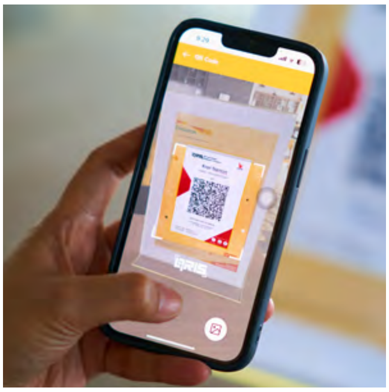
2023 Laporan Keberlanjutan
Sustainability Report

A member of MUFG, a global financial group





PT BANK DANAMON INDONESIA TBK

#TumbuhBersamaDANAMON
Mewujudkan **Kesejahteraan** melalui **Pertumbuhan Keuangan Berkelanjutan**
Building **Prosperity** through **Sustainable Finance Growth**

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#TumbuhBersamaDANAMON

Mewujudkan **Kesejahteraan** Melalui **Pertumbuhan Keuangan Berkelanjutan**

Building **Prosperity** through **Sustainable Finance Growth**

Bagi Danamon, keuangan berkelanjutan merupakan bagian tak terpisahkan dari strategi pertumbuhan kami. Bank yakin bahwa menanamkan nilai-nilai keberlanjutan ke dalam praktik bisnis merupakan hal yang penting bagi bumi dan kesejahteraan masyarakat, dan kesejahteraan finansial haruslah bersifat inklusif dan setara.

Seiring dengan jejak perjalanan yang ke-67 tahun, Danamon memegang teguh komitmen untuk tumbuh sejahtera bersama, terus berkolaborasi dengan MUFG, Adira Finance, dan semua pemangku kepentingan di berbagai sektor, untuk mendorong perubahan positif dan bertumbuh secara berkelanjutan.

Berkaca pada perjalanan yang telah ditempuh, Danamon termotivasi oleh kemajuan yang telah dicapai dan terinspirasi atas peluang-peluang yang ada. Melangkah ke depan, Danamon senantiasa berpegang teguh pada komitmen untuk: "#TumbuhBersamaDanamon, Membangun Kesejahteraan melalui Pertumbuhan Keuangan Berkelanjutan."

At Danamon, sustainable finance is inseparable from our growth strategy. The Bank is convinced that embedding sustainability into our business practice is the right thing to do for the planet and the community to prosper, and that financial prosperity should be inclusive and equitable.

As we celebrate our 67th anniversary, Danamon upholds its commitment to grow and prosper together, continuously collaborating with MUFG, Adira Finance, and all stakeholders across sectors, to drive positive change in sustainable finance and grow sustainably.

Reflecting on the journey, Danamon is motivated by the progress made and inspired by the opportunities that lie ahead. Moving forward, Danamon remains steadfast to the commitment to growing together: "#TumbuhBersamaDanamon, Building Prosperity through Sustainable Finance Growth."

Daftar Isi

Table of Contents

Siapa Kami

Who We Are

Didirikan pada tahun 1956 dengan nama Bank Kopra Indonesia, PT Bank Danamon Indonesia Tbk berkembang menjadi salah satu institusi perbankan terdepan di Indonesia. Sejak tahun 2019, mayoritas saham Bank dimiliki oleh MUFG Bank, Ltd. Sejak itu, kami terus tumbuh dan berkembang.

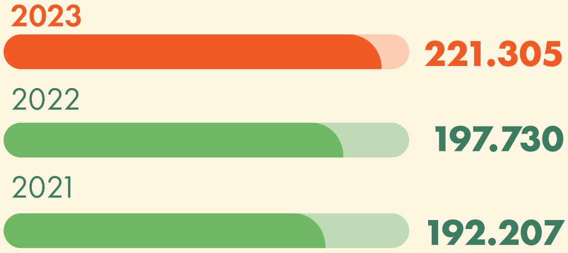
Founded in 1956 as Bank Kopra Indonesia, PT Bank Danamon Indonesia Tbk has emerged as one of Indonesia's leading banking institutions. Since 2019, the Bank has been majority-owned by MUFG Bank, Ltd. further leveraging us to keep improving and growing.

Skala Usaha [2-6] [C.3]

Business Scale

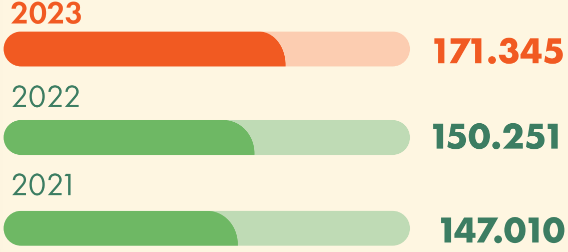
Total Aset | Total Assets

Miliar Rupiah | Billion Rupiah



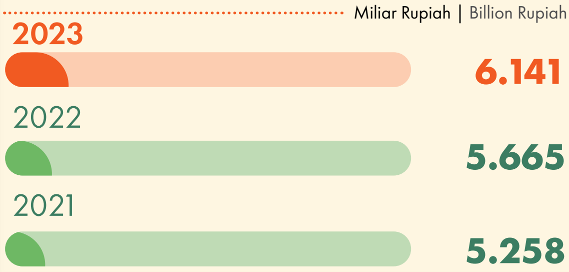
Liabilitas | Liabilities

Miliar Rupiah | Billion Rupiah



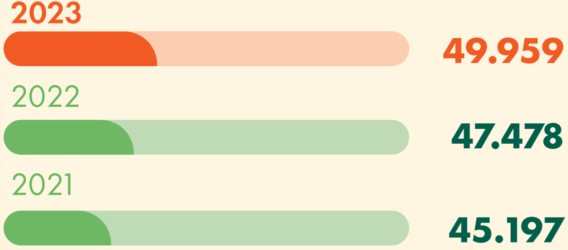
Biaya Tenaga Kerja | Manpower Expenses

Miliar Rupiah | Billion Rupiah



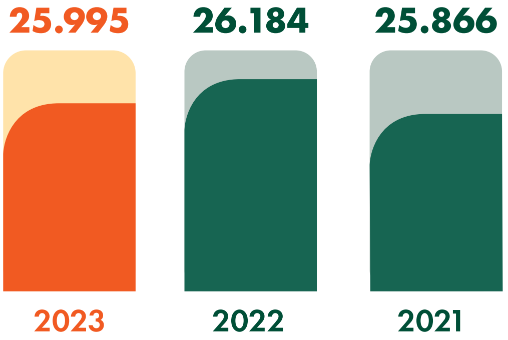
Ekuitas | Equity

Miliar Rupiah | Billion Rupiah



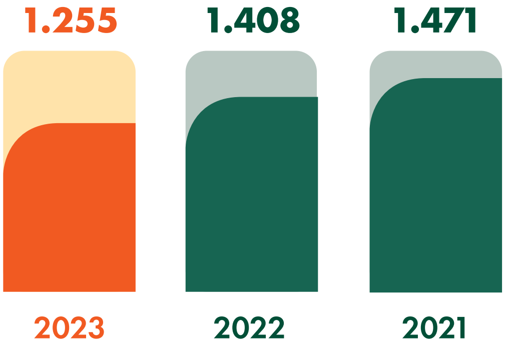
Jumlah Karyawan
Total Employees

Karyawan | Employee



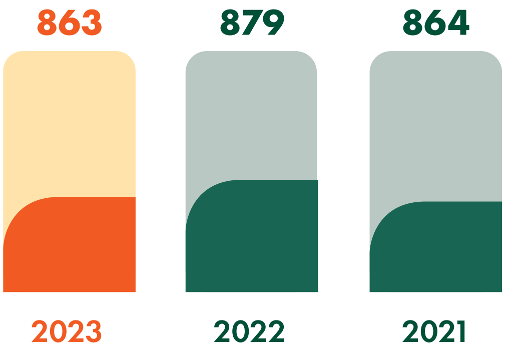
Jumlah ATM & CDM
Total ATMs & CDMs

Unit | Unit



Jumlah Kantor Cabang
Total Branch Office

Cabang | Branch



Produk Kami (Merek, Produk, Layanan, dan Pasar yang Dilayani) [C.4]

What We Do (Brand, Products, Services, and Markets Served)

Danamon terus berinovasi untuk menawarkan produk dan layanan perbankan yang lebih baik sekaligus meningkatkan kinerja keberlanjutan. Melalui 863 kantor cabang di seluruh Indonesia, kami melayani berbagai macam lini bisnis layanan perbankan, seperti Consumer, SME, dan Enterprise Banking (EB)

Kami memiliki produk dan layanan keuangan yang beragam, terdiri dari tabungan, kredit modal kerja, dan investasi untuk korporasi, layanan investasi dan *treasury*, *e-banking*, kartu kredit, *bancassurance*, KPR, kredit kendaraan bermotor, kredit tanpa agunan, *trade finance, cash management*, dan produk keuangan Syariah. Informasi lengkap terkait alamat kantor cabang Danamon, termasuk kantor cabang konvensional, unit Syariah, dan kantor cabang perusahaan anak, terdapat pada Laporan Tahunan 2023.

Danamon continuously innovates to offer more convenient banking products and services while simultaneously enhancing our sustainability performance. Through our 863 branches across the archipelago, we cater to a wide spectrum of customers across various banking service Line of Business (LoB) from Consumer, SME, and Enterprise Banking (EB).

Our diverse range of financial products and services comprise saving accounts, working capital, and investment loans for enterprises, investments & treasury services, e-banking, credit cards, bancassurance, mortgages, automotive financing, unsecured loans, trade finance, cash management, and Sharia-compliant financial products. Detailed information about Danamon's branch locations, including conventional branch offices, Sharia units, and subsidiary branch offices, can be found in the 2023 Annual Report.

Karyawan [2-7]

Employees

Komposisi Karyawan Berdasarkan Perusahaan

Employee Composition by Company

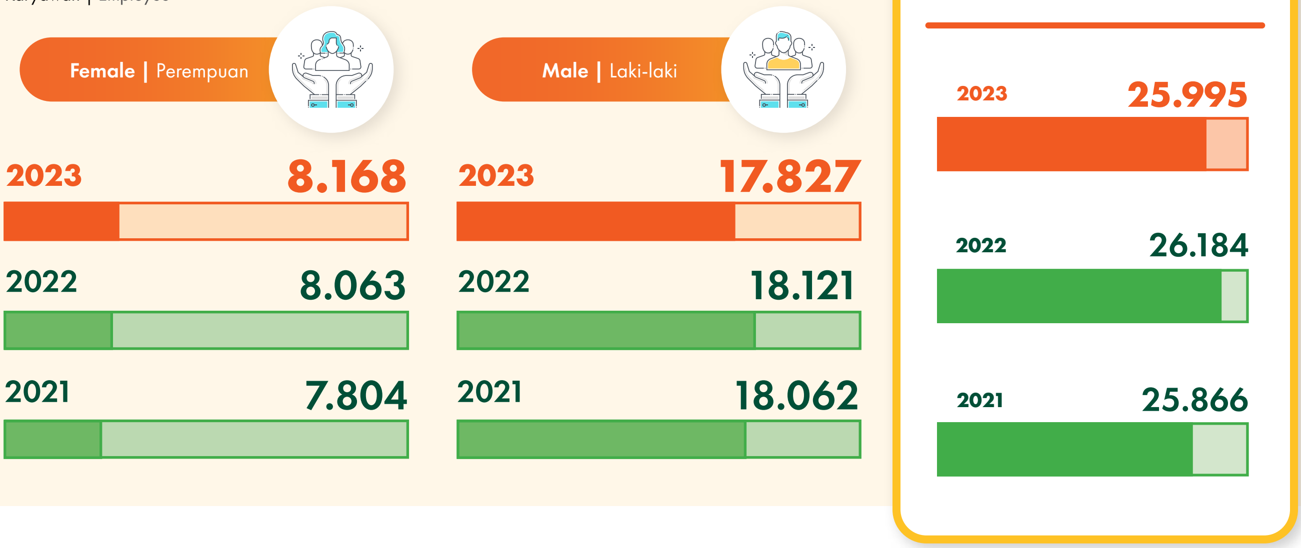
Karyawan | Employee

Perusahaan | Company	2023	2022	2021
Danamon	8.752	8.883	8.773
PT Adira Dinamika Multi Finance Tbk (ADMF)	17.243	17.301	17.093
Jumlah | Total	**25.995**	**26.184**	**25.866**

Komposisi Karyawan Berdasarkan Jenis Kelamin

Employee Composition by Gender

Karyawan | Employee



Komposisi Karyawan Berdasarkan Usia

Employee Composition by Age

Karyawan | Employee

Usia Age		2023	2022	2021
<25 tahun | years	Perempuan | Female	662	669	543
	Laki-laki | Male	480	532	434
	Jumlah | Total	**1.142**	**1.201**	**977**

Usia Age		**2023**	**2022**	**2021**
25-34 tahun | years	Perempuan | Female	3.643	3.877	3.954
	Laki-laki | Male	6.414	7.692	8.015
	Jumlah | Total	**10.057**	**11.569**	**11.969**
35-44 tahun | years	Perempuan | Female	2.505	2.262	2.066
	Laki-laki | Male	7.657	7.356	7.304
	Jumlah | Total	**10.162**	**9.618**	**9.370**
>45 tahun | years	Perempuan | Female	1.358	1.255	1.241
	Laki-laki | Male	3.276	2.541	2.309
	Jumlah | Total	**4.634**	**3.796**	**3.550**
Jumlah | Total		**25.995**	**26.184**	**25.866**

Komposisi Karyawan Berdasarkan Jenjang Pendidikan

Employee Composition by Educational Level

Karyawan | Employee

Jenjang Pendidikan | Educational Level		**2023**	**2022**	**2021**
Pasca Sarjana Post-graduate	Perempuan | Female	184	166	157
	Laki-laki | Male	354	339	318
	Jumlah | Total	**538**	**505**	**475**
Sarjana Graduate	Perempuan | Female	6.407	6.296	5.983
	Laki-laki | Male	12.502	12.484	12.370
	Jumlah | Total	**18.909**	**18.780**	**18.353**
Diploma	Perempuan | Female	1.393	1.407	1.466
	Laki-laki | Male	2.822	2.961	3.066
	Jumlah | Total	**4.215**	**4.368**	**4.532**
SMA Senior High School	Perempuan | Female	184	191	198
	Laki-laki | Male	2.146	2.322	2.305
	Jumlah | Total	**2.330**	**2.513**	**2.503**
SMP/SD Junior High School/Elementary	Perempuan | Female	0	3	0
	Laki-laki | Male	3	15	3
	Jumlah | Total	**3**	**18**	**3**
Jumlah | Total		**25.995**	**26.184**	**25.866**

Komposisi Karyawan Berdasarkan Status Ketenagakerjaan [2-8]

Employee Composition by Employment Status

Karyawan | Employee

Status Ketenagakerjaan | Employment Status		2023	2022	2021
Permanen* Permanent	Perempuan | Female	7.565	7.290	7.345
	Laki-laki | Male	15.673	15.121	15.164
	Jumlah | Total	**23.238**	**22.411**	**22.509**
Non-Permanen** Non-Permanent	Perempuan | Female	603	773	459
	Laki-laki | Male	2.154	3.000	2.898
	Jumlah | Total	**2.757**	**3.773**	**3.357**
Jumlah | Total		**25.995**	**26.184**	**25.866**

Catatan | Notes:

* Karyawan permanen meliputi karyawan tetap dan karyawan masa percobaan | Permanent employees include permanent and probation employees.

**Karyawan non-permanen meliputi karyawan kontrak, trainee, karyawan honorer, dan ekspatriat | Non-permanent employees include contracts employees, trainees, honorary employees, and expatriates.

Komposisi Karyawan Berdasarkan Level Organisasi

Employee Composition by Organizational Level

Karyawan | Employee

Level Organisasi | Organizational Level		2023	2022	2021
Top Management & Technical Advisor	Perempuan | Female	3	3	3
	Laki-laki | Male	21	19	19
	Jumlah | Total	**24**	**22**	**22**
Senior Manager	Perempuan | Female	120	125	122
	Laki-laki | Male	235	235	237
	Jumlah | Total	**355**	**360**	**359**
Manager	Perempuan | Female	1.200	1.155	1.114
	Laki-laki | Male	2.022	1.947	1.869
	Jumlah | Total	**3.222**	**3.102**	**2.983**
Officer	Perempuan | Female	2.782	2.774	2.600
	Laki-laki | Male	5.055	4.986	4.964
	Jumlah | Total	**7.837**	**7.760**	**7.564**
Staff	Perempuan | Female	4.063	4.006	3.965
	Laki-laki | Male	10.494	10.934	10.973
	Jumlah | Total	**14.557**	**14.940**	**14.938**
Jumlah | Total		**25.995**	**26.184**	**25.866**

Jumlah Rekrutmen Berdasarkan Level Organisasi dan Jenis Kelamin Tahun 2023

Number of Employee Recruitments by Organizational Level and Gender by 2023

Karyawan | Employee

	Danamon		ADMF		Total	
Level Organisasi Organizational Level	**Laki-Laki** Male	**Perempuan** Female	**Laki-Laki** Male	**Perempuan** Female	**Laki-Laki** Male	**Perempuan** Female
Top Management & Technical Advisor	1	-	3	-	4	-
Manajer senior	16	9	7	-	23	9
Manajer	167	108	25	9	192	117
Officer	317	336	72	39	389	375
Staff	79	226	1.171	372	1.250	598
Jumlah | Total	**580**	**679**	**1.278**	**420**	**1.858**	**1.099**

Jumlah Perputaran Karyawan Berdasarkan Level Organisasi Jabatan dan Jenis Kelamin tahun 2023

Number of Employee Recruitments by Organizational Level and Gender by 2023

Karyawan | Employee

	Danamon		ADMF		Total	
Level Organisasi Organizational Level	**Laki-Laki** Male	**Perempuan** Female	**Laki-Laki** Male	**Perempuan** Female	**Laki-Laki** Male	**Perempuan** Female
Top Management & Technical Advisor	2	-	1	-	3	-
Manajer senior	35	16	1	3	36	19
Manajer	164	126	27	5	191	131
Officer	322	377	208	42	530	419
Staff	110	238	1.278	191	1.388	429
Jumlah | Total	**633**	**757**	**1.515**	**241**	**2.148**	**998**

Penghargaan dan Pencapaian Tahun 2023

Awards and Achievements in 2023

Januari | January 2023

6th Infobank Satisfaction, Loyalty & Engagement Awards 2023

oleh | by InfoBank

Kategori | Category

- Rank 1 - Satisfaction Index 2023
    - Rank 1 - Satisfaction Index Customer Service
    - Rank 1 - Satisfaction Index - Teller
    - Rank 1 - Satisfaction Index - Security
    - Rank 2 - Satisfaction Index - Mobile Banking
    - Rank 3 - Satisfaction Index - Branch Office
    - Rank 3 - Satisfaction Index - ATM
- Rank 2 - Loyalty Index 2023
- Rank 2 - Engagement Index 2023
- Rank 3 - Marketing Engagement Index 2023

Maret | March 2023

Linkedin Talent Awards 2022

oleh | by LinkedIn

Kategori | Category

Best Talent Acquisition Team

Maret | March 2023

Indonesia Human Resources Awards 2023

oleh | by WartaEkonomi.co.id

Kategori | Category

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

April | April 2023

12th Infobank Digital Brand Awards

oleh | by InfoBank

Kategori | Category

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

Mei | May 2023

Top 100 Most Outstanding Woman 2023

oleh | by InfoBank

Penerima | Racipient

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

Juni | June 2023

Top CSR Awards 2023

oleh | by TopBusiness

Kategori | Category

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

Juni | June 2023

Focus Economics Analyst Forecast Awards 2023

oleh | by Focus Economic

Kategori | Category

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

Juni | June 2023

4th Indonesia Top Bank Awards 2023

oleh | by Iconomics

Kategori | Category

Top Bank 2023 in Conventional - KBMI 3 Category

Juni | June 2023

20th Banking Service Excellence Awards 2023

oleh | by InfoBank

Kategori Bank Konvensional | Category of Commercial Conventional Bank

Platinum Recognition - 10 Consecutive Years in Service Excellence

- Rank1 - Convenient Branch Experience In Priority
- Rank 1 - SMS Banking
- Rank 1 - Opening Account Via Website
- Rank 2 - Priority Banking in Service Excellence
- Rank 2 - Teller
- Rank 2 - Priority Staff

Kategori Unit Usaha Syariah | Category of Sharia Business

Golden Recognition - 5 Consecutive Years in Service Excellence

Rank 1 - Teller

Juni | June 2023

Retail Banker International Asia Trailblazer Awards 2023

oleh | by GlobalData PTE Ltd

Kategori | Category

Best Retail Bank Indonesia

Juni | June 2023

Asiamoney Private Banking Awards 2023

oleh | by Euromoney Trading Limited

Kategori | Category

Best for ESG Investing in Indonesia

Juli | July 2023

Indonesia Most Powerful Women Awards 2023

oleh | by HerStory

Penerima | Recipient

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

Juli | July 2023

HR Asia Awards 2023

oleh | by HR Asia

Kategori | Category

Best Companies to Work for in Asia 2023

Agustus | August 2023

Top Corporate Social Responsibility of The Year 2023

oleh | by Infobrand.id

Kategori | Category

Top Corporate Social Responsibility of the Year 2023

Agustus | August 2023

28th Infobank Awards

oleh | by Infobank

Kategori | Category

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

September | September 2023

12th Infobank Sharia Recognition

oleh | by Infobank

Kategori | Category

Excellence Financial Performance Islamic Banking Unit of Commercial Banking in 2022 (Asset Rp5T-Rp10T)

September | September 2023

GlobalCCU Awards 2023

oleh | by Global Council of Corporate University

Kategori | Category

Bronze Award : Best Corporate University - ,Culture

November | November 2023

Konferensi Nasional Pertama Asosiasi Analis Transaksi Keuangan Indonesia (AATKI) Tahun 2023

oleh | by Asosiasi Analis Transaksi Keuangan Indonesia

Kategori | Category

Rank 2 - Best Report Award (BREW)

Desember | December 2023

Indonesia Best Companies in Creating Leaders From Within Award 2023

oleh | by SWA Media Group and NBO

Kategori | Category

Excellent Predicate

Desember | December 2023

Indonesia Customer Service Champion 2023

oleh | by Majalah SWA

Kategori | Category

Indonesia Customer Service Champion 2023 – Predikat Very Good

Desember | December 2023

Thomas Award

oleh | by Thomas International Indonesia

Kategori | Category

Excellence in Talent Acquisition 2023

Desember | December 2023

Infobank Top 100 CEO 2023

oleh | by Infobank

Kategori | Category

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

Desember | December 2023

Digital Banking Awards

oleh | by Investortrust

Kategori | Category

Winner of Category KBMI 3 for Risk Management Dimension

Desember | December 2023

Infobank Bankers of the Year 2023

oleh | by Infobank

Kategori | Category

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

Visi dan Misi Keberlanjutan [C.1]

Sustainability Vision and Mission

Sustainability Vision

Visi Keberlanjutan

Danamon percaya atas pentingnya membuat produk dan layanan berkelanjutan. Seiring dengan berjalannya waktu, kami akan menyesuaikan bisnis kami agar sejalan dengan harapan keberlanjutan dari para pemangku kepentingan, serta mengidentifikasi solusi terbaik untuk kebutuhan mereka.

Danamon believes that making our products and services sustainable is important. Over time, we will adapt our business in line with the sustainability expectations of our stakeholders, identifying the best possible solutions for their needs.

Sustainability Mission

Misi Keberlanjutan

Danamon berkomitmen menciptakan nilai dan pertumbuhan yang berkelanjutan bagi pelanggan, karyawan, dan komunitas kami, di mana kami beroperasi.

Danamon commits in creating sustainable value and growth for our customers, employees, and the communities in which we operate.

