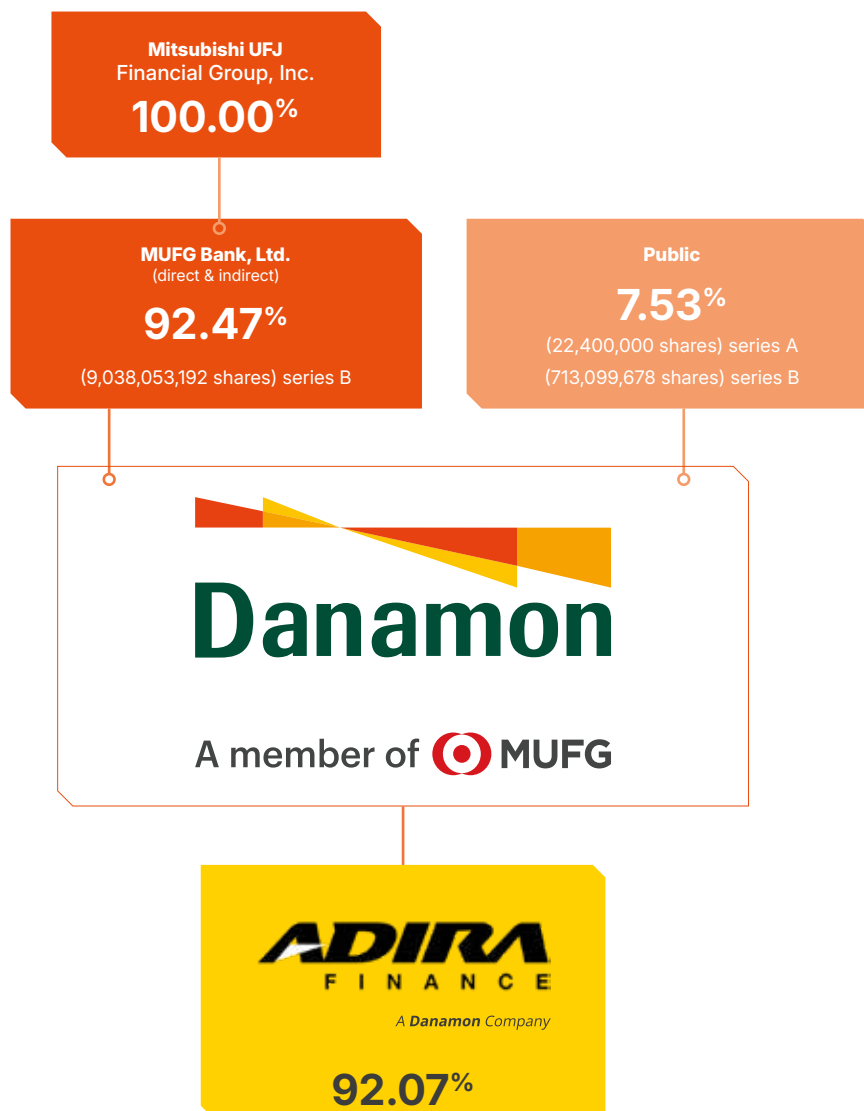
Share Listing Timeline	
Series B Shares	
Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) III in 1999	215,040,000,000
Shares issued in connection with the Bank's merger with the former PDFCI in 1999	45,375,000,000
Shares issued in connection with the Bank's merger with Bank 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
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 2024	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 2024, Danamon did not have any other outstanding securities.

