

ACMF	THE ASEAN CORPORATE GOVERNANCE SCORECARD	
	PT Bank Danamon Indonesia, Tbk.	
	Part D	Disclosure and Transparency
	Bagian D	Pengungkapan dan Transparansi

Part D	Disclosure and Transparency Pengungkapan dan Transparansi		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report /Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
D.1	Transparent ownership structure Transparansi Struktur Kepemilikan				
D.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more? Apakah dalam informasi mengenai pemegang saham diungkapkan identitas pemilik saham, dengan kepemilikan saham 5% atau lebih?	<p>OECD Principle V: Disclosure and Transparency (A) Disclosure should include, but not be limited to, material information on: (3) Major share ownership and voting rights, including group structures, intra-group relations, ownership data, and beneficial ownership.</p> <p>ICGN 7.6 Disclosure of ownership ...the disclosure should include a description of the relationship of the company to other companies in the corporate group, data on major shareholders and any other information necessary for a proper understanding of the company's relationship with its public shareholders.</p>	v		<p>The Company disclosed Shareholder Structure including the identity ultimate controlling shareholders and the shareholders with 5% holding or more.</p> <p>Perusahaan mengungkapkan Struktur Pemegang Saham termasuk identitas pemegang saham pengendali dan pemegang saham yang memiliki 5% saham atau lebih.</p> <p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report → Shareholder's Composition and the Majority and Controlling Shareholders (page 76-78) Company Profile Company's Ownership Structure Share Ownership Structure and Share Information (List of Top 20 Shareholders) 2015 Annual Report → Shareholders (page 273) Corporate Governance

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		Guiding Reference	Yes	No	
D.1.2	<p>Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?</p> <p>Apakah perusahaan mengungkapkan kepemilikan saham baik yang langsung dan tidak langsung (jika ada) dari pemegang saham utama dan / atau pemegang saham dalam jumlah besar?</p>		√		<p>The Company disclosed the share ownership structures and share information of the majority and controlling shareholders.</p> <p>Perusahaan mengungkapkan struktur kepemilikan saham dan informasi saham dari pemegang saham utama dan/atau pemegang saham pengendali.</p> <p>Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report → Shareholder's Composition and the Majority and Controlling Shareholders (page 76-78) Company Profile • 2015 Annual Report → Shareholders (page 273) Corporate Governance • Company's Ownership Structure Share Ownership Structure and Share Information (List of Top 20 Shareholders)
D.1.3	<p>Does the company disclose the direct and indirect (deemed) shareholdings of directors/commissioners?</p> <p>Apakah perusahaan mengungkapkan kepemilikan saham para direksi/komisaris baik langsung dan tidak langsung?</p>		√		<p>The Company disclosed the shareholdings of members of the Board of Commissioners.</p> <p>Perusahaan mengungkapkan kepemilikan saham dari anggota Dewan Komisaris.</p> <p>Access:</p> <ul style="list-style-type: none"> • Share ownership structure and share information Board of Directors/Commissioners Share Ownership

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					<ul style="list-style-type: none"> 2015 Annual Report → BoC share ownership in Danamon (page 289) Corporate Governance
D.1.4	<p>Does the company disclose the direct and indirect (deemed) shareholdings of senior management?</p> <p>Apakah perusahaan mengungkapkan kepemilikan saham langsung/tidak langsung dimiliki Manajemen Senior?</p>		√		<p>The Company disclosed the shareholdings of senior management (Board of Directors).</p> <p>Perusahaan mengungkapkan kepemilikan saham dari manajemen senior Perusahaan (Direksi).</p> <p>Access:</p> <ul style="list-style-type: none"> Share ownership structure and share information Board of Directors/Commissioners Share Ownership 2015 Annual Report → BoD Share ownership in Danamon (page 336) Corporate Governance
D.1.5	<p>Does the company disclose group corporate structure which details the subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?</p> <p>Apakah perusahaan mengungkapkan secara detail mengenai kelompok usahanya termasuk anak perusahaan, asosiasi, usaha patungan dan perusahaan tujuan khusus / kendaraan (SPE) / (SPV)?</p>		√		<p>The Company disclosed the Group Corporate Structure, including Subsidiaries and Affiliated Companies.</p> <p>Perusahaan mengungkapkan Struktur Perusahaan termasuk anak Perusahaan dan Perusahaan Terafiliasi.</p> <p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report → Subsidiaries and Affiliated Companies (page 82-85) Company Profile