Nilai-Nilai Perusahaan

Corporate Values

B

Berkolaborasi
Collaboration

Menyelaraskan keberagaman sebagai kekuatan untuk mencapai tujuan bersama

Leverage diversity as strength to achieve shared goals

I

Integritas
Integrity

Mengutamakan profesionalisme, keterbukaan, tanggung jawab dan etika sebagai pedoman kinerja secara konsisten

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

S

Sigap Melayani
Customer Centric

Memberikan layanan terbaik kepada seluruh pemangku kepentingan dengan cepat, sigap, dan akurat

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

A

Adaptif
Adaptive

Senantiasa menyesuaikan dan meningkatkan potensi diri untuk menjadi yang terbaik

Keep developing and improving self-potential to become the best

Ikhtisar Aspek Keberlanjutan

Sustainability Highlights

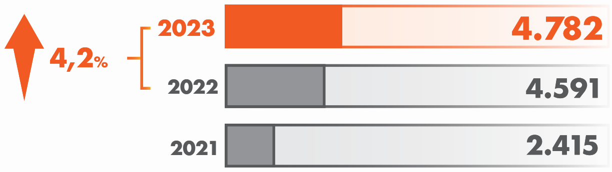
Kinerja Ekonomi [B.1]

Economic Performance

Laba Operasional – Neto

Net Operating Income

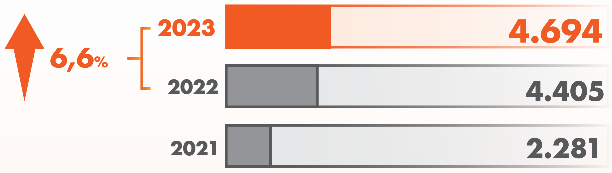
Miliar Rupiah | Billion Rupiah



Laba Sebelum Beban Pajak

Income Before Tax Expense

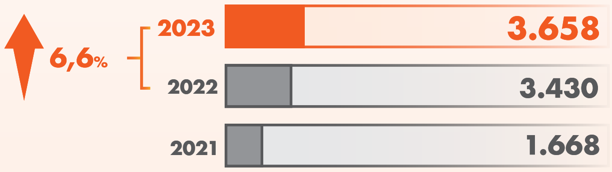
Miliar Rupiah | Billion Rupiah



Pendapatan Setelah Beban Pajak

Income After Tax Expense

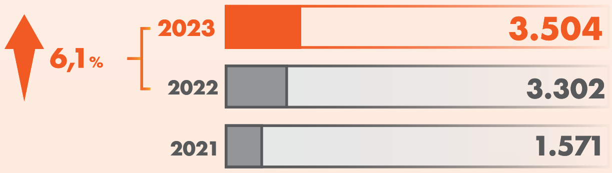
Miliar Rupiah | Billion Rupiah



Laba Bersih yang dapat Diatribusikan Kepada Pemegang Ekuitas Entitas Induk

Net Profit Attributable to Equity Holders of the Parent Entity

Miliar Rupiah | Billion Rupiah



Pembiayaan Berdasarkan Kategori Kegiatan Usaha Berkelanjutan

Financing Based on Sustainable Business Activity

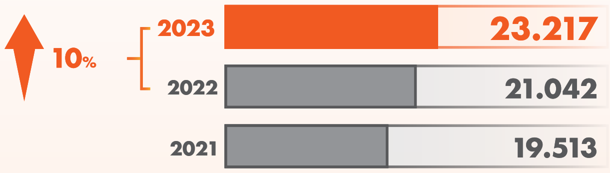
Miliar Rupiah | Billion Rupiah

Kredit untuk Pembiayaan UMKM

Loans for MSME Financing

FN-CB-000.A

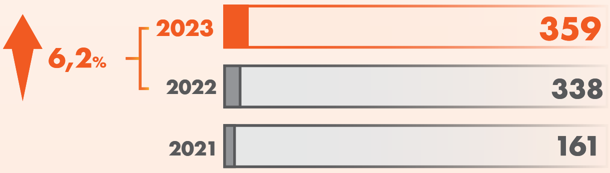
Miliar Rupiah | Billion Rupiah



Laba Bersih per Saham

Basic Income per Share

Rupiah | Rupiah



Kinerja Lingkungan Hidup [B.2]

Environmental Performance

Penggunaan Listrik

Electricity Usage

GJ

↑ 0,1%

2023	140.482
2022	140.326
2021	142.374

Penggunaan Kertas

Paper Usage

Rim | Reams

↑ 11,9%

2023	54.060
2022	48.313
2021	55.759

Intensitas Penggunaan Listrik

Intensity of Electricity Usage

GJ/karyawan/bulan | GJ/employee/month

↑ 1,5%

2023	1,34
2022	1,32
2021	1,35

Intensitas Emisi GRK (Gas Rumah Kaca)*

Intensity of GHG (Greenhouse Gas) Emission*

Metrik Tons CO_2eq/karyawan | Metric Tons CO_2eq/employee

↑ 1,1%

2023	2,70
2022	2,67
2021	2,74

*Cakupan 1 dan 2 | Scope 1 and 2

Penggunaan Air

Water Usage

m^3

↑ 17,4%

2023	158.543
2022	134.995
2021	150.588

Intensitas Penggunaan Air

Intensity of Water Usage

m^3/karyawan/bulan | m^3/employee/month

↑ 18,9%

2023	1,51
2022	1,27
2021	1,43

Penanaman Pohon

Tree Planting

Bakau | Mangrove

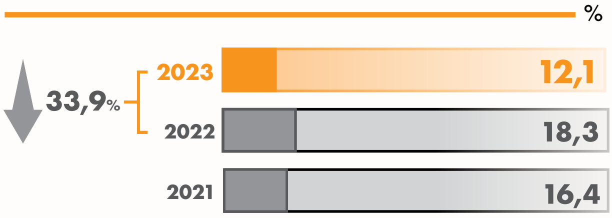
2023	32.000
2022	21.500

Pohon Lainnya | Other trees

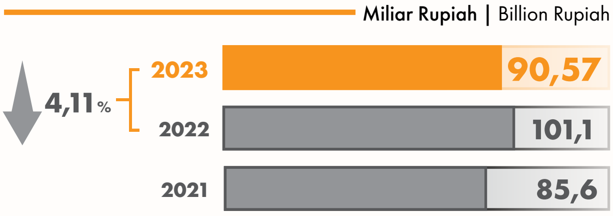
2023	5.650
2022	3.055

Kinerja Sosial [B.3]
Social Performance

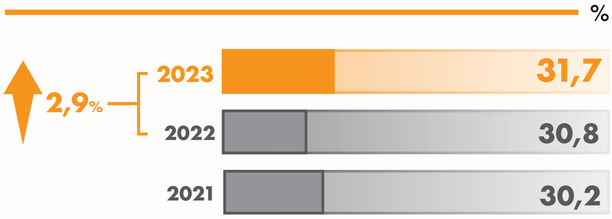
Tingkat Perputaran Karyawan [401-1]
Employee Turnover Rate



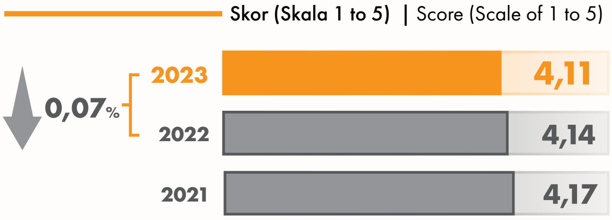
Biaya Pelatihan dan Pendidikan Karyawan
Employee Training and Education Expense



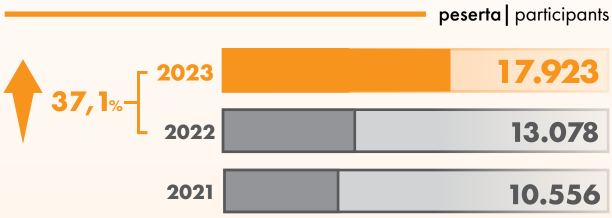
Proporsi Karyawan Perempuan
Proportion of Female Employees



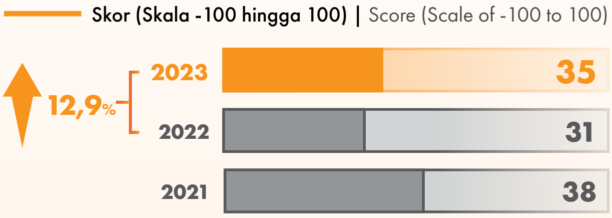
Survei Kepuasan Nasabah
Customer Engagement Survey



Jumlah Peserta Pelatihan dan *Sharing Session* Keuangan Berkelanjutan
Total Participants in Sustainable Finance Training and Sharing Sessions



Kemungkinan Merekomendasikan
Net Promoter Score (NPS)



Dewan Komisaris

Board of Commissioners

NOBUYA KAWASAKI
Komisaris
Commissioner

HEDY MARIA HELENA LAPIAN
Komisaris Independen
Independent Commissioner

YASUSHI ITAGAKI
Komisaris Utama
President Commissioner

HALIM ALAMSYAH
Wakil Komisaris Utama (Independen)
Vice President Commissioner (Independent)

PETER BENYAMIN STOK
Komisaris Independen
Independent Commissioner

DAN HARSONO
Komisaris
Commissioner

Sambutan Dewan Komisaris

Message from the Board of Commissioners

> ***Melalui pencapaian-pencapaian pada tahun 2023, Danamon menegaskan kembali dedikasinya untuk terus melangkah menuju pertumbuhan keuangan berkelanjutan.***
>
> *Through the achievements accomplished in 2023, Danamon's reaffirms its dedication to growing its sustainable finance business.*

Pemangku Kepentingan yang Terhormat,

Di tahun 2023, kita melihat kilas balik yang penuh perubahan, yakni kebangkitan ekonomi Indonesia setelah menghadapi tantangan pandemi COVID-19. Terlepas dari ketidakpastian global, Indonesia telah mencapai peningkatan dalam aspek-aspek yang penting bagi pertumbuhan jangka panjang, terutama stabilitas ekonomi makro, tata kelola sektor publik, dan infrastruktur. Pada saat yang sama, fokus global untuk mengatasi isu lingkungan dan sosial semakin meningkat. Momentum masyarakat global dalam memprioritaskan keberlanjutan menjadi semakin jelas, sehingga mendorong industri di seluruh dunia untuk menilai kembali peran mereka dalam menciptakan planet yang lebih sehat.

Sejalan dengan perkembangan global ini, Dewan Komisaris mengucapkan terima kasih kepada tim Manajemen Bank Danamon yang telah menjaga konsistensi dalam menjalankan inisiatif keberlanjutan, mematuhi peraturan regulator, dan berupaya untuk mengimplementasikan praktik keuangan keberlanjutan yang terbaik.

Danamon telah berkomitmen untuk mengintegrasikan keberlanjutan ke dalam kegiatan usaha dan operasionalnya melalui penerapan Rencana Aksi Keuangan Berkelanjutan (RAKB). Danamon tengah berproses mencapai target rasio kredit keuangan berkelanjutan (Kategori Kegiatan Usaha Berkelanjutan/"KKUB"), sebesar 27% pada tahun 2028. Kami juga mendukung upaya Danamon untuk mencapai target *net zero GHG emissions* dari kegiatan operasional sendiri pada tahun 2030, sebagaimana target dekarbonisasi yang dicanangkan oleh MUFG.

Dear Stakeholders,

As we reflect on the transformative year of 2023, we can observe Indonesia's economic resurgence following the challenges of the COVID-19 pandemic. Despite global uncertainties, Indonesia has made consistent improvements in aspects crucial to its long-term growth, notably macroeconomic stability, public sector governance, and infrastructure. Concurrently, the global focus on addressing environmental and social concerns has intensified. The global community's momentum toward prioritizing sustainability has never been clearer, driving industries worldwide to reassess their roles in fostering a healthier planet.

In alignment with these global trends, the Board of Commissioners would like to convey its appreciation to the Bank Danamon Management team for maintaining consistency in delivering sustainability initiatives, complying with regulations, and seeking ways to apply sustainable finance best practices.

Danamon has committed to integrating sustainability into its business and operations by implementing the Sustainable Finance Action Plan (SFAP). Danamon is on track to reach its sustainable finance loan target (Sustainable Business Activity Category/"KKUB") of a 27% ratio by 2028. We also support Danamon's efforts to achieve net zero GHG emissions from its own operations by 2030, in step with MUFG's decarbonization target.

Kami sangat mengapresiasi Pemerintah Indonesia yang tetap teguh dan sigap dalam memastikan para pelaku industri ikut serta dalam upaya merealisasikan target nasional, terutama dalam perbaikan sektor keuangan berkelanjutan. Inisiatif-insiatif keuangan berkelanjutan Pemerintah, antara lain Taksonomi Hijau Indonesia, dan panduan *Initial Climate Risk Stress-Testing* (CRST), menujukkan peran penting Pemerintah dalam adopsi keuangan berkelanjutan di Indonesia, terutama dalam merespon tuntutan aksi iklim.

Dewan Komisaris mengucapkan terima kasih kepada seluruh pemangku kepentingan yang telah bersama-sama dengan Danamon memperjuangkan keberlanjutan dan mengupayakan kemajuan menuju dunia yang lebih baik. Kami juga mengucapkan terima kasih kepada para karyawan Danamon atas kerja keras dan upaya untuk memastikan keberlanjutan yang tercermin dalam setiap langkah yang diambil.

Dengan pencapaian-pencapaian tersebut, Danamon menegaskan kembali dedikasinya untuk terus melangkah menuju pertumbuhan keuangan berkelanjutan. Ke depan, dengan memanfaatkan keberadaan kami selama lebih dari enam dekade di Indonesia, Danamon akan terus berupaya mewujudkan misi keberlanjutan. Hal ini mencakup penciptaan nilai dan mendorong pertumbuhan yang berkelanjutan bagi nasabah, karyawan, dan masyarakat di mana kami beroperasi.

We greatly appreciate the Indonesian government, which remains steadfast and swift in ensuring that industry players are participating in efforts to realize national targets, especially in their improvements to the sustainable finance sector. Recent initiatives related to sustainable finance include the Indonesian Green Taxonomy and the Initial Climate Risk Stress-Testing (CRST) Guidance, demonstrating the government's crucial role in Indonesia's adoption of sustainable finance, particularly in responding to the call for climate action.

The Board of Commissioners extends its gratitude to all stakeholders who have been with Danamon, championing sustainability and making progress toward a better world together. We would also like to thank our employees for their hard work, as well as for ensuring that sustainability is reflected in every action that we take.

With these accomplishments, Danamon has reaffirmed its dedication to growing its sustainable finance business. Looking ahead, leveraging our presence in Indonesia that spans over six decades, Danamon will persist in realizing our sustainability mission. This entails creating value and fostering sustainable growth for our customers, employees, and the communities in which we operate.

Dewan Komisaris mengucapkan terima kasih kepada seluruh pemangku kepentingan yang telah bersama-sama dengan Danamon memperjuangkan keberlanjutan dan kemajuan untuk dunia yang lebih baik.

The Board of Commissioners extends our gratitude to all stakeholders, who have been with Danamon, championing sustainability and progressing for a better world together.

Jakarta, 28 Februari | February 2024

YASUSHI ITAGAKI
Komisaris Utama | President Commissioner

Direksi

Board of Directors

DADI BUDIANA
Direktur
Director

HERRY HYKMANTO
Direktur
Director

THOMAS SUDARMA
Direktur
Director

HAFID HADELI
Wakil Direktur Utama
Vice President Director

DAISUKE EJIMA	**HONGGO WIDJOJO KANGMASTO**	**NAOKI MIZOGUCHI**	**RITA MIRASARI**	**MULJONO TJANDRA**
Direktur Utama	**Wakil Direktur Utama**	**Direktur**	**Direktur**	**Direktur**
President Director	Vice President Director	Director	Director	Director

Penjelasan Direksi [2-23][D.1]

Board of Directors' Message

> ***#TumbuhBersamaDANAMON, Mewujudkan Kesejahteraan melalui Pertumbuhan Keuangan Berkelanjutan merupakan tema utama dalam Laporan Keberlanjutan ini, merangkum komitmen teguh kami untuk menumbuhkan kesejahteraan finansial, sekaligus menyelaraskan dengan praktik keberlanjutan.***
>
> ***#TumbuhBersamaDANAMON**, Building Prosperity through Sustainable Finance is our Bank's core theme for this Sustainability Report, encapsulating our steadfast commitment to fostering financial welfare while harmonizing with sustainability practices.*

Pemangku Kepentingan yang Terhormat,

#TumbuhBersamaDanamon, Mewujudkan Kesejahteraan melalui Pertumbuhan Keuangan Berkelanjutan merupakan tema utama dalam Laporan Keberlanjutan ini, merangkum komitmen teguh kami untuk menumbuhkan kesejahteraan finansial, sekaligus menyelaraskan dengan praktik keberlanjutan. Kami mengutamakan kegiatan operasional dengan dedikasi untuk mencapai kesejahteraan bagi institusi, nasabah, dan masyarakat. Kami percaya bahwa pertumbuhan keuangan berkelanjutan bukan hanya sekedar aspirasi, tetapi merupakan pendekatan penting yang mengintegrasikan praktik-praktik perbankan yang bertanggung jawab ke dalam model bisnis.

Tahun 2023 merupakan tahun yang penuh tantangan dan peluang dalam keuangan berkelanjutan, seperti semakin menguatnya perhatian terhadap isu perubahan iklim dan ketidakpastian ekonomi global yang masih dibayangi krisis geopolitik. Di tengah kompleksitas tersebut, Bank Danamon menaruh perhatian lebih untuk mengintegrasikan penilaian risiko perubahan iklim dan strategi mitigasi ke dalam keputusan investasi dan pembiayaan, di samping aktivitas operasional.

Sepanjang tahun 2023, kami telah membuat kemajuan nyata dalam praktik Lingkungan, Sosial, dan Tata Kelola (LST). Kami terus mengintegrasikan aspek LST ke dalam kegiatan operasi, meningkatkan transparansi, dan akuntabilitas dalam proses pengambilan keputusan sebagai salah satu respons kami atas penerapan keuangan berkelanjutan. Dengan menanamkan aspek LST, Danamon berupaya mengurangi risiko dan memanfaatkan peluang yang menciptakan nilai jangka panjang bagi semua pemangku kepentingan.

Dear Stakeholders,

#TumbuhBersamaDanamon, Building Prosperity through Sustainable Finance is our Bank's core theme for this Sustainability Report, encapsulating our steadfast commitment to fostering financial welfare while harmonizing with sustainability practices. At the heart of our operations lies a dedication to achieving prosperity for our institution, customers, and our community. We believe that sustainable finance growth is not just an aspiration, but a fundamental approach that integrates responsible banking practices into our business model.

The year 2023 presented a landscape fraught with challenges and opportunities in sustainable finance, such as increased attention to climate change issues and global economic uncertainty that is still overshadowed by geopolitical crises. Amidst these complexities, Bank Danamon has put more attention to integrate climate change risk assessment and mitigation strategies into our investment and financing decisions, in addition to our own operation.

Throughout 2023, we have made tangible progress in advancing our Environmental, Social, and Governance (ESG) practices. We continue to integrate ESG aspects into our operations, enhancing transparency and accountability in our decision-making processes as a part of our responses to apply sustainable finance. By embedding ESG considerations, Danamon strives to mitigate risks and capitalize on opportunities that create long-term value for all stakeholders.

Komitmen dan Progres Menuju Keuangan Berkelanjutan

Rencana Aksi Keuangan Berkelanjutan (RAKB) menjadi panduan bagi strategi kami dalam mencapai tujuan keuangan berkelanjutan dan memberikan arahan dalam menjalankan inisiatif kami. Dalam upaya merefleksikan komitmen dan memastikan dampak positif dan nyata bagi para pemangku kepentingan, kami terus memantau dan berupaya meningkatkan penerapan RAKB.

Dalam menekankan pentingnya tata kelola keberlanjutan serta sebagai bagian dari MUFG, Danamon terus melakukan penyelarasan dengan MUFG Environmental and Social Policy Framework. Pada tahun 2023, kami menerapkan beberapa perubahan atas kebijakan internal untuk meningkatkan pertimbangan aspek LST dalam proses kredit. Selain pembaruan terkait peraturan Pemerintah, perubahan yang dilakukan berkaitan dengan ketentuan pembiayaan kepada sektor penambangan batu bara termal, mengingat dampak lingkungan dan sosial yang ditimbulkan pada sektor ini. Selanjutnya, pada penilaian risiko dan lingkungan sektor kelapa sawit, kami juga menambahkan pertanyaan mengenai rencana tindakan debitur pada rantai pasoknya.

Target dan Pencapaian

Danamon senantiasa mengintegrasikan prinsip LST dalam penyaluran kredit. Kami mencatat pencapaian penting dalam inisiatif pembiayaan berkelanjutan, termasuk kontribusi 22% portofolio keuangan berkelanjutan berdasarkan Kategori Kegiatan Usaha Berkelanjutan (KKUB) terhadap total portfolio kredit Bank. Pencapaian ini tumbuh sebesar 24% *year-on-year* (yoy), melampaui target yang telah ditetapkan. Ke depan, Danamon menargetkan proporsi 27% kredit keuangan berkelanjutan dari keseluruhan portofolio bank pada tahun 2028.

Melalui Unit Usaha Syariah (UUS), Danamon menandatangani perjanjian Pembiayaan Sosial Syariah Berkelanjutan (PSSB) dengan PT Permodalan Nasional Madani (PNM) dan Bank MUFG pada September 2023. Sebagai PSSB pertama di Indonesia dengan nilai Rp500 miliar, pembiayaan ini bertujuan untuk mendukung modal kerja bagi usaha ultramikro melalui program PNM, yakni Membina Ekonomi Keluaga Sejahtera (Mekaar). Mekaar menyediakan pinjaman modal usaha untuk pemberdayaan perempuan prasejahtera pemilik usaha ultra mikro. Kerja sama ini menunjukkan dukungan Danamon terhadap penciptaan ekonomi yang adil dan setara, sejalan dengan Tujuan Pembangunan Berkelanjutan (TPB).

Commitment and Progress Toward Sustainable Finance

The Sustainable Finance Action Plan (SFAP) guides our strategy for achieving our sustainable finance goals and provides direction in implementing our initiatives. In the pursuit of reflecting our commitment and ensuring positive and true impacts on our stakeholders, we continuously monitor and seek way to enhance the implementation of our SFAP.

Emphasizing the significance of sustainability governance and as a part of MUFG, Danamon continuously seek alignment with the MUFG Environmental and Social Policy Framework. In 2023, we made several amendments to our internal policies to enhance ESG consideration in our credit process. In addition to regulatory updates, the amendments were related to financing for thermal coal mining sector considering the environmental and social impact it poses. Moreover, in the environmental and social risk assessment in the palm oil sector, we also added an inquiry regarding debtor's action plan on its supply chain.

Targets and Achievements

Danamon consistently integrates the principles of ESG in our credit process. Danamon saw notable achievements in the endeavors in the field of sustainable financing, including 22% contribution of sustainable loan portfolio based on Sustainable Business Activity Category (KKUB) to the Bank's total loan. This figure experienced growth of 24% year-on-year (yoy), exceeding the target. Moving forward, Danamon targets achieving Sustainable Loan Portfolio of 27% by 2028.

Danamon, through its Sharia Business Unit (UUS), has signed a Sustainable Sharia Social Financing (PSSB) agreement with PT Permodalan Nasional Madani (PNM) and MUFG Bank in September 2023. As the first PSSB in Indonesia of IDR500 billion, the proceed will be used to finance working capital for ultra-micro business through the PNM program, Fostering a Prosperous Family Economy (Mekaar). Mekaar provides capital loan to empowering underprivileged women who are ultra-micro business owners. This agreement showcases Danamon's support to fair and equal economic creation, in line with the Sustainable Development Goals (SDGs).

Dalam memastikan penyaluran kredit yang mempertimbangkan risiko LST, Danamon mengimplementasikan kebijakan keberlanjutan dalam proses *credit underwriting*, yakni Kebijakan Pedoman *Sustainability Credit* dan Pedoman Analisis Risiko Lingkungan dan Sosial (ESRA).

Salah satu upaya penting yang kami lakukan adalah mendorong transisi dari transportasi berbahan bakar fosil menuju kendaraan listrik melalui kolaborasi dengan Adira Finance. Selain itu, kami telah membangun *Electric Vehicles* (EV) *charging station* di Menara Bank Danamon dan beberapa kantor cabang, serta mendonasikan 67 sepeda motor listrik kepada mitra bisnis di sepanjang tahun 2023.

Merupakan suatu kehormatan bagi kami dalam menerima penghargaan Asiamoney Best for ESG Investing di Indonesia. Penghargaan ini merupakan pengakuan atas kepemimpinan dan komitmen Danamon dalam mempromosikan pembiayaan berkelanjutan dan investasi LST.

Sejalan dengan komitmen kami untuk menjunjung tinggi transparansi dan kepatuhan, Danamon senantiasa menerapkan prinsip kehati-hatian. Tahun ini, Laporan Keberlanjutan 2023 Danamon diverifikasi oleh pihak ketiga yang independen. Langkah ini menunjukkan komitmen kami dalam menjunjung kepatuhan, transparansi, dan keandalan.

Selain itu, menyadari pentingnya tenaga kerja yang mampu dan produktif, Danamon memprioritaskan inisiatif pelatihan dan pendidikan yang berkesinambungan bagi para karyawan. Program-program ini bertujuan untuk meningkatkan kesadaran dan pemahaman mereka tentang keuangan berkelanjutan, yang memperkuat komitmen kami terhadap praktik perbankan yang bertanggung jawab.

Aksi untuk Bumi yang Lebih Hijau

Penanggulangan krisis iklim telah menjadi hal yang sangat mendesak, mengingat perubahan iklim memengaruhi setiap aspek kehidupan kita. Aksi iklim merupakan tanggung jawab kita bersama, dengan tujuan untuk membatasi kenaikan suhu global maksimum sebesar dua derajat Celsius sejak masa pra-Revolusi Industri. Kita perlu menurunkan emisi gas rumah kaca dan mulai bertransisi ke ekonomi lebih rendah karbon.

Danamon ikut serta mengambil bagian dalam misi dekarbonisasi sebagai aksi iklim. Kami mendukung komitmen bersama untuk mencapai *net zero* GHG *emissions* dari operasional sendiri pada

In ensuring credit distribution that considers ESG risks, Danamon implements sustainability guidelines in the credit underwriting process, which are the Sustainability Credit Guideline Policy and Environmental and Social Risk management (ESRA) Guideline.