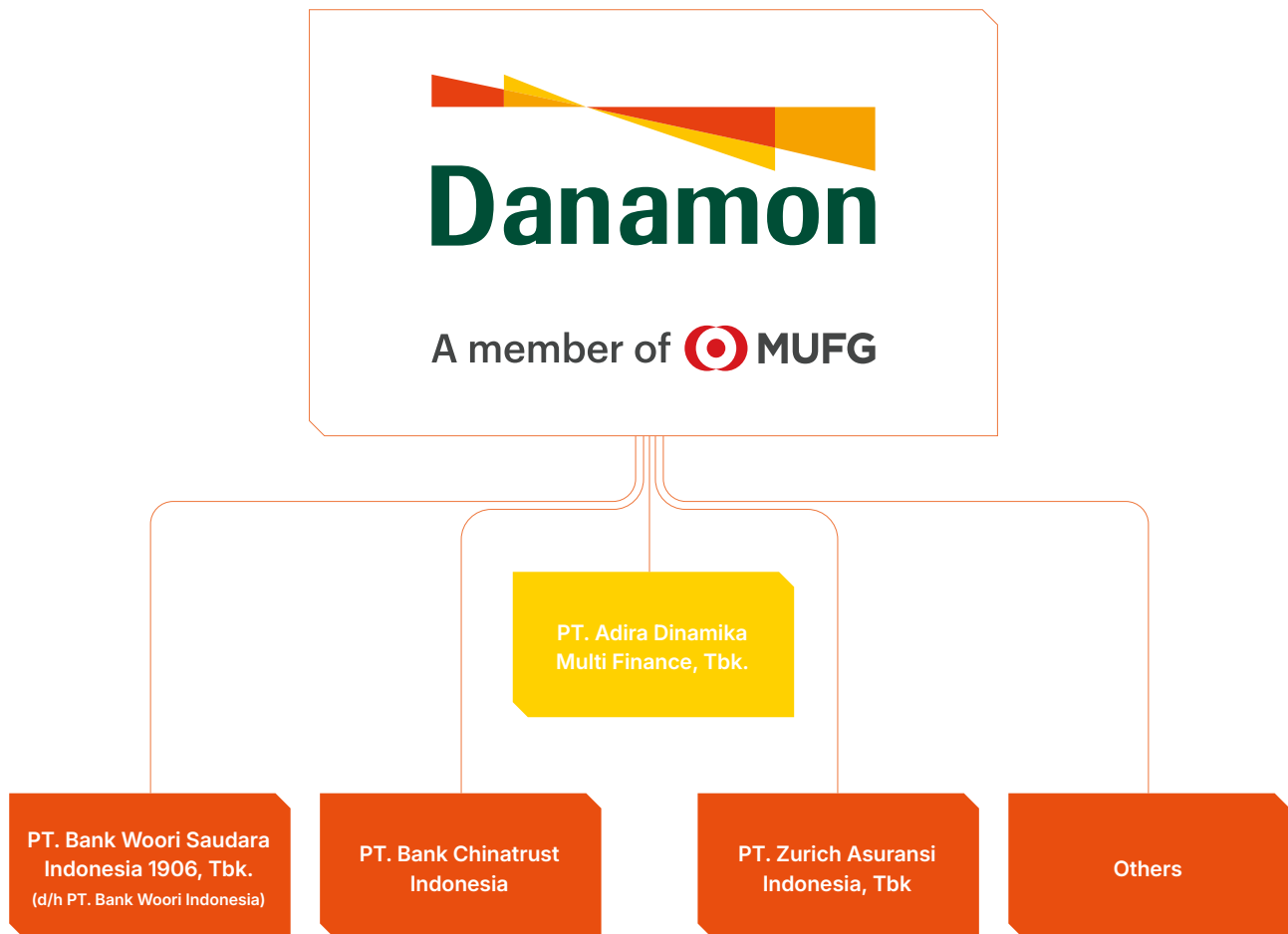
MAJORITY & CONTROLLING SHAREHOLDERS



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 140,000 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>.

