

ACMF	THE ASEAN CORPORATE GOVERNANCE SCORECARD	
	PT Bank Danamon Indonesia, Tbk.	
	Part C	Role of Stakeholders
	Bagian C	Peran Pemangku Kepentingan

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
C.1	<p>The rights of stakeholders that are established by law or through mutual agreements are to be respected.</p> <p>Menghargai Hak-hak para pemangku kepentingan yang telah ditetapkan oleh hukum dan perundang-undangan.</p>				
	<p>Does the company disclose a policy that:</p> <p>Apakah perusahaan mengungkapkan kebijakan yang:</p>				
C.1.1	<p>Stipulates the existence and scope of the company's efforts to address customers' welfare?</p> <p>Menetapkan keberadaan dan cakupan upaya-upaya perusahaan untuk mengatasi kesejahteraan nasabah?</p>	<p>OECD Principle IV (A):</p> <p>The rights of stakeholders that are established by law or through mutual agreements are to be respected. In all OECD countries, the rights of stakeholders are established by law (e.g. labour, business, commercial, and insolvency laws) or by contractual relations. Even in areas where stakeholder interests are not legislated, many firms make additional commitments to stakeholders, and concern over corporate reputation and corporate performance often requires the recognition of broader interests.</p>	√		<p>The Company has a policy that stipulates of the Company's efforts to address customers' welfare.</p> <p>Perusahaan memiliki kebijakan mengenai upaya-upaya perusahaan dalam mengatasi kesejahteraan nasabah.</p> <p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report → Responsibility to Customers (page 382-383) Corporate Governance Social Responsibility → 2015 Danamon Sustainability Report Sustainability Report Customers and Market Place (page 54) Sustainability Report

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
C.1.2	<p>Explains supplier/contractor selection practice?</p> <p>Menjelaskan praktek seleksi pemasok / kontraktor?</p>	<p>Global Reporting Initiative: Sustainability Report (C1.1 - C.15)</p> <p>International Accounting Standards 1: Presentation of Financial Statements</p>	√		<p>The Company has a policy that explains the supplier/contractor selection practice.</p> <p>Perusahaan memiliki kebijakan yang menjelaskan mengenai praktik seleksi pemasok/kontraktor.</p> <p>Access:</p> <ul style="list-style-type: none"> • Policies related to the Corporate Governance Policy of Supplier/Contractor • 2015 Annual Report → Commitments to Supplier Relationship (page 384) Corporate Governance • Social Responsibility → 2015 Danamon Sustainability Report (page 34-37) Sustainability Report
C.1.3	<p>Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?</p> <p>Menjelaskan upaya-upaya perusahaan untuk memastikan bahwa rantai nilainya ramah lingkungan atau konsistensinya dalam mempromosikan pembangunan yang berkelanjutan?</p>		√		<p>The Company has the policy to ensure that its value chain is environmental friendly and consistent in sustainable development.</p> <p>Perusahaan memiliki kebijakan untuk memastikan rantai nilainya ramah lingkungan dan konsisten dalam pengembangan berkelanjutan.</p> <p>Access:</p> <ul style="list-style-type: none"> • CSR Policy and Summary Sustainability Policy • Social Responsibility → 2015 Danamon Sustainability Report Sustainability Report

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
					<ul style="list-style-type: none"> 2015 Annual Report → Corporate Social Responsibility (page 379-382) Corporate Governance 2015 Annual Report → Corporate Social Responsibility (page 437) Corporate Social Responsibility
C.1.4	<p>Elaborates the company's efforts to interact with the communities in which they operate?</p> <p>Menguraikan upaya-upaya perusahaan dalam berinteraksi dengan masyarakat dimana perusahaan beroperasi?</p>		√		<p>The Company has policy concerning the Company's efforts to interact with the communities in which they operate.</p> <p>Perusahaan memiliki kebijakan mengenai upaya-upaya Perusahaan untuk berinteraksi dengan masyarakat dimana perusahaan beroperasi.</p> <p>Access:</p> <ul style="list-style-type: none"> CSR Policy and Summary Sustainability Policy Social Responsibility → 2015 Danamon Sustainability Report Sustainability Report 2015 Annual Report → Corporate Social Responsibility (page 379-382) Corporate Governance 2015 Annual Report → Corporate Social Responsibility (page 437) Corporate Social Responsibility

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
C.1.5	<p>Directs the company's anti-corruption programmers and procedures?</p> <p>Arahan mengenai program dan prosedur anti korupsi perusahaan?</p>		√		<p>The Company has the policy of anti-corruption and it is integrated into the Gift Policy (Anti Gratification) and Company's Code of Conduct.</p> <p>Perusahaan memiliki kebijakan anti-korupsi yang terintegrasi dalam Kebijakan Hadiah (Anti Penyusunan) dan Kode Etik Perusahaan.</p> <p>Access:</p> <ul style="list-style-type: none"> Company's Code of Conduct Code of Conduct Policies on Corporate Governance Policy of Anti Gratification
C.1.6	<p>Describes how creditors' rights are safeguarded?</p> <p>Menjelaskan bagaimana hak-hak kreditur dilindungi?</p>		√		<p>Creditor's rights are safeguarded and have been governed in the Articles of Association in accordance with the prevailing laws and regulations.</p> <p>Hak-hak kreditur telah dilindungi dan diatur dalam Anggaran Dasar Perusahaan sesuai dengan peraturan perundang-undangan yang berlaku.</p> <p>Access:</p> <ul style="list-style-type: none"> Company's Articles of Association Articles of Association
	<p>Does the company disclose the activities that it has undertaken to implement the above mentioned policies?</p> <p>Apakah perusahaan mengungkapkan kegiatan-kegiatan yang telah dilakukan untuk melaksanakan kebijakan-kebijakan diatas?</p>				<p>The activities were mentioned in the policies above were implemented in 2015.</p> <p>Kegiatan-kegiatan yang ada dalam kebijakan telah dilaksanakan pada tahun 2015.</p>

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
					<p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report → Social Responsibility and Sustainability Report (page 379-386) Corporate Governance 2015 Annual Report → Programs implemented in 2015, Care for the Environment, Danamon Carbon Footprint, Regional Icon Preservation, Rapid disaster Response and the programs planned in 2016 (page 439-448) Corporate Social Responsibility Social Responsibility → 2015 Danamon Sustainability Report Sustainability Report
C.1.7	Customer health and safety Kesehatan dan keselamatan pelanggan	OECD Principle IV (A) & Global Reporting Initiative	√		<p>Responsibilities to Customers have been implemented by the Company.</p> <p>Tanggungjawab untuk memenuhi kesejahteraan nasabah telah dilaksanakan oleh Perusahaan.</p> <p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report → Corporate Social Responsibility, Responsibility to Customers (page 382) Corporate Governance
C.1.8	Supplier/contractor selection and criteria Kriteria dan seleksi pemasok / kontraktor		√		The Company has implemented the policy regarding supplier/contractor selection and criteria.

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
					<p>Perusahaan telah melaksanakan kebijakannya mengenai kriteria dan seleksi pemasok/kontraktor.</p> <p>Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report → Corporate Social Responsibility, Value Chain and Relationship with Vendors (page 382) Corporate Governance • Social Responsibility → 2015 Danamon Sustainability Report (page 34, 40 and 48) Sustainability Report
C.1.9	<p>Environment-friendly value chain</p> <p>Rantai nilai yang ramah lingkungan</p>		√		<p>The Company has implemented the policy regarding Environmental friendly value chain in Corporate Social Responsibility.</p> <p>Perusahaan telah melaksanakan kebijakannya mengenai Rantai Nilai yang ramah lingkungan dalam Tanggung Jawab Sosial Perusahaan.</p> <p>Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report → Corporate Social Responsibility, Value Chain and Relationship with Vendors (page 379) Corporate Governance • Social Responsibility → 2015 Danamon Sustainability Report Sustainability Report

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
					<ul style="list-style-type: none"> 2015 Annual Report → Programs implemented in 2015, Care for the Environment, Danamon Carbon Footprint, Regional Icon Preservation, Rapid disaster Response (page 439-448) Corporate Social Responsibility
C.1.10	Interaction with the communities Interaksi dengan masyarakat		√		<p>The Company has implemented the policy regarding communities in Corporate Social Responsibility.</p> <p>Perusahaan telah melaksanakan kebijakan berinteraksi dengan masyarakat dalam Tangung Jawab Sosial Perusahaan.</p> <p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report → Corporate Social Responsibility, Development of Social Community (page 380) Corporate Governance 2015 Annual Report → Corporate Social Responsibility Corporate Social Responsibility Social Responsibility → 2015 Danamon Sustainability Report (page 75-76) Sustainability Report
C.1.11	Anti-corruption programs and procedures Prosedur dan program anti korupsi		√		<p>The Company has implemented anti-corruption programs and disclosed in the 2015 Annual Report.</p> <p>Perusahaan telah melaksanakan program anti-korupsi dan diungkapkan dalam Laporan Tahunan 2015.</p>

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
					Access: <ul style="list-style-type: none"> 2015 Annual Report → Code of Ethics, Bribery (page 402) Corporate Governance
C.1.12	Creditors' rights Hak-hak kreditur		√		The fulfillment of Creditors' rights has disclosed in the 2015 Annual Report and Company's website. Pemenuhan hak-hak kreditur diungkapkan dalam Laporan Tahunan 2015 dan situs web Perusahaan. Access: <ul style="list-style-type: none"> 2015 Annual Report → Notes to the Consolidated Financial Statements: No.24 Borrowings (Schedule 5/129-5/135) Consolidated Financial Statements 2015 Annual Report → Information on Bonds/Sukuk (page 18-23) Main Highlights 2015 Annual Report → Social Responsibility and Sustainability Report (page 382) Corporate Governance
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	OECD Principle V (A): Disclosure should include, but not be limited to, material information on: (7) Issues regarding employees and other stakeholders. Companies are encouraged to provide	√		The Company has a separate section for the Corporate Social Responsibility and Sustainability Report. Perusahaan memiliki laporan terpisah mengenai Tanggung Jawab Social Perusahaan dan Laporan Keberlanjutan.

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
	Apakah perusahaan memiliki laporan tanggung jawab sosial atau laporan keberlanjutan tersendiri?	information on key issues relevant to employees and other stakeholders that may materially affect the long-term sustainability of the company.			<p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report → Corporate Social Responsibility 2015 (page 437-454) Corporate Social Responsibility 2015 Annual Report → Social and Responsibility and Sustainability Report (page 379-386) Corporate Governance Social Responsibility → 2015 Danamon Sustainability Report Sustainability Report
C.2	Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights. Kesempatan mendapatkan ganti rugi atas pelanggaran oleh perusahaan terhadap hak para pemangku kepentingan yang diatur oleh hukum.				
C.2.1	Does the company provide contact details via the website or annual report which stakeholders (e.g. customers, suppliers, general public etc) can use to voice their concerns and/or complaints for possible violation of their rights? Apakah perusahaan menyediakan kontak melalui website atau laporan tahunan bagi pemangku kepentingan (nasabah, pemasok, masyarakat umum, dll) untuk menyuarakan keprihatinan dan/atau keluhan terhadap kemungkinan adanya pelanggaran atas hak-hak mereka?	OECD Principle IV (B): Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights. The governance framework and processes should be transparent and not impede the ability of stakeholders to communicate and to obtain redress for the violation of rights.	√		<p>The Company provides the contact details via website and Annual Report.</p> <p>Perusahaan menyediakan informasi kontak melalui website dan Laporan Tahunan.</p> <p>Access:</p> <ul style="list-style-type: none"> Company's contact details Contact Us 2015 Annual Report → Corporate Identity (page 55) Company Profile

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
C.3	<p>Performance-enhancing mechanisms for employee participation should be permitted to develop. Terdapat mekanisme bagi peningkatan kinerja, pengembangan, dan partisipasi karyawan dalam perusahaan.</p>				
C.3.1	<p>Does the company explicitly disclose the health, safety and welfare policy for its employees? Apakah perusahaan secara eksplisit mengungkapkan kebijakan kesehatan, keselamatan dan kesejahteraan bagi karyawannya?</p>	<p>OECD Principle IV (C): Performance-enhancing mechanisms for employee participation should be permitted to develop. In the context of corporate governance, performance-enhancing mechanisms for participation may benefit companies directly as well as indirectly through the readiness by employees to invest in firm specific skills. Firm specific skills are those skills/competencies that are related to production technology and/or organizational aspects that are unique to a firm. Examples of mechanisms for employee participation include: employee representation on boards; and governance processes such as councils that consider employee viewpoints in certain key decisions. With respect to performance-enhancing mechanisms,</p>	√		<p>The Company disclosed the employee's health, safety and welfare policy. Perusahaan mengungkapkan mengenai kebijakan kesehatan, keselamatan dan kesejahteraan bagi karyawannya. Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report → Social and Responsibility and Sustainability Report, Labor, Health and Work Safety (page 381) Corporate Governance • Social Responsibility → 2015 Danamon Sustainability Report (page 64) Sustainability Report • 2015 Annual Report → Human Resources (page 253-259) Operational Review
C.3.2	<p>Does the company publish data relating to health, safety and welfare of its employees? Apakah perusahaan mempublikasikan data mengenai kesehatan, keselamatan dan kesejahteraan karyawan?</p>	<p>employee representation on boards; and governance processes such as councils that consider employee viewpoints in certain key decisions. With respect to performance-enhancing mechanisms,</p>	√		<p>The Company disclosed the employee's health, safety and welfare policies, activities and financial impacts and certification. Perusahaan mengungkapkan mengenai kebijakan, kegiatan dan dampak keuangan, dan sertifikat.</p>

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
		employee stock ownership plans or other profit sharing mechanisms are to be found in many countries.			<p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report → Social and Responsibility and Sustainability Report, Labor, Health and Work Safety (page 381) Corporate Governance 2015 Annual Report → Human Resources (page 252) Operational Review Social Responsibility → 2015 Danamon Sustainability Report (page 66) Sustainability Report
C.3.3	<p>Does the company have training and development programmers for its employees?</p> <p>Apakah perusahaan memiliki program pelatihan dan pengembangan karyawan?</p>		√		<p>The Company has training and development programs for the employees.</p> <p>Perusahaan memiliki program pelatihan dan pengembangan untuk karyawan.</p> <p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report (page 252 and 384) Corporate Governance Social Responsibility → 2015 Danamon Sustainability Report (page 72) Sustainability Report 2015 Annual Report → Human Resources (page 252-259) Operational Review

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
C.3.4	<p>Does the company publish data on training and development programmes for its employees?</p> <p>Apakah perusahaan mempublikasikan data mengenai program pelatihan dan pengembangan karyawan?</p>		√		<p>The Company has published data on the training development program for the employees.</p> <p>Perusahaan mempublikasikan data mengenai program pelatihan dan pengembangan bagi karyawan.</p> <p>Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report (page 252 and 384) Corporate Governance • Social Responsibility → 2015 Danamon Sustainability Report (page 72-73) Sustainability Report • 2015 Annual Report → Human Resources (page 252-259) Operational Review

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
C.3.5	<p>Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?</p> <p>Apakah perusahaan memiliki kebijakan kompensasi/penghargaan berdasarkan kinerja perusahaan melampaui ukuran keuangan jangka pendek?</p>		√		<p>The Company has a reward program for employee that achieves an exceptional performance associated with the long-term performance of the Company.</p> <p>Perusahaan memiliki program penghargaan kepada karyawan yang mencapai kinerja yang luar biasa yang dikaitkan dengan kinerja perusahaan jangka panjang.</p> <p>Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report (page 394-395) Corporate Governance • Social Responsibility → 2015 Danamon Sustainability Report (page 75-76) Sustainability Report • 2015 Annual Report → Human Resources (page 255) Operational Review
C.4	<p>Stakeholders including individual employee and their representative bodies should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.</p> <p>Terdapat kebebasan bagi para pemangku kepentingan termasuk karyawan perusahaan untuk mengkomunikasikan adanya praktek pelanggaran hukum dan tindakan etis dalam perusahaan dan mendapatkan perlindungan atas tindakan tersebut.</p>				

Part C	Role of Stakeholders Peran Pemangku Kepentingan		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report/Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
C.4.1	<p>Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behavior?</p> <p>Apakah perusahaan memiliki prosedur pengaduan bagi karyawan mengenai tindakan ilegal (termasuk korupsi) dan perilaku tidak etis?</p>	<p>OECD Principle IV (E): Stakeholders, including individual employees and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.</p>	√		<p>The Company has procedures for complaints regarding the illegal and unethical behavior.</p> <p>Perusahaan memiliki prosedur pengaduan mengenai tindakan ilegal dan perilaku tidak etis.</p> <p>Access:</p> <ul style="list-style-type: none"> • Policies on Corporate Governance Principles of Whistle Blower Policy
C.4.2	<p>Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?</p> <p>Apakah perusahaan memiliki kebijakan atau prosedur untuk melindungi karyawan/orang yang mengungkapkan tindakan ilegal/perilaku tidak etis dari balas dendam?</p>		√		<p>The Company has a policy in protecting an employee who reveals the unethical and illegal behavior.</p> <p>Perusahaan memiliki kebijakan untuk melindungi karyawan yang mengungkapkan tindakan ilegal dan perilaku tidak etis.</p> <p>Access:</p> <ul style="list-style-type: none"> • Policies on Corporate Governance Principles of Whistle Blower Policy

Notes :

- √ : Comply
- X : Not Fully Comply