One of our salient efforts includes promoting the transition from fossil fuel-based transportation to Electric Vehicles (EV), by collaborating with Adira Finance. Adding into it, we have built EV charging stations in Menara Bank Danamon and several branch offices, as well as donated 67 electric motorcycles to business partners in 2023.

We are honored to have received the Asiamoney Best for ESG Investing in Indonesia award. This award recognizes Danamon's leadership and commitment in promoting sustainable finance and ESG investing.

In line with our commitment to uphold transparency and compliance, Danamon strives to implement precautionary. This year, Danamon's 2023 Sustainability Report is verified by an independent third-party. This step shows our commitment to uphold compliance, transparency, and reliability.

Moreover, recognizing the importance of a capable and productive workforce, Danamon has prioritized continuous training and educational initiatives for our employees. These programs aim to enhance their awareness and comprehension of sustainable finance, reinforcing our commitment to responsible banking practices.

Action for a Greener Planet

The race against climate crisis has been more urgent than ever, as climate change affects each and every aspect of our life on earth. The responsibility of climate action lies collectively in all of us, in the pursuit to limit global temperature raise to maximum two degree Centigrade since the pre-Industrial Revolution. We need to reduce greenhouse gas emissions and start the transition to a less carbon-intensive economy.

Danamon is taking part in the decarbonization mission as climate action. We support the joint commitment to achieve net zero GHG emissions by 2030, as committed by MUFG. We take tahun 2030 yang telah dicanangkan oleh MUFG. Kami mengambil peran dalam inisiatif penyerapan dan penyeimbangan karbon, antara lain melalui penanaman *mangrove*, pembelian kredit karbon, dan sertifikat energi terbarukan (REC). Upaya ini menjadi bagian dalam Rencana Aksi Keuangan Berkelanjutan (RAKB).

Danamon memberikan apresiasi dan mendukung penuh langkah-langkah Pemerintah Indonesia dalam aksi iklim. Kami menyambut baik peluncuran Bursa Karbon Indonesia (IDXCarbon) pada September 2023 sebagai Penyelenggara Bursa Karbon pertama di Indonesia, dan ikut berpartisipasi dalam pembelian kredit karbon.

Sebagai tindak lanjut dari terbitnya panduan *Initial Climate Risk Stress-Testing* (CRST) dari OJK, Danamon telah melakukan *gap analysis* atas CRST. Kami juga melanjutkan implementasi *Pilot Project* Taksonomi Hijau Indonesia, serta penyesuaian sistem internal untuk mendukung prosesnya. Hal-hal ini mempertegas dukungan Danamon dalam mendukung upaya Pemerintah Indonesia dalam menghadapi perubahan iklim.

Apresiasi

Kami mengucapkan terima kasih yang tulus kepada seluruh pemangku kepentingan, atas dukungan Anda yang tiada henti bagi kami. Kepercayaan Anda dan kerja sama kita sangat penting dalam mendorong pencapaian tujuan bersama, yakni praktik perbankan yang berkelanjutan dan bertanggung jawab, termasuk keuangan berkelanjutan. Melalui upaya kolektif, tekad, dan semangat kerja sama, kita melangkah menuju masa depan yang lebih baik.

part in carbon sequestration and offset initiatives, including mangrove planting, carbon credit purchase, and renewable energy certificate (REC). These efforts are embedded in our Sustainable Finance Action Plan (SFAP).

Danamon fully supports Indonesian Government's measures in climate action. We welcome the launch of the Indonesia Carbon Exchange (IDXCarbon) in September 2023 as the Carbon Exchange Organizer, and has participated in purchasing carbon credits.

As a follow up to the issuance of Initial Climate Risk Stress-Testing (CRST) guidance from OJK, Danamon has initiated a gap analysis of CRST. We also continue the implementation of Green Taxonomy Pilot Project along with internal system adjustment to support the process. All of these reiterate Danamon's support to Indonesian Government's endeavour in tackling climate change.

Appreciation

We extend our sincere gratitude to each one of our stakeholders, for your unwavering support for us. Your trust and our partnership have been instrumental in driving toward our shared goals of sustainable and responsible banking, including sustainable finance. It is through our collective efforts, determination, and the spirit of cooperation that we are making strides toward a better future.

Jakarta, 28 Februari | February 2024

DAISUKE EJIMA
President Director | Direktur Utama

> **Pencapaian portofolio keuangan berkelanjutan berdasarkan Kategori Kegiatan Usaha Berkelanjutan (KKUB) terhadap total portfolio kredit Bank tahun 2023 melampaui target yang telah ditetapkan.**
>
> Achievement of sustainable loan portfolio based on Sustainable Business Activity Category (KKUB) to the Bank's total loan in 2023 exceeded the target.

Tentang Kami
About Us

Profil Perusahaan [2-1][2-6][C.2]

Company Profil

Nama Perusahaan
Company Name

PT Bank Danamon Indonesia Tbk

Bidang Usaha
Field of Business

Banking Services

Tanggal Pendirian
Date of Establishment

16 July 1956

Alamat Kantor Pusat
Head Office Address

Menara Bank Danamon
Jl. HR. Rasuna Said, Blok C No. 10
Karet Setiabudi, Jakarta 12920, Indonesia
Phone: +6221 8064 5000
Email: corporate.communications@danamon.co.id
Website: www.danamon.co.id

Dasar Hukum Pendirian
Legal Basis of Establishment

Akta notaris Meester Raden Soedja, S.H. No. 134 tanggal 16 Juli 1956 yang disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. J.A.5/40/8 tanggal 24 April 1957 dan telah diumumkan dalam Tambahan No. 664, pada Berita Negara Republik Indonesia No. 46 tanggal 7 Juni 1957.

Notarial deed No. 134 dated July 16, 1956 of Meester Raden Soedja, S.H., and ratified by the Minister of Justice of Republic of Indonesia through their Decision Letter No. J.A.5/40/8 dated on April 24, 1957 and published in Supplement No. 664 of the State Gazette of Republic of Indonesia No. 46 dated June 7, 1957.

Lokasi Operasi
Operational Location

Indonesia
Kantor di Jakarta, Bandung, Surabaya, Makassar, Medan, Balikpapan, Semarang, Denpasar, and Palembang.
Offices in Jakarta, Bandung, Surabaya, Makassar, Medan, Balikpapan, Semarang, Denpasar, and Palembang region.

Komposisi Kepemilikan Saham
Share Ownership Composition

MUFG Bank, Ltd.	**92,47%**
Public	**7,53%**

Anak Perusahaan
Subsidiary

PT Adira Dinamika Multi Finance Tbk (ADMF)

Perubahan Signifikan [2-6][C.6]

Significant Changes

Selama tahun 2023, tidak terdapat perubahan yang bersifat signifikan terkait model bisnis Bank, rantai pasok, maupun struktur kepemilikan.

In 2023, there were no significant changes related to Bank's business model, supply chain, nor ownership structure.

Rantai Pasokan [2-6]

Supply Chain

Dalam melibatkan pihak eksternal dan pemasok, Divisi Pengadaan berpedoman pada Prosedur Standar Operasional (SOP) dan mengikuti Panduan Kode Etik untuk memastikan bahwa Danamon dan para mitra dapat mempertahankan standar etika yang baik. Danamon juga terus mendukung para pemasok dalam praktik-praktik keuangan berkelanjutan, termasuk mematuhi peraturan terkait ketenagakerjaan dan pengadaan.

Kebijakan Anti Penyuapan dan Korupsi dapat memperkuat prosedur pengadaan melalui pemeriksaan terhadap pelanggaran dan melakukan uji kelayakan. Hal ini dapat membantu mencegah terjadinya benturan kepentingan yang melibatkan pemasok yang sudah ada maupun calon pemasok. Danamon juga telah memiliki Sistem Pelaporan Pelanggaran (*Whistleblowing System*/WBS) untuk melaporkan dugaan pelanggaran atau *fraud* sehingga dapat meningkatkan transparansi dan kepercayaan pada proses pengadaan. [2-15]

Danamon memprioritaskan perlindungan terhadap kerahasiaan data perusahaan, karyawan, dan nasabah. Dalam hal ini, perjanjian kerahasiaan dan sistem Procure-to-Pay (P2P) merupakan hal penting selama proses *supplier onboarding*. Saat ini, Danamon bekerja sama dengan 418 pemasok yang meliputi berbagai layanan, termasuk asuransi, pengembangan IT, perangkat keras dan perangkat lunak, konsultasi profesional, perlengkapan kantor, mesin ATM, jasa pekerja alih daya, perusahaan konstruksi dan fasilitas, serta jasa pengelolaan keuangan.

When engaging external parties and suppliers, the Procurement Division relies on the Procurement Standard Operating Procedures (SOP) and follows a Code of Ethics to ensure that the Bank and partners maintain a high ethical standard. Danamon also continues to encourage suppliers in backing sustainable finance practices, including following employment laws and procurement regulations.

The Bank's Anti-Bribery and Corruption Policy strengthens our procurement procedures by conducting checks for financial crimes and performing due diligence. This helps prevent any conflicts of interest involving current or potential suppliers. Danamon has also set up a Whistleblowing System (WBS) to facilitate the reporting of suspected violations or fraud, further improving the transparency and reliability of the procurement process. [2-15]

At Danamon, our priority is safeguarding the privacy of company, employee, and customer data. To ensure this, confidentiality agreements and the Procure-to-Pay (P2P) system are a fundamental component of the supplier onboarding process. Danamon currently maintains a roster of 418 approved suppliers. These suppliers cover a wide range of services, including insurance, IT development, hardware and software, professional consulting, office supplies, ATM machines, outsourced labor services, construction and facility management, as well as cash management services.

Proporsi dan Persentase Pemasok Lokal & Luar Negeri

Proportion of Local & International Suppliers

Pemasok | Supplier

	Pemasok Lokal Local Supplier **Jumlah** | Total	%	**Pemasok Luar Negeri** International Supplier **Jumlah** | Total	%
2023	384	92	34	8
2022	277	91	28	9
2021	381	95	19	5

Jumlah Total	**Jumlah** | Total	%
2023	418	100
2022	305	100
2021	400	100

Inisiatif Eksternal dan Keanggotaan Asosiasi [2-28][C.5]

External Initiatives and Association Memberships

Danamon secara aktif berpartisipasi dalam berbagai asosiasi bank tingkat nasional termasuk juga dalam beberapa inisiatif yang diadakan. Partisipasi ini penting untuk mendapatkan informasi praktik terbaik dan isu-isu penting dalam sektor perbankan. Keanggotaan dalam asosiasi juga memungkinkan Danamon untuk berinteraksi dengan instansi pemerintah serta memberikan masukan terkait peraturan dan isu kepatuhan pada seluruh industri. Danamon belum merupakan bagian dari Global Systemically Important Bank (G-SIB) per akhir tahun 2023. [FN-CB-550a.1]

Danamon actively participates in national bank associations including the initiatives held. This inclusion is important to keep being informed about the best practices and key concerns within the banking sector. Membership on these associations also enable Danamon to engage with the government and provide input on regulatory changes and industry-wide compliance matters. Danamon is not a part of the Global Systemically Important Bank (G-SIB) as at end of 2023. [FN-CB-550a.1]

Perhimpunan Bank Nasional (Perbanas)
National Bank Association

Asosiasi Pengelola Risiko Bank
Bankers Association for Risk Management (BARa)

Asosiasi Emiten Indonesia (AEI)
Indonesian Issuers Association

Ikatan Bankir Indonesia (IBI)
Indonesian Bankers Association

Asosiasi Sistem Pembayaran Indonesia (ASPI)
Indonesian Payment System Association

Tata Kelola Keberlanjutan

Sustainability Governance

Struktur Tata Kelola Keberlanjutan [2-9][2-11][2-12][2-13][2-14][E.1]

Sustainability Governance Structure

Komite Keberlanjutan yang dipimpin oleh Direktur Utama dan Direksi sebagai anggota, bertanggung jawab untuk menyetujui isu-isu prioritas serta mengawasi inisiatif dan implementasi keuangan berkelanjutan yang dilakukan. Dewan Komisaris menyetujui rencana keuangan berkelanjutan. Pengawasan terhadap implementasi keuangan berkelanjutan adalah tanggung jawab bersama Dewan Komisaris, Direksi, dan Komite Keberlanjutan. Implementasi keuangan berkelanjutan dilaksanakan oleh Tim Keberlanjutan yang terdiri dari berbagai divisi.

Rapat Komite Keberlanjutan dilakukan secara berkala untuk memudahkan koordinasi, menyediakan sarana untuk berdiskusi terkait progres Rencana Aksi Keuangan Berkelanjutan (RAKB) termasuk komitmen *net zero* 2030, dan hal-hal relevan lainnya yang berkaitan dengan keuangan berkelanjutan.

Panduan Tata Tertib Kerja Komite Keberlanjutan menentukan tugas, wewenang, dan tanggung jawab masing-masing dan mekanisme kerja sama dalam pelaksanaan Keuangan Berkelanjutan Bank, yang meliputi isu-isu prioritas terkait Lingkungan, Sosial, dan Tata Kelola (LST), struktur tata kelola, penyusunan rencana aksi, dan pelaporan keberlanjutan.

The Sustainability Committee, led by the President Director and comprised of members from the Board of Directors, is responsible for approving priority issues and overseeing the Bank's sustainable finance initiatives and its implementation. The Board of Commissioners approves the sustainable finance plan. The supervision of sustainable finance implementation is a joint effort involving the Board of Commissioners, the Board of Directors, and the Sustainability Committee. The implementation of sustainable finance is carried out by the Sustainability Team, which includes members from various divisions.

Sustainability Committee Meetings are convened periodically to facilitate coordination, providing a platform for discussing the progress of the Sustainable Finance Action Plan (SFAP), including the net zero 2030 commitment, and other relevant matters related to sustainable finance.

The Sustainability Committee Charter sets the guidelines for their individual roles, authorities, responsibilities, and cooperation mechanisms of the Bank's Sustainable Finance implementation, which included priority issues related to Environment, Social, and Governance (ESG), the governance structure, the preparation of action plan, and sustainability reporting.

Sustainability Governance Structure | Struktur Tata Kelola Keberlanjutan [2-9]

Dewan Komisaris Melalui Komite Pemantau Risiko
Board of Commissioners Through Risk Oversight Committee

Menyetujui RAKB, termasuk visi dan misi keberlanjutan

Approve the SFAP, including the sustainability vision and mission

Direksi
Board of Directors

Memimpin penyusunan RAKB dan memantau kinerja keberlanjutan secara keseluruhan

Lead the SFAP preparation and monitoring overall sustainability performance

Komite Keberlanjutan [2-14]
Sustainability Committee

Memantau perkembangan RAKB dan pelaporan, meninjau RAKB, dan menyetujui isu-isu prioritas terkait keberlanjutan

Monitor the SFAP progress and reporting, review the SFAP, and approve priority issues related to sustainability

Tim Keberlanjutan
Sustainability Team

Menyusun dan melaksanakan RAKB serta pelaporannya, termasuk Laporan Berkelanjutan

Develop and implement the SFAP and its reporting, including the Sustainability Report

Informasi Struktur Tata Kelola yang lebih komprehensif dapat dibaca pada Laporan Tahunan 2023.

For more comprehensive Governance Structure information, please refer to the 2023 Annual Report.

Pengembangan Kompetensi Keuangan Berkelanjutan [FS4][E.2]
Sustainable Finance Competency Development

Pemahaman menyeluruh dari karyawan tentang keuangan berkelanjutan penting bagi implementasi keuangan berkelanjutan. Danamon memberikan kesempatan dan mendorong karyawan untuk mengikuti berbagai pelatihan tentang keuangan berkelanjutan, baik yang diselenggarakan secara internal maupun oleh pihak eksternal. Pelatihan keuangan berkelanjutan diikuti oleh karyawan dari berbagai level, termasuk Direksi, Komite Keberlanjutan, dan Tim Keberlanjutan.

A thorough understanding of sustainable finance implementation is imperative for the sustainable finance implementation. Danamon provides opportunities and encourages for employees to participate in sustainable finance-related trainings, organized internally or externally. Sustainable finance trainings are participated by employees from various level, including the Board of Directors, Sustainability Committee, and Sustainability Team.

Pelatihan Terkait Keuangan Berkelanjutan [2-17]

Training related to Sustainability Finance

Nama Pelatihan | Name of Training	**Lembaga Penyelenggara** | Organizer	**Peserta** | Participant
Code of Conduct 2023 | Kode Etik 2023	E-Learning (EAZY)	8.590 karyawan | employees 9 directors | direktur
Danamon Sustainability 2021	E-Learning (EAZY)	947 karyawan | employees
Green Taxonomy Outsystem (GTQ) Training	PricewaterhouseCoopers	410 karyawan | employees
Keselamatan Kerja Dalam Kondisi Darurat Occupational Safety in Emergency Condition	E-Learning (EAZY)	7.854 karyawan | employees 4 directors | direktur
Sesi Leadership – Manager Forum Leadership Session – Manager Forum	Yasier Utama	43 employees | karyawan 9 direktur | directors
Pengenalan BCM dan Simulasi Bencana BCM Introduction and Disaster Simulation	Internal	25 karyawan | employees
Penyusunan BCP untuk LoB | BCP for LoB	Internal	25 karyawan | employees
Closing the Green Skills Gap to Power Greener Economy & Drive Sustainability	LinkedIn Learning	4 karyawan | employees
ESG for SF Loan	MUFG Singapore	1 karyawan | employee
BCM Certified Professional (BCMPCP)	RAP Indonesia	1 karyawan | employee
Training Keuangan Berkelanjutan Batch II Sustainable Finance Training Batch II	OJK Institute	1 karyawan | employee

Manajemen Risiko [2-25][FS2][FS3][FS9][E.3]

Risk Management

Sebagai upaya dalam pengelolaan risiko yang efektif dalam mendukung kegiatan bisnis perbankan yang erat kaitannya dengan berbagai risiko, maka perlu dipastikan Bank telah mengidentifikasi risiko dan eksposur yang dihadapi, memetakan prioritas mitigasi, dan mengelola risiko sehingga berada dalam tingkat yang dapat diterima. Dalam upaya tersebut, Danamon telah menerapkan 4 (empat) pilar penerapan manajemen risiko sebagai berikut.

As endeavor to achieve an effective risk management in supporting a banking business tied closely with various risk, it needs to be ensured that the Bank has identified the risks and exposures faced, mapped mitigation priorities, and managed risks to an acceptable level. Danamon has mapped the four pillars of risk management implementation as follows.

Pengawasan aktif dari Direksi dan Dewan Komisaris

Active supervision by the Board of Directors and the Board of Commissioners

Kecukupan kebijakan, prosedur, dan penetapan limit manajemen risiko

Adequacy of risk management policies, procedures, and limits setup

Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, serta sistem informasi manajemen risiko

Adequacy of risk identification, measurement, monitoring, control processes, and risk management information system

Sistem pengendalian internal, termasuk *three lines of defense*

Internal control system, including three lines of defense

Danamon secara konsisten melakukan kajian dan pembaruan terkait dengan kebijakan, termasuk kecukupan ambang batas *limit* dan prosedur. Aktivitas audit internal dilakukan oleh Divisi Satuan Kerja Audit Intern (SKAI) terhadap proses manajemen risiko, dilanjutkan dengan perbaikan terhadap temuan audit oleh unit terkait. Pelaksanaan audit eksternal tahunan oleh Kantor Akuntan Publik (KAP) dilakukan untuk memastikan keandalan manajemen risiko Danamon.

Danamon consistently reviews and updates its policies, including limits and procedures adequacy. Internal audit activity is conducted by Internal Audit Division (SKAI) against the risk management process, followed by monitoring improvements made to the audit findings by related units. Annual external audit by a Public Accounting Firm (KAP) are conducted to further ensure the robustness of Danamon risk management.

Di samping itu, pertimbangan pada aspek LST juga diintegrasikan pada aktivitas operasional serta pengembangan produk dan layanan. Sebagai bagian dari pelaksanaan manajemen risiko lingkungan dan sosial, menyusun dan mengkaji ulang kerangka kerja dan pedoman terkait Manajemen Risiko Lingkungan dan Sosial (Environmental and Social Risk Management - ESRM). Dalam proses kredit, Sustainability Credit Guideline adalah

In addition, ESG considerations are integrated into daily operations, also into product & service development. As part of the Environmental and Social Risk Management implementation, develop and review framework and guideline related to Environmental and Social Risk Management (ESRM). In the credit process, Sustainability Credit Guideline is a framework that integrates ESRM (including governance) into the Bank's internal seperangkat tata kerja yang mempertimbangkan ESRM (termasuk tata kelola) ke dalam manajemen risiko internal Bank yang berkaitan dengan pengelolaan risiko kredit kepada debitur. Dalam penerapannya, ESRM mencakup kegiatan Analisis Risiko Lingkungan dan Sosial (*Environmental and Social Risk Analysis/* ESRA) yang dilaksanakan dalam proses pemberian kredit. ESRA berlaku sejak Maret 2021 untuk kredit baru dan penambahan yang memiliki risiko LST yang signifikan, terutama pada segmen Corporate dan Commercial di lini bisnis EB.

Pada tahun 2023, Danamon terus mengimplementasikan ESRM dan ESRA untuk memperkuat manajemen risiko terkait dengan aspek LST.

risk management related to credit risk management of its debtors. In its implementation, ESRM covers Environmental and Social Risk Analysis (ESRA) carried out in the credit process. ESRA guidelines are applied since March 2021 for new and additional loans with significant ESG risks, primarily in Corporate and Commercial segments within the EB line of business.

In 2023, Danamon continued the implementation of ESRM and ESRA to bolster ESG-related risk management.

Sistem Pelaporan Pelanggaran [2-16][2-26][FN-CB-510a.2]

Whistleblowing System

Danamon memiliki kebijakan terkait Sistem Pelaporan Pelanggan atau *Whistleblowing System* (WBS), berdasarkan Kebijakan Penanganan *Fraud* No. (1.8.0.0/COM/RC/2/2021). Sistem WBS mempunyai fungsi sebagai layanan, baik bagi pemangku kepentingan internal maupun eksternal, untuk menyampaikan atau melaporkan indikasi, dugaan atau kecurigaan, termasuk penyuapan dan korupsi yang dilakukan pihak internal Bank. WBS merupakan elemen penting pada kegiatan usaha Bank untuk meminimalkan dan mencegah terjadinya pelanggaran.

Danamon mempercayakan manajemen WBS kepada pihak ketiga independen, KPMG, untuk menjamin kerahasiaan pelapor dan memungkinkan pelapor untuk melacak perkembangan laporannya. Secara berkala, laporan WBS disampaikan kepada Direksi dan Komite Audit.

Taking the foundation from our Fraud Handling Policy (No. 1.8.0.0/COM/RC/2/2021), the Bank has an established Whistleblowing System (WBS) policy. Our WBS serves as a channel for both internal and external stakeholders to convey or report any indications, allegations, or suspicions of fraud, including bribery and corruption, committed by individuals within the Bank. WBS is a critical element of the Bank's operations to minimize and prevent violations.

The management of Danamon's WBS is entrusted to an independent third party, KPMG, to ensure the confidentiality of whistleblowers and to allow them to track the progress of their reports. Regularly, the WBS reports are presented to the Board of Directors and the Audit Committee.

Pelaporan yang diberikan harus berdasarkan itikad baik dan tanpa niat yang menjatuhkan, seperti pencemaran nama baik. Bank menjamin kerahasiaan pelapor dan penyediaan sarana WBS yang mudah diakses oleh para pemangku kepentingan, meliputi:

It's important to note that reporting should be done in good faith and without malicious intent, such as defamation. The Bank assures the confidentiality of whistleblowers and offers easily accessible WBS channels for stakeholders to submit their reports, including:

E-mail address
danamon-wbs.info@kpmg.com.sg

Website
https://danamon-wbs.info/

SMS/Whatsapp
0811-825-2662

Postal Address
KPMG Siddharta Advisory – Ethics Line BDI, Astra Tower Floor 21, Jl. Jend. Sudirman 5-6, Jakarta 10220

Laporan yang Diterima melalui *Whistleblowing System*

Reports Submitted through Whistleblowing System

Sepanjang tahun 2023, Danamon telah menerima 15 laporan, dan 10 Laporan telah diselesaikan.

Throughout 2023, Danamon received 15 reports, in which 10 are resolved.

Kasus | Case

Status	2023	2022	2021
Dalam Proses* In Progress*	5	1	4
Sudah Selesai Resolved	10	4	7
Jumlah Pengaduan Total Complaints	15	5	11

Catatan | Notes:

*Seluruh laporan dengan status 'dalam proses' pada tahun 2021 dan tahun 2022 masing-masing telah diselesaikan pada tahun berikutnya.

*All of reports with 'in progress' status in 2021 and 2022 have been resolved respectively in the next year.