CORPORATE GROUP STRUCTURE



Subsidiaries



Affiliated Companies

CORPORATE GROUP STRUCTURE

SUBSIDIARIES	
Company Name	PT. Adira Dinamika Multi Finance, Tbk. (Adira Finance)
Core Business	Financing
Company Profile	<p>Driven by 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." Aligning with its logo and brand promise, "Sahabat Setia Selamanya," Adira Finance is committed to building 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 lives in order to build long-term relationships with customers in all aspects of their lives, fostering a lasting relationship or a "customer for life." Adira Finance aims for its customers to feel its presence as a trusted friend ("Sahabat") who provides financial solutions while fostering synergy under the concept of "Sahabat Adira." In Adira Finance's philosophy, the concept of "Sahabat" carries profound meaning, reflecting the values embodied by Adira Finance for its customers: Flexibility, Transparency, Innovation, and Synergy. Adira Finance's primary focus is to provide various financing solutions to customers, including automotive financing for motorcycles and cars, both new and used, as well as electric vehicles from various brands. Adira Finance also provides multipurpose financing through its "Solusi Dana" product, along with other product offerings.</p> <p>The main products and services offered by Adira Finance include investment financing, working capital financing, multipurpose financing, and other types of financing, as well as operating leases and sharia financing in accordance with the regulations of the Financial Services Authority (OJK).</p>
Shareholding	92.07%
Establishment	November 13, 1990
Operational Status	Operating
Total Assets (Rp Billion)	32,572
Address	<p>Milenium Centennial Center 53rd Floor, 56-61 Jl. Jendral Sudirman Kav. 25, Jakarta Phone: (+62 21) 3973 3232, 3973 3322 Fax: (+62 21) 3973 4949 E-mail: af.investor.relation@adira.co.id</p>
Key Management	<p>Board of Commissioners President Commissioner: Daisuke Ejima Independent Commissioner: Krisna Wijaya Independent Commissioner: Manggi Taruna Habir Commissioner: Eng Heng Nee Philip Commissioner: Congsin Congcar Commissioner: Hafid Hadel</p> <p>Board of Directors President Director: I Dewa Made Susila Director: Swandajani Gunadi Director: Niko Kurniawan Bonggowarsito Director: Harry Latif Director: Denny Riza Farib Director: Sigit Hendra Gunawan Director: Sylvanus Gani Kukuh Mendrofa Director: Takanori Mizuno</p>

Affiliated Companies

Company Name	Business Activity	Ownership (%)
PT Zurich Asuransi Indonesia Tbk.	Insurance	19.81 %
PT Bank Woori Saudara Indonesia 1906 Tbk. (d/h PT Bank Woori Indonesia)	Banking	0.94%
PT Bank Chinatrust Indonesia	Banking	1.00%
Other	Joint Venture Telecommunication	0.24%-4.21%

PUBLIC ACCOUNTANT & PUBLIC ACCOUNTANT FIRM

PUBLIC ACCOUNTANT FIRM

Liana Ramon Xenia & Rekan (Member Firm of Deloitte Southeast Asia Limited)

Registered Public Accountants

License No.432/KM.1/2024

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Fax : +62 21 2992 8300

Email : iddtl@deloitte.com

Website : www.deloitte.com/id

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E-mail : listing@idx.co.id

Website : www.idx.co.id

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Fax : +6221 5299 1199

Bebas Pulsa : 0800-186-5734

E-mail : helpdesk@ksei.co.id

Website : www.ksei.co.id

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Fax : +6221 2928 9961

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

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PT Fitch Ratings Indonesia

DBS Bank Tower, 24th Floor, Suite 2403

Jl. Prof. Dr. Satrio Kav. 3-5 Jakarta-Indonesia 12940

Phone : (62-21) 29886800

Fax : (62-21) 29886822

Website : www.fitchratings.com

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30 North Colonnade London E14 5GN United Kingdom,

Phone : +44(0)20 3530 1000

Website : www.fitchratings.com

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Fax : +62 21 509 684 68

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Fax : +6221 3005 6373

E-mail : malamukti@cbn.net.id

AWARD & CERTIFICATION

January 7th Infobank Satisfaction, Loyalty, and Engagement Awards 2024

Organizer:
Infobank
Category:
The 3rd Most Satisfying KBMI 3
Bank in Teller Service



March Retail Banker International Asia Trailblazer Awards 2024

Organizer:
MEED dan GlobalData
Category:
Best Retail Bank - Indonesia

March Indonesia CSR Excellence Awards 2024

Organizer:
First Indonesia Magazine
Category:

- The Best Integrated CSR
- The Best Company in Community Commitment
- The Best Corporate CSR Program
- The Best Leadership Focus on CSR untuk Daisuke Ejima



April 13th Infobank Digital Brand Recognition 2024

Organizer:
Infobank
Category:

- Rank 2 - Conventional Commercial Bank
- Rank 1 - Conventional Commercial Bank Internet Banking
- Rank 2 - Conventional Commercial Bank Credit Card
- Rank 2 - Conventional Commercial Bank Wealth Management
- Rank 2 - Conventional Commercial Bank Mobile Banking
- Rank 2 - Conventional Commercial Bank Internet Banking Overall
- Rank 2 - Overall Sharia Business Unit
- Rank 2 - Conventional Commercial Bank Sharia Business Unit

June LSEG Indonesia FX Awards 2024

Organizer:
London Stock Exchange Group
Category:
Most Active FXall Bank (Taker),
Second Runner Up



June HR Asia Awards 2024

Organizer:
HR Asia dan Business Media International
Category:
Best Companies to Work For in Asia 2024

June Infobank The Most Outstanding Women 2024

Organizer:
Infobank
Category:

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



June Best Corporate Transparency and Emission Reduction 2024

Organizer:
Investortrust
Category:
Transparency of Corporate Emission Reduction
Green Predicate & Transparency of Corporate Emission Calculation
Gold Predicate.

July Infobank Banking Service Excellence

Organizer:
Infobank
Category:

- Diamond Trophy – 20 Consecutive Years in Service Excellence
- Golden Trophy – 5 Consecutive Years in Digital Channel
- The Best – Teller (Rank I)
- The Best – Opening Account Via Mobile Application/Mobile Browser (Rank II)

Sharia Business Unit

- Platinum Trophy – 10 Consecutive Years in Service Excellence
- The Best Overall UUS Dalam Pelayanan Prima (Rank II)
- The Best – ATM Cabang (Rank I)
- The Best- Teller (Rank I)
- The Best – Overall Walk-In Channel (Rank II)
- The Best – Customer Service (Rank II)



August HR Excellence Awards 2024

Organizer:
HROnline.net
Category:
Excellence in Workforce Mobility –
Predicate Gold Trophy



September Fortune Indonesia 100 - 2024

Organizer:
Majalah Fortune Indonesia
Category:
Indonesia's Biggest Companies in
Financials Category



September SWA Indonesia Best CX-EX Strategy 2024

Organizer:
SWA Media Group
Category:
Indonesia Best Customer
Experience (CX) & Employee
Experience Strategy (EX) –
Excellence Predicate

September Jawa Pos 7 Most Popular Brand of the Year 2024

Organizer:
Jawa Pos
Category:
Finance Category - Islamic
Banking



September TOP GRC Awards 2024

Organizer:
Top Business
Category:
• TOP GRC Awards 2024 – 4
stars
• The Most Committed GRC
Leader 2024 – Daisuke Ejima –
President Director



September Bisnis Indonesia Financial Awards 2024

Organizer:
Bisnis Indonesia
Category:
Best Performance Bank KBMI III

October 6th The Iconomics Indonesia Best Financial Awards 2024

Organizer:
The Iconomics
Category:
Best Customer Service Reputation
in Bank KBMI 3 Category

October 13th Infobank Sharia Recognition 2024

Organizer:
Infobank
Category:
The Best Sharia Banking Business
Unit 2024



November LinkedIn Talent Awards Indonesia 2024

Organizer:
LinkedIn
Category:
• The Best Talent Acquisition
Team for companies with
5,000–10,000 employees
• Finalist in the Best Employer
Brand and Learning Champion
categories

November 11th Properti Indonesia Award 2024

Organizer:
Media Properti Indonesia
(MPI) Group and news portal
propertiindonesia.id
Category:
The Highest Average Annual
Growth Rate in Mortgage Bank

November Digital Banking Awards 2024

Organizer:
Investortrust.id collaborates with
Intellectual Business Community
(IBC)
Category:
KBMI Group 3 for the Risk
Management Dimension

November The 15th IICD Corporate Governance Conference and Award

Organizer:
Indonesian Institute for Corporate
Directorship (IICD) collaborates
with Investortrust.id
Category:
• Top 50 Issuers with the Largest
Market Capitalization (Big Cap
PLCs)
• Best Responsibility of The
Board



December BPKH Banking Award 2024

Organizer:
Badan Pengelola Keuangan Haji
(BPKH)
Category:
• Rank 1 – BPS BPIH Contribution
to the Growth of the Best Hajj
Applicants 2024 in the Sharia
Business Unit (UUS) Category
of National Banks
• Rank 3 – BPS BPIH Best Young
Hajj Applicants 2024 in the
Sharia Business Unit (UUS)
Category of National Banks
• Rank 3 – BPS BPIH Best Hajj
Applicants 2024 in the Sharia
Business Unit (UUS) Category
of National Banks

December Infobank Top 100 & Top 200 Leader Future 2024

Organizer:
Infobank
Category:
Top 100 CEO 2024-Daisuke Ejima