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		Guiding Reference	Yes	No	
					<ul style="list-style-type: none"> 2015 Annual Report → The Structure of Danamon Group Financial Conglomeration (page 411) Corporate Governance The Company's Subsidiaries Subsidiaries
D.2	Quality of Annual Report Kualitas Laporan Tahunan				
	Does the company's annual report disclose the following items: Apakah laporan tahunan perusahaan mengungkapkan hal-hal sebagai berikut:				
D.2.1	Key risks Risiko-risiko utama	OECD Principle V (A): (1) The financial and operating results of the company; (2) Company objectives, including ethics, environment, and other public policy commitments; (3) Major share ownership and voting rights, including group structures, intra-group relations, ownership data, beneficial ownership; (4) Remuneration policy for members of the board and key executives, including their qualifications, the selection process, other company directorships and whether they	√		The 2015 Annual Report explained and disclosed the Key Risks. Laporan Tahunan 2015 menjelaskan dan mengungkapkan risiko-risiko utama. Access: <ul style="list-style-type: none"> 2015 Annual Report → Implementation of Risk Management and Disclosure of Risk exposure (page 178-249) Operational Review 2015 Annual Report → Risk Management (page 374-376) Corporate Governance

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D.2.2	Corporate objectives Tujuan Perusahaan	are regarded as independent by the board; (6) Foreseeable risk factors, including risk management system; (7) Issues regarding employees and other stakeholders; (8) Governance structure and policies, in particular, the content of any corporate governance code or policy and the process by which it is implemented.	√		The 2015 Annual Report disclosed the Corporate Objectives including the Company's vision and mission. Laporan Tahunan 2015 mengungkapkan tujuan Perusahaan termasuk visi dan misi Perusahaan. Access: <ul style="list-style-type: none"> 2015 Annual Report → Vision, Mission and Corporate Values (page 60-61) Company Profile
D.2.3	Financial performance indicators Indikator kinerja keuangan	OECD Principle V (E): Channels for disseminating information should provide for equal, timely and cost-efficient access to relevant information by users. ICGN 2.4 Composition and structure of the board	√		The 2015 Annual Report disclosed the Financial Performance Indicators. Laporan Tahunan 2015 mengungkapkan indikator kinerja keuangan. Access: <ul style="list-style-type: none"> 2015 Annual Report → Financial Highlights (page 6-10) Main Highlights
D.2.4	Non-financial performance indicators Indikator kinerja non keuangan	ICGN 2.4.1 Skills and experience ICGN 2.4.3 Independence ICGN 5.0 Remuneration ICGN 5.4 Transparency	√		The Annual Report 2015 disclosed the Non-Financial Performance Indicators, such as the Corporate Governance Report, Sustainability Report and Corporate Social Responsibility which covers all stakeholders in the Company. Laporan Tahunan 2015 mengungkapkan indikator kinerja non-keuangan, seperti Laporan Tata Kelola Perusahaan, Laporan Keberlanjutan, dan Laporan Tanggung Jawab Sosial Perusahaan yang mencakup seluruh

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		<p>UK CG Code (2010) A.1.2 - the number of meetings of the board and those committees and individual attendance by directors.</p> <p>CLSA-ACGA (2010) CG Watch 2010 - Appendix 2 (I) CG rules and practices (19) Disclose the exact remuneration of individual directors.</p>			<p>kepentingan dari pemangku kepentingan Perusahaan.</p> <p>Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report <ul style="list-style-type: none"> ○ Corporate Governance ○ Corporate Social Responsibility
D.2.5	<p>Dividend policy Kebijakan dividen</p>		√		<p>The 2015 Annual Report disclosed the Dividend Policy.</p> <p>Laporan Tahunan 2015 mengungkapkan Kebijakan Dividen.</p> <p>Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report → Dividend Policy and the Allocation of Net Income (page 155) Management Discussion and Analysis
D.2.6	<p>Details of whistle-blowing policy Rincian Kebijakan Whistleblowing</p>		√		<p>The 2015 Annual Report disclosed the details of whistle-blowing policy.</p> <p>Laporan Tahunan 2015 mengungkapkan rincian Kebijakan Whistleblowing.</p> <p>Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report → Whistle Blowing System (page 403-405) Corporate Governance
D.2.7	<p>Biographical details (at least age, qualifications, date of first appointment, relevant experience, and any other directorship of listed companies) of</p>		√		<p>The 2015 Annual Report disclosed the biographical details of Board of Commissioners and Board of Directors.</p>

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	<p>directors/commissioners</p> <p>Biografi detil (sekurangnya: usia, kualifikasi, mulai diangkat, dan pengalaman yang relevan, dan jabatan lainnya) direksi/komisaris</p>				<p>Laporan Tahunan 2015 mengungkapkan biografi detail mengenai anggota Dewan Komisaris dan Direksi.</p> <p>Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report → Board of Commissioners Profile (Page 63-65) Company Profile • 2015 Annual Report → Board of Directors Profile (page 67-70) Company Profile • 2015 Annual Report → Board of Commissioners Profile (page 281-285) Corporate Governance • 2015 Annual Report → Board of Directors Profile (page 333-335) Corporate Governance
D.2.8	<p>Training and/or continuing education program attended by each director/commissioner</p> <p>Pelatihan dan/atau program pendidikan berkelanjutan yang diikuti direktur/komisaris</p>		√		<p>Trainings attended by the Board of Commissioners and Board of Directors were disclosed in the 2015 Annual Report.</p> <p>Pelatihan yang dihadiri oleh Dewan Komisaris dan Direksi diungkapkan dalam Laporan Tahunan 2015.</p> <p>Access:</p> <ul style="list-style-type: none"> • 2015 Annual Report → Training Program to Enhance Competency of Commissioners and/or Directors (page 297 for BoC and page 349 for BoD) Corporate Governance

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		Guiding Reference	Yes	No	
D.2.9	Number of board of directors/commissioners meetings held during the year Jumlah rapat yang diadakan direksi/komisaris sepanjang tahun		√		The 2015 Annual Report disclosed the number of Board of Commissioners and Board of Directors meetings. Laporan Tahunan 2015 mengungkapkan jumlah rapat Dewan Komisaris dan Direksi. Access: <ul style="list-style-type: none"> 2015 Annual Report → BoC and/or BoD meetings held during the year (page 292-294 for Board of Commissioners and 338-345 for Board of Directors) Corporate Governance
D.2.10	Attendance details of each director/commissioner in respect of meetings held Rincian kehadiran dari masing-masing direktur / komisaris dalam rapat yang diadakan		√		The 2015 Annual Report disclosed the attendance details of each member of Board of Commissioners and the Board of Directors in the meetings. Laporan Tahunan 2015 mengungkapkan rincian kehadiran dari Dewan Komisaris dan Direksi dalam rapat yang diadakan. Access: <ul style="list-style-type: none"> 2015 Annual Report → BoC and/or BoD meetings held during the year (page 292-294 for Board of Commissioners and 338-345 for Board of Directors) Corporate Governance
D.2.11	Details of remuneration for each member of the board of directors/commissioners			X	The 2015 Annual Report disclosed the remuneration cumulatively for the members of Board of Commissioners and Board of Directors.

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		Guiding Reference	Yes	No	
	Rincian remunerasi untuk setiap direktur / komisaris				Laporan Tahunan 2015 mengungkapkan secara kumulatif remunerasi bagi anggota Dewan Komisaris dan Direksi. Access: <ul style="list-style-type: none"> 2015 Annual Report → Remuneration (page 296 for BoC and page 348 for BoD) Corporate Governance
	Corporate Governance Confirmation Statement Pernyataan Konfirmasi Tata Kelola Perusahaan				
D.2.12	Does the annual report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue? Apakah laporan tahunan berisi pernyataan yang menegaskan kepatuhan perusahaan dengan aturan tata kelola perusahaan dan di mana ada ketidakpatuhan, mengidentifikasi dan menjelaskan alasan untuk setiap masalah tersebut?	OECD Principle V (A) (8) UK CG Code (June 2010): Listing Rules 9.8.6 R (for UK incorporated companies) and 9.8.7 R (for overseas incorporated companies) state that in the case of a company that has a Premium listing of equity shares, the following items must be included in its annual report and accounts: a statement of how the listed company has applied the Main Principles set out in the UK CG Code, in a manner that would enable shareholders to evaluate how the principles have been applied; a statement as to whether the listed company has complied throughout the accounting period with all	√		The 2015 Annual Report contains a statement confirming full compliance to and implementation of the Good Corporate Governance. Laporan Tahunan 2015 mengungkapkan pernyataan yang menegaskan kepatuhan Perusahaan dan pelaksanaan Tata Kelola Perusahaan yang Baik. Access: <ul style="list-style-type: none"> 2015 Annual Report → Corporate Governance Statements (page 267) Corporate Governance 2015 Annual Report → Responsibility for Annual Reporting (page 52-53) Management Report 2015 Annual Report → Statement of the Implementation of Good Corporate Governance Policy (page 407) Corporate Governance

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		Guiding Reference	Yes	No	
		<p>relevant provisions set out in the UK CG Code; or not complied throughout the accounting period with all relevant provisions set out in the UK CG Code, and if so, setting out:</p> <p>(i) those provisions, if any, it has not complied with;</p> <p>(ii) in the case of provisions whose requirements are of a continuing nature, the period within which, if any, it did not comply with some or all of those provisions; and</p> <p>(iii) the company's reasons for non-compliance.</p> <p>ASX Code: Under ASX Listing Rule 4.10.3, companies are required to provide a statement in their annual report disclosing the extent to which they have followed the recommendations in the reporting period. Where companies have not followed all the recommendations, they must identify the recommendations that have not been followed and give reasons for not following them. Annual reporting does not diminish the company's obligation to provide disclosure under ASX Listing Rule 3.1.</p>			

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		Guiding Reference	Yes	No	
D.3.	Disclosure of related-party transactions (RPT) Pengungkapan Transaksi Pihak Terkait (Hubungan Istimewa)				
D.3.1	Does the company disclose its policy covering the review and approval of material/significant RPTs? Apakah perusahaan mengungkapkan kebijakan mengenai review dan persetujuan untuk transaksi pihak terkait yang material/ signifikan?	OECD Principle V: Disclosure and Transparency (A) Disclosure should include, but not limited to, material information on: (5) Related-party transactions.	√		The Company disclosed the policies of Related Party Transaction and Affiliated Party Transactions. Perusahaan mengungkapkan Kebijakan mengenai Transaksi Pihak Terkait dan Transaksi Pihak Terafiliasi. Access: <ul style="list-style-type: none"> Policies on Corporate Governance Related Party Transaction Policy Affiliated Party Transaction Policy
D.3.2	Does the company disclose the name of the related party and relationship for each material/significant RPT? Apakah perusahaan mengungkapkan nama pihak terkait dan hubungan untuk setiap transaksi pihak terkait yang material / signifikan?	ICGN 2.11.1 Related party transactions The company should disclose details of all material related-party transactions in its annual report.	√		The Company disclosed the name of the related Parties and the type of transactions. Perusahaan mengungkapkan nama-nama pihak terkait dan tipe transaksi. Access: <ul style="list-style-type: none"> 2015 Annual Report → Related Parties (page 157-158) Management Discussion and Analysis
D.3.3	Does the company disclose the nature, rationale and value for each material/significant RPT? Apakah perusahaan mengungkapkan sifat, dasar dan nilai untuk setiap transaksi pihak terkait yang material/ signifikan?		√		The Company disclosed the name of the nature and value for each significant RPT. Perusahaan mengungkapkan nama, jenis nilai untuk setiap transaksi dengan pihak terkait.

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		Guiding Reference	Yes	No	
					Access: <ul style="list-style-type: none"> 2015 Annual Report → Related Parties (page 158) Management Discussion and Analysis
D.4	Directors dealings in shares of the company Pengungkapan transaksi saham perusahaan yang dilakukan oleh anggota Direksi atau Dewan Komisaris				
D.4.1	Does the company disclose trading in the company's shares by insiders? Apakah perusahaan mengungkapkan perdagangan saham perusahaan oleh orang dalam?	OECD Principle V (A): (3) Major share ownership and voting rights ICGN 3.5 Employee share dealing Companies should have clear rules regarding any trading by directors and employees in the company's own securities. ICGN 5.5 Share ownership Every company should have and disclose a policy concerning ownership of shares of the company by senior managers and executive directors with the objective of aligning the interests of these key executives with those of shareholders.	√		The Company has the Principles of Personal Investment Policy (Insider Trading) and the transactions of Company's shares were disclosed in the 2015 Annual Report.. Perusahaan memiliki Kebijakan Investasi Pribadi (Insider Trading) dan transaksi saham Perusahaan diungkapkan dalam Laporan Tahunan 2015. Access <ul style="list-style-type: none"> Policies on Corporate Governance Principles of Personal Investment Policy (Insider Trading) 2015 Annual Report → Share Ownership of Commissioners (page 289) and Share Ownership of Directors (page 336) Corporate Governance

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		Guiding Reference	Yes	No	
D.5	External auditor and audit report Eksternal Auditor dan Laporan Auditor				
D.5.1	Are audit fees disclosed? Apakah biaya audit diungkapkan?	OECD Principle V (C): An annual audit should be conducted by an independent, competent and qualified, auditor in order to provide an external and objective assurance to the board and shareholders that the financial statements fairly represent the financial position and performance of the company in all material respects.	√		The 2015 Annual Report disclosed the audit fees/cost. Laporan Tahunan 2015 Perusahaan mengungkapkan mengenai biaya audit. Access: <ul style="list-style-type: none"> 2015 Annual Report → Company Accountant/External Auditor (page 372) Corporate Governance
	Where the same audit firm is engaged for both audit and non-audit services: Apabila perusahaan audit yang sama menyediakan jasa audit dan non-audit:	OECD Principle V (D): External auditors should be accountable to the shareholders and owe a duty to the company to exercise due professional care in the conduct of the audit.			
D.5.2	Are the non-audit fees disclosed? Apakah biaya jasa non audit diungkapkan?	ICGN 6.5 Ethical standards (Audit) The auditors should observe high-quality auditing and ethical standards. To limit the possible risk of possible conflicts of interest, non-audit services and fees paid to auditors for non-audit services should be both	√		In 2015, the Company did not use the non-audit services as it disclosed in the 2015 Annual Report. Pada tahun 2015, Perusahaan tidak menggunakan jasa non-audit sebagaimana diungkapkan dalam Laporan Tahunan 2015. Access: <ul style="list-style-type: none"> 2015 Annual Report → Company Accountant/External Auditor (page 372) Corporate Governance

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D.5.3	Does the non-audit exceed the audit fees? Apakah biaya non audit melebihi biaya audit?	approved in advance by the audit committee and disclosed in the Annual Report.		√	In 2015, the Company did not use the non-audit services as it disclosed in the 2015 Annual Report. Pada tahun 2015, Perusahaan tidak menggunakan jasa non-audit sebagaimana diungkapkan dalam Laporan Tahunan 2015. Access: <ul style="list-style-type: none"> 2015 Annual Report → Company Accountant/External Auditor (page 372) Corporate Governance
D.6	Medium of communication Media Komunikasi				
	Does the company use the following modes of communication? Apakah perusahaan menggunakan jenis komunikasi berikut?				
D.6.1	Quarterly reporting Pelaporan Triwulanan	OECD Principle V (E): Channels for disseminating information should provide for equal, timely and cost-efficient access to relevant information by users. ICGN 7.1 Transparent and open communication Every company should aspire to transparent and open communication about its aims, its challenges, its achievements and its failures.	√		The Company has the Quarterly Reporting available on the website. Perusahaan mempunyai Laporan Triwulan yang tersedia pada situs web. Access: <ul style="list-style-type: none"> Financial Information Quarterly Reports
D.6.2	Company website Website Perusahaan		√		The Company has its own website Perusahaan mempunyai situs web. Access: www.danamon.co.id

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D.6.3	Analysts' briefings Analisis Briefing	ICGN 7.2 Timely disclosure Companies should disclose relevant and material information concerning themselves on a timely basis, in particular meeting market guidelines where they exist, so as to allow investors to make informed decisions about the acquisition, ownership obligations and rights, and sales of shares.	√		The Company has Analyst Briefings materials and audio recordings available in the website. Perusahaan mempunyai material Analisis Briefing dan rekaman suara pada situs web. Access: <ul style="list-style-type: none"> Investors Materials Analyst Briefing
D.6.4	Media Briefing/press conferences Media Briefing/Konperensi Pers		√		The Company has News section on the website. Perusahaan mempunyai bagian untuk berita pada situs web. Access: <ul style="list-style-type: none"> The Company's News News 2015 Annual Report → External Affairs (page 394) Corporate Governance
D.7	Timely filing/release of annual/financial reports Penyampaian Laporan Tahunan/Laporan Keuangan tepat waktu				
D.7.1	Are the audited annual financial report released within 120 days of the financial year end? Apakah laporan keuangan tahunan audited dirilis dalam waktu 120 hari setelah tahun buku berakhir?	OECD Principle V (C) OECD Principle V (E) OECD Principle V-(A) ICGN 7.2 Timely disclosure	√		The Company had the Financial Year end as at December 31, 2015 and the released audited financial report was on the March 1, 2016, therefore it is within 120 days. Tahun buku Perusahaan berakhir pada tanggal 31 Desember 2015 dan laporan keuangan yang telah diaudit dirilis pada tanggal 1 Maret 2016, yaitu dalam 120 hari.

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		<p>ICGN 7.3 Affirmation of financial statements The board of directors and the corporate officers of the company should affirm at least annually the accuracy of the company's financial statements or financial accounts.</p>			<p>Access:</p> <ul style="list-style-type: none"> Annual Report → Independent Auditor Report (page 504) Consolidated Financial Statements
D.7.2	<p>Is the annual report released within 120 days of the financial year end?</p> <p>Apakah laporan tahunan dirilis dalam waktu 120 hari setelah tahun buku berakhir?</p>		√		<p>The Company had the Financial Year end as at December 31, 2015 and the released annual report was on March 1, 2016, therefore, it was within 120 days. Tahun buku Perusahaan berakhir pada tanggal 31 Desember 2015 dan Laporan Tahunan dirilis pada tanggal 1 Maret 2106, yaitu dalam waktu 120 hari.</p> <p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report → Responsibility of Annual Reporting (page 52-53) Annual Report
D.7.3	<p>Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?</p> <p>Apakah kebenaran dan kewajaran yang disampaikan dalam laporan keuangan tahunan ditegaskan oleh dewan direksi / komisaris dan / atau petugas yang relevan dari perusahaan?</p>		√		<p>The President Director and the Chief Financial Officer/Director had signed and assume the accountability of the 2015 Annual Report which has complied with the prevailing regulation.</p> <p>Direktur Utama dan Direktur Keuangan telah menandatangani dan bertanggung jawab atas akuntabilitas Laporan Tahunan 2015 dan kepatuhan terhadap peraturan perundangan yang berlaku.</p> <p>Access:</p> <ul style="list-style-type: none"> 2015 Annual Report → Board of Directors Statement regarding the responsibility for the consolidated financial statements (page 500) Consolidated Financial Statements

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D.8	Company website Website Perusahaan				
	Does the company have a website disclosing up-to-date information on the following: Apakah perusahaan memiliki website yang mengungkapkan informasi terkini sebagai berikut:				
D.8.1	Business operations Operasional Usaha	OECD Principle V (A) OECD Principle V (E) ICGN 7.1 Transparent and open communication ICGN 7.2 Timely disclosure	√		The Company has the information on its business operations on the website. Situs web mengungkapkan informasi mengenai operasional usaha Perusahaan. Access: <ul style="list-style-type: none"> Business Operation Your Personal Finance Growing Your Business

Part D	Disclosure and Transparency Pengungkapan dan Transparansi		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report /Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
D.8.2	Financial statements/reports (current and prior years) Laporan keuangan/laporan tahunan (terkini dan tahun-tahun sebelumnya)		√		<p>The Company's website has the Financial Statements from current and prior years consisted of the Audited Financial Statements, Monthly Financial Reports, Quarterly Financial Reports, Published Financial Statements and Financial Highlights.</p> <p>Situs web Perusahaan mengungkapkan Laporan Keuangan dari tahun terkini dan tahun-tahun sebelumnya yang terdiri atas Laporan Keuangan Audited, Laporan Keuangan Bulanan, Laporan Keuangan Triwulanan, Laporan Keuangan Publikasi dan Ikhtisar Keuangan.</p> <p>Access:</p> <ul style="list-style-type: none"> • Company's Financial Information Financial Information • 2015 Annual Report in Company's website → Consolidated Financial Statements Annual Report • 2015 Annual Report → Company's Financial Statements (page 499) Consolidated Financial Statements
D.8.3	Materials provided in briefings to analysts and media Menyediakan materi dalam briefing bagi analis dan media		√		<p>The Company's website has the materials provided in briefings to analysts and media.</p> <p>Situs web Perusahaan menyediakan materi briefing bagi analis dan media.</p> <p>Access:</p> <ul style="list-style-type: none"> • Investors Materials Analyst Briefing

Part D	Disclosure and Transparency Pengungkapan dan Transparansi		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report /Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
D.8.4	Shareholding structure Struktur Kepemilikan Saham		√		<p>The Company's website disclosed Company's Shareholder Structure.</p> <p>Situs web Perusahaan mengungkapkan Struktur Kepemilikan Saham Danamon.</p> <p>Access:</p> <ul style="list-style-type: none"> Company's Ownership Structure Share Ownership Structure and Share Information (List of Top 20 Shareholders)
D.8.5	Group corporate structure Struktur Kelompok Perusahaan		√		<p>The Company's website has information on the Group Corporate Structure.</p> <p>Situs web Perusahaan menyediakan informasi mengenai Struktur Grup Perusahaan.</p> <p>Access:</p> <ul style="list-style-type: none"> General Information Group Structure
D.8.6	Downloadable annual report Laporan Tahunan yang dapat di-download		√		<p>The Company's website has downloadable Annual Report from current and prior years.</p> <p>Situs web Perusahaan memiliki Laporan Tahunan yang dapat <i>didownload</i> dari tahun terkini dan tahun-tahun sebelumnya.</p> <p>Access:</p> <ul style="list-style-type: none"> Downloadable Annual Report Annual Report

Part D	Disclosure and Transparency Pengungkapan dan Transparansi		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report /Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
D.8.7	Notice of AGM and/or EGM Panggilan RUPS dan/atau RUPSLB		√		<p>The Company's website has Notices of AGM and/or EGM.</p> <p>Situs web Perusahaan menyediakan Panggilan RUPS dan/atau RUPSLB.</p> <p>Access:</p> <ul style="list-style-type: none"> • Annual General Meeting of Shareholders → Invitation <ul style="list-style-type: none"> ○ AGMS ○ Invitation to 2016 AGMS ○ Invitation to 2015 AGMS ○ Invitation to 2015 EGM
D.8.8	Minutes of AGM and/or EGM Risalah RUPS dan/atau RUPSLB		√		<p>The Company's website has the Minutes of AGM and/or EGM.</p> <p>Situs web Perusahaan menyediakan/mengungkapkan Risalah RUPS dan/atau RUPSLB.</p> <p>Access:</p> <ul style="list-style-type: none"> • Annual General Meeting of Shareholders <ul style="list-style-type: none"> ○ AGMS ○ Summary Minutes of 2016 AGMS ○ Summary Minutes of 2015 AGMS ○ Summary Minutes of 2015 EGM
D.8.9	Company's constitution (company's by-laws, memorandum and articles of association)		√		<p>The Company's website has the Company's Constitution.</p> <p>Situs web Perusahaan mempunyai Konsistusi Perusahaan.</p>

Part D	Disclosure and Transparency Pengungkapan dan Transparansi		Danamon Self Assessment Penilaian Sendiri		Explanation and References Penjelasan dan Referensi (2015 Annual Report /Laporan Tahunan 2015)
		Guiding Reference	Yes	No	
	Konstitusi Perusahaan (Badan Hukum Perusahaan, Memorandum dan Anggaran Dasar)				Access: <ul style="list-style-type: none"> Company's Constitution <ul style="list-style-type: none"> Articles of Association Corporate Governance Manual Code of Conduct Policies on Corporate Governance CSR Policy and Summary
D.9	Investor Relations Hubungan Investor				
D.9.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer responsible for investor relations? Apakah perusahaan mengungkapkan rincian kontak (misalnya telepon, fax, dan email) dari petugas yang bertanggung jawab untuk hubungan investor?	ICGN 7.1 Transparent and open communication	√		The Company provides the contact details via website and annual report for the shareholders' and stakeholders' communication purposes. Perusahaan menyediakan kontak detail pada website dan Laporan Tahunan yang ditujukan kepada pemegang saham dan pemangku kepentingan lain untuk tujuan komunikasi. Access: <ul style="list-style-type: none"> Company's contact details Contact Us 2015 Annual Report → Corporate Identity (page 55) Company Profile 2015 Annual Report → Information Access to the Company/Investor Relations (page 392-393) Corporate Governance

Notes :

- √ : Comply
- X : Not fully comply