Kebijakan Anti Penyuapan dan Antikorupsi

Anti-Bribery and Anti-Corruption

Dalam menjalankan kegiatan usaha perbankan, Danamon tidak terlepas dari hubungan dan interaksi dengan nasabah maupun pihak lainnya. Sebagai anggota Grup Keuangan MUFG, Danamon berkomitmen untuk menjalankan kegiatan usaha secara transparan dan bertanggung jawab berdasarkan praktik bisnis yang etis, serta kepatuhan terhadap hukum yang berlaku. Danamon memiliki prinsip dan kebijakan untuk tidak memberikan toleransi atas tindak penyuapan dan korupsi termasuk segala upaya untuk memanfaatkan hadiah, hiburan, keramahtamahan atau lainnya untuk memperoleh keuntungan atau mempertahankan bisnis yang tidak sepatutnya.

Untuk mendukung komitmen anti penyuapan dan korupsi serta menyadari pentingnya sikap tegas terhadap penanganan dan mitigasi atas tindak penyuapan dan korupsi, maka Danamon telah memiliki Kebijakan Anti Penyuapan dan Korupsi. Kebijakan ini disusun dengan mengacu pada nilai dan kode etik Danamon, peraturan perundangan serta, *global practices* Grup Keuangan MUFG.

In running its banking operations, Danamon is inseparable from the intertwined relationships and interactions with customers and other stakeholders. As a member of the MUFG Financial Group, Danamon has a firm commitment to carry out a transparent and responsible business management that not only adheres to ethical business practices but also complies with all applicable regulatory provisions. Danamon embraces the principles and policies of zero tolerance for acts of bribery and corruption including any ill-intentioned attempt to use gifts, entertainment, hospitality or other inducements to make unmerited gains or practice a dishonest business.

To support its commitment to anti-bribery and corruption and share insight to the importance of a firm attitude in handling and overcoming acts of bribery and corruption, Danamon has in place an Anti-Bribery and Corruption Policy. This policy has been prepared with reference to Danamon's values and code of ethics, laws and regulation as well as global practices of the MUFG Financial Group.

Kebijakan Anti Penyuapan dan Korupsi Danamon secara prinsip melarang semua bentuk penyuapan dan korupsi, yaitu:

1. **Menawarkan, menjanjikan dan/atau memberikan** apa pun yang bernilai, baik langsung maupun tidak langsung kepada siapa pun dengan maksud memperoleh atau mempertahankan manfaat atau keuntungan bisnis yang tidak sepatutnya.
2. **Meminta dan/atau menerima** apa pun yang bernilai baik langsung maupun tidak langsung dari siapa pun yang dimaksudkan untuk mempengaruhi Manajemen dan/atau karyawan Danamon secara tidak patut dalam melakukan kegiatannya atas nama Danamon.
3. **Memalsukan atau menyembunyikan** buku, catatan atau data lainnya yang berkaitan dengan kegiatan usaha Danamon, nasabah, penyedia layanan, vendor, pemasok atau mitra bisnis lainnya. Setiap pengeluaran harus tercatat, transparan dan dilengkapi dengan bukti yang memadai sehingga catatan keuangan tersebut tidak disalahgunakan untuk mendukung atau menyembunyikan perbuatan suap dan korupsi.
4. **Memberikan kontribusi politik** secara pribadi atau atas nama Danamon.
5. **Memberikan penawaran pekerjaan atau kesempatan kerja** kepada kandidat dengan tujuan bahwa Danamon akan mendapatkan dan mempertahankan keuntungan atau kesempatan bisnis yang tidak patut.

Danamon juga telah menetapkan program kepatuhan atas pelaksanaan Kebijakan Anti Penyuapan dan Korupsi melalui proses pengendalian sebagai berikut:

Penilaian berkala terhadap risiko dan pengendalian atas tindak penyuapan dan korupsi.

Periodic assessment of risks and controls over bribery and corruption.

Tinjauan atas hadiah dan keramahtamahan, tawaran pekerjaan, donasi, sponsorship dan honorarium.

Assessment review of gifts, hospitality, job offers, donations, sponsorships, and honorariums.

Danamon's Anti-Bribery and Corruption Policy forbids all forms of bribery and corruption, as described below:

1. **Offering, promising and/or giving** (anything of value) either directly or indirectly to anyone with the intention of obtaining or retaining improper business benefits or advantages.
2. **Requesting and/or receiving** anything of value either directly or indirectly from anyone that is intended to improperly influence Danamon's Management and/or employees in carrying out their activities on behalf of Danamon.
3. **Forgery or conceal** books, records or other data relating to Danamon's business activities, customers, service providers, vendors, suppliers or other business partners. Every expenditure must be recorded, transparent and accompanied by sufficient evidence so that the financial records are not misused to support or conceal acts of bribery and corruption.
4. **Committing political contributions** personally or on behalf of Danamon.
5. **Providing job offers or job opportunities to candidates** with the intention that Danamon will obtain and retain an improper business advantage or opportunity.

Danamon has also established a compliance program for the implementation of the Anti-Bribery and Corruption Policy through the following control processes:

Uji tuntas dan pengawasan terhadap pihak ketiga penyedia jasa yang bertindak atas nama Danamon.

Due diligence and supervision of third-party, service providers acting on behalf of Danamon.

Evaluasi dan pengelolaan risiko yang terkait dengan transaksi bisnis.

Evaluation and management of risks related to business transactions.

Selama tahun 2023, telah dilakukan sosialisasi secara berkala kepada seluruh manajemen dan karyawan serta mempublikasikan penerapan Kebijakan Anti Penyuapan dan Korupsi melalui website Danamon yang dapat diakses oleh publik. [205-3]

Untuk mengatasi isu-isu penyuapan dan korupsi, Danamon telah mengakomodasi Kebijakan Anti Penyuapan dan Korupsi dalam kode etik Danamon. Secara berkala Manajemen dan Karyawan telah memiliki komitmen dengan melakukan penandatanganan Deklarasi Kode Etik. Danamon telah mengoptimalkan saluran *Whistleblowing System* sebagai sarana pelaporan, termasuk laporan yang berkaitan dengan korupsi.

Informasi lebih lanjut tentang permasalahan hukum dan perkara penting yang dihadapi Bank, Perusahaan Anak, anggota Direksi dan/atau Komisaris, dapat dibaca di Laporan Tahunan 2023 Danamon yang disajikan terpisah. [FN-CB-510a.1]

During 2023, Danamon carried out outreach programs periodically for management and all employees and made the implementation of the Anti-Bribery and Corruption Policy available on its official website for the public to access. [205-3]

The Anti-Bribery and Corruption Policy has been accommodated in Danamon's code of ethics to address the issue of bribery and corruption. As a commitment to this policy, Danamon makes it compulsory for the management and employees to sign a Code of Ethics Declaration periodically. Danamon has also optimized its Whistleblowing System as a reporting channel for any alleged violation, including corruption.

More information on legal issues and material cases faced by the Bank, its subsidiary, members of the Board of Directors, and Board of Commissioners is disclosed in Danamon's 2023 Annual Report published separately. [FN-CB-510a.1]

Tantangan dalam Penerapan Keuangan Berkelanjutan [E.5]

Challenges in the Implementation of Sustainable Finance

Danamon berupaya menerapkan keuangan berkelanjutan secara konsisten dengan mengevaluasi potensi tantangan, peluang, serta dampaknya kepada pemangku kepentingan. Hingga saat ini, Danamon telah mengidentifikasi beberapa tantangan atas penerapan keuangan berkelanjutan seperti yang dijelaskan berikut ini.

1. **Kesadaran Karyawan**

   Implementasi keuangan berkelanjutan dimulai dari karyawan yang merupakan inti keberhasilan kami. Bank berkomitmen untuk terus meningkatkan literasi keuangan dan keuangan berkelanjutan para karyawannya dengan menyelenggarakan pelatihan dan sosialisasi. Danamon telah mengembangkan materi pelatihan internal untuk memastikan karyawan memiliki pemahaman praktik terbaik terkait implementasi keuangan berkelanjutan.

2. **Kesadaran Nasabah dan Pemangku Kepentingan**

   Dalam mewujudkan upaya kolektif untuk keuangan berkelanjutan, Danamon mendukung pemangku kepentingan untuk mengupayakan aktivitas bisnis yang bertanggung jawab sebagai bentuk upaya mewujudkan keuangan berkelanjutan. Selain itu, Danamon juga menjangkau berbagai elemen masyarakat dengan terus mempromosikan literasi keuangan untuk meningkatkan pemahaman terhadap keuangan berkelanjutan.

3. **Dukungan Pemerintah**

   Danamon memahami bahwa kerja sama dengan Pemerintah merupakan hal penting untuk mengembangkan praktik keuangan berkelanjutan. Danamon berkomitmen untuk mematuhi hukum dan regulasi yang ada, serta dengan aktif mendukung Pemerintah untuk memperkuat kerangka peraturan terhadap keuangan berkelanjutan di Indonesia.

4. **Debitur**

   Debitur Danamon memiliki peran penting sebagai rekanan dalam mewujudkan ekonomi yang berkelanjutan, salah satunya melalui pertumbuhan bisnis. Selain itu, proses transisi debitur menuju ekonomi rendah karbon membutuhkan sumber daya yang cukup substansial dalam jangka waktu pendek-menengah.

Danamon strives to implement sustainable finance by consistently evaluating its potential challenges, opportunities, and impacts on our stakeholders. To date, Danamon has identified the following challenges associated with our adoption of sustainable finance.

1. **Employee Awareness**

   Danamon's sustainable finance implementation begins with its employees, who are at the core of our success The Bank is committed to enhancing financial and sustainable finance literacy of its employees by conducting training and knowledge-sharing sessions. Danamon has also developed internal training materials to ensure that our workforce is well-versed with the best practices for sustainable finance implementation.

2. **Customer and Stakeholder Awareness**

   In realizing a collective effort for sustainable finance, Danamon encourages its stakeholders to take responsible measures in their organizations' activities. Moreover, Danamon's efforts also extend to various levels of society, as we keep promoting financial literacy initiatives to equip communities with sustainable finance knowledge.

3. **Government Support**

   Danamon recognizes that close collaboration with government bodies is essential to advance sustainable finance practices. Danamon is committed to complying with existing laws and regulations, while actively supporting the Government in strengthening the regulatory framework for sustainable finance in Indonesia.

4. **Debtors**

   Danamon's debtors play an important role as counterpart in manifesting a sustainable economy, one of which through business growth. In addition, debtor's transition to a low carbon economy requires substantial resource in the short-medium term.

Strategi Keberlanjutan [2-23][2-24][A.1]

Sustainability Strategy

Kebijakan Keberlanjutan

Sustainability Policy

Kebijakan Keberlanjutan menjadi panduan bagi Danamon dalam mengelola aspek-aspek keberlanjutan, yang mencakup isu ekonomi dan LST. Kebijakan ini menjelaskan pendekatan Danamon terhadap tata kelola keberlanjutan, praktik-praktik keuangan berkelanjutan, keselarasannya dengan Tujuan Pembangunan Berkelanjutan (TPB), dan komitmen-komitmen terkait.

Strategi LST kami mencakup delapan Prinsip Keuangan Berkelanjutan yang bertujuan untuk mengoptimalkan dampak positif seperti kontribusi secara finansial kepada pemegang saham, masyarakat, dan nasabah, serta secara bersamaan berupaya meminimalkan dampak negatif seperti emisi yang ditimbulkan dari pembiayaan dan investasi. Hal ini diterapkan secara bertahap sesuai dengan kondisi, struktur, dan kompleksitas keuangan Bank. [2-24]

Kebijakan Keberlanjutan disusun sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 yang berperan sebagai landasan untuk menerapkan Prinsip Keuangan Berkelanjutan, Rencana Aksi Keuangan Berkelanjutan (RAKB), dan laporan keberlanjutan. Kebijakan ini ditelaah dan diperbarui secara berkala untuk memberi gambaran terkait strategi Bank. Implementasi dari Kebijakan Keberlanjutan disampaikan kepada regulator dalam bentuk RAKB, serta kepada seluruh pemangku kepentingan melalui penyampaian laporan keberlanjutan secara publik.

The Sustainability Policy guides Danamon in managing sustainability aspects that include economic and ESG issues. It outlines the Bank's approach to sustainability governance, sustainable finance practices, its alignment with the Sustainable Development Goals (SDGs) and related commitments.

Our ESG strategy includes eight Sustainable Finance Principles that aim to optimize positive impact such as financial contribution to shareholders, community, and customers, while simultaneously minimizing negative impacts such as emissions arising from the financing and investment. These are implemented in stages in accordance with the Bank's financial conditions, structure, and complexity. [2-24]

Developed in accordance with the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017, Danamon's Sustainability Policy serves as a foundation for implementing the Sustainable Finance Principles, the Sustainable Finance Action Plan (SFAP), and the sustainability report. The policy undergoes regular assessments and updates to reflect Bank's corporate strategy. The implementation of Sustainability Policy is reported to the regulator through SFAP, as well as to all stakeholders through public disclosure of sustainability report.

Prinsip Keuangan Berkelanjutan Danamon

Danamon's Sustainable Finance Principles

1 Prinsip Investasi Bertanggung Jawab | Responsible Investment Principle

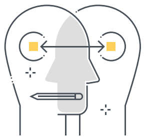
Danamon melakukan pendekatan investasi yang mempertimbangkan faktor ekonomi, sosial, lingkungan hidup, dan tata kelola.

Danamon takes an investment approach that considers economic, social, environmental, and governance factors.

2 Prinsip Strategi dan Praktik Bisnis Berkelanjutan | Sustainable Business Strategy and Practices Principle

Danamon membentuk nilai untuk berkontribusi kepada masyarakat melalui kebijakan dan praktik bisnisnya dengan cara meminimalkan dampak negatif dan mengintegrasikan aspek ekonomi, sosial, lingkungan hidup, dan tata kelola baik pada setiap sektor maupun strategi dari masing-masing lini bisnis.

Danamon creates added value to the communities through business policy and practices by minimizing negative impacts and integrates the economic, social, environmental, and governance aspects in every sector and strategy of each line of business.



3 Prinsip Pengelolaan Risiko Sosial dan Lingkungan Hidup | Social and Environmental Risk Management Principle

Danamon mengintegrasikan aspek tanggung jawab sosial, serta perlindungan dan pengelolaan lingkungan hidup dalam manajemen risiko untuk menghindari, mencegah, dan meminimalkan dampak negatif yang timbul akibat dari aktivitas penghimpunan dan penyaluran dana.

Danamon integrates the social responsibility aspect, as well as environmental protection and management into risk management to avoid, prevent, and minimize the negative impacts that arise an impact from funding and lending activities.

4 Prinsip Tata Kelola | Governance Principle

Danamon mengimplementasikan manajemen dan operasi bisnis yang transparan, akuntabel, bertanggung jawab, independen, setara dan wajar, pada aspek tanggung jawab sosial, serta perlindungan dan pengelolaan lingkungan hidup.

Danamon implements business management and operations that are transparent, accountable, responsible, independent, equivalent and reasonable, in the social responsibility aspect as well as environmental protection and management.

5 Prinsip Komunikasi yang Informatif | Informative Communication Principle

Danamon berupaya untuk menggunakan model komunikasi yang tepat kepada seluruh pemangku kepentingan terkait strategi organisasi, tata kelola, kinerja, dan prospek usaha melalui media komunikasi yang efektif dan dapat dijangkau.

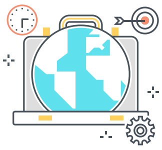
Danamon strives to apply the appropriate communication model to all stakeholders regarding the organizational strategy, governance, performance, and business prospect through effective and accessible communication media.

6 Prinsip Inklusif | Inclusive Principle

Danamon berupaya melakukan pemerataan akses produk dan/atau jasa Bank, bagi masyarakat terutama yang belum memiliki akses terhadap produk perbankan.

Danamon strives to provide equal access to the Bank's products and/or services to the communities, especially to those who have no access to banking products.

7 Prinsip Pengembangan Sektor Unggulan Prioritas | Priority Sector Development Principle



Danamon memberikan dukungan terhadap sektor-sektor unggulan yang menjadi prioritas untuk mencapai Tujuan Pembangunan Berkelanjutan (TPB), termasuk upaya mitigasi dan adaptasi terhadap perubahan iklim.

Danamon supports the priority leading sectors to achieve the Sustainable Development Goals (SDGs), including mitigation and adaptation to climate change.

8 Prinsip Koordinasi dan Kolaborasi | Principle of Coordination and Collaboration

Danamon berpartisipasi secara aktif dalam berbagai kegiatan ataupun kerja sama dengan pemangku kepentingan yang memiliki program kerja terkait dengan implementasi pembangunan berkelanjutan untuk mempercepat peningkatan kesejahteraan ekonomi, sosial, dan kualitas lingkungan hidup bagi seluruh rakyat Indonesia.

Danamon participates actively in various activities, or collaborates with the stakeholders that have working programs related to the implementation of sustainable development to accelerate the improvement of economic welfare, social and environmental quality for all Indonesians.

Danamon menyadari pentingnya dan perlunya memahami dan mengatasi tantangan yang ditimbulkan oleh perubahan iklim. Danamon berupaya untuk mengelola risiko lingkungan dan sosial dengan ketelitian dan disiplin yang sama dengan risiko bisnis. Untuk itu, Bank menerapkan pendekatan ESRM melalui Pedoman Sustainability Credit serta ESRA. Sejak tahun 2021, Danamon telah menerapkan kedua kerangka pedoman sebagai panduan pendekatan manajemen risiko lingkungan dan sosial pada proses kredit.

Kedua kerangka pedoman ini menggambarkan komitmen Bank untuk mengintegrasikan uji tuntas terkait lingkungan dan sosial yang tinggi dalam menumbuhkan portofolio kredit. Bank telah menerapkan ESRM dan ESRA pada line of business (LoB) EB, khususnya untuk segmen Corporate dan Commercial. Pada tahun 2023, Danamon telah memperluas penerapan pedoman ESRM dan ESRA ke segmen Mid-Market EB.

Danamon recognizes the urgency and need to acknowledge and address challenges brought about by climate change. It strives to manage environmental and social risks with the same rigor and discipline as business risks. Thus, the Bank implements the ESRM approach through Sustainability Credit Guideline, as well as ESRA. Since 2021, Danamon has implemented the two frameworks to guide its approach to environmental and social risk managementin the credit process.

Both frameworks reflect the Bank's commitment to integrating a high level of environmental and social due diligence in growing its loan portfolio. The Bank has implemented ESRM and ESRA in the Bank's EB line of business (LoB), particularly for its Corporate and Commercial segments. In 2023, Danamon has expanded the ESRM and ESRA guideline implementation to the Mid-Market segment in EB.

Dukungan kepada Tujuan Pembangunan Berkelanjutan (TPB) [2-22]

Supporting the Sustainable Development Goals (SDGs)

Danamon berkomitmen untuk mendukung pencapaian Tujuan Pembangunan Berkelanjutan PBB pada tahun 2030, dengan mengintegrasikan tujuan-tujuan tersebut ke dalam kegiatan operasional Bank.

Danamon is committed to support the collective achievement of the United Nations Sustainable Development Goals by 2030, incorporating the most pertinent goals into the Bank's operations.

🟩 Isu Prioritas | Priority Issues 🟥 Komitmen | Commitment

1 NO POVERTY

3 GOOD HEALTH AND WELL-BEING

Kesehatan dan perlindungan sosial bagi karyawan dan masyarakat
Health and social protection for employees and communities

- Menyediakan lingkungan kerja yang sehat dan aman bagi karyawan.
- Mendorong penyadartahuan serta kesehatan dan menyediakan fasilitas keselamatan dan kesehatan bagi karyawan dan keluarga sesuai dengan kebijakan perusahaan.
- Mendukung pengembangan masyarakat yang berfokus pada keselamatan dan kesehatan di wilayah operasional Danamon.

- Provide a health and safety working environment for employees.
- Promote health awareness and provide health facilities for employees and their families according to the company policy.
- Support community development that focus on health in Danamon's operational areas

1 NO POVERTY

13 CLIMATE ACTION

Pengurangan risiko bencana dan pemulihan
Disaster risk reduction and recovery

- Membangun ketahanan bagi masyarakat miskin, mengurangi kerentanan mereka terhadap kejadian iklim yang ekstrim, dan gangguan ekonomi, sosial, lingkungan, serta bencana, melalui program pengurangan risiko bencana.
- Memperkuat kapasitas ketahanan dan adaptasi terhadap bahaya iklim dan bencana alam melalui program pengurangan risiko bencana.

- To build the resilience of the poor to reduce their vulnerability to climate-related extreme events and economic, social and environmental shocks and disasters through a disaster risk reduction program.
- To strengthen resilience and adaptive capacity to climate-related hazards and natural disasters through disaster risk reduction programs.

8 DECENT WORK AND ECONOMIC GROWTH

Perlindungan karyawan
Labor protection

- Memberikan perlindungan hukum kepada karyawan dan mantan karyawan dalam menghadapi tuntutan atas perbuatan hukum yang dilakukannya semasa menjalankan tugasnya sebagai karyawan di Danamon.
- Memberikan perlindungan terhadap ancaman yang membahayakan jiwa, diri, harta benda, keluarga, maupun kenyamanan kerja kepada karyawan dan mantan karyawan yang timbul akibat pelaksanaan pekerjaan selama yang bersangkutan menjalani tugasnya sebagai karyawan di Danamon.

- To provide legal protection to its employees and former employees in the event of facing legal charges on their legal action which have been done while doing their jobs as an employee in Danamon.
- To provide protection against threats that endanger lives, self, assets, family, as well as the comfort of work for its employees and former employees that arise as a result of carrying out their job as an employee in Danamon.

10 REDUCED INEQUALITIES	**• Kesempatan kerja yang sama** **• Tanpa diskriminasi**	**• Equal employment opportunities** **• No discrimination**
	• Memberikan kesempatan kerja yang sama di semua aspek pekerjaan. • Tidak memberikan toleransi pada diskriminasi, termasuk, pada ras, warna kulit, agama, jenis kelamin, asal negara, status sosial, cacat fisik, dan status perkawinan.	• To provide equal opportunities in all aspects of employment. • Not tolerate any discrimination based on race, color, religion, gender, national origin, social status, physical disabilities, and marital status.
8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 13 CLIMATE ACTION	**• Mendukung pembiayaan untuk Kegiatan Usaha Berkelanjutan (KUB)** **• Literasi keuangan dan kewirausahaan** **• Memberikan pembiayaan ke UKM, memperkuat kapasitas dan pengembangan kebijakan** **• Mengurangi dampak negatif bagi lingkungan**	**• Support the financing of Sustainable Business Activities** **• Improve financial literacy and entrepreneurship** **• Provide financing to Small and Medium Enterprises (SME), strengthen capacity and policy development** **• Reduce negative environmental impact**
	• Mendukung pertumbuhan portofolio pembiayaan bagi perusahaan yang menjalankan Kegiatan Usaha Berkelanjutan (KUB). • Menyediakan pelatihan dan sesi berbagi untuk meningkatkan literasi keuangan dan kewirausahaan bagi masyarakat di sekitar wilayah operasional Danamon. • Mendukung pertumbuhan portofolio pembiayaan bagi usaha kecil dan menengah, serta memperkuat kebijakan dan kapasitas dalam memperluas akses terhadap produk perbankan dan layanan keuangan. • Mengurangi dampak negatif bagi lingkungan melalui kegiatan operasional dengan cara penghematan sumber daya seperti kertas, listrik, dan air, serta berbagai inisiatif lainnya.	• Support the growth of financing portfolio for companies with Sustainable Business Activity (KUB). • Provide training and sharing sessions to increase financial literacy and entrepreneurship for the community in surrounding Danamon's operational areas. • Support the growth of financing portfolio for small and medium sized enterprises and strengthen the related policy and capacity in expanding access to banking products and financial services. • To reduce negative impact for the environment through operational activity by saving the resources such as paper, electricity, and water, as well as other initiatives.

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

- **Antipenyuapan dan antikorupsi**
- **Antipelecehan**
- **Antiterorisme dan pencucian uang**

- Melawan segala bentuk korupsi dan suap dalam praktik bisnis sehari-hari. Dengan demikian, Danamon melarang segala bentuk korupsi dan suap dalam bentuk apapun kepada seluruh karyawannya. Pelaksanaan anti penyuapan dan antikorupsi mengacu pada Kebijakan Anti Penyuapan dan Korupsi.
- Melarang segala bentuk pelecehan seksual dan perbuatan memfitnah, menyerang, menganiaya, mengancam atasan atau sesama karyawan dan/atau keluarganya, termasuk semua bentuk pelecehan/fitnah, baik yang dilakukan secara lisan maupun tulisan melalui segala bentuk namun tidak terbatas pada email, media elektronik, media sosial, dll.
- Bertindak teliti mencegah produk dan layanan yang digunakan untuk pencucian uang dan pendanaan terorisme, serta mendeteksi aktivitas yang mencurigakan sesuai dengan undang- undang dan peraturan yang berlaku.

- **Anti-bribery and anti-corruption**
- **Anti-harassment**
- **Anti-money laundering and anti-terrorism**

- To combat any kind of corruption and bribery in the daily business practices. Thus, Danamon prohibits any kind of corruption and bribery in any form to all of its employees. The implementation of anti-bribery and corruption refers to the Anti-Bribery and Corruption Policy.
- To prohibit any form of sexual harassment and the act of slander, attacking, abusing, threatening to supervisor or colleagues and/or their families. This includes all forms of harassment/slander whether it is done verbally or written through any form including but not limited to email, electronic media, social media, etc.
- To act carefully to prevent its product and services being used for money laundering and terrorist funding as well as detecting suspicious activities according to prevailing laws and regulation.

Membangun Budaya Keberlanjutan Danamon [F.1]

Building Danamon's Sustainability Culture

Danamon senantiasa membangun budaya keberlanjutan dalam lingkungan internal Bank, memotivasi dan mengarahkan setiap karyawan dalam berperilaku dan berinteraksi. Budaya keberlanjutan diinternalisasikan Danamon dalam berbagai kegiatan Bank.

Pada tahun 2023, upaya pengembangan budaya keberlanjutan Danamon meliputi:

1. Mengadakan berbagai pelatihan dan *sharing session* mengenai keuangan keberlanjutan yang diikuti oleh Direksi dan karyawan.
2. Melalui program D-Volunteers, lebih dari 1.600 karyawan Danamon berpartisipasi sebagai relawan dalam berbagai inisiatif keberlanjutan, seperti Program Peduli Lingkungan 2023 yang mencakup kegiatan penanaman pohon dan literasi keuangan.
3. Melakukan berbagai inisiatif penghematan penggunaan listrik, air, dan kertas termasuk kampanye rutin melalui *email blast internal* untuk selalu mengingatkan para karyawan
4. Membangun EV *charging station* di lima gedung Danamon termasuk di kantor pusat dan memfasilitasi penyewaan motor listrik bagi karyawan dalam rangka mendukung kampanye kendaraan listrik.

Danamon continues to build its sustainability culture within the Bank's internal environment, motivating and guiding every employee in their behavior and interactions. The culture of sustainability is embedded in Danamon's activities.

By 2023, Danamon's sustainability culture development efforts include:

1. Organized various trainings and sharing sessions on sustainability finance attended by the Board of Directors and employees.
2. Through the D-Volunteers program, over 1,600 Danamon employees participated as volunteers in various sustainability initiatives, such as the Environmental Care 2023 Program, which includes tree planting and financial literacy activities
3. Conducted various initiatives to save electricity, water, and paper including regular campaigns through internal email blasts to remind employees of the importance of saving electricity, water, and paper.
4. Built EV charging stations in five Danamon buildings, including the head office, and facilitated electric motorcycle rental for employees

Profil Laporan
Report Profile

PT Bank Danamon Indonesia Tbk, selanjutnya disebut "Danamon" atau "Bank", menyampaikan Laporan Keberlanjutan tahunan yang menyajikan tinjauan atas kinerja lingkungan, sosial, tata kelola, dan ekonomi Bank. Laporan ini mencakup periode 1 Januari 2023 sampai dengan 31 Desember 2023, sebagai kelanjutan dari laporan sebelumnya yang diterbitkan pada tanggal 8 Maret 2023. Pedoman yang digunakan dalam penyusunan laporan ini adalah Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017, Global Reporting Initiative (GRI) 2021 Standards, GRI Financial Service Sector Disclosures, dan Sustainability Accounting Standard Board (SASB) untuk Bank Komersial. Seluruh informasi yang disajikan diperoleh dari Bank. Data kinerja ekonomi dan jumlah karyawan mencakup data konsolidasian dengan anak perusahaan Danamon, yaitu PT Adira Dinamika Multi Finance Tbk. [2-2][2-3]

Bank telah melakukan beberapa penyesuaian dan penyajian ulang data dalam Laporan ini yaitu data rata-rata pelatihan karyawan terkait perubahan metode perhitungan untuk menyesuaikan dengan metode yang digunakan di sesama industri perbankan, serta jumlah kasus diproses dan selesai yang diterima melalui *Whistleblowing System* per posisi akhir tahun 2022 dan 2021. [2-4]

Danamon telah melakukan proses *assurance*/verifikasi eksternal atas Laporan Keberlanjutan oleh pihak ketiga yang independen. Laporan keuangan Perseroan telah diaudit oleh Kantor Akuntan Publik Imelda & Rekan (anggota dari Deloitte Touche Tohmatsu Limited) dan laporan keberlanjutan diverifikasi oleh SR Asia, keduanya sebagai entitas independen. [2-4][2-5]

PT Bank Danamon Indonesia Tbk, herein referred to as "Danamon", or " the Bank", presents its annual Sustainability Report, providing a review of the Bank's environmental, social, governance, and economic performance. This report covers the period between January 1, 2023 to December 31, 2023, building on the preceding report issued on March 8, 2023. The guidelines used in preparing this report are the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017, the Global Reporting Initiative (GRI) 2021 Standards, GRI Financial Service Sector Disclosures, and the Sustainability Accounting Standard Board (SASB) for Commercial Banks. All information provided is obtained from the Bank. Economic performance and total employees data is consolidation with Danamon's subsidiary, PT Adira Dinamika Multi Finance Tbk. [2-2][2-3]

We have made several adjustments and data restatements in this Report, which is the average employee training hour due to change in calculation method to adapt method used by peer banks; and number of cases in progress and resolved that are submitted through the Whistleblowing System as at respective year-ends 2022 and 2021. [2-4]

Danamon has undergone external assurance/verification for the Sustainability Report by an independent third party. The Company's financial statements have been audited by Imelda & Partners Public Accountants (a member of Deloitte Touche Tohmatsu Limited) and SR Asia as a assuror for this sustainability report, both parties are independent entities. [2-4][2-5]

Tanggapan terhadap Umpan Balik dari Laporan Sebelumnya [G.3]

Danamon mengapresiasi umpan balik terhadap Laporan Keberlanjutan tahun 2022, terutama terkait bagaimana Danamon mengkomunikasikan pencapaiannya. Sebagai tanggapan dari masukan tersebut, Danamon melakukan peningkatan informasi terkait penekanan pada isu iklim pada laporan ini. Saran dan masukan Anda sangat penting terhadap peningkatan pelaporan kami.

Response to Feedback from the Previous Report [G.3]

Danamon appreciates the feedback received on our 2022 Sustainability Report, particularly regarding how we communicate our performance. In response to this valuable input, we have made improvements in the way we emphasize on climate issues in this report. Your insights are instrumental in enhancing our reporting practices.

Untuk informasi lebih lanjut, pertanyaan, atau saran terkait dengan Laporan Keberlanjutan Danamon, dapat menghubungi:
For further information, inquiries, or suggestions regarding Danamon's sustainability report, please contact:

- **Kantor Pusat** | Head Office
  Menara Bank Danamon Jl. H.R. Rasuna Said, Block C No.10 Karet Setiabudi, Jakarta 12920. Indonesia
- **Phone :** +6221 8064 5000 Ext.8301; 8328
- **E-mail :** corporate.communications@danamon.co.id

www.danamon.co.id

Pemangku Kepentingan dan Topik Material[2-29][3-1][3-2][E.4]

Stakeholder Engagement and Material Topics

Danamon mengidentifikasi pemangku kepentingan sebagai individu atau kelompok yang memiliki kepentingan dan pengaruh yang signifikan terhadap Bank dalam menerapkan praktik-praktik keberlanjutan. Penentuan pemangku kepentingan didasarkan pada hubungan dan interaksi yang ada dan saling bersinergi satu sama lain. Kami memperhatikan secara saksama setiap isu/topik yang menjadi perhatian setiap pemangku kepentingan kami. Interaksi dengan pemangku kepentingan memungkinkan Danamon untuk memperoleh masukan dan saran untuk meningkatkan layanan Danamon, serta mengembangkan pemahaman atas kebutuhan pemangku kepentingan.

Danamon identifies stakeholders as individuals or groups, who have significant interest and influence on the Bank in implementing sustainability. Stakeholder determination is based on existing relationships and interactions that influence each other. We carefully consider the concerns/topics of interest of each of our stakeholders. Engagement with stakeholders allows the Bank to obtain input and suggestions for improving Danamon's services, as well as improve understanding of stakeholder needs.

Pemegang Saham
Shareholders

Metode Pelibatan Pemangku Kepentingan Method and Frequency of Stakeholder Engagement	Frekuensi | Frequency
1. Rapat Umum Pemegang Saham (RUPS) | General Meeting of Shareholders (GMS)	1. Minimal sekali dalam setahun | At least once a year
2. *Analyst Briefing*	2. Setiap kuartal | Every quarter
3. *Public Expose*	3. Sekali setahun | Once a year
4. Rapat dengan pemegang saham, calon investor, dan analis | Meet with shareholders, potential investors, and analysts	4. Secara ad-hoc | On an ad-hoc basis
5. Membuat laporan tahunan dan keberlanjutan | Prepare an annual and sustainability report	5. Sekali setahun | Once a year
6. Memberikan keterbukaan Informasi kepada pemegang saham atau calon investor | Provide information disclosure to shareholders and potential investors	6. Insidentil | Incidental

Topik Utama | Main Topics

1. Perkembangan kinerja keuangan | Update on financial performance
2. Perkembangan strategi bisnis Bank dan kondisi pasar terkini | Update on the Bank's business strategy and current market conditions
3. Aksi korporasi Perseroan | Major or significant corporate actions
4. Perkembangan regulasi atau kondisi terbaru yang dapat memberikan pengaruh signifikan terhadap Bank | Update on the latest regulations or conditions that can have a significant impact on the Bank
5. Hal lain yang membutuhkan persetujuan Pemegang Saham | Other matters requiring shareholder approval

Tanggapan | Response

1. Menyediakan informasi terkini atas kinerja keuangan, aksi korporasi Perseroan dan/atau hal-hal penting lainnya | Provide updates on financial performance, significant corporate actions, and/or other major topics.
2. Mempublikasikan laporan keuangan sesuai dengan ketentuan yang berlaku | Publish financial reports in newspapers, in accordance with applicable regulation

Karyawan
Employee

Metode Pelibatan Pemangku Kepentingan Method and Frequency of Stakeholder Engagement	Frekuensi | Frequency
1. Leadership summit untuk senior management | Leadership summit for senior management	1. Setiap kuartal | Quarterly
2. Pelatihan, *workshop, sharing session,* dan seminar, dan aktivitas keberagaman (Danamon: Rumah Kita), dan Relawan terhadap kegiatan tanggung jawab sosial perusahaan | Training, workshops, sharing sessions, and seminars, unite in diversity activities (Danamon: Rumah Kita), and corporate employee volunteering activities to support corporate social responsibility (CSR).	2. Secara berkala | Periodically
3. Mengukur *skor employee management* | Measure employee engagement scores	3. Setiap tahun | Every year

Topik Utama | Main Topics

1. Kesetaraan kesempatan dalam meningkatkan karir | Equal opportunities in career advancement
2. Pelatihan dan pengembangan kompetensi | Training and competency development
3. Pemberian apresiasi | Appreciation
4. Pengalaman kerja yang berharga dan menyenangkan | Valuable and enjoyable work experience
5. Kesehatan dan keselamatan kerja | Occupational health and safety
6. Keterlibatan karyawan | Employee engagement
7. Fasilitas karyawan | Employee benefit

Tanggapan | Response

1. Melakukan tindak lanjut atas hal-hal yang menjadi perhatian karyawan | Follow up based on concerned items by employees
2. Menjalankan program berdasarkan RAKB Danamon | Implement programs based on Danamon's SFAP

Pemerintah
Government

Metode Pelibatan Pemangku Kepentingan | Method and Frequency of Stakeholder Engagement

1. Menyerahkan Rencana Bisnis Bank (RBB) dan realisasinya kepada OJK | Submission of a Bank Business Plan (RBB) and report its realization to OJK
2. Menyerahkan Rencana Aksi Keuangan Berkelanjutan (RAKB) ke OJK | Submission of the Sustainable Finance Action Plan (SFAP) to OJK
3. Menyerahkan laporan sesuai dengan peraturan yang berlaku | Submission reports in accordance with prevailing regulations
4. Memenuhi undangan dari Regulator | Fulfilling Regulatory compliance
5. Mendukung program yang dicanangkan oleh Pemerintah dan Regulator yang relevan dengan Bank | Support relevant programs launched by the Government and Regulator

Frekuensi | Frequency

Dilakukan sesuai dengan peraturan Regulator dan Pemerintah
Conducted in accordance with Regulator and Government regulations

Topik Utama | Main Topics

1. Kepatuhan terhadap peraturan dan hukum yang berlaku | Compliance with prevailing laws and regulations
2. Kerja sama dalam mendukung program Regulator dan Pemerintah | Collaboration in supporting Regulator and Government programs

Tanggapan | Response

1. Melaporkan rencana dan pencapaian Bank dan laporan lainnya yang sesuai dengan regulasi yang berlaku | Reporting the Bank's plans and achievements and other reports in compliance with prevailing regulations
2. Mendukung program-program dari Regulator dan Pemerintah | Support programs from Regulator and Government

Masyarakat
Communities

Metode Pelibatan Pemangku Kepentingan
Method and Frequency of Stakeholder Engagement

1. Peningkatan kapasitas | Capacity building
2. Kerja sama dan kolaborasi dengan mitra strategis dan/atau elemen masyarakat | Cooperation and collaboration with strategic partners and/or elements of community

Frekuensi | Frequency

Sesuai Kebutuhan | As needed

Topik Utama | Main Topics

1. Upaya peningkatan kesadaran dan pengembangan kapasitas masyarakat | Efforts to increase communities' awareness and capacity building
2. Bantuan, dukungan, dan pendampingan, baik yang bersifat material maupun teknis | Assistance and support, both material and technical

Tanggapan | Response

1. Penyusunan program melalui analisis strategis | Program development through strategic analysis
2. Implementasi rencana aksi | Implementation of the action plan
3. Evaluasi dan pengawasan berkelanjutan | Continuous evaluation and monitoring

Nasabah
Customers

Metode Pelibatan Pemangku Kepentingan
Method and Frequency of Stakeholder Engagement

1. *Contact center*, kantor cabang, media sosial, *live chat*, website, email, dan media lainnya | Contact center, branch offices, social media, live chat, website, emails, and other media
2. *Customer gatherings*
3. *Survey* yang dilakukan oleh internal Danamon dan survei eksternal yang dilakukan oleh pihak ketiga. | Surveys conducted by Internal Danamon and external survey conducted by third party

Frekuensi | Frequency

1. Setiap saat | At any time
2. Sekali setahun | Every year
3. Secara berkala | Regular basis

Topik Utama | Main Topics

1. Informasi yang transparan mengenai produk dan layanan perbankan | Transparent information regarding banking products and services
2. Keamanan transaksi keuangan perbankan | Security of banking financial transactions
3. Penyelesaian pengaduan nasabah berdasarkan Service Level Agreement (SLA) | Settlement of customer complaints based on Service Level Agreement (SLA)
4. Kepuasan dan kenyamanan nasabah | Customer's satisfaction and convenience
5. Kondisi eksternal (ekonomi dan geopolitik) yang dapat mempengaruhi lingkungan bisnis | External conditions (economic and geopolitical) that can affect the business

Tanggapan | Response

1. Menerima permintaan informasi, permohonan dan pengaduan dari nasabah atau perwakilan nasabah | Receiving inquiries, request and complaints from customer or their representatives
2. Melakukan tindak lanjut dan memberikan solusi terhadap pengaduan, permohonan serta informasi produk kepada nasabah sesuai SLA | Resolve customer complaints, request and information within Service Level Agreement (SLA)
3. Memberikan edukasi keuangan terkait produk perbankan | Providing financial education related to banking products
4. Melakukan tindak lanjut berdasarkan hasil survei level kepuasan nasabah | Conducting the following-up actions based on survey results to increase the customer satisfaction level
5. Nasabah menghargai pembagian informasi selama forum economic outlook | Nasabah menghargai pembagian informasi selama forum economic outlook

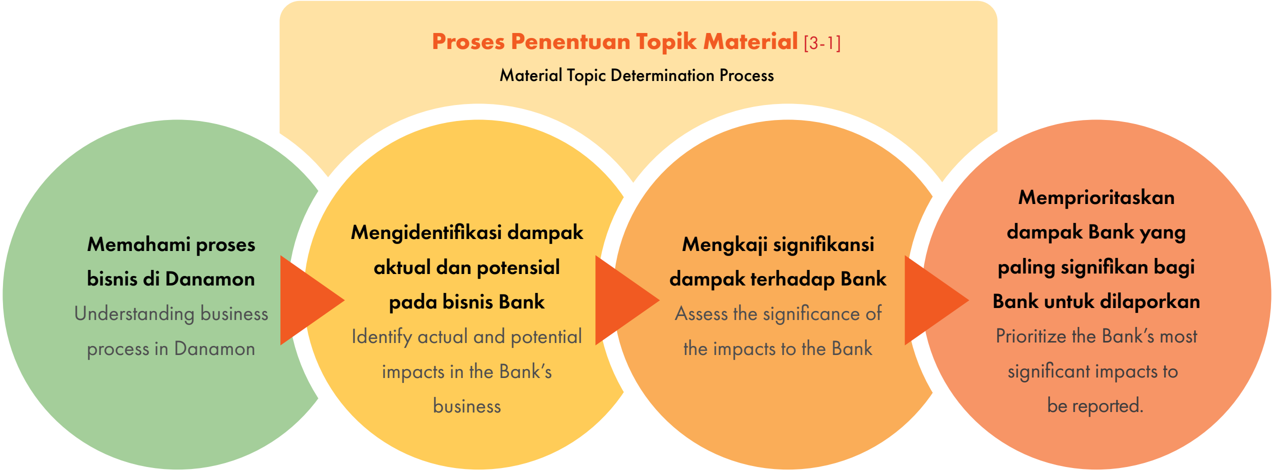
Material Topics

Danamon berfokus pada penyesuaian topik material dengan Tujuan Pembangunan Berkelanjutan (TPB) dan strategi. Penentuan topik material mempertimbangkan kondisi saat ini dan potensi dampak di masa depan, isu signifikan pada tahun berjalan, dan dampaknya terhadap pengambilan keputusan oleh pemangku kepentingan serta strategi bisnis Danamon.

Terdapat beberapa perubahan terkait penyajian material topik dari laporan sebelumnya. Penyesuaian topik material ditentukan berdasarkan topik-topik prioritas dan utama yang disetujui bersama oleh Bank. Proses penentuan topik material dijelaskan pada bagan alur Proses Penentuan Topik Material.

Danamon focuses on aligning our material topics with the Sustainable Development Goals (SDGs) and our overarching strategy. The prioritization of material topics considered the actual and potential future impacts, significant issues in the current year, as well as its impact on stakeholder decision making and Danamon's business strategy.

There are several changes in material topics presentation from the previous report. Material topic adjustments were determined based on Bank's agreed priority key topics. The process of material topic determination is described on Material Topic Determination Process flowchart.



Proses Penentuan Topik Material [3-1]

Material Topic Determination Process

Memahami proses bisnis di Danamon
Understanding business process in Danamon

Mengidentifikasi dampak aktual dan potensial pada bisnis Bank
Identify actual and potential impacts in the Bank's business

Mengkaji signifikansi dampak terhadap Bank
Assess the significance of the impacts to the Bank

Memprioritaskan dampak Bank yang paling signifikan bagi Bank untuk dilaporkan
Prioritize the Bank's most significant impacts to be reported.

Topik Material 2023 [3-2]

Material Topics 2023

Perubahan Iklim Climate Change	7 AFFORDABLE AND CLEAN ENERGY 13 CLIMATE ACTION
Inklusi Keuangan dan Peningkatan Kapasitas Financial Inclusion & Capacity Building	1 NO POVERTY 8 DECENT WORK AND ECONOMIC GROWTH 10 REDUCED INEQUALITIES
Pengembangan Produk dan Layanan Product & Service Innovation and Development	8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
Portofolio Kredit Berwawasan LST ESG Based Loan Portfolio	8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 13 CLIMATE ACTION
Keamanan Data Data Security	16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Menciptakan Dampak yang Semakin Besar

Creating Bigger Impact

Topik Material: ESG-based Loan Portfolio dan Perubahan Iklim

Material Topics: ESG-based Loan Portfolio and Climate Change

Pendekatan Kami [3-3]

Our Approach

Bank Danamon memegang teguh komitmen dalam menjaga kelestarian lingkungan hidup. Urgensi untuk menghadapi perubahan iklim menjadi semakin penting, karena perubahan iklim turut menimbulkan risiko sosial dan ekonomi. Bank secara aktif mengupayakan operasional yang lebih ramah lingkungan, berinvestasi pada solusi-solusi yang berkelanjutan, dan menerapkan strategi manajemen risiko lingkungan. Operasional Bank tidak secara langsung berhubungan dengan sumber daya alam dan keanekaragaman hayati, namun kami memiliki tanggung jawab yang besar dan menjaga kesadaran bahwa tindakan operasional kami tidak dapat dipisahkan dari kesehatan bumi, masyarakat, dan perekonomian. Danamon berfokus pada peningkatan efisiensi energi, pengurangan emisi gas rumah kaca, dan pengurangan limbah, sebagai bagian dari tujuan utama Bank di bidang lingkungan hidup, termasuk mengelola portofolio pinjaman berbasis ESG.

Divisi Corporate Real Estate Management (CREM) dan Divisi Sustainability Finance (SF) berperan penting dalam melakukan sosialisasi kebijakan serta prinsip-prinsip keberlanjutan melalui saluran komunikasi internal, berkolaborasi dengan Internal Communication Division.

Di sisi lain, implementasi portofolio kredit berwawasan LST merupakan upaya kolaboratif dari seluruh lini bisnis bekerja sama dengan Tim Kredit sebagai bagian dari Direktorat Manajemen Risiko, di bawah pengawasan para Direktur yang membawahi bisnis dan Direktur Manajemen Risiko. Pencapaian portofolio kredit berwawasan LST merupakan salah satu komponen Key Performance Indicator (KPI) Direksi. Selain itu, Komite Keberlanjutan secara berkala memantau perkembangan pencapaian target portofolio kredit berbasis LST. [2-18]

Danamon melakukan pendekatan terkait Perubahan Iklim dan Portofolio Kredit Berwawasan LST berdasarkan beberapa kebijakan berikut:

1. POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik
2. Kebijakan Keberlanjutan Danamon, Pedoman Sustainability Credit, Pedoman ESRA.

Bank Danamon is steadfast in its commitment to environmental sustainability. The urgency to face climate change has been greater than ever, as climate change also poses social and economic risks. The Bank is actively pursuing greener operational options, investing in sustainable solutions, and applying environmental risk management strategies. The Bank's operational activities do not directly touch on natural resources and biodiversity, but it takes great responsibility and maintain awareness that the actions are inseparable from the health of our planet, our people, and our economy. Danamon is focused on enhancing energy efficiency, curtailing greenhouse gas emissions, reducing waste as part of its core environmental objectives, as well as managing ESG-based loan portfolio.

The Corporate Real Estate Management Division (CREM) and the Sustainability Finance Division (SF) are integral in disseminating sustainability policies and principles via internal communication channels, collaborating with Internal Communication Division.

On the other hand, the implementation of the ESG-based loan portfolio is a collaborative effort across all line of businesses, working together with the Credit Team as part of the Risk Management Directorate, under the supervision of the Directors in charge of business and the Risk Management Director. The achievement of ESG-based loan portfolio is a component of Board of Director's Key Performance Indicator (KPI). Furthermore, the Sustainability Committee regularly monitors the achievement of ESG-based loan portfolio against target. [2-18]

Danamon's approach to Climate Change and ESG-based loan portfolio is based on the following policies:

1. POJK No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institutions, Issuer Companies, and Public Companies
2. Danamon's Sustainability Policy, Sustainability Credit Guideline, ESRA Guideline.

Kinerja Ekonomi [F.2] [F.3]

Economic Performance

Kegiatan usaha Bank dijalankan berlandaskan kinerja ekonomi yang solid. Danamon mengedepankan prinsip kehati-hatian dalam mengembangkan produk dan layanan, memastikan transaksi yang aman, menjaga kerahasiaan data nasabah, serta menjaga pengelolaan risiko asetnya.

Pada tahun buku 2023, Danamon mendapatkan laba bersih setelah pajak sebesar Rp3,50 triliun, yang meningkat sebesar 6% atau dari tahun sebelumnya. Laba operasional bersih Danamon naik menjadi Rp4,78 triliun, meningkat 4,2% dari tahun sebelumnya. Bank juga mempertahankan neraca keuangan yang kuat didukung dengan likuiditas dan peningkatan substansial pada *loan loss coverage ratio* menjadi 265,9%.

LoB Enterprise Banking & Financial Institution (EBFI) mencatat pertumbuhan sebesar 15% dalam kegiatan penyaluran kredit dibandingkan tahun sebelumnya. Dana Pihak Ketiga (DPK) meningkat menjadi Rp141,44 triliun, atau tumbuh sebesar 11,1% dari tahun sebelumnya. Selain itu, Current Account and Savings Account (CASA) mengalami peningkatan mencapai Rp71,75 triliun.

Penjelasan lebih lanjut terkait kinerja ekonomi dan keuangan Danamon dapat dibaca pada Laporan Tahunan 2023.

Danamon's business practices are built on a platform of solid economic performance. We put our emphasis on the precautionary principle in developing products and services, ensuring secure transactions, maintaining costumer's confidentiality, and upholding stringent asset risk management.

In the fiscal year of 2023, Danamon achieved a Net Proft After Tax (NPAT) of Rp3.50 trillion, marking a 6% increase from the prior year. Our net operating income climbed to Rp4.78 trillion, 4,2% year-on-year. The Bank also maintained a robust balance sheet, strengthened with liquidity and a substantial rise in our loan loss coverage ratio to 265.9%.

Bank's Enterprise Banking & Financial Institution (EBFI) LoB sector saw an 15% growth in its lending activities compared to the previous year. The bank's Third Party Funds rose to Rp141.44 trillion, a year- over-year growth of 11.1%. Additionally, the Current Account and Savings Account (CASA) balance reaching Rp71.75 trillion.

For an in-depth review of Danamon's economic and financial outcomes, please refer to our 2023 Annual Report.

Nilai Ekonomi Langsung Dihasilkan dan Didistribusikan [201-1][FN-CB-240a.2]

Direct Economic Value Generated and Distributed

Nilai Ekonomi Langsung yang Dihasilkan | Direct Economic Value Generated

dalam Miliar Rupiah | in Billion Rupiah

Pendapatan Bunga Neto
Net Interest Income

2023	2022	2021
15.216	14.120	13.747

Pendapatan Operasional Lainnya – Neto
Other Operating Income – Net

2023	2022	2021
4.260	3.930	3.992

Jumlah Nilai Ekonomi Langsung yang Dihasilkan
Total Direct Economic Value Generated

2023	2022	2021
19.476	18.050	17.739

Nilai Ekonomi yang Didistribusikan | Economic Value Distributed

dalam Miliar Rupiah | in Billion Rupiah

Biaya Operasional Lainnya
Other Operating Expenses

2023	2022	2021
14.695	13.459	15.324

Pembayaran Dividen
Dividend Payments

2023	2022	2021
1.156	551	353

Pembayaran pada Pemerintah (Pajak Penghasilan Perusahaan)*
Payments to the Government (Corporate Income Tax)*

2023	2022	2021
150	318	265

*Hanya Danamon | Only Danamon

Jumlah Nilai Ekonomi yang Didistribusikan
Total Economic Value Distributed

2023	2022	2021
16.000	14.328	15.942

dalam Miliar Rupiah | in Billion Rupiah

Jumlah Nilai Ekonomi Langsung yang Dipertahankan
Total Economic Value Retained

2023	2022	2021
3.476	3.722	1.795

Rasio Kinerja (%)

Performance Ratios (%)

Deskripsi | Description	2023	2022	2021
Rasio Kecukupan Modal Minimum (KPMM) Minimum Capital Adequacy Ratio (MCAR)	27,5	26,3	26,8
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non- Produktif Non-performing Earning Assets and Non-Productive Assets to Total Earnings and Non-Productive Assets	1,3	1,4	1,5
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-performing Earning Assets to Total Productive Assets	1,2	1,3	1,4
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif Allowance for Impairment Losses (AIL) for Financial Assets to Productive Assets	4,6	4,6	4,3
NPL Gross	2,2	2,6	2,7
NPL Net	0,3	0,2	0,4
Return on Asset (ROA)	1,7	1,7	0,8
Return on Equity (ROE)	8,3	8,3	4,1
Marjin Bunga Bersih (NIM) Net Interest Margin (NIM)	7,7	7,7	7,5
Rasio Efisiensi (BOPO) Efficiency Ratio (BOPO)	75,7	72,9	86,6
Loan to Deposit Ratio (LDR)	96,6	91,0	84,6
Liquidity Coverage Ratio secara Individu Individual Liquidity Coverage Ratio	130,88	151,68	185,75
Liquidity Coverage Ratio secara Konsolidasi Consolidated Liquidity Coverage Ratio	131,81	152,49	186,97

Keringanan Kredit untuk Nasabah

Credit Relief for Customers

Pada tahun buku 2023, Danamon melanjutkan komitmennya untuk membantu pemulihan keuangan dan dukungan kepada nasabah sesuai dengan ketentuan perlakuan khusus untuk debitur terdampak bencana sesuai ketetapan peraturan Otoritas Jasa Keuangan (OJK), termasuk dampak bencana Covid-19, sebagai tindak lanjut atas POJK No. 19 tahun 2022 dan KDK OJK No. 34/KDK.03/2022. Pedoman ini merupakan bagian dari langkah antisipatif dalam menanggapi gejolak ekonomi yang terdampak bencana. Danamon menetapkan acuan yang jelas untuk mengidentifikasi debitur yang terdampak, memberlakukan mekanisme restrukturisasi kredit, melakukan evaluasi terhadap stabilitas debitur, menjaga cadangan yang kuat, dan melaksanakan uji ketahanan secara berkala untuk menjaga tingkat kesehatan keuangan dan keberlanjutan operasional. [201-4][FN-CB-550a.2]

In the 2023 fiscal period, Danamon sustained its commitment to financial resiliency and customer support by adhering to the governance of special treatment for debtors impacted by disaster as determined by Financial Services Authority's (OJK) regulation, including the impact of Covid-19, as an implementation of POJK No.19/2022 and KDK OJK No. 34/KDK.03/2022. These guidelines form part of the counter-cyclical measures in response to the economic disturbances impacted by disaster. Danamon established a clear framework to identify affected debtors, enacted structured loan restructuring protocols, conducted annual review of debtor stability, maintained robust reserve levels, and executed consistent and periodic stress testing to uphold financial health and operational sustainability. [201-4][FN-CB-550a.2]

Penilaian Aspek ESG dalam Proses Kredit [FN-CB-550a.2]

ESG Aspect Assessment in the Loan Process

Danamon berkomitmen untuk menjunjung tinggi nilai-nilai keberlanjutan dengan turut mempertimbangkan aspek lingkungan dan sosial dalam proses kredit. Sesuai peraturan yang berlaku serta bentuk kontribusi untuk kesejahteraan lingkungan dan sosial, Bank memiliki daftar industri yang dilarang untuk dibiayai untuk memastikan penyaluran kredit telah sesuai. Di samping itu, Bank juga melakukan penilaian risiko lingkungan dan sosial dalam proses *credit underwriting* dan mensyaratkan kelengkapan dokumen lingkungan dari para debitur untuk meminimalkan risiko sosial dan lingkungan dari penyaluran kredit. Selanjutnya, proses analisis kredit dilakukan berdasarkan kebijakan dan pedoman kredit yang ketat, termasuk persyaratan analisis dampak lingkungan (AMDAL) dan/atau dokumen terkait lingkungan hidup lainnya dan hasil evaluasi Program Penilaian Peringkat Kinerja Perusahaan dalam Pengelolaan Lingkungan (PROPER). Selain itu, Perjanjian Kredit mewajibkan debitur untuk mempertahankan semua izin usaha dan perizinan lainnya, termasuk izin lingkungan sesuai dengan masa berlakunya dan memperbaruinya saat masa berlaku habis. [FS1][FS2][FS3][FS9]

Divisi Satuan Kerja Audit Intern (SKAI) melakukan penilaian independen terhadap Pedoman Sustainability Credit untuk memastikan keselarasannya dengan segmen industri yang menjadi target dan untuk mengevaluasi apakah analisis komprehensif terhadap dampak lingkungan hidup dan sosial telah dilakukan sebagai bagian dari proses peninjauan kredit.

Peningkatan strategis dilakukan untuk memperkuat kinerja keberlanjutan. Hal ini mencakup keterlibatan proaktif dalam peluang bisnis yang berkelanjutan serta senantiasa menjaga relevansi kebijakan Bank terhadap perkembangan terkini tentang peraturan dan isu keberlanjutan.

Hasil evaluasi portofolio produk atau kredit pada tahun pelaporan 2023 menunjukkan adanya beberapa penyesuaian untuk meningkatkan kinerja, yaitu:

1. **Pengembangan ekosistem yang dapat dilakukan dengan berkolaborasi dengan MUFG dan ADMF sebagai satu group, serta dengan berbagai divisi terkait di internal Danamon**
2. **Efisiensi proses pemberian kredit yang dilakukan dari hulu ke hilir**
3. **Memperluas potensi regional dengan mengidentifikasi karakteristik bisnis di masing-masing region sehingga dapat memperluas jaringan nasabah.**

Danamon commits to upholding sustainability values by taking into account environmental and social considerations in the loan process. In accordance with the prevailing law and regulations as contribution to environmental and social welfare, the Bank maintain a list of prohibited industries to ensure loan distribution is appropriate. In addition, the Bank conducts environmental and social risks assessments in the credit underwriting process and request fulfillment of environmental requirements from debtors to minimize social and environmental risks from loan distribution. Moreover, credit analysis process is conducted based on strict credit policies and guidelines, including environmental impact assessment (AMDAL) and/or other environmental-related documents requirements and Public Disclosure Program for Environmental Compliance (PROPER) evaluation results. Furthermore, The Loan Agreement requires debtors to maintain all business licenses and permits, including environmental permits within their validity period and renew upon expiration. [FS1][FS2][FS3][FS9]

The Internal Audit Division (SKAI) conducted an independent assessment of the Sustainability Credit Guideline to ensure its alignment with the target industries segment and to evaluate whether a comprehensive analysis of environmental and social impacts was conducted as part of the loan review process.

Strategic enhancements are set to strengthen sustainability performance. These include the proactive engagement in sustainable business opportunities and maintaining Bank's policy relevancy to the most recent regulatory and sustainability updates/issues.

The results of the evaluation in the 2023 reporting year related to the product or credit portfolio, there were several adjustments to improve performance, namely:

1. **The development of ecosystem collaborating with MUFG and ADMF as one group, as well as with Danamon's related divisions**
2. **Efficiency in the end-to end credit granting process**
3. **Expanding regional potential by identifying each region's business characteristics, so as to expand customer network.**

Kinerja Pemberian Kredit

Loan Disbursement Performance

Pertumbuhan yang stabil dan penyaluran kredit menjadi salah satu fokus utama dalam menjaga kinerja ekonomi. Hal ini tercermin dalam total portofolio pinjaman Danamon pada tahun 2023 yang mencapai Rp172,9 triliun dan tercatat adanya peningkatan signifikan sebesar 19% YoY. Sepanjang tahun 2023, Rumah Tangga, Pembiayaan Konsumen, dan Sewa Pembiayaan menyumbang sebagian besar (38%) dari keseluruhan kredit yang disalurkan Bank berdasarkan sektor ekonomi.

A steady growth in service and loan disbursement has been one of Danamon's main focuses to ensure economic performance. This was reflected in the Bank's total loan portfolio in 2023, amounting to Rp172.9 trillion and recording a significant increase of 19% YoY. In 2023, Household, Consumer Financing, and Financing Leases accounted for majority (38%) of from the overall loan disbursed by the Bank, by economic sector.

Portofolio Pinjaman Berdasarkan Sektor Ekonomi (dalam Miliar Rupiah) - Bruto [FN-CB-410a.1][FN-CB-000.B]

Loan Portfolio by Economic Sector (in Billion Rupiah) – Gross

Sektor Ekonomi Economic Sector	**2023**		**2022**		**2021**	
	Nilai Value	**%**	**Nilai** Value	**%**	**Nilai** Value	**%**
Rumah Tangga, Pembiayaan Konsumen, dan Sewa Pembiayaan* Household, Consumer Financing, and Financing Leases*	65.519	38	51.894	36	46.520	36
Pedagang Besar dan Eceran Wholesale and Retail	27.467	16	25.108	17	25.357	20
Manufaktur Manufacturing	27.555	16	27.146	19	25.600	20
Transportasi, Pergudangan, dan Komunikasi Transportation, Warehousing, and Communication	7.535	4	6.428	4	5.273	4
Lain-lain Others	44.843	26	34.324	24	24.958	20
Jumlah Total	**172.919**	**100**	**144.900**	**100**	**127.708**	**100**

Catatan | Notes:
* Termasuk piutang pembiayaan konsumen dan sewa pembiayaan kepada nasabah Adira Finance | Including consumer financing receivables and finance leases to Adira Finance's customers

Portofolio Pinjaman Berdasarkan Jenis Kredit (dalam Miliar Rupiah) – Bruto [FS6][FN-CB-410a.1]

Loan Portfolio by Type of Credit (in Billion Rupiah) – Gross

Jenis Kredit Loan Category	2023		2022		2021	
	Nilai Value	%	Nilai Value	%	Nilai Value	%
Konsumsi* Consumption*	65.736	38	51.895	36	46.521	36
Modal Kerja Working Capital	82.048	47	75.549	52	66.660	52
Investasi Investment	25.135	15	17.456	12	14.527	11
Jumlah Total	**172.919**	**100**	**144.900**	**100**	**127.708**	**100**

Catatan | Notes:
* Termasuk piutang pembiayaan konsumen dan sewa pembiayaan kepada nasabah Adira Finance | Including consumer financing receivables and finance leases to Adira Finance's customers

Portofolio Pinjaman Berdasarkan Wilayah (dalam Miliar Rupiah) - Bruto [FS6][FN-CB-410a.1]

Loan Portfolio Based by Region (in Billion Rupiah) – Gross

Area* Region*	2023		2022		2021	
	Nilai Value	%	Nilai Value	%	Nilai Value	%
Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung Jakarta, Bogor, Tangerang, Karawang, Bekasi, dan Lampung	102.296	71	86.737	72	70.337	66
Sumatera Utara North Sumatera	10.045	7	7.189	6	6.923	7
Jawa Timur East Java	7.433	5	5.835	5	6.152	6
Sulawesi, Maluku, dan Papua Sulawesi, Maluku, and Papua	4.403	3	3.633	3	3.725	4
Jawa Barat West Java	6.802	5	6.153	5	7.272	7
Jawa Tengah dan Yogyakarta Central Java and Yogyakarta	6.027	4	5.861	5	5.834	5
Kalimantan	3.256	2	2.530	2	2.729	3
Sumatera Selatan South Sumatera	2.100	2	2.020	1	1.645	1
Bali, Nusa Tenggara Timur dan Nusa Tenggara Barat Bali, Nusa Tenggara Timur and Nusa Tenggara Barat	1.289	1	1.298	1	1.475	1
Jumlah Total	**143.651**	**100**	**121.256**	**100**	**106.092**	**100**

Catatan | Notes:
* Hanya Danamon | Danamon only

Portfolio Kredit Berwawasan LST

ESG-based Loan Portfolio

Danamon menyadari pentingnya Integrasi aspek lingkungan, sosial, dan tata kelola (LST) ke dalam kegiatan operasional. Komitmen ini selaras dengan tujuan Danamon untuk menyusun portofolio kredit sesuai dengan kriteria Kategori Kegiatan Usaha Berkelanjutan (KKUB). Danamon menargetkan 27% dari seluruh portofolio kreditnya akan dialokasikan untuk kredit keuangan berkelanjutan pada tahun 2028. Pencapaian KKUB merupakan salah satu Key Performance Indicators (KPIs) Direksi.

Danamon recognizes the importance of integrating Environmental, Social, and Governance (ESG) considerations into its operations. This commitment is reflected in its goal to structure its loan portfolio following the Sustainable Business Activity Category (KKUB) criteria. The bank is targeting that 27% of its entire loan portfolio will be dedicated to sustainable finance loans by 2028. The achievement of KKUB is one of Key Performance Indicators (KPIs) of the Board of Directors.

Perbandingan Target dan Realisasi Pembiayaan Kegiatan Usaha Berkelanjutan (KKUB) terhadap Portofolio Bank (%) [F.3]
Comparison of Target and Realization of Sustainable Business Activity Financing (KKUB) to Bank Portfolio (%)

Tahun Year	Target (%)	Realisasi (%) | Realization	Pencapaian Terhadap Target (%) Achievement of Target (%)
2023	**21**	**22**	**103**
2022	21	21	100

Pedoman Sustainability Credit dan Pedoman ESRA [FS1][FS2][FS3][FS9][FN-CB-410a.2]

Sustainability Credit Guideline and ESRA Guideline

Danamon memiliki kebijakan internal untuk mengelola portofolio kreditnya dengan penekanan pada faktor lingkungan, sosial dan tata kelola (LST). Bank menerapkan pendekatan *Environmental and Social Risk Management* (ESRM) melalui Pedoman Sustainability Credit, serta Pedoman Environmental and Social Risk Analysis (ESRA). Pedoman ini berlaku pada pengajuan pinjaman baru dan tambahan yang memiliki risiko LST signifikan, yang merinci mengenai prosedur untuk mengidentifikasi, menilai, memitigasi, dan mengkompensasi risiko LST pada industri dari sisi debitur, termasuk risiko lingkungan seperti iklim, kerusakan lingkungan dan keanekaragaman hayati, dan air; serta risiko sosial seperti isu terkait Hak Asasi Manusia. Langkah-langkah tersebut memungkinkan Danamon untuk menentukan kegiatan atau proyek debitur yang memiliki risiko lingkungan dan sosial

Danamon has established internal policies for managing its loan portfolio with an emphasis on environmental, social, and governance (ESG) factors. The Bank implements the Environmental and Social Risk Management (ESRM) approach through Sustainability Credit Guideline, as well as Environmental and Social Risk Analysis (ESRA) Guideline. These guidelines apply to new and additional proposed loans where there's a significant ESG risk, detailing procedures for identifying, assessing, mitigating, and compensating for inherent industry ESG risks, including environmental risks such as climate environmental and biodiversity degradation, also water; as well as social risks, such as issues relating to Human Rights. Such measures allow Danamon to pinpoint activities or projects of debtors that carry environmental and social risks and also aim to motivate both existing and serta bertujuan untuk mendorong debitur dan calon debitur untuk meningkatkan kinerja lingkungan, sosial, dan tata kelola. Pemantauan terhadap risiko lingkungan dan sosial dilakukan minimal satu tahun sekali pada saat reviu kredit tahunan, atau ketika dianggap perlu.

Debitur yang sudah memenuhi kriteria akan mendapatkan pembiayaan pinjaman. Bank berkomitmen untuk melakukan pengawasan serta penilaian tahunan terhadap para debitur melalui prosedur pemantauan kredit yang sudah ditetapkan. Jika terindikasi ada pelanggaran, Bank melakukan investigasi menyeluruh untuk memutuskan kelanjutan kredit. Proses penilaian ini tidak hanya bertujuan untuk mengatasi dampak negatif terhadap bisnis, namun juga untuk mendukung penilaian secara keseluruhan.

Danamon senantiasa menjaga agar kebijakan yang dimiliki selalu relevan dengan praktik pembiayaan berkelanjutan dan bertanggung jawab terkini, juga selaras dengan MUFG's Environmental and Social Policy Framework. Kebijakan ini dapat diakses pada website MUFG.

Bank memahami beberapa sektor lebih terkait dengan risiko LST. Pedoman Sustainability Credit telah melarang pembiayaan pembiayaan langsung terkait proyek pembangkit listrik tenaga batu bara baru, dengan pengecualian untuk proyek yang dilengkapi dengan teknologi ramah lingkungan.

Pada tahun 2023, Danamon memperbarui Pedoman Sustainability Credit, dengan perubahan antara lain:

1. **pembaruan peraturan terkini terkait transisi energi;**
2. **memasukkan *Sustainability-Linked Loan* (SLL) sebagai KKUB;**
3. **penambahan definisi 'energi terbarukan' dalam KKUB;**
4. **penambahan daftar industri dilarang, yakni pembiayaan terkait penambangan khusus batu bara termal, dengan beberapa kondisi pengecualian.**

Danamon juga telah memetakan sebelas sektor-sektor industri yang menjadi prioritas dalam penerapan ESRA dan telah menentukan risiko utama yang berhubungan dengan aspek LST. Pedoman ESRA telah diperbaharui pada tahun 2023 untuk mengakomodasi pembaruan peraturan terkait serta memasukkan Pedoman Sektoral untuk Sektor Minyak dan Gas Bumi terkait Oil Sand, Pengembangan Area Arktik, Shale Oil/Gas dan Pipa Gas.

potential borrowers to improve their environmental, social, and governance. Monitoring on environmental and social risks is conducted at least once a year during the annual credit review, or when deemed necessary.

Debtors that satisfy the criteria are eligible for loans. The bank commits to annual monitoring and assessment of these borrowers through established credit monitoring processes. In instances of suspected non-compliance, the Bank undertakes a thorough investigation to decide whether to continue the loan. This assessment process is not merely designed to address any negative impacts from the businesses but also to support their overall assessment.

Danamon always strives that our policy remains relevant with the current sustainable and responsible financing practices and aim for alignment with MUFG's Environmental and Social Policy Framework. The policy is available on MUFG's website.

The Bank acknowledges that several sectors are more related to ESG risks. The Sustainability Credit Guideline has prohibited financing directly related to new coal-fired power generation projects, unless for projects equipped with environmentally friendly technologies.

In 2023, Danamon updated its Sustainability Credit Guideline, with changes including:

1. **the most recent regulatory update related to energy transition;**
2. **inclusion of Sustainability-Linked Loan (SLL) as KKUB;**
3. **definition expansion of 'renewable energy' included as KKUB;**
4. **addition to the list of prohibited industries, which is financing specifically related to thermal coal mining with several exceptional conditions.**

Danamon has also outlined eleven industrial sectors that are priority for the implementation of ESRA and has pinpointed the primary risks associated with ESG factors. The ESRA Guideline has been updated in 2023 to accommodate related regulatory updates and to include a Sectoral Guideline for the Oil and Gas Sector related to Oil Sands, Arctic Development, Shale Oil/Gas and Gas Pipelines.

11 Sektor Industri dalam Pedoman ESRA
11 Industrial Sectors in the ESRA Guideline

Kelapa sawit
Palm oil

Pertambangan dan penggalian
Mining and quarrying

Batu bara
Coal

Farmasi
Pharmaceutical

Kimia
Chemical

Baja
Steel

Tekstil
Textile

Bubur kertas dan kertas
Pulp and paper

Produk kayu dan hasil hutan
Forestry and wood products

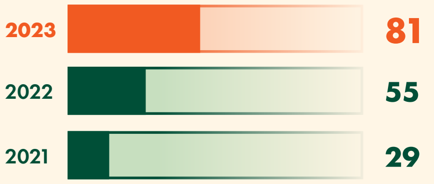
Produk konsumen
Fast-moving consumer goods (FMCG)

Minyak dan gas bumi (terkait oil sand, pengembangan area arktik, *shale oil/gas*, dan pipa gas)
Oil and gas sector (related to oil sand, arctic development, shale oil/gas and gas pipeline)

Danamon telah menerapkan Pedoman Sustainability Credit dan Pedoman ESRA untuk LoB EB untuk segmen Corporate dan Commercial sejak tahun 2021. Pada tahun 2023, Bank telah memperluas penerapan pedoman ini pada segmen *Mid-Market.*

Danamon has applied the Sustainability Credit Guideline and ESRA Guideline for EB LoB in the Corporate and Commercial segment since 2021. In 2023, the Bank has extended this implementation to the Mid-Market segment.

Implementasi Pedoman ESRA
Implementation of ESRA Guidelines



Jumlah debitur yang menerapkan proses pinjaman melalui ESRA
Number of debtors disbursements processed through ESRA

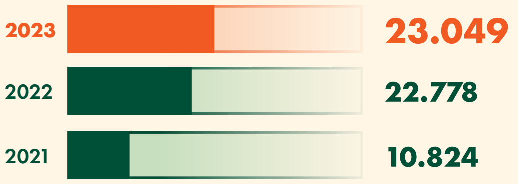
Debitur | Debtors

Jumlah debitur yang termasuk kategori ESRA*
Total number of debtors included in ESRA category*

Catatan | Notes:

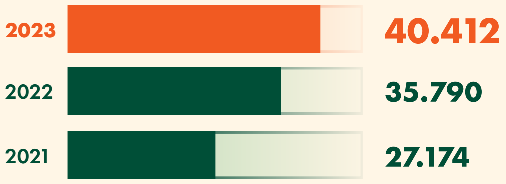
* Total debitur yang termasuk dalam kesebelas sektor industri dengan kategori risiko tinggi dan menengah berdasarkan Pedoman ESRA

* Total debtors included in the eleven industrial sectors with high and medium risk categories based on ESRA Guideline



Total kredit yang menerapkan proses pinjaman melalui ESRA
Total loan (plafond) disbursements processed through ESRA

Miliar rupiah | In billion rupiah



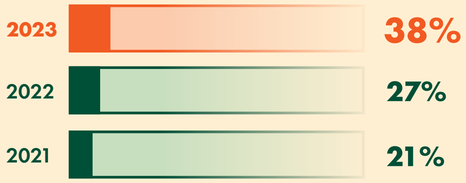
Total kredit yang termasuk kategori ESRA*
Total loan (plafond) included in ESRA category*

Catatan | Notes:

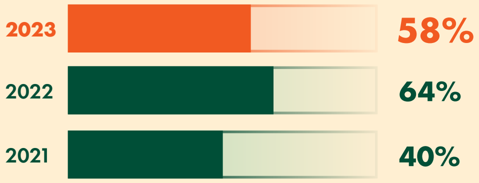
* Total kredit yang termasuk dalam kesebelas sektor industri dengan kategori risiko tinggi dan menengah berdasarkan Pedoman ESRA

* Total loan (plafond) included in the eleven industrial sectors with high and medium risk categories based on ESRA Guideline

%



Persentase debitur menerapkan proses pinjaman melalui ESRA
Percentage of debtors disbursements processed through ESRA



Persentase kredit (plafond) menerapkan proses pinjaman melalui ESRA
Percentage of loan (plafond) disbursements processed through ESRA

Pemetaan Portofolio Kredit Kegiatan Usaha Berkelanjutan
Loan Portfolio Mapping for Sustainable Business

Danamon menyelaraskan portofolio keuangan berkelanjutan kreditnya dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB) sesuai dengan kriteria OJK. Pada tahun 2023, KKUB bertumbuh sebesar 24% YoY. [FS5]

Danamon aligns its sustainable finance loan portfolio with the Sustainable Business Activities Category (KKUB) as per OJK's criteria. In 2023, KKUB increased by 24% YoY. [FS5]

Kategori Kegiatan Usaha Berkelanjutan (KKUB) [FN-CB-410a.1] Sustainable Business Activities Category (KKUB)	**Aktivitas Debitur di KKUB** Debtors' Activity in the KKUB
Mendukung energi terbarukan Supporting renewable energy	Debitur pada industri minyak sawit yang memproduksi bahan baku produksi biodiesel; debitur yang menggunakan energi terbarukan sebagai sumber energi; pemasok panel surya; pemasok panel surya; dan debitur konsumer panel surya Debtors in the palm oil industry that produces raw materials for biodiesel production; debtors that utilize renewable energy as energy source; solar panel suppliers; and solar panel consumer debtors
Pencegahan dan pengendalian polusi Pollution prevention and control	Debitur memiliki mesin daur ulang sampah plastik; debitur dengan *Sustainability-linked Loan* Debtor owns a plastic recycling machine; debtor with Sustainability-linked Loan
Mendukung pengelolaan sumber daya alam hayati dan penggunaan lahan berkelanjutan Supporting sustainable management of natural resources and land use	Debitur telah disertifikasi dengan Indonesian Sustainable Palm Oil (ISPO) dan/atau sertifikasi Roundtable on Sustainable Palm Oil (RSPO) Debtors who have been certified for the Indonesian Sustainable Palm Oil (ISPO) certification and/or Roundtable on Sustainable Palm Oil (RSPO)
Transportasi ramah lingkungan Environmentally friendly transportation	Debitur yang memproduksi stasiun pengisian daya kendaraan listrik; kredit pembiayaan kendaraan listrik atau *hybrid*. Debtors who produces electric vehicle charging stations; consumer credit for electric or hybrid vehicle.
Pengelolaan air dan air limbah yang berkelanjutan Sustainable management of water and wastewater	Pembiayaan kepada debitur untuk pengolahan air sungai menjadi air bersih kualitas minum Financing for debtors engaged in processing river water into clean drinking quality water

Kategori Kegiatan Usaha Berkelanjutan (KKUB) Sustainable Business Activities Category (KKUB)	**Aktivitas Debitur di KKUB** Debtors' Activity in the KKUB
 Mendukung produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi (*eco-efficient*) Supporting products that reduce resource usage and produce less pollution (eco-efficient)	Debitur bergerak di bidang pengelolaan sampah/industri daur ulang, termasuk plastik, kaleng, logam, nonlogam, kertas, sisa kayu, kaca dan pelumas; serta debitur di bidang furnitur kayu yang telah mempunyai sertifikat Pengelolaan Hutan Produksi Lestari (PHPL) dan Verifikasi Legalitas Kayu (VLK) Debtors engaged in the waste management/recycling, including plastic, cans, metal, non-metal, paper, wooden scrap, glass and lubricant; and debtors in wooden furniture industries who hold Sustainable Production Forest Management (PHPL) and Timber Legality Verification (VLK) certification
 Bangunan berwawasan lingkungan yang memenuhi standar atau sertifikasi yang diakui secara nasional, regional, atau internasional Environmentally friendly buildings that meet national, regional, or international recognized standards/certification	Kredit kepemilikan rumah yang sudah memiliki sertifikasi bangunan hijau Mortgage for housing with green building certification
 Kegiatan usaha berkelanjutan yang mendukung kegiatan usaha dan/atau kegiatan ramah lingkungan lainnya Sustainable business activities that support business activities and/or other environmentally friendly activities	Debitur UKM yang bergerak di bidang perdagangan barang bekas sehingga dapat mengurangi limbah; pendanaan/pembiayaan kepada debitur untuk proyek strategis di sektor infrastruktur hijau dan sosial SME debtors engaged in second-hand goods trading to reduce waste; funding for debtor engaged in strategic project of environmental and social infrastructures
 Mendukung kegiatan usaha dan/atau kegiatan usaha mikro, kecil, dan menengah (UMKM) lainnya Supporting business activities and/or other activities of Micro, Small and Medium Enterprises (MSMEs)	Kredit di segmen UMKM dan debitur yang mendistribusikan kredit ke UMKM Loans in the MSME segment and debtors who distribute loans to MSME

Jumlah Pembiayaan Berdasarkan Kategori Kegiatan Usaha Berkelanjutan (dalam Miliar Rupiah) [FS7][FS8][FN-CB-240a.1]

Total Financing Based on Sustainable Business Activity Category (in Billion Rupiah)

Uraian | Description	2023	2022	2021
Energi terbarukan Renewable energy	1.652	644	223
Pencegahan dan pengendalian polusi Pollution prevention and control	66	2	0
Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan Sustainable management of natural resources and land use	2.253	1.281	1.149
Transportasi ramah lingkungan Environmentally friendly transportation	107	8	0
Pengelolaan air dan air limbah yang berkelanjutan Sustainable water and wastewater management	3.000	1.600	0
Produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi (*eco-efficient*) Product which can reduce the use of resources and produce less pollution (eco-efficient)	237	81	90
Bangunan berwawasan lingkungan yang memenuhi standar atau sertifikasi yang diakui secara nasional, regional, atau internasional Environmentally friendly buildings that meet national, regional, or international recognized standards/certification	39	32	0
Kegiatan usaha dan/atau kegiatan lain yang berwawasan lingkungan lainnya Other business activities and/or activities with an environmental perspective	259	8	8
Kegiatan usaha dan/atau kegiatan lain dari kegiatan usaha mikro, kecil, dan menengah* Business activities and/or other activities of micro, small and medium enterprises	23.650	21.486	19.441
Total	**31.264**	**25.142**	**20.911**

Catatan | Notes:

* Pada September 2021, Danamon memasukan kredit ke UMKM sebagai Portofolio Kredit Kegiatan Usaha Berkelanjutan setelah proses identifikasi selesai dilakukan.

* In September 2021, Danamon included loans to MSMEs as a Sustainable Business Activity Credit Portfolio after the identification process has been completed.

Portofolio Kredit terkait Industri Kelapa Sawit [FS10]

Palm Oil Industry Loan Portfolio

Danamon menyadari pentingnya sektor kelapa sawit bagi perekonomian Indonesia dan berkomitmen untuk mendukung industri ini secara berkelanjutan. Kebijakan Danamon sektor kelapa sawit berlaku untuk kredit di seluruh operasional bank.

Danamon memahami risiko lingkungan dan sosial yang berkaitan dengan sektor kelapa sawit, antara lain deforestasi, kebakaran lahan, konflik lahan, dan gangguan terhadap keanekaragaman hayati. Untuk memitigasi risiko-risiko ini, Bank menyertakan risiko-risiko tersebut ke pedoman sektoral kelapa sawit pada ESRA. Lebih dari itu, Bank terus mendorong perolehan sertifikasi *Indonesian Sustainable Palm Oil* (ISPO) atau *Roundtable on Sustainable Palm Oil* (RSPO) kepada para debitur dan calon debitur kelapa sawit.

Danamon recognizes the significance of the palm oil sector to the Indonesian economy and is committed to advocating for the sustainable development of this industry. Danamon's palm oil sector policy applies to credit loan across all banking operations.

Danamon acknowledges the environmental and social risks associated with the palm oil sector, among others deforestation, land fire, land conflict, and disturbance to biodiversity. To mitigate these risks, the Bank included these risks into ESRA sector guidance for palm oil sectors. Moreover, the Bank continues to promote the Indonesian Sustainable Palm Oil (ISPO) or Roundtable on Sustainable Palm Oil (RSPO) certifications amongst its current and prospective debtors in the palm oil industry.

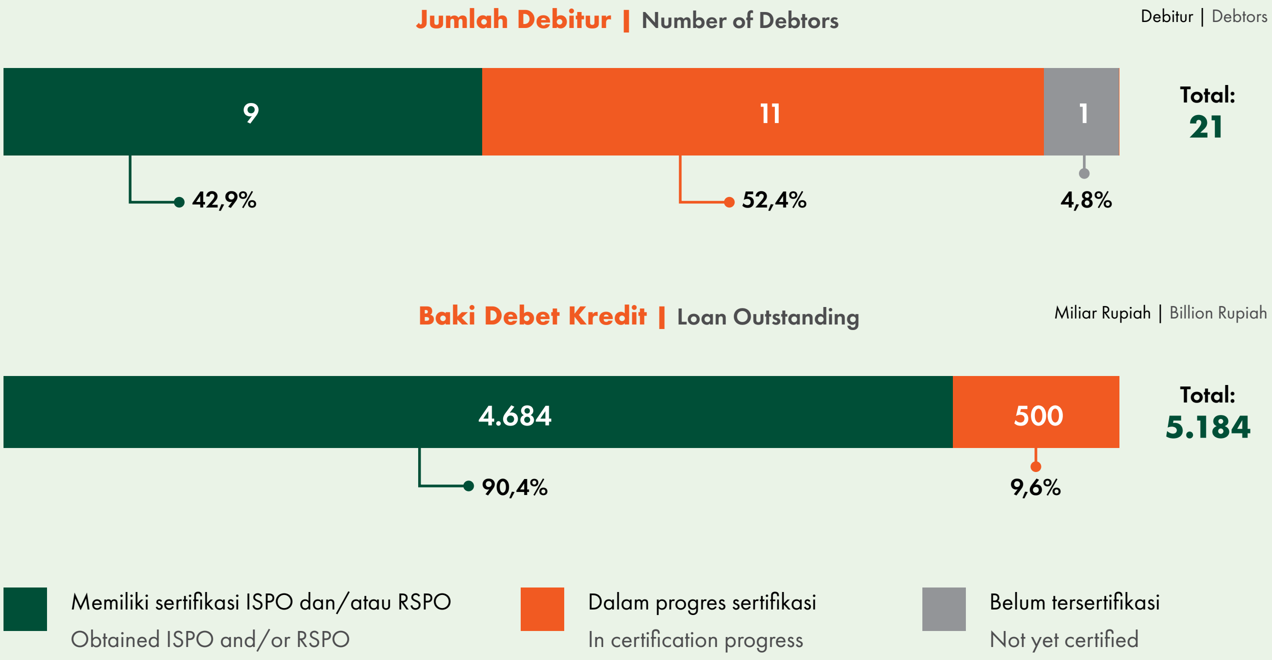
Danamon juga mewajibkan debitur/calon debitur untuk berkomitmen pada *No Deforestation, No Peat, and No Exploitation* (NDPE). Bila debitur/calon debitur belum membuat komitmen NDPE, Danamon akan mendorong debitur/ calon debitur mengirimkan rencana aksi pemenuhan NDPE. Pada pedoman sektoral ESRA, penerapan Persetujuan atas Dasar Informasi di Awal Tanpa Paksaan (PADIATAPA) merupakan salah satu poin pada manajemen lingkungan dan sosial debitur.

Pada tahun 2023, Danamon memperbarui Panduan Sektoral sebagai bagian dari Pedoman ESRA, untuk menambahkan pertanyaan kepada debitur tentang langkah yang akan dilakukan untuk memenuhi persyaratan pemerintah, yakni sekurang-kurangnya 20% dari keseluruhan bahan baku harus berasal dari kebun yang diusahakan sendiri.

Danamon also requires debtors/potential debtors to commit to No Deforestation, No Peat, and No Exploitation (NDPE). If the debtors/prospective debtors have not made any NDPE commitment, Danamon will ask them to submit an action plan to fulfill the NDPE. On the ESRA sectoral guidance, implementation of Free and Prior-Informed Consent (FPIC) is included in debtor's environmental and social management.

In 2023, Danamon updated its Sectoral Guidelines as part of the ESRA Guidelines, to inquire debtors on the steps to be taken to meet the government's requirement of at least 20% of the total raw materials must come from self-cultivated plantations.

Debitur dan Portofolio Kredit Industri Kelapa Sawit Wajib ISPO Tahun 2023 [FS10]
ISPO-required Palm Oil Industry Debtors and Loan Portfolio in 2023



Pengungkapan Aset Terkait Karbon [FS11]

Disclosure of Carbon-related Assets

Danamon mempertimbangkan aspek lingkungan, sosial, dan tata kelola (LST) dalam penyaluran pembiayaan atau pinjaman, dengan mengedepankan prinsip kehati-hatian dalam proses evaluasi kredit. Hal ini berlaku untuk semua sektor penyaluran kredit, termasuk transportasi, bahan bangunan, pertanian dan energi. Pengungkapan aset terkait karbon merupakan inisiatif untuk melakukan monitor portofolio di sektor terkait karbon, sejalan dengan pengungkapan MUFG.

Danamon incorporates environmental, social, and governance (ESG) considerations when extending finance or loans, adhering to a prudent principles in our credit evaluation process. This applies to for all of our lending sectorsareas, including transportation, construction materials, agriculture, and energy. The carbon-related assets disclosure is part of initiative to monitor our portfolio in carbon-related sectors, in line with MUFG's disclosure.

Aset Terkait Karbon | Carbon-related Assets

Uraian | Description	**Saldo (Miliar Rupiah** | Balance (billion Rupiah)	**Rasio** | Ratio
Energi | Energy	**1.420**	**1,0%**
Minyak & Gas | Oil & Gas	1.323	0,9%
Batu Bara | Coal	97	0,1%
Utilitas | Utilities	**36**	**0,0%**
Listrik | Electricity	36	0,0%
Pembangkit listrik tenaga batu bara | Coal-fired power	0	0,0%
Pembangkit listrik berbahan bakar gas dan lainnya Gas-fired power and others	0	0,0%
Pasokan gas dan lainnya | Gas Supply and others	0	0,0%
Transportasi | Transportation	**9.518**	**6,5%**
Angkutan Udara | Air Freight	1.917	1,3%
Transportasi Udara Penumpang | Passenger Air Transportation	14	0,0%
Transportasi Laut | Maritime Transportation	165	0,1%
Kereta Api | Rail Transportation	0	0,0%
Layanan Truk | Trucking Service	941	0,6%
Otomotif dan komponen | Automobiles and Components	6.481	4,4%
Material dan Bangunan | Materials and Buildings	**25.867**	**17,6%**
Logam dan Pertambangan | Metals and Mining	3.098	2,1%
Bahan Kimia | Chemicals	9.974	6,8%
Bahan Bangunan | Construction Materials	5.058	3,5%
Barang Modal | Capital Goods	309	0,2%
Manajemen dan Pengembangan Real Estate | Real Estate Management and Development	7.428	5,1%
Pertanian, Pangan, dan Hasil Hutan Agriculture, Food, and Forest Products	**23.891**	**16,3%**
Minuman | Beverages	644	0,4%
Pertanian | Agriculture	8.004	5,5%
Makanan dan Daging Kemasan | Packaged Food and Meats	9.521	6,5%
Kertas dan Hasil Hutan | Paper and Forest Products	5.722	3,9%
Aset terkait Karbon | Carbon-related Assets	**60.731**	**41,4%**
Aset tidak terkait Karbon | Non Carbon-related Assets	85.874	58,6%
Total Portofolio Kredit dan Trade Finance dari Semua Sektor Total Credit Portfolio and Trade Finance from all sectors	**146.605**	**100%**

Perubahan Iklim dan Risiko Finansial Terkait [201-2]

Climate Change and Its Related Financial Risk

Aktivitas manusia secara jelas telah menyebabkan pemanasan global, terutama dari emisi gas rumah kaca (GRK), seperti yang telah dilaporkan oleh The Intergovernmental Panel on Climate Change (IPCC) dari Persatuan Bangsa-Bangsa (PBB). Lonjakan suhu permukaan bumi sejak sebelum masa Revolusi Industri telah mencapai rata-rata 1,1 derajat Celcius. Menanggapi hal ini, negara-negara di dunia telah meratifikasi Perjanjian Paris di tahun 2015 untuk membatasi kenaikan suhu global maksimum sebesar 1,5 derajat Celcius. Upaya ini menjadi tanggung jawab bersama seluruh warga dunia, pemerintah, termasuk swasta.

Terlepas dari tantangan menanggulangi krisis iklim, Danamon tetap optimis untuk berkontribusi dalam penanganannya. Danamon menyelaraskan diri dengan komitmen bersama dengan MUFG dalam komitmen dekarbonisasi untuk mencapai *net zero GHG emissions* dari operasional Bank pada tahun 2030. Jalan menuju *net zero* tahun 2030 antara lain seperti penggunaan sumber daya (kertas dan air) secara bertanggung jawab, penggunaan material terbarukan, dan mengambil peran dalam inisiatif-inisiatif penyerapan dan *offset* karbon (penanaman bakau, kredit karbon, dan sertifikat energi terbarukan/REC).

Pada akhir tahun 2023, Danamon ikut berpartisipasi dalam pembelian 3.200 unit kredit karbon setara dengan 3.200 metrik ton CO_2eq. Langkah ini juga mendukung serangkaian upaya mencapai *net zero GHG emissions* dari operasional Bank pada tahun 2030, serta dalam transisi menuju masa depan yang lebih hijau.

Danamon meraih *Platinum Level Green Building Certificate* untuk Menara Bank Danamon (MBD) dari Green Building Council Indonesia (GBCI) pada tahun 2021. Hal ini didukung oleh berbagai kegiatan, seperti pemasangan sensor karbon monoksida (CO), peralihan ke lampu LED di MBD. Selain itu, kami juga mulai menggunakan panel surya di beberapa lokasi sebagai salah satu bentuk investasi dalam mendukung solusi energi terbarukan.

Human activities have unequivocally caused global warming, mainly from greenhouse gas (GHG) emissions, as reported by The Intergovernmental Panel on Climate Change (IPCC) of the United Nations UN. The global surface temperature level spike since the pre-Industrial Revolution has reached an average of 1.1 degree centigrade. In response to this, countries around the world have ratified the Paris Agreement in 2015, aiming to limit global temperature raise to maximum 1.5 degree centigrade. This fight has become the responsibility of all world citizens, governments, including private sectors.

Despite the challenge of overcoming the climate crisis, Danamon remains optimistic to contribute to the cause. Danamon has aligned with MUFG joint decarbonization commitment to achieve net zero GHG emissions from own operations by 2030. The many road to net zero by 2030 include responsible resource use (paper and water), use of renewables, and taking part in carbon sequestration and offset initiatives (mangrove planting, carbon credit and renewable energy certificate/ REC purchase).

At the end of 2023, Danamon participated in the purchase of 3,200 carbon credits, equal to 3,200 metric tonnes of CO2eq. This step also supports a series of efforts to achieve net zero GHG Emissions from the Bank's operations by 2030, as well as in the transition to a greener future.

Danamon was granted the Platinum Level Green Building Certificate for Menara Bank Danamon (MBD) from the Green Building Council Indonesia (GBCI) in 2021. This is supported by initiatives such as the installation of carbon monoxide (CO) sensors, the transition to LED lighting in MBD. Furthermore, our adoption of solar panels at multiple locations underscores our investment in renewable energy solutions.

Dampak, Risiko, dan Kesempatan Finansial terkait Perubahan Iklim [201-2]

Financial Implications, Risks and Opportunities due to Climate

Perubahan iklim menimbulkan risiko fisik dan transisi. Secara geografis, Indonesia rentan terhadap bencana alam, banyak di antaranya juga terkait erat dengan perubahan iklim. Bank juga turut tereskpos risiko bencana alam. Beberapa bencana alam pada tahun 2023 berdampak pada Bank, termasuk banjir di Makassar, sehingga menghentikan kegiatan operasional cabang selama sementara waktu.

Namun, kondisi keuangan Danamon tetap terjaga dan tidak ada kerugian finansial yang signifikan akibat penutupan cabang sementara. Danamon telah melakukan antisipasi protokol mitigasi, yang mencakup persiapan kantor cabang untuk memastikan operasional dan pelayanan nasabah tidak terganggu selama dan setelah bencana. Sejalan dengan praktik terbaik dalam tata kelola dan kepatuhan, Tim Perizinan Bank Indonesia (BI) selalu memberikan informasi kepada Otoritas Jasa Keuangan (OJK) tentang penghentian operasional, mematuhi aturan yang berlaku, dan menjaga transparansi dengan regulator.

Climate change poses physical and transitional risk. Geographically, Indonesia is prone to natural disasters, many of which also closely relate to climate change. The Bank is also exposed to natural disasters risk. Several natural disasters in 2023 impacted the Bank, including flooding in Makassar, bringing a halt to branch operational activities for some period of time.

However, Danamon's financial standing remained secure, with no significant monetary losses incurred due to temporary branch shutdowns. The bank's resilience is attributed to its mitigation protocols, which include setting up alternate branch to ensure uninterrupted operations and customer service during and after such disasters. In line with best practice for governance and compliance, the Bank Indonesia (BI) License Team has kept the Financial Services Authority (OJK) informed about any operational suspensions, adhering to the prevailing regulations and maintaining transparency with regulatory partners.

Stress Test terkait Iklim

Climate Risk Stress Testing (CRST)

OJK telah menerbitkan panduan Initial CRST sebagai tindak lanjut dokumen Consultative Paper berjudul "Manajemen Risiko terkait Iklim" pada Oktober 2022. Panduan tersebut merupakan sarana pembelajaran bersama antara OJK sektor perbankan dan industri perbankan dengan karakteristik perintis yang bertujuan untuk meningkatkan kapasitas bank maupun OJK dalam menilai dampak dari risiko perubahan iklim.

Danamon telah memulai *gap analysis* sebagai bagian penting dari CRST. Langkah ini merupakan bagian dari strategi Danamon untuk mengidentifikasi dan mengelola potensi vulnerabilitas keuangan yang mungkin timbul dari risiko terkait iklim, memastikan ketahanan dan komitmen Danamon terhadap praktik-praktik keuangan berkelanjutan.

OJK issued the Initial CRST guidance as a follow-up to the Consultative Paper document entitled "Climate-related Risk Management" in October 2022. The guidance is a joint learning tool between OJK in the banking sector and the banking industry with pioneering characteristics aimed at improving the banks' capacity and OJK in assessing the impact of climate change.

To this end, the Bank has initiated a gap analysis as a fundamental component of CRST. This step is part of Danamon's broader strategy to identify and manage potential financial vulnerabilities that could arise from climate-related risks, ensuring the bank's resilience and commitment to sustainable financial practices.

Mendukung Implementasi Taksonomi Hijau Indonesia

Supporting Indonesia's Green Taxonomy Implementation

Danamon telah melaksanakan *Pilot Project* Taksonomi Hijau Indonesia (THI), sejak peluncurannya pada Juli 2022 oleh Otoritas Jasa Keuangan (OJK). THI memiliki tujuan strategis antara lain mengembangkan standar dan definisi kriteria hijau kegiatan sektor ekonomi Indonesia; mendorong inovasi dan investasi hijau serta pertumbuhan sektor keuangan dalam pendanaan dan pembiayaan kegiatan hijau; serta memberikan acuan bagi Sektor Jasa Keuangan (SJK), investor, dan pelaku bisnis untuk mengungkapkan informasi terkait pembiayaan dan pendanaan.

Pada tahun 2023, Danamon melanjutkan *Pilot Project* Taksonomi Hijau Indonesia (THI) sesuai dengan arahan OJK. Danamon juga telah menyelesaikan pengembangan sistem dan membuat prosedur untuk mendukung tim bisnis dan tim kredit dalam proses asesmen THI.

Danamon has been embarking in the Indonesian Green Taxonomy (GT) Pilot Project, since its first launch in July 2022 by the Financial Services Authority (OJK). GT's strategic purpose, among others are developing Indonesia economic sectors' green activities standard and definition; promoting green innovation, investment, as well as economic sector growth in relation to green activities funding and financing; and providing a reference for Financial Service Sector, investors, and business to disclose information regarding financing and funding.

In 2023, Danamon continued GT Pilot Project in accordance with OJK's directives. Danamon has also completed the system development and established procedures to support the business team and credit team in the GT assessment process.

Penggunaan Energi dan Reduksi Emisi [F.12]

Energy Usage and Emission Reduction

Danamon berupaya untuk mengurangi konsumsi energi di seluruh kegiatan operasionalnya. Secara aktif, Danamon mendukung "kampanye hemat listrik" yang melibatkan seluruh karyawan untuk menciptakan lingkungan kerja yang sadar energi.

Danamon is firm in our efforts to reduce energy consumption across all its operations. To this end, Danamon actively promotes "electricity-saving campaigns," engaging with all staff members to foster an energy-conscious culture within the workplace.

Penggunaan dan Intensitas Energi

Energy Consumption and Intensity

Pada tahun 2023, Danamon mencatat total penggunaan energi sebesar 144.992 gigajoule (GJ), naik tipis dari 144.811 GJ yang dikonsumsi pada tahun 2022. Data ini mencakup penggunaan energi di Menara Bank Danamon dan kantor-kantor cabangnya di Indonesia. Danamon tidak melakukan penghitungan konsumsi energi di luar perusahaan dalam batas pelaporannya. Penghitungan intensitas energi dinyatakan sebagai jumlah energi yang digunakan per karyawan. [302-1][302-2][302-3]

In 2023, Danamon recorded a total energy usage of 144,992, gigajoules (GJ), marking slight increase from the 144,811 GJ consumed in 2022. The scope of this data is confined to the energy use within Menara Bank Danamon and its branch offices across Indonesia. Danamon does not account for energy consumption outside organization within its reporting boundary. The Bank's measure of energy intensity is expressed as the amount of energy used per employee.[302-1][302-2][302-3]

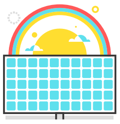
Penggunaan Energi [302-1][302-2] [F.6]

Energy Use

Pemakaian Energi Terbarukan

Renewable Energy Use

GJ



Panel Surya
Solar Panel

Tujuan Penggunaan | Intended Use
Kebutuhan listrik cabang
Branch electricity demand

450	2023
243	2022

Pemakaian Energi Tak Terbarukan

Non-Renewable Energy Use

GJ

Bahan Bakar Minyak (Solar)
Fuel Oil (Diesel)

Genset | Generator

1.704	2023
1.876	2022
1.640	2021

Bensin (Pertalite/ Pertamax)
Gasoline (Pertalite/ Pertamax)

Kendaraan Operasional
Operational vehicles

2.357	2023
2.366	2022
2.564	2021

Pemakaian Energi Lainnya

Other Energy Usage

GJ

Listrik dari PT PLN (Persero)
Electricity from PT PLN (Persero)

Tujuan Penggunaan | Intended Use
Kebutuhan listrik cabang | Branch electricity needs

140.481	2023
140.326	2022
142.374	2021

Total Pemakaian Energi

Total Energy Use

GJ

Total

2023	144.992
2022	144.811
2021	146.578

Volume dan Intensitas Penggunaan Listrik [302-1][302-3]

Volume and Intensity of Electricity Use

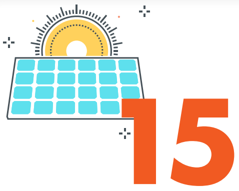
Uraian Description	Satuan Unit	2023	2022	2021
Volume Penggunaan Listrik Electricity Usage Volume	GJ	140.481	140.326	142.374
Intensitas Penggunaan Listrik Electricity Usage Intensity	GJ/karyawan/bulan GJ/employee/month	1,34	1,32	1,35

Program Efisiensi Penggunaan Listrik [302-4] [F.7]

Electricity Efficiency Program

Danamon berkomitmen untuk mengoptimalkan penggunaan listrik melalui Program Efisiensi Listrik. Pada tahun 2023, Bank melakukan beberapa inisiatif utama, di antaranya:

Danamon is committed to optimizing its electricity usage via its Electricity Efficiency Program. In 2023, the bank focuses on undertaking several key initiatives, including:



Pemasangan panel surya di total lima belas cabang Danamon

Solar panel in total of fifteen branch office

Pemasangan dan penggantian lampu LED di delapan puluh kantor cabang

LED lighting installation and replacement in eighty branch offices

Penyelenggaraan rapat daring

Organizing online meetings

Pengurangan Kendaraan Dinas Operasional

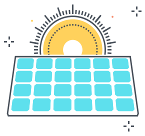
Decreasing Operational Service Vehicles

Penggunaan Energi Terbarukan

Renewable Energy Use

Transisi ke penggunaan sumber energi terbarukan merupakan elemen penting dari strategi manajemen energi yang dilakukan oleh Danamon. Melanjutkan inisiatif pada tahun sebelumnya, pada tahun 2023 Danamon melakukan pemasangan sepuluh unit panel surya. Sehingga total 15 unit panel surya di 15 kantor cabang.

A key element of energy management strategy at Danamon is the shift towards renewable energy sources. Continuing previous initiatives, in 2023 Danamon installed ten solar panel units. This brings the total to 15 units solar panel in 15 branch offices.



450 GJ

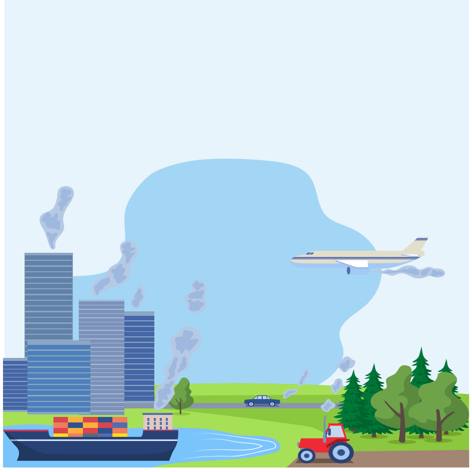
[302-4]

Jumlah energi yang dihasilkan dari panel surya yang terpasang di total lima belas kantor cabang.

Total energy generated from the installed solar panels in total fifteen branch offices.

Emisi

Emissions



Danamon melakukan perhitungan emisi gas rumah kaca dari operasional sendiri yang terdiri dari Cakupan 1 dan Cakupan 2. Total emisi untuk tahun 2023 adalah:

The Bank's greenhouse gas emissions calculation from own operation iscomposed of both Scope 1 and Scope 2 categories. Danamon's total GHG emissions in 2023:

2023

23.661
ton CO_2eq

↓ 0,1%

2022

23.686
ton CO_2eq

Pada tahun 2023, Bank telah memulai penghitungan emisi Cakupan 3 dari portofolio kredit.

In 2023, the Bank has started the process to calculate Scope 3 emission generated from our loan portfolio.

Emisi GRK Dihasilkan [305-1][305-2][305-3][F.11]

GHG Emission Generated

metrik ton CO_2eq | metric tons CO_2eq

Emisi GRK GHG Emission	**2023**	**2022**	**2021**
Cakupan 1 | Scope 1			
Penggunaan solar untuk generator Use of diesel for generator	120	129	115
Kendaraan operasional Operational vehicle	127	169	184
Total Emisi GRK Cakupan 1 Total GHG Emission Scope 1	247	298	299
Cakupan 2 | Scope 2			
Pembelian listrik Purchased electricity	23.414	23.388	23.729
Total Emisi GRK Cakupan (1+2)* Total GHG Emission Scope (1+2)*	**23.661**	**23.686**	**24.028**

Catatan | Note:

*Penggunaan standar konversi berdasarkan Panduan Pengukuran Emisi Karbon Perusahaan v1.0 September 2022 dari Bank Indonesia.

*Use of conversion standard based on the Corporate Carbon Emission Measurement Guide v1.0 September 2022 from Bank Indonesia.

Menghitung Emisi GRK Cakupan 3 [201-2]

Calculating Scope 3 GHG Emission

Prinsip Perhitungan

Perhitungan emisi yang dibiayai (cakupan 3) didapatkan dengan mengalikan rasio kredit Bank terhadap nilai total aset dan liabilitas debitur (sebagai faktor atribusi) dan emisi tahunan debitur.

Calculation Principle

The scope 3 financed emissions is calculated by multiplying the ratio of the loan from the Bank over the total value of debtor's asset and liabilities (as the attribution factor), by the annual emissions of the debtors.

Metodologi

Perhitungan mengacu pada Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard Revised1 (GHG Protocol), sesuai dengan peraturan dan standar internasional. Selain itu, metodologi perhitungan dan penentuan faktor emisi mengikuti standar IPCC (2006 dan revisi 2019).

Faktor emisi (EF) adalah konversi data aktivitas suatu perusahaan menjadi emisi GRK. Terlepas dari ketidaktersediaan sejumlah data, asumsi, tolak ukur, dan pendekatan kualitatif untuk menilai dampak GRK mengacu pada panduan yang berlaku Institute of Partnership for Carbon Accounting Financials (PCAF) edisi pertama (2020).

Debitur yang termasuk dalam cakupan pelaporan adalah dari lini bisnis EB dan SME. Pengungkapan emisi cakupan 3 berfokus pada tiga sektor industri yang termasuk ke dalam *Nationally Determined Contribution (NDC) Sectors*, yaitu:

Methodology

The calculation is in accordance with the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard Revised1 (GHG Protocol) to be consistent with international protocols and standards. The calculation methodologies and determination of the emission factors are following the IPCC standard (2006 and 2019 revision).

The emission factor (EF) is a conversion of the activity data into GHG emissions. Where specific data was not available, assumptions, benchmarks and the qualitative approach to assessing the GHG impacts has been followed, in line with the first edition of the Institute of Partnership for Carbon Accounting Financials (PCAF) guidance (2020).

Debtors included in the scope of the reporting are from EB and SME LoB. The scope 3 emission disclosure focused on three sectors of activities included in Nationally Determined Contribution (NDC) Sectors, and are detailed below:

Sektor NDC NDC Sectors	**Kode Sektor Ekonomi LBUT (Laporan Bank Umum Terintegrasi)**
Pengadaan listrik, gas, uap/air panas dan udara dingin	Ketenagalistrikan Lainnya; Pengadaan dan Distribusi Gas Alam dan Buatan
Pertambangan dan penggalian	Aktivitas Penunjang Pertambangan, Minyak Bumi dan Gas Alam; Penggalian Batu, Pasir dan Tanah Liat; Pertambangan Bahan Galian Lainnya yang Tidak Mengandung Bijih Besi; Pertambangan Batu Bara dan Lignit; Pertambangan Bijih Nikel; Pertambangan Emas; Pertambangan Mineral, Bahan Kima dan Bahan Pupuk
Pertanian, kehutanan, dan perikanan	Budidaya Biota Laut Udang; Jasa Penunjang Kehutanan; Jasa Penunjang Pertaniandan Pasca Panen Pembenihan Ikan Air Tawar; Pembibitan dan Budidaya Sapi Potong; Penangkapan Ikan Lainnya; Penangkapan Ikan Tuna; Penangkapan Pisces/Ikan Bersirip Di Perairan Umum; Pengusahaan Hutan Tanaman; Perkebunan Buah Kelapa Sawit; Pertanian Tanaman Bunga; Peternakan Unggas; Usaha Kehutanan Lainnya.

Catatan | Notes:

*Penggunaan standar konversi berdasarkan Panduan Pengukuran Emisi Karbon Perusahaan v1.0 September 2022 dari Bank Indonesia.

*Use of conversion standard based on the Corporate Carbon Emission Measurement Guide v1.0 September 2022 from Bank Indonesia.

Total emisi yang dilaporkan didominasi sektor Pertanian, Kehutanan dan Perikanan (79%), diikuti oleh sektor Pertambangan dan Penggalian (17%), dan sisanya yaitu sektor energi (Pengadaan Listrik, Gas, Uap, Udara Panas dan Udara Dingin) kurang dari 5% dari total emisi keseluruhan.

The overall reported emissions are dominated by Pertanian, Kehutanan dan Perikanan (79%), followed by Pertambangan dan Penggalian (17%); the remaining energy sector (Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin) represents less than 5% of the total.

Cakupan 3 Emisi GRK (Kategori 15) Emisi dari Portfolio in 2023* GHG Emission Scope 3 (Category 15) Financed Emission tahun 2023*	
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	18.879,5
Pertambangan dan Penggalian | Mining and Quarrying	68.290,1
Pertanian, Kehutanan dan Perikanan | Agriculture, Forestry and Fisheries	321.478,5
Total Emisi GRK Cakupan 3 | Total GHG Emission Scope 3	**408.648,1**

Catatan | Notes:

*Data yang digunakan untuk memperkirakan emisi GRK debitur Danamon memiliki tingkat ketidakpastian yang berbeda-beda karena ketersediaan data dan koreksi. Sebagai contoh, periode informasi finansial debitur berbeda dengan periode nilai kredit; emisi didasarkan pada proksi yang berasal dari pendapatan atau hasil operasional; dan metode *spend-based* memiliki ketidakpastian inheren. Selain itu, nilai emisi beberapa debitur disesuaikan dari nilai telah yang dipublikasikan.

*The datasets used to estimate the GHG emissions of Danamon's debtors have different levels of uncertainty due to data availability and corrections. For example, the available debtor's financial information period is different with the loan value period; the emissions are based on proxies derived from income or operational results; and the spend-based method has inherent uncertainty. In addition, the emissions values of some debtors needed to be adjusted from the published values.

Pengurangan Emisi GRK [305-1] [305-2] [305-3] [305-5] [F.12]

GHG Emissions Reduction

Danamon melakukan pengelolaan gas rumah kaca (GRK) dengan menggunakan tahun 2019 sebagai tahun acuan untuk mengukur reduksi emisi Cakupan 1 dan Cakupan 2, sesuai dengan metodologi dalam Panduan Pengukuran Emisi Karbon Perusahaan v1.0 dari Bank Indonesia. Sumber utama emisi diketahui berasal dari konsumsi listrik dan bahan bakar dalam kegiatan operasional Bank.

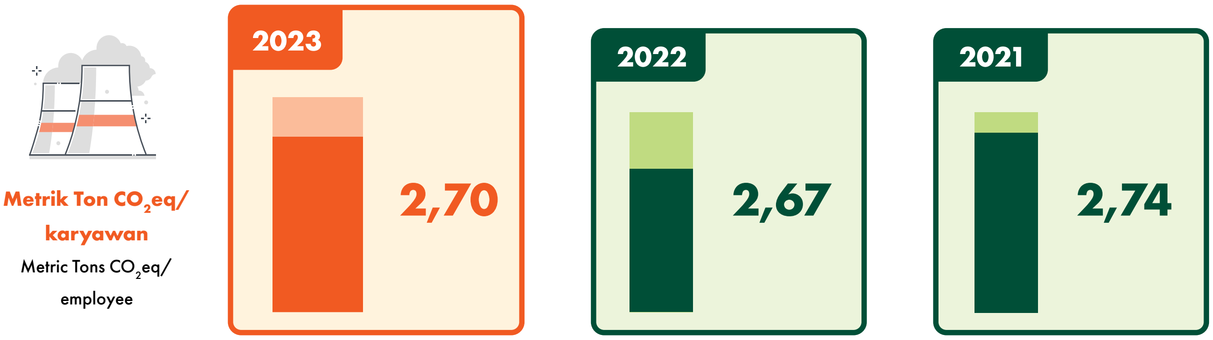
Pada tahun 2023, Danamon melanjutkan pengurangan emisi gas rumah kaca dengan memasang sepuluh unit panel surya di kantor-kantor cabang, sehingga total panel tercatat sejumlah lima belas unit. Inisiatif ini menghasilkan pengurangan penggunaan listrik PLN yang setara dengan 75 ton CO$_2$eq.

Danamon engages in greenhouse gas (GHG) management by adopting 2019 as the base year from which to measure its progress in reducing Scope 1 and Scope 2 emissions, aligning with the methodologies outlined in Bank Indonesia's Company Carbon Emission Measurement Guide v1.0. The primary sources of Danamon's emissions are the consumption of electricity and fuel within the Bank's operations.

In 2023, Danamon continued taking steps to decrease its GHG emissions by installing ten solar panel units at branch offices, resulting in a total of fifteen units. This initiative resulted in a reduction in PLN's electricity use by 75 tons of CO$_2$eq.

Intensitas Emisi GRK* [305-4]

GHG Emission Intensity*



Catatan | Notes:

* Cakupan 1 dan 2 | Scope 1 and 2.

Penggunaan Air [F.8]

Water Usage

Danamon memperoleh pasokan air bersih dari Perusahaan Daerah Air Minum (PDAM) dan memanfaatkan air hujan. Danamon tidak melakukan pengambilan air dari wilayah yang memiliki tekanan air *(water stress)*. Danamon menggunakan air bersih secara efisien melalui berbagai inisiatif, antara lain memasang aerator pada keran air di kantor, memanfaatkan air hujan untuk menyiram tanaman, dan sosialisasi internal sebagai upaya penghematan air. [303-1]

Pada tahun 2023, volume air yang digunakan adalah 158.543 m^3, meningkat sebesar 17% dibandingkan tahun lalu.

Danamon sources its clean water supply from the Regional Drinking Water Company (PDAM) and collects rainwater. Danamon does not withdraw water from water stressed areas. Danamon uses clean water efficiently by initiating some activities, including fitting aerators to office water taps, utilizing rainwater for plant irrigation, and launching campaigns within the organization as a water saving initiatives. [303-1]

In 2023, the volume of water used was 158,543 m^3, an increase of 17% compared to last year.

Penggunaan dan Intensitas Air [303-5]

Water Usage and Consumption

Uraian Description	**2023**	**2022**	**2021**
Volume penggunaan air (m^3) Water usage volume (m^3)	158.543	134.995	150.588
Intensitas penggunaan air (m^3/karyawan/bulan) Water usage intensity (m^3/employee/month)	1,51	1,27	1,43

Catatan | Notes:

Data penggunaan air berdasarkan perhitungan yang tercatat pada meteran PDAM.

Water usage data based on calculations recorded on PDAM meters.

Pengelolaan Kertas dan Limbah [301-1][306-3]

Paper and Waste Management

Danamon mengelola konsumsi dan pembuangan kertas serta limbah lain untuk meminimalkan dampak negatif terhadap lingkungan. Pada tahun 2023, penggunaan kertas naik menjadi 54.060 rim. [306-2][306-3]

Bank memastikan pemanfaatan material yang dapat didaur ulang atau digunakan kembali secara bertanggung jawab, dengan mematuhi peraturan yang berlaku. Upaya-upaya kami antara lain: [306-2]

1. Mencetak pada dua sisi kertas dan menggunakan margin yang lebih kecil dalam format dokumen;
2. Penggunaan kembali kertas *(reuse)*.

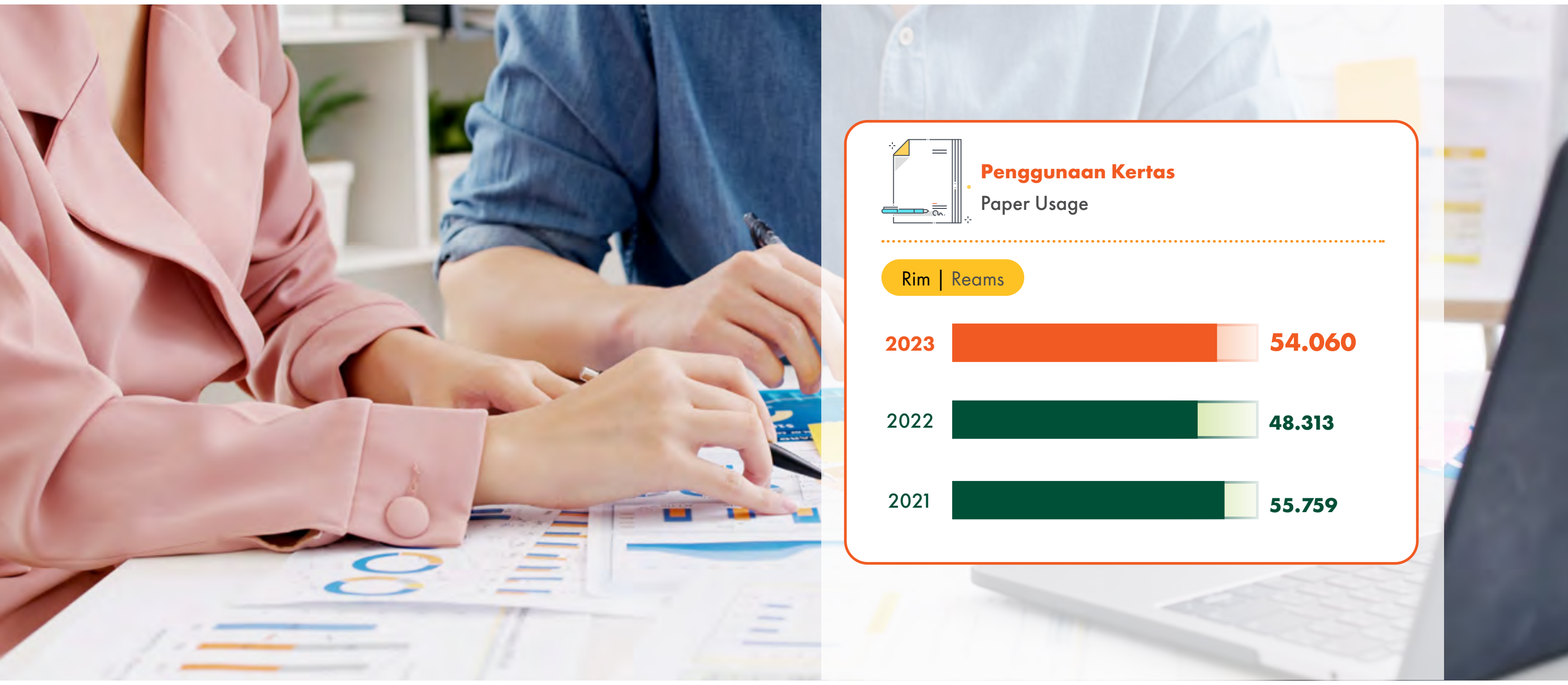
Danamon manages the consumption and disposal of paper and other waste materials, aiming to minimize environmental harm. In 2023, paper usage increased to 54,060 reams from the year before. [306-2][306-3]

The Bank ensures the responsible disposal of materials which can be recycled or repurposed, adhering to relevant regulations. Our efforts include: [306-2]

1. Implementing double-sided printing and using smaller margins in document layouts;
2. Paper reuse.

Bisnis Danamon tidak terkait langsung dengan risiko tumpahan minyak, limbah, maupun bahan kimia cair lainnya yang berbahaya. Sepanjang tahun 2023, tidak terdapat insiden tumpahan yang terjadi. [F.15]

Danamon's business is not directly associated with significant spills of oil, waste, or other hazardous chemical liquids. Throughout 2023, there were no spills incident that occurred.[F.15]



Bank bekerja sama dengan pihak ketiga untuk mengelola limbah Bahan Berbahaya dan Beracun (B3) guna memastikan praktik pembuangan yang aman dan sesuai ketentuan. Sejalan dengan praktik-praktik terbaik keberlanjutan, Danamon juga bermitra dengan Waste4Change untuk mengelola dan mengolah limbah dari menara kantor utama secara berkelanjutan. [F.13][F.14]

The Bank engages specialized third-party services for the management of Hazardous and Toxic (B3) waste, ensuring safe and compliant disposal practices. In alignment with sustainability best practices, Danamon also partners with Waste4Change to manage and sustainably treat waste from our main office tower. [F.13][F.14]

Transaksi Digital dan Platform E-Channel

Digital Transactions and E-Channel Platform

Penggunaan transaksi perbankan elektronik atau digital memiliki peran dalam mengurangi jejak karbon. Dengan memungkinkan pelanggan melakukan berbagai transaksi keuangan seperti transfer bank, pembelian dan pembayaran, serta transaksi non-keuangan, seperti cek saldo dan pembukaan rekening baru secara digital, Danamon meminimalkan kebutuhan nasabah untuk mengunjungi kantor cabang bank.

The shift towards electronic or digital banking transactions plays a role in reducing carbon footprints. By enabling customers to conduct various financial transactions—such as bank transfers, purchases, and payments—and non-financial transactions like balance inquiries and opening new accounts digitally, Danamon is minimizing the need for physical travel to bank branches.

Jumlah Transaksi Digital
Number of Digital Transaction

Transaksi | Transaction

2023	2022	2021
123.142.170	115.513.569	135.221.777

Platform e-channel Danamon, termasuk aplikasi D-Bank Pro, Danamon Online Banking, dan SMS Banking, dirancang untuk memenuhi kebutuhan nasabah yang beragam, dengan menawarkan kenyamanan dan efisiensi dalam transaksi perbankan mereka. Melalui strategi komunikasi yang aktif, Danamon mendorong penggunaan layanan perbankan elektronik, dan telah menghasilkan peningkatan jumlah pengguna setiap tahunnya.

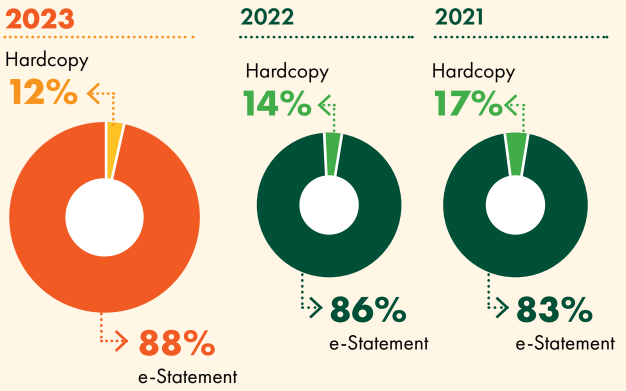
Bank juga berkontribusi dalam melestarikan sumber daya melalui penggunaan e-statement, yang menggantikan laporan kertas tradisional untuk rekening koran dan informasi kartu kredit. Meningkatnya preferensi nasabah terhadap e-statement merupakan bukti dari efektivitas inisiatif ini, yang terlihat dari peningkatan penggunaan e-statement setiap tahunnya.

Danamon's e-channel platforms, including the D-Bank Pro application, Danamon Online Banking, and SMS Banking, are tailored to meