



**THE EXPLANATION ON THE AGENDA OF
ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
PT BANK DANAMON INDONESIA Tbk.**

In relation to the Annual General Meeting of Shareholders (“**AGMS**”) plan of PT Bank Danamon Indonesia Tbk (the “**Company**”) which will be held at day/date Wednesday, May 7, 2013, the Company announced via daily newspapers, namely Bisnis Indonesia, Media Indonesia and the Jakarta Post:

- The announcement of AGMS plan at March 28, 2014
- The invitation to attend AGMS at April 15, 2014

Furthermore, with respect to:

- The Recommendation of Otoritas Jasa Keuangan (“**OJK**”) on Indonesia Corporation Corporate Governance Roadmap regarding to the submission of more detailed, complete, and informative AGMS agenda, and delivered within a reasonable time and available at the Company’s website.
- ASEAN Corporate Governance Scorecard issued ASEAN Capital Market Forum related to the rights of shareholders and the disclosure and transparency principles,

The Company hereby submit the explanation on each AGMS agenda as follows:

Agenda 1

- i. **Approval of the Annual Report of the Company for the year ended December 31, 2013;**
- ii. **Ratification of the audited Financial Statements of the Company for the year ended December 31, 2013; and**
- iii. **Ratification of the Annual Supervisory Report of the Company's Board of Commissioners for the year ended December 31, 2013;**

1.1. Background

In compliance with Article 20 paragraph 2 letter (b) of the Company's Articles of Association in conjunction with article 70 and article 71 of the Law No.40 year 2007 regarding the Limited Liabilities Company ("**Company Law**").

1.2. Explanation/Opinion of Board of Directors and Board of Commissioners

The Annual Report of Board of Directors

In year 2013, the global economy was confronted with difficulties and heightened concerns triggered by the slowdown of China's economy, uncertainties of European economy recovery, and investors' negative reaction to the US Federal Reserve Bank (Fed) tapering of its monetary stimulus programs. On the domestic front, Indonesia economy also experienced slower growth at 5.8% in year 2013 as compared to 6.3% in year 2012. Concerns about high inflation fueled by the increase in oil price, upsurge of deficits in the current account, and substantial weakness of Rupiah, have poised Bank Indonesia to take on a more conservative monetary policy by raising the interest rate. As a consequence of which liquidity in the local money market also tightened leading to an overall slowdown in loan and credit growth for the whole year of 2013.

In the midst of the hard-hitting economic challenges in year 2013, the Company was able to exhibit a respectable performance. Total loan portfolio registered a 16% growth to IDR 135 trillion with non-mass market loan rose by 30% to IDR 65 trillion. Credit quality remained healthy with the Non Performing Loan ratio at 1.9% versus 2.4% in the previous year, and cost of credit declined by 0.2% from last year to 2.6%. Total funding also increased significantly by 21% to IDR 140 trillion, where Current and Saving Account (CASA) expanded by 23% to IDR 53 trillion. Funding structure demonstrated an encouraging trend where CASA composition towards total customer



deposit reached 48% in year 2013 compared to only 26% in year 2008. Loan to deposit ratio reduced significantly for the past 6 months from 105.4% to 9.5.1%.

In terms of profitability, Net Interest Margin dropped by 0.5% from previous year to 9.6% mostly due to increase cost of fund and shifting of asset composition, whilst net profit after tax increase marginally to IDR 4,042 billion. As for capital, the Company possessed a relatively high Capital Adequacy Ratio (CAR) at 17.9% and tier one capital of 17.3%.

The Supervisory Report of Board of Commissioners

The Board of Commissioners appreciates for the success of the entire Board of Directors and staff in bringing the Company to face challenges in 2013 and laid a strong foundation to support business development in times to come. Board of Commissioners also noticed a stronger focus of the Company's management in improving the quality of human resources (HR). This move is considered to be very precise in the face of increasingly fierce competition. Increased HR competencies will make the Company is able to support the growth of micro and medium entrepreneurs through financial services that will ensure long-term customer loyalty.

The Board also gave specific assessment on the committees under the Board of Commissioners i.e., Audit Committee, Risk Monitoring Committee, Nomination Remuneration and Committee and Corporate Governance Committee, has been carrying out each role and responsibilities in a good manner and provide significant and positive support on the implementation of the oversight function of the Board of Commissioners.

2014 Business Plan

In 2014, the Company will focus on the growing of total credit while emphasizing financing in micro, small and medium enterprises, commercial, trade finance and automotive, with the strategy consists of:

- a. Improving market penetration in mass market segment and followed by investment including developing sustainable business model to reach broader market.
- b. Aligning growth with sustainable profitability.
- c. Focusing on efficiency and productivity.
- d. Improving market share in the SME business, commercial and Corporations with adequate risk adjusted return.



- e. Improving fee based income.

In order to grow the total loans, the Company will also continue to maintain a risk profile at a reasonable rate and achieve growth opportunities by applying the prudence principle.

The company will also encourage the performance of the whole subsidiaries by increasing synergies with its subsidiaries, in terms of business strategy and operations, including the implementation of information technology-based services, as well as in risk management and the implementation of good corporate governance.

1.3. Supported Data/Material

- **Annual Report 2013** can be downloaded from the website of the Company and has been available at the Head Office of the Company since April 15, 2013, concurrently with the date of AGMS's Invitation. Annual Report 2013, which among others also includes the Financial Statements for the financial year 2013 and the Report of Supervisory Board of Commissioners may be requested by the shareholders with a written request addressed to the Corporate Secretary of the Company.
- **Performance Results (Public Expose) for the year 2013** on February 12, 2014 which contains a summary of the financial performance of the Company and has been submitted to the Indonesia Stock Exchange on February 17, 2014 and has been uploaded on the website of the Company.

Agenda 2

Determination of the appropriation of the Company's profit of the year ended December 31, 2012.

2.1 Background

In accordance with the Article 25 of the Articles of Association of the Company, the net profit acquired by the Company in a financial year as set out in the balance sheet and income statement which has been ratified by the AGMS shall be distributed in accordance with the manner of its appropriation, including the allocation of the amount of provisions for mandatory reserves, distribution of dividends and other appropriations, as resolved by the AGMS, provided that the Company has positive profit balance with due observance of the provisions of laws and regulations.

2.2. Explanation/Opinion of Board of Directors and Board of Commissioners

Despite the macro economic challenges in 2013, especially in the second semester, the Company continued to book a NPAT of IDR 4,042 billion (2012: IDR 4,012 billion). This result came from both net interest income that increased 5% to IDR 13,531 billion as well as from the fee-based income that increased 11% to IDR 4,929 billion.

Through the AGMS 2014, the Board of Directors will propose the use of 30% of the Net Profit of the Company for distribution to shareholders in the form of cash dividends. Payout ratio is maintained at the same number as last year, taking into account the improvement of Company's financial performance and its capital adequacy ratio, as well as the appreciation to its shareholders' supports.

In addition to the dividend, the Company will propose to allocate the mandatory reserve fund for 1 % of the Company's net income in order to comply with the article 70 of the Company Law. The remaining net profit will be appropriated as retained earnings.

Agenda 3

The appointment of Public Accountant to audit the Financial Statements of the Company for the year ended December 31, 2014.

3.1. Background

In accordance with the Article 68 of the Company Law in conjunction with Article 18 paragraph 5 of the Articles of Association of the Company, the Board of Directors is obliged to submit the financial statements to the public accountant for audit. OJK regulation (ex Bapepam & LK) No.VIII.A.2 regarding the Independence of the Accountant Providing Services in Capital Markets provides the procedures and requirements for the selection of Certified Public Accountants and limit the assignment period, to maximum 6 (six) consecutive years for a public accounting firm and maximum 3 (three) consecutive years for an accountant. Furthermore, the Article 20 paragraph 2 letter (c) of the Articles of Association provides that the appointment of a public accountant, its fee and terms of appointment shall be made by GMS. While the Article 43 of Bank Indonesia Regulation Number 8/4/PBI/2006 on the Implementation of Good Corporate Governance for Commercial Banks and Bank Indonesia Regulation Number 8/14/PBI/2006 regarding the amendment of Bank Indonesia Regulation Number 8/4/PBI/2006 ("**PBI GCG**") provides that the Audit Committee shall make recommendations for the appointment of the Public Accountant and Public Accounting Firm to the Board of Commissioners to be submitted to GMS.

3.2. Explanation/Opinion of Board of Directors and Board of Commissioners

Public accounting firm to audit the Company's financial statements for the year 2013 was Purwantono, Suherman dan Surja, a member of Ernst & Young Global Limited. The Public Accountant firm and its Accountant has been appointed twice or 2 consecutive years.

In order to select a public accounting firm that will conduct an audit on Company's books and records for the year 2014, the Company has conduct a limited selection to certain public accounting firms, and then based upon the selection underwent by Audit Committee and the assessment upon of the performance of the public accounting firm in the previous years, the Audit Committee via recommendation Memo No.B.01-KA dated March 24, 2014 has recommended to the Board of Commissioners to appoint Purwantono, Suherman and Surja, a member of Ernst & Young Global Limited, to conduct



audit on the Company's books or records for the year 2014, with a service fees of Rp4.112.800.000.

This recommendation has been accepted by the Board of Commissioners, to be in further proposed to the AGMS.

Agenda 4

Approval of the Changes in Composition of Board of Directors and/or Board of Commissioners of the Company.

4.1. Background

Article 11 paragraph 2 and Article 14 paragraph 2 of the Articles of Association of the Company provides that the members of the Board of Directors/Board of Commissioners are appointed and dismissed by the GMS. The appointment is effective from the date specified in the GMS where he/she/they are appointed and ends at the conclusion of the 3rd AGMS after their appointment date.

Article 45 paragraph (2) of Bank Indonesia Regulation Number 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Islamic Banks and Islamic Business Unit ("**PBI Sharia GCG**") provides that maximum term of office of members of the Sharia Supervisory Board is equal to the longest tenure of members of the Board of Directors or Board of Commissioners.

Furthermore, with reference to Article 6 paragraph (1) PBI GCG, Article 21 paragraph (1) PBI GCG, and Article 45 paragraph (1) PBI Sharia GCG, the appointment and/or replacement of members of Board of Directors or Board of Commissioners or Sharia Supervisory Board is proposed to the AGMS with consideration of the recommendations from Remuneration and Nomination Committee.

Article 3 of Bank Indonesia Regulation Number 12/23/PBI/2010 on Fit and Proper Test, Bank Indonesia (now the OJK) conduct a fit and proper test for the candidates of Board of Directors and Board of Commissioners.

4.2. Explanation/Opinion of Board of Directors and Board of Commissioners

The term of office of the incumbent members of Board of Directors, Board of Commissioners and Sharia Supervisory Board were commenced from the AGMS in 2011 and will expire at the AGMS in 2014. In relation to this matter,



the Board of Commissioners has received the recommendation from the Nomination Committee of the Company regarding the proposal to change the composition of Board of Directors, Board of Commissioners and Sharia Supervisory Board as follows:

Board of Commissioners

Milan Robert Shuster and Harry Arief Soepardi Sukadis have served their duties as Independent Commissioner for more than 9 years, while Benedictus Raksaka Mahi is not willing to be reappointed, therefore, the Nomination Committee has recommended to the Board of Commissioners to reappoint members of Board of Commissioners as follows:

- Ng Kee Choe as President Commissioner
- JB Kristiadi as Vice President Commissioner (Independent)
- Gan Chee Yen as Commissioner
- Manggi Taruna Habir as Commissioner (Independent), and
- Ernest Wong Yuen Weng as Commissioner,

for the term of office commencing from the closing of AGMS 2014 to the AGMS held in 2017.

Nomination Committee also recommends the appointment of:

- Laoh Andriaan as Commissioner (Independent), and
- Made Sukada as Commissioner (Independent),

for the term of office commencing from the date when each candidate passed the OJK's Fit & Proper Test to the AGMS held in 2017.

Through the AGMS, the Company will propose the assignment of JB Kristiadi, Manggi Taruna Habir, Laoh Andriaan and Made Sukada, as Independent Commissioners in order to meet the Decree of the Indonesia Stock Exchange No.Kep-00001/BEI/01-2014 dated January 20, 2014 regarding the Amendment of Rule No.IA on Registration of Shares and Equity Shares issued by the Listed Company.

Sharia Supervisory Board

Board of Commissioners received the recommendation from Nomination Committee to propose AGMS the reappointment of all DPS members as follows:

- Prof. DR. M. Din Syamsuddin. MA.
- Drs Hasanuddin M.Ag., and
- Drs. H.Karnaen A. Perwataatmadja MPA.FIIS.

for the term of office commencing from the closing of AGMS 2014 to the AGMS held in 2017.



Board of Directors

On January 6, 2014, the Board of Commissioners accepted the resignation of Ali Yong (Ali Rukmijah) from his position as Director of the Company, and with reference to the Article 11 paragraph 5 letter (c) of the Articles of Association of the Company, the resignation is valid without requiring the approval of GMS and effective since March 7, 2014. Subsequently, the Board of Commissioners has also received recommendation of the Nomination Committee of the Company and therefore will propose to the AGM the reappointment of members of Board of Directors of the Company as follows:

- Henry Ho Hon Cheong as President Director
- Muliadi Rahardja as Director
- Vera Eve Lim as Director
- Herry Hykmanto as Director
- Kanchan Keshav Nijasure as Director
- Fransiska Oei Lan Siem as Director (Independent)
- Pradip Chhadva as Director
- Michellina Triwardhanny Lakshmi as Director
- Satinder Pal Singh Ahluwalia as Director, and
- Khoe Minhari Handikusuma as Director.

In order to meet the Decree of the Indonesia Stock Exchange No.Kep-00001/BEI/01-2014 dated January 20, 2014 regarding the Amendment of Rule No.IA on Registration of Shares and Equity Shares issued by the Listed Company, the Company will propose to assign Fransiska Oei Lan Siem as Independent Director.

4.3. Supported Data/Material

Curriculum vitae of each member of Board of Commissioners, Sharia Supervisory Board and Board of Directors of the Company can be accessed at the link provided.



Agenda 5

- i. Determination of remuneration or honorarium and other allowances for the Board of Commissioners and Sharia Supervisory Board members of the Company, and**
- ii. Determination of remuneration and allowances and/or other benefit for the Board of Directors of the Company.**

5.1. Background

In accordance with Article 20 paragraph 2 letter (e) of the Articles of Association in conjunction with Article 113 and Article 96 of the Company Law, the AGMS determine the salary and allowances and / or other income of the members of the Board of Directors and the salary or honorarium and other allowances of the members of the Board of Commissioners as well as salary or honorarium and / or allowances Sharia Supervisory Board.

5.2. Explanation/Opinion of Board of Directors and Board of Commissioners

The Board of Commissioners accepted the recommendation of the Remuneration Committee and will propose to the AGM the following matters:

- to determine the total amount of tantieme/bonus of the year 2013 for the Board of Directors in IDR 52,733,150,000 gross, for the Board of Commissioners in IDR 13,977,700,000 gross and for Sharia Supervisory Board in IDR 68,630,000. (updated by April 23, 2014 and May 6, 2014).
- to specify the total salary/honorarium and allowances of Board of Directors, Board of Commissioners and Sharia Supervisory Board for the year 2014.
- to authorize the President Commissioner of the Company in determining the distribution of tantieme/bonuses of the year 2013 as well as the salary/honorarium and allowances of the year 2014 for each member of the Board of Commissioners and Sharia Supervisory Board pursuant to the recommendations of the Remuneration Committee, and
- to authorize the Board of Commissioners of the Company in determining the distribution of tantieme/bonuses of the year 2013 as well as the salary/honorarium and allowances of the year 2014 for each member of the Board of Directors pursuant to the recommendations of the Remuneration Committee.



Other Notes

For additional explanation and data associated with exposure as mentioned above, please refer to the data and the documents that we have provided on this website, as follows:

List of important links:

Annual Report 2013	http://www.danamon.co.id/Home/AboutDanamon/InvestorRelations/AnnualReport/tabid/258/language/en-US/Default.aspx
The Material of Public Expose for the Year 2013	http://www.danamon.co.id/LinkClick.aspx?fileticket=Ej-JLdwKCf8%3d&tabid=289&language=en-US http://www.danamon.co.id/LinkClick.aspx?fileticket=XyK9IpskiX4%3d&tabid=292&language=en-US
Curriculum Vitae of Board of Directors, Board of Commissioners and Sharia Supervisory Board	http://www.danamon.co.id/Home/AboutDanamon/CorporateSecretary/GMS/tabid/243/language/en-US/Default.aspx
Proxy Forms	http://www.danamon.co.id/Home/AboutDanamon/CorporateSecretary/GMS/tabid/243/language/en-US/Default.aspx
AGMS Rule of Conduct	http://www.danamon.co.id/Home/AboutDanamon/CorporateSecretary/GMS/tabid/243/language/en-US/Default.aspx

The list of Company's announcement in the Newspaper:

The Title of Announcement and link of the Company's website	Newspaper	Issued Date
Pengumuman Rapat Umum Pemegang Saham Tahunan PT Bank Danamon Indonesia Tbk. ("Perseroan") http://www.danamon.co.id/Home/AboutDanamon/CorporateSecretary/GMS/tabid/243/language/id-ID/Default.aspx	Media Indonesia Bisnis Indonesia	March 28, 2014
Announcement of The Annual General Meeting of Shareholders of PT Bank Danamon Indonesia Tbk. (the "Company") http://www.danamon.co.id/LinkClick.aspx?fileticket=YsPb4ZL8cNg%3d&tabid=243&language=en-US	The Jakarta Post	March 28, 2014
Panggilan Rapat Umum Pemegang Saham Tahunan PT Bank Danamon Indonesia Tbk http://www.danamon.co.id/Home/AboutDanamon/CorporateSecretary/GMS/tabid/243/language/en-US/Default.aspx	Media Indonesia Bisnis Indonesia	April 15, 2014
Invitation of The Annual General Meeting of Shareholders of PT Bank Danamon Indonesia Tbk http://www.danamon.co.id/Home/AboutDanamon/CorporateSecretary/GMS/tabid/243/language/en-US/Default.aspx	The Jakarta Post	April 15, 2014

Jakarta, 15 April 2014 | the Board of Directors of PT Bank Danamon Indonesia Tbk

**PROFIL/RIWAYAT HIDUP
ANGGOTA DEWAN KOMISARIS PERSEROAN
YANG AKAN DIUSULKAN UNTUK DIANGKAT KEMBALI DALAM RUPS
TAHUNAN 2014 DENGAN MASA JABATAN DIMULAI SEJAK DITUTUPNYA
RUPS TAHUNAN 2014 DAN BERAKHIR PADA RUPS TAHUNAN 2017**

***PROFILE/CURRICULUM VITAE
OF MEMBER OF THE BOARD OF COMMISSIONERS OF THE COMPANY
WHOM ARE PROPOSED TO BE REAPPOINTED IN THE ANNUAL GMS 2014
WITH THE TERM OF OFFICE COMMENCING FROM THE CLOSING OF THE
ANNUAL GMS 2014 AND ENDING AT THE ANNUAL GMS 2017***

PROFIL DEWAN KOMISARIS *Board of Commissioners' Profile*



President Commissioner

Warganegara Singapura. Umur 69 tahun. Ng Kee Choe menjabat sebagai Komisaris sejak Maret 2004 dan Komisaris Utama sejak bulan Mei tahun 2006 dan diangkat kembali sebagai Komisaris Utama dalam RUPS Tahunan tanggal 30 Maret 2011.

Ng Kee Choe, juga merupakan non-eksekutif Chairman dari Capitaland Ltd., dan SP Ausnet. Directorship lainnya termasuk sebagai Direktur Singapore Exchange Limited, Direktur/Chairman SP Australia Networks (Transmission) Ltd, Direktur/ Chairman SP Australia Networks (Distribution) Ltd, Direktur/Chairman SP Australia Networks (Finance) Trust melalui SP Australia Network (RE) Ltd (previously SP Finance Pte. Ltd.), Chariman Capital Land Limited, Direktur CapitaMalls Asia Limited, Direktur Fullerton Financial Holdings Pte Ltd. Beliau juga anggota dari Temasek Advisory Panel of Temasek Holdings (Private) Ltd, anggota dari International Advisory Council of China Development Bank, Chairman dari Tanah Merah Country Club, penasehat khusus NTUC Income, dan Insurance Cooperative Limited.

Ng Kee Choe sebelumnya Vice Chairman dari DBS Group Holdings. Beliau pensiun dari posisi eksekutif tersebut pada Juli 2003 setelah 33 tahun bekerja di DBS.

Ng Kee Choe dianugerahi Public Service Star pada tahun 2001 dan Meritorious Service Medal pada tahun 2012 untuk kontribusi Beliau pada pelayanan publik di Singapura.

Singapore Citizen, Age 69, Ng Kee Choe has been a Commissioner since March 2004 and President-Commissioner since May 2006 and reappointed as President Commissioner in the Bank's AGMS dated March 30, 2011.

Ng Kee Choe is also the non-executive Chairman of Capitaland Ltd. and SP AusNet. His other directorships include Director of Singapore Exchange Limited, Director/Chairman of SP Australia Networks (Distribution) Ltd, Director/Chairman of SP Australia Networks (Transmission) Ltd, Director/Chairman of SP Australia Networks (Finance) Trust melalui SP Australia Network (RE) Ltd (previously SP Finance Pte. Ltd), Chairman of Capital Land Limited, Director of CapitaMalls Asia Limited, Director of Fullerton Financial Holdings Pte Ltd. He is also a member of the Temasek Advisory Panel of Temasek Holdings (Private) Ltd, a member of the International Advisory Council of China Development Bank, Chairman of Tanah Merah Country Club, Special Advisor of NTUC Income and Insurance Cooperative Limited.

Mr Ng was the Vice-Chairman of DBS Group Holdings. He retired from his executive position in July 2003 after 33 years of service with DBS.

Mr Ng was conferred the Public Service Star in 2001 and the Meritorious Service Medal in 2012 for his contributions to public service in Singapore.



J.B. Kristiadi
Wakil Komisaris Utama/
Komisaris Independen
*Vice President Commissioner/
Independent Commissioner*

Warganegara Indonesia. Umur 67 tahun. J. B. Kristiadi menjabat sebagai Wakil Komisaris Utama sejak tahun 2005 dan diangkat kembali sebagai Wakil Komisaris Utama merangkap Komisaris Independen dalam RUPS Tahunan tanggal 30 Maret 2011.

Beliau memperoleh gelar PhD dari Sorbonne University, Perancis tahun 1979.

Sebelumnya menjabat sebagai Direktur Pembinaan Kekayaan Negara Direktorat Jenderal Moneter, Direktur Pembinaan Anggaran Departemen Keuangan RI dari tahun 1987 hingga tahun 1990. Ketua Lembaga Administrasi (LAN) Negara RI dari tahun 1990 hingga tahun 1998. Selanjutnya menjabat sebagai Asisten Menko Pengawasan Pembangunan dan Deputi Menteri Negara Pendayagunaan Aparatur Negara sampai tahun 2003.

Beliau juga pernah menjabat sebagai Sekretaris Jenderal Kementerian Komunikasi dan Informasi dari tahun 2003 hingga tahun 2005, Sekretaris Jenderal Departemen Keuangan tahun 2005 hingga 2006 kemudian menjabat sebagai Staf Khusus Menteri Keuangan hingga tahun 2009, dan menjabat sebagai Sekretaris Tim Prakarsa Reformasi Pajak dan Bea Cukai tahun 2010. Sejak 2011-sekarang duduk sebagai anggota Tim Penataan Kelembagaan Nasional di Kementerian Pendayagunaan Aparatur Negara (Menpan).

Di samping itu, Beliau juga pernah menjadi komisaris pada beberapa BUMN yaitu PT Tambang Batubara Bukit Asam (1980), Bank Dagang Negara (1982), PT Aneka Tambang (1986), Bank BNI (2005). Guru Besar Universitas Negeri Padjadjaran Bandung, tahun 2007-sekarang.

Indonesian citizen. Age 67. J.B. Kristiadi has been a Vice President Commissioner since 2005 and reappointed as Vice President Commissioner and Independent Commissioner in the Bank's AGMS dated March 30, 2011.

He obtained his PhD from Sorbonne University, France, in 1979.

Previously, he served as Director of State Property Directorate General of Monetary Affairs in 1980, Director of Budget Ministry of Finance from 1987 to 1990. Chairman of the National Institute of Administration (LAN) from 1990 to 1998. Subsequently served as Assistant to the Coordinating Minister for Development Supervision and Administrative Reform until 2001. Deputy Minister for Administrative Reform until 2003.

He also served as Secretary General of the Ministry of Communication and Information from 2003 until 2005, Secretary General of the Ministry of Finance from 2005 to 2006 and then served as a Senior Advisor to the Minister of Finance until 2009, and served as Secretary Team of Tax and Customs Reform from 2010. Since 2011-now served as a member of National Task Force for Government Institutional Reforms at the Ministry for Administrative Reforms.

He served as commissioner in a number of State-Owned Enterprises namely PT Tambang Batubara Bukit Asam (1980), Bank Dagang Negara (1982), PT Aneka Tambang (1986), Bank BNI (2005). Professor at the State University Padjajaran from 2007-now.

Warganegara Singapore. Umur 54 tahun. Gan Chee Yen menjabat sebagai Komisaris sejak tahun 2003 dan diangkat kembali sebagai Komisaris dalam RUPS Tahunan tanggal 30 Maret 2011.

Meraih gelar sarjana jurusan Akuntansi dari National University di Singapura.

Saat ini menjabat sebagai Direktur Fullerton Financial Holdings (International) Pte. Ltd., a wholly-owned subsidiary of Temasek Holdings (Pte.) Ltd.

Memulai karir sebagai Auditor di PricewaterhouseCoopers pada Mei 1984.

Bergabung dengan Showa Leasing (S) Pte Ltd pada September 1986. Menduduki posisi sebagai Manajer Senior Keuangan di Singapore Technologies Marine Ltd pada tahun 1988 selama 8 tahun, kemudian menjadi Direktur Keuangan Singapore Technologies Pte Ltd.

Singapore citizen. Age 54. Gan Chee Yen has been a Commissioner since 2003 and reappointed as Commissioner in the Bank's AGMS dated March 30, 2011.

He graduated with a Bachelor's degree in Accounting from the National University of Singapore.

Currently, he is Director of Fullerton Financial Holdings (International) Pte. Ltd., a wholly-owned subsidiary of Temasek Holdings (Pte.) Ltd.

He began his career as an auditor at PricewaterhouseCoopers in May 1984.

He joined Showa Leasing (S) Pte Ltd in September 1986. He joined Singapore Technologies Marine Ltd in 1988 and was the Senior Manager for Finance before he left to join Singapore Technologies Pte Ltd. for 8 years, where he was the Director for Finance. He was with Temasek International Pte Ltd from 2003 to 2011, where he last held the appointment of Co-Chief Investment Officer and Senior Managing Director, Special Projects.



Gan Chee Yen
Komisaris
Commissoner



Manggi Taruna Habir
Komisaris Independen
Independent Commissoner

Warganegara Indonesia. Umur 60 tahun. Manggi T Habir menjabat sebagai Komisaris Independen sejak tahun 2005 dan diangkat kembali sebagai Komisaris Independen dalam RUPS Tahunan tanggal 30 Maret 2011.

Manggi Habir memperoleh gelar Master in Business Administration, dari University of Michigan dan Master in Public Administration dari Harvard University.

Saat ini Beliau menjabat sebagai Ketua Dewan Pengawas Yayasan Danamon Peduli dan Komisaris Utama PT Asuransi Adira Dinamika, anak perusahaan Danamon.

Mengawali karirnya sebagai koresponden bisnis dan ekonomi pada Far Eastern Economic Review dan memegang berbagai posisi utama di Citibank N.A. Jakarta.

Selanjutnya Beliau menjadi Direktur Riset PT Bahana Securities dari tahun 1995-1998 dan Direktur Utama di PT Pefindo dari tahun 1998-2001. Jabatan terakhir Beliau sebelum bergabung dengan Danamon adalah Direktur Standard & Poor's, Singapore.

Indonesian citizen. Age 60. Manggi T Habir has been an Independent Commissioner since 2005 and reappointed as Independent Commissioner in the Bank's AGMS dated March 30, 2011.

He received a Master's degree in Business Administration from University of Michigan and a Master degree in Public Administration from Harvard University.

Currently he is Chairman of the Supervisory Board of Yayasan Danamon Peduli and President Commissioner of PT Asuransi Adira Dinamika, a subsidiary of Bank Danamon.

Early in his career he was business and economic correspondent for the Far Eastern Economic Review and held various principal positions at Citibank N.A. Jakarta.

Subsequently, he was Research Director at PT Bahana Securities from 1995-1998 and the President Director of PT Pefindo from 1998-2001. His last position before joining Danamon was Director at Standard & Poor's, Singapore.



Ernest Wong Yuen Weng
Komisaris
Commissoner

Warganegara Singapura. Umur 68 tahun. Ernest Wong Yuen Weng menjadi Komisaris sejak bulan April tahun 2010 dan diangkat kembali sebagai Komisaris dalam RUPS Tahunan tanggal 30 Maret 2011.

Beliau lulus First Class Honours Degree Teknik Kimia dari University of Surrey, Inggris pada tahun 1967.

Beliau memulai karirnya di Singapura di Economic Development Board dan Kementerian Keuangan. Beliau bergabung dengan Grup United Overseas Bank (UOB) pada tahun 1972 dan ditunjuk sebagai anggota Board dan Grup President dari 1990-2000. Beliau juga menjabat sebagai Ketua Asosiasi Perbankan di Singapura.

Beliau meninggalkan UOB dan bergabung dengan MediaCorp sebagai Group CEO dari tahun 2000-2005.

Pada saat ini, Ernest Wong menjabat sebagai Direktur/Chairman Fullerton Financial Holdings Pte. Ltd. Beliau juga menjabat sebagai Direktur/Trustee of Nanyang Technological University, Direktur Singapore Health Services Private Limited, Board Member Casino Regulatory Authority.

Singapore citizen. Age 68. Ernest Wong Yuen Weng has been as Commissioner since April 2010 and reappointed as Commissioner in the Bank's AGMS dated March 30, 2011.

Ernest Wong graduated in 1967 with a First Class Honours Degree in Chemical Engineering from the University of Surrey, United Kingdom.

He started his career in Singapore with the Economic Development Board and the Ministry of Finance. He joined the United Overseas Bank (UOB) Group in 1972 and was appointed Board Member and Group President from 1990 to 2000.

He was also Chairman of the Association of Banks in Singapore. He left UOB to join MediaCorp as its Group CEO from 2000-2005.

Ernest Wong is currently Director/Chairman of Fullerton Financial Holdings Pte Ltd. He is also a Director/Trustee of Nanyang Technological University, Director of Singapore Health Services Private Limited, the Board Member of Casino Regulatory Authority, among others.

**PROFIL/RIWAYAT HIDUP
CALON ANGGOTA DEWAN KOMISARIS PERSEROAN
YANG AKAN DIUSULKAN UNTUK DIANGKAT DALAM RUPS TAHUNAN 2014
DENGAN MASA JABATAN DIMULAI DARI SEJAK TANGGAL
OTORITAS JASA KEUANGAN MEMBERIKAN PERSETUJUAN
(LULUS FIT & PROPER TEST) DAN BERAKHIR PADA RUPS TAHUNAN 2017**

***PROFILE/CURRICULUM VITAE
OF CANDIDATE COMMISSIONERS OF THE COMPANY
WHOM ARE PROPOSED TO BE APPOINTED IN THE ANNUAL GMS 2014
WITH THE TERM OF OFFICE COMMENCING FROM THE DATE
OTORITAS JASA KEUANGAN APPROVES HIS/HER APPOINTMENT (PASSING
FIT & PROPER TEST) AND ENDING AT THE ANNUAL GMS 2017***

Warganegara Indonesia. Umur 59 tahun. Beliau mengikuti matrikulasi di St. Patrick's College, NSW, Australia dan selesai pada tahun 1973. Meraih gelar sarjana jurusan Teknik (aeronautika) dari Universitas New South Wales di Australia pada tahun 1978 dan gelar MBA dari Australian Graduate School of Management pada tahun 1980.

Mengawali karirnya di Citibank N.A pada tahun 1981 dengan bergabung pada *Executive Development Program*, beliau kemudian menangani *Asset Based Finance*, kemudian *risk management* sampai akhirnya bertugas sebagai staf internasional di Singapura pada bulan April tahun 1990. Kembali ke Indonesia pada bulan September 1991 untuk bertugas sebagai *Trade Finance and Service Product Head*. Merangkap jabatan sebagai Direktur Utama PT Citicorp Finance Indonesia pada Januari 1994, kemudian menjadi *Chief of Staff* pada *Country Head* pada bulan Oktober 1995, sampai akhirnya penugasan terakhir di Citibank adalah menjadi *Quality Director* untuk *Corporate Bank* pada tahun 1997.

Pada tahun 1999, meninggalkan Citibank untuk bergabung dengan PT IBS Insurance Broking Services sebagai *Group Marketing Director*, untuk kemudian bergabung dengan PT. Bank Commonwealth sebagai pada tahun 2001 sebagai Direktur Kepatuhan. Berbagai jabatannya dipegang oleh beliau pada bank tersebut, dan jabatan terakhir adalah sebagai Wakil Presiden Direktur dari tahun 2010 sampai dengan 2012.

Indonesian citizen. Age 59. He studied Matriculation in St. Patrick's College, NSW, Australia and completed in 1973. He graduated with a Bachelor's degree in Engineering (aeronautical) from the University of New South Wales in Australia in 1978 and MBA degree in Australian Graduate School of Management in 1980.

He began his career in Citibank N.A in 1981 by joining Executive Development Program. He then handled Asset Based Finance, followed by risk management and finally he was assigned as international staff in Singapore on April 1990. He was back to Indonesia on September 1991 to carry on duty as Trade Finance and Service Product Head, concurred his position as President Director of PT Citicorp Finance Indonesia in January 1994, furthermore to act as Chief of Staff of Country Head in October 1995, and his last assignment in Citibank is a Quality Director for Corporate Bank in 1997.

In 1999, He left Citibank to join PT IBS Insurance Broking Services as Group Marketing Director, he was in further joined PT. Bank Commonwealth in 2001 as Compliance Director. Several titles were hold in the bank, and the last title was Vice President Director from 2010 to 2012.



Andriaan Laoh
Komisaris Independen
Independent Commissioner



Made Sukada
Komisaris Independen
Independent Commissioner

Warganegara Indonesia. Umur 62 tahun. Beliau lulus dari Universitas Padjajaran Bandung Jurusan Akuntansi pada tahun 1977 dan mendapatkan gelar Magister Akutansi dari University of Pittsburgh, Amerika Serikat pada tahun 1984.

Beliau memangku jabatan selaku Direktur Eksekutif di beberapa departemen pada Bank Sentral Indonesia (1998-2010), termasuk menjadi kepala departemen yang terkait dengan rumusan kebijakan keuangan dan penerapan kebijakan moneter. Jabatan terakhir beliau adalah penasihat bagi Dewan Gubernur sebelum akhirnya pensiun pada bulan April 2010. Beliau juga telah bekerja sebagai pihak independen Komite Pemantau Resiko Bank Permata dari sejak bulan Mei 2010, dan sempat dua kali dinominasikan sebagai Deputi Gubernur BI pada tahun 2001 dan 2007.

Beliau memulai karirnya di Bank Indonesia sejak awal tahun 1979 sebagai Analis Kredit, menerima beasiswa untuk menimba ilmu di Univeristy of Pittsburgh, Amerika Serikat (1982-1984). Setelah memperoleh gelar master, beliau bertugas sebagai ekonomis yunior di kantor pusat sampai akhirnya dipromosikan menjadi kepala divisi. Beliau pernah pula bertugas sebagai Representative Office New York (1993-1995) kemudian diangkat sebagai Deputi Direktur di pada Pengelolaan Kebijakan Moneter BI pada tahun 1995, bertugas di kantor IMF - Washington D.C. sebagai pengganti Direktur Eksekutif untuk akhirnya kembali ke BI sebagai Direktur Eksekutif pada Departemen Riset Ekonomi dan Kebijakan moneter dari tahun 2007 sampai dengan 2009.

Indonesian citizen. Age 62. He graduated from in Accounting Faculty of University of Padjajaran in 1977 and achieved Master of Accounting from the University of Pittsburgh USA in 1984.

He held executive director's position of several departments in Central Bank of Indonesia (1998-2010), including as the head of departments that were involved in monetary policy formulation and monetary policy implementation. His latest position was as adviser to the Deputy Governor before he finally retired in April 2010. He has also been working as independent party of Risk Monitoring Committee of Bank Permata since May 2010, and was twice nominated as Deputy governor of BI in 2001 and 2007.

He started to work for Bank Indonesia in early 1979 as Credit Analyst. Received scholarship to study at the University of Pittsburgh, USA (1982-1984). After obtaining master degree, he was assigned as junior economist in head office to finally promoted as division head. He has also been assigned as Representative Office New York (1993-1995) and then appointed as Deputy Director of Monetary Policy Management of BI in 1995, he was then seconded in IMF Office – Washington D.C. as the alternate Executive Director before finally back to BI as executive Director of Economic Research and Monetary Policy Department from 2007 to 2009.

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RUPS TAHUNAN 2014 DAN BERAKHIR PADA RUPS TAHUNAN 2017**

***PROFILE/CURRICULUM VITAE
OF MEMBER OF THE BOARD OF DIRECTORS OF THE COMPANY
WHOM ARE PROPOSED TO BE REAPPOINTED IN THE ANNUAL GMS 2014
WITH THE TERM OF OFFICE COMMENCING FROM THE CLOSING OF THE
ANNUAL GMS 2014 AND ENDING AT THE ANNUAL GMS 2017***

PROFIL DIREKSI

Board of Directors' Profile



Henry Ho Hon Cheong
Direktur Utama
President Director

Warganegara Malaysia. 59 tahun. Beliau diangkat sebagai Direktur Utama sejak 29 April 2010 dan diangkat kembali sebagai Direktur Utama dalam RUPS Tahunan tanggal 30 Maret 2011.

Beliau lulus dari Universitas Malaya dengan B. Eng (Mechanical) pada tahun 1978 dan dari McGill University, Montreal, Quebec, Canada pada tahun 1980 dengan Master of Business Administration di bidang Accounting & Finance.

Beliau memulai karirnya dalam bidang perbankan dengan Citibank NA, Kuala Lumpur tahun 1982. Selama 23 tahun Beliau menjabat berbagai posisi termasuk sebagai Country Risk Officer Citibank NA, Kuala Lumpur dan Pan Asia Corporate Head di Citibank NA, Singapore, sebagai Chief Country Officer di Citibank NA Bangkok dan sebagai General Manager and Group Head di Saudi American Bank Riyadh Kingdom of Saudi Arabia. Sebelum bergabung dengan Danamon adalah sebagai President Director/ CEO di PT Bank International Indonesia Tbk. dan Managing Director di Temasek Holdings (Private) Ltd.

Malaysian citizen. Age 59. He was appointed as the President Director of the Bank at 29 April 2010 and reappointed as President Director in the Bank's AGMS dated March 30, 2011.

He graduated from University of Malaya with a B. Eng (Mechanical) in 1978 and from McGill University, Montreal, Quebec, Canada in 1980 with Master of Business Administration in Accounting & Finance.

He began his banking career with Citibank NA, Kuala Lumpur in 1982. Over a period of 23 years he has held a number of positions including Country Risk Officer with Citibank NA, Kuala Lumpur and Pan Asia Corporate Head with Citibank NA, Singapore, Chief Country Officer with Citibank NA Bangkok, and General Manager and Group Head with Saudi American Bank Riyadh Kingdom of Saudi Arabia. Prior to joining Bank Danamon he was President Director/ CEO of PT Bank International Indonesia Tbk and Managing Director in Temasek Holdings (Private) Ltd.



Muliadi Rahardja
Direktur
Director

Warganegara Indonesia. 54 tahun. Menjabat sebagai Direktur sejak Desember 1999. Diangkat kembali sebagai Direktur dalam RUPS Tahunan tanggal 30 Maret 2011 dan efektif terhitung sejak 31 Desember 2012 merangkap jabatan sebagai Direktur Sumber Daya Manusia.

Lulus dari Fakultas Ekonomi Universitas Indonesia dan memperoleh gelar MBA dari Massachusetts Institute of Technology pada tahun 1998.

Memulai karir sebagai Konsultan pada sebuah perusahaan konsultan manajemen di Jakarta pada tahun 1983 dan bergabung dengan PT Sepatu Bata Indonesia Tbk pada tahun 1984. Kemudian pada tahun 1985 Beliau bergabung dengan Grup Lippo dan bekerja di bagian Finance dan bisnis, asuransi, garmen dan perbankan . Posisi terakhir adalah menjabat sebagai Deputy Group Head Sistem Informasi Manajemen.

Pada tahun 1989, bergabung dengan Danamon sebagai Pemimpin Cabang Tangerang dan sebelum diangkat sebagai Direktur pada tahun 1999, menjabat sebagai Kepala Divisi Perencanaan dan Strategi.

Indonesian citizen. Age 54. He has been a Director of Danamon since December 1999. Reappointed as Director in the Bank's AGMS dated March 30, 2011 and effective December 31, 2012, as Human Resource Director.

He graduated from the Faculty of Economics, University of Indonesia, and earned his MBA from the Massachusetts Institute of Technology in 1998.

He started his career in a consulting company in 1983, and joined PT Sepatu Bata Indonesia Tbk in 1984. He joined Lippo Group in 1985 and was responsible for finance and business, insurance, garment and banking. His last position was Deputy Group Head of Management Information System.

In 1989, he joined Danamon as a Branch Manager in Tangerang. His most recent position was Head of the Corporate Planning and Strategy Division before he was appointed a Director of Danamon in 1999.

Warganegara Indonesia. 48 tahun. Diangkat sebagai Direktur pada Juni 2006 dan diangkat kembali sebagai Direktur dalam RUPS Tahunan tanggal 30 Maret 2011. Menjabat sebagai anggota Board of Management dan Chief Financial Officer sejak bulan Oktober 2003.

Vera Eve Lim lulus dari Fakultas Ekonomi Tarumanegara dan menyelesaikan program eksekutif di Stanford Graduate School of Business pada tahun 2008. Saat ini Beliau bertindak sebagai Komisaris PT Adira Dinamika Multi Finance Tbk.

Indonesian citizen. Age 48. She was appointed as a Director of Danamon in June 2006 and reappointed as Director in the Bank's AGMS dated March 30, 2011. She has served on the Board of Management and as a Chief Financial Officer of Danamon since October 2003.

Vera Eve Lim graduated from the Faculty of Economics, Tarumanegara University. She has completed executive program in Stanford Graduate School of Business in 2008. She currently serves as Commissioner PT Adira Dinamika Multi Finance Tbk.



Vera Eve Lim

Direktur
Director



Herry Hykmanto

Direktur
Director

Warga Negara Indonesia. Umur 45 tahun. Diangkat direktur Danamon melalui RUPS tahun 2008 sebagai direktur *transaction banking* dan syariah dan diangkat kembali sebagai Direktur dalam RUPS Tahunan tanggal 30 Maret 2011. Beliau bergabung dengan Danamon sejak tahun 2003 sebagai *Head of Transaction Banking*.

Beliau merupakan lulusan dari Universitas Padjajaran, Bandung. Sebelumnya, Beliau adalah Senior *Cash Management & Trade Business Development Manager* pada Standard Chartered Indonesia dan International Operation Head di Bank Universal.

Tahun 1998, Beliau adalah bankir pertama yang memperoleh sertifikasi internasional untuk letter of credit dari International Chamber of Commerce, Perancis. Beliau aktif bertugas sebagai Ketua International Chamber of Commerce. Banking Commission Indonesia dan mewakili Indonesia dalam forum – forum internasional dan regional untuk masalah peraturan dan praktik perdagangan internasional. Beliau juga aktif sebagai salah satu Ketua Asosiasi Bank Syariah Indonesia (ASBISINDO)

Indonesian citizen. Age 45. He was appointed as Danamon's Director by General Meeting of Shareholders (GMS) in 2008 as a Transaction Banking and Syariah Director and reappointed as Director in the Bank's AGMS dated March 30, 2011.. He joined Danamon since 2003 as the Head of Transaction Banking.

He graduated from Padjajaran University, Bandung. He was a Senior Cash Management & Trade Business Development Manager in Standard Chartered Indonesia and was the International Operation Head in Bank Universal.

In 1998, he is the first Indonesian banker holding international certification in letter of credit from the International Chamber of Commerce France. He is active as the Chairman of the International Chamber of Commerce Banking Commission Indonesia and actively represents Indonesia in various international and regional forums for International Trade Rules and Practices. He is also active as one of the chairs in Indonesia Syariah Bank Association (ASBISINDO)

Warganegara India. Umur 55. Diangkat menjadi Direktur Danamon melalui RUPS tahun 2008 dan diangkat kembali sebagai Direktur dalam RUPS Tahunan tanggal 30 Maret 2011. Beliau telah bergabung dengan Danamon sejak April 2004 dan ditunjuk sebagai Chief Technology Officer.

Beliau meraih gelar B. Tech di bidang Electronic Engineering tahun 1980 dari Indian Institute of Technology, Bombay. Beliau mengawali karirnya di bidang teknologi perbankan saat membidangi sistem tresuri di Unisys. Kemudian bergabung dengan Citigroup tahun 1987 dan bekerja dengan berbagai platform teknologi informasi di banyak negara. Telah menduduki berbagai posisi manajemen senior di bidang perusahaan di Citigroup. Sebelum bergabung dengan Danamon, Beliau menjabat sebagai Global Technology Head untuk bisnis Komersial dan UKM di Citigroup International di London.

Indian citizen. Age 55. He was appointed as Danamon's Director by GMS in 2008 and reappointed as Director in the Bank's AGMS dated March 30, 2011. He joined Danamon in April 2004 as Chief Technology Officer.

He received his B. Tech. degree in Electrical Engineering in 1980 from the Indian Institute of Technology, Bombay. He commenced his banking technology career by working on treasury systems with Unisys. He joined Citigroup in 1987 and worked on diverse IT platforms in multiple countries. He has held number of senior management positions in different companies within Citigroup world. Before joining Danamon, he served as Global Technology Head for the Commercial and SME business of Citigroup International in London.



Kanchan Keshav Nijasure

Direktur
Director



Fransiska Oei Lan Siem
Direktur (Independen)
Director (Independent)

Warganegara Indonesia. 56 tahun. Lulus Sarjana Hukum dari Universitas Trisakti, Jakarta diangkat sebagai Direktur Danamon sejak bulan Mei 2009 dan diangkat kembali sebagai Direktur dalam RUPS Tahunan tanggal 30 Maret 2011.

Fransiska memulai karirnya di PT Ficorinvest sebagai Kepala Legal (1982-1984). Bergabung di Citibank N.A. tahun 1984-1997 dan 1998-2000 dan menduduki berbagai posisi. Jabatan terakhirnya di Citibank N.A. adalah sebagai Chief of Staff dan Direktur Kepatuhan. Sejak Februari 2005 sampai dengan 2009, Fransiska diangkat sebagai Direktur di PT Bank Internasional Indonesia, Tbk (BII). Sebelumnya Beliau menjabat sebagai Advisor Legal and Compliance BII (2004-2005) dan Managing Director/Team Pengelola BII (2000-2001).

Beliau juga pernah menjabat sebagai Komisaris PT Bank Mandiri Tbk (2004-2005) dan sebagai Pendiri dan Senior Partner di LBAF Law Firm (2002-2004).

Indonesian Citizen. Age 56. Received her Master of Law from University of Trisakti and was appointed as a Director of Danamon since May 2009 and reappointed as Director in the Bank's AGMS dated March 30, 2011.

Fransiska started her career at PT Ficorinvest as Legal Head (1982-1984). She joined Citibank N.A from 1984-2000 and 1998-2000 held various positions. Her latest position at Citibank N.A. was as Chief of Staff and Compliance Director. Since February 2005 until 2009, Fransiska was appointed as Director of PT Bank International Indonesia, Tbk (BII). Prior to that she was BII's Legal and Compliance Advisor (2004 – 2005) and BII Managing Director/Management Team (2000-2001).

She was a Commissioner at PT Bank Mandiri Tbk (2004-2005) and the Founder and Senior Partner of LBAF Law Firm from (2002-2004).

Warganegara Amerika. 59 tahun. Menjabat sebagai Kepala Bisnis Tresuri, Pasar Modal & Financial Institution dan Transaction Banking Danamon sejak November 2009. Diangkat sebagai Direktur sejak April 2010 dan diangkat kembali sebagai Direktur dalam RUPS Tahunan tanggal 30 Maret 2011.

Pradip Chhadva lulus International Management dari Thunderbird Graduate School of International di Glendale, Arizona tahun 1981. Beliau memulai karirnya di Citibank tahun 1984 sebagai Treasury Manager di Saudi American Bank (Citibank Affiliate) di Riyadh, Saudi Arabia dengan posisi terakhir sebagai Deputy Division Head untuk Sales and Trading di Citibank International, Miami, Florida. Beliau meneruskan karirnya dengan bekerja di First Caribbean International Bank di Barbados selama tiga tahun mulai tahun 2007 dan jabatan terakhirnya sebagai Group Head dan Managing Director untuk Treasury Sales dan Trading.

United States of America citizen. Age 59. He has been the Business Head of Treasury, Capital Markets, Financial Institution and Transaction Banking since he joined Danamon in 2009. He was appointed as a Director of Danamon since April 2010 and reappointed as Director in the Bank's AGMS dated March 30, 2011.

Pradip Chhadva graduated in International Management from Thunderbird Graduate School of International in Glendale, Arizona in 1981. He started his career with Citibank in 1984 as a Treasury Manager of Saudi American Bank (Citibank Affiliate) in Riyadh, Saudi Arabia and left the bank in 2007 as Deputy Division Head for Sales and Trading in Citibank International, Miami, Florida. He then continued his career and worked in First Caribbean International Bank in Barbados for three years starting 2007 and his last position was Group Head and Managing Director for Treasury Sales and Trading.



Pradip Chhadva
Direktur
Director

Indonesian citizen. Age 47. She was appointed as a Director of Danamon since April 2010 and reappointed as Director in the Bank's AGMS dated March 30, 2011.

She joined Danamon as Head of Consumer Banking in December 1, 2009. Dhany's career spans across multiple functions and geographies in the consumer banking area, including assignments in Singapore, Hong Kong, Philippines and Malaysia. Dhany graduated in 1987 from North Texas State University with a BS degree in Computer Science and received MBA degree from the University of Texas at Austin with distinction in 1990. Dhany started her career as Management Trainee in Citibank Indonesia in 1990.

She held numerous positions including Cards Business Director in Citibank Jakarta and Standard Chartered Bank in Hong Kong, Country Retail in Citibank in Philippines, and most recently as Country Business Head in Citibank Malaysia covering cards, mortgage, personal loan, and retail bank.

Warganegara Indonesia. Umur 47 tahun. Diangkat sebagai Direktur sejak April 2010 dan diangkat kembali sebagai Direktur dalam RUPS Tahunan tanggal 30 Maret 2011.

Beliau bergabung di Danamon sebagai Kepala Perbankan Konsumer sejak 1 Desember 2009. Karirnya meliputi bagian fungsi dan wilayah dalam bisnis perbankan consumer, termasuk penugasan di Singapura, Hong Kong, Philipina dan Malaysia. Beliau lulus tahun 1987 dari North Texas University dengan BS degree di Computer Science dan meraih gelar MBA degree dari the University of Texas di Austin dengan distinction tahun 1990. Beliau memulai karirnya sebagai Management Trainee di Citibank Indonesia tahun 1990.

Beliau menjabat berbagai posisi termasuk Direktur Cards Business di Citibank Jakarta dan Standard Chartered Bank di Hong Kong, Direktur Country Retail di Citibank Philipina dan terakhir sebagai Country Head untuk Country Business Head di Citibank Malaysia meliputi kartu kredit, kredit perumahan, kredit perorangan dan perbankan retail.



Michellina Laksmi Triwardhany
Direktur
Director



**Satinder Pal Singh
Ahluwalia Eve Lim**
Direktur
Director

Warganegara Kanada. Umur 51. Diangkat sebagai Direktur Danamon sejak April 2010 dan diangkat kembali sebagai Direktur dalam RUPS Tahunan tanggal 30 Maret 2011.

Satinder adalah seorang Chartered Accountant dan juga memiliki Master of Commerce dari Universitas Mumbai. Beliau mendalami karirnya di Bank Standard Chartered dari 1987 sampai dengan tahun 2002, dengan posisi terakhir sebagai Head Credit, Consumer Banking Malaysia.

Selanjutnya, Beliau bekerja di Mashreqbank, United Arab Emirates sebagai Vice President dan Head Retail Credit sampai dengan tahun 2005. Beliau bekerja di ABN Amro Bank, Dubai sebagai Senior Vice President dan Regional Head, Consumer Lending Group Risk Management.

Pada Mei 2006, Beliau bergabung dengan Bank Internasional Indonesia sebagai Managing Director dan Chief Risk Officer. Pada tahun 2009, Beliau diangkat sebagai Komisaris anak perusahaan BII, WOM Finance, sebelum bergabung dengan Danamon.

Canadian citizen. Age 51. He was appointed as Director of Danamon in April 2010 and reappointed as Director in the Bank's AGMS dated March 30, 2011.

He is a Chartered Accountant and he holds a Master of Commerce post graduate degree from Mumbai University. He pursued a career in Standard Chartered Bank from 1987 up to 2002, with his last position as Head of Credit, Consumer Banking Malaysia.

Subsequently he worked for Mashreqbank, United Arab Emirates as Vice President and Head Retail Credit up to 2005. He then worked for ABN Amro Bank, Dubai as Senior Vice President and Regional Head, Consumer Lending Group Risk Management.

In May 2006, he joined Bank International Indonesia as Managing Director and Chief Risk Officer. In 2009 he was also appointed as Commissioner in WOM Finance, BII's subsidiary as prior to joining Danamon.

Warganegara Indonesia. Umur 49 tahun. Bergabung dengan Danamon sejak tahun 1989 dan menempati posisi sebagai SEMM Business Head, sebelum diangkat menjadi Direktur PT Bank Danamon Indonesia, Tbk. dalam RUPS Tahunan tanggal 30 Maret 2011.

Beliau lulus dari Waylan Baptist University Jurusan Keuangan tahun 1989 dan mengikuti program High Potentials Leadership di Harvard Business School tahun 2008 dan mengikuti konferensi Bain Asia Customer Loyalty Forum dan Investment & Innovation in Microfinance Asia in Singapore.

Indonesian citizen. Age 49. Joined Bank Danamon since 1989 and held position as SEMM Business Head before being appointed as a Director He appointed as a Director of PT Bank Danamon Indonesia Tbk in the Bank's AGMS dated March 30, 2011.

He graduated from Finance Faculty, Waylan Baptist University in 1989 and has participated in High Potentials Leadership program in Harvard Business School and has participated in Bain Asia Customer Loyalty Forum and Investment & Innovation in Microfinance Asia Conference in Singapore.



Khoe Minhari Handikusuma
Direktur
Director

**PROFIL/RIWAYAT HIDUP
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***PROFILE/CURRICULUM VITAE
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PROFIL DEWAN PENGAWAS SYARIAH

Syariah Supervisory Board Profiles



Prof. Dr. H.M. Din Syamsuddin
Ketua/Chariman

H. M. Din Syamsuddin menjabat sebagai Ketua Dewan Pengawas Syariah, Unit Usaha Syariah Danamon sejak tahun 2002.

Meraih gelar sarjana dari IAIN Syarif Hidayatullah, Jakarta, beliau juga meraih gelar M.A dan Ph.D dari University of California Los Angeles (UCLA).

Beliau saat ini aktif dalam berbagai kegiatan pendidikan, organisasi dan keagamaan. Saat ini menjabat sebagai Guru Besar Politik Islam, UIN Jakarta, Ketua Umum PP Muhammadiyah, Wakil Ketua Umum MU I, Wakil Ketua Dewan Penasehat ICMI Pusat, President Asian Conference on Religions for Peace (ACRP) Co-President, World Conference on Religions for Peace (WCRP), Chairman World Peace Forum (WPF), Chairman, Center for Dialogue and Cooperation among Civilizations (CDCC), DPS di Bank Syariah Bukopin (Ketua).

H.M. Din Syamsuddin has been a member of Danamon's Syariah Supervisory Board since 2002.

He graduated from IAIN Syarif Hidayatullah and obtained his M.A. and PhD degrees from University of California, Los Angeles (UCLA).

He is currently actively involved in various activities in education, organization, as well as religious. Professor in Islamic Political Studies, UIN Jakarta, Chairman of PP Muhammadiyah, Vice Chairman of MU I, Vice Chairman of the Board of Council ICMI, President Asian Conference on Religions for Peace (ACRP), Co-President of World Conference on Religions for Peace (WCRP), Chairman of World Peace Forum (WPF), Chairman of Center for Dialogue and Cooperation among Civilizations (CDCC), and serves in DPS at Bank Syariah Bukopin (Chairman).

H. Karnaan A. Perwataatmadja menjabat sebagai anggota Dewan Pengawas Syariah Unit Usaha Danamon sejak tahun 2010. Meraih gelar sarjana ekonomi dari Universitas Gajah Mada dan Master di bidang *Public Administration* dari Syracuse University, Maxwell School, Amerika Serikat.

Saat ini menjabat sebagai Ketua Sekolah Tinggi Ilmu Ekonomi Husnayain, Dosen Universitas Indonesia, Dosen Universitas Islam Negeri, Dosen Universitas Ibnu Khaldun, Anggota Pleno DSN –MUI, Anggota Lembaga Perekonomian & Keuangan MUI, DPS pada BPRS Harta Insan Karimah Bekasi, Asuransi Bintang, Asuransi Manulife.

H. Karnaan A. Perwataatmadja has been a member of Danamon's Syariah Supervisory Board since 2010. He received his Sarjana degree in Economics from Gajah Mada University and his Master in Public Administration from Syracuse University, Maxwell School, U.S.A.

Currently serves as Chairman of the Husnayain School of Economics, lecturer in the University of Indonesia, lecturer in Universitas Islam Negeri, plenary member of DSN-MUI, member of MU I Finance and Economics Institution, and member of the Syariah Supervisory Board of BPRS Harta Insan Karimah, Bekasi, Asuransi Bintang and Asuransi Manulife



Drs. H. Karnaan A.
Perwataatmadja, MPA, FIIS
Anggota/Member

Hasanudin menjabat sebagai anggota Dewan Pengawas Syariah Unit Usaha Syariah Danamon sejak tahun 2002.

Beliau meraih gelar Sarjana, M.Ag dan Doktor dari IAIN Syarif Hidayatullah, Jakarta.

Saat ini beliau menjabat sebagai Dosen IAIN Syarif Hidayatullah, Wakil Sekretaris DSN-MUI, Asisten Direktur Program Pascasarjana IIQ Jakarta, DPS BNI, Asuransi Tugu Pratama, Asuransi Reindo.

Hasanuddin has been a member of Danamon's Syariah Supervisory Board since 2002.

He received his Bachelor's, M.Ag. and Doctorate degrees from IAIN Syarif Hidayatullah, Jakarta.

Currently, he serves lecturer in IAIN Syarif Hidayatullah, Vice Secretary of MU I, Assistant Director of Post Graduate program in IIQ, Jakarta, and member of DPS BNI, Asuransi Tugu Pratama and Asuransi Reindo



Dr. Hasanudin, M.Ag.
Anggota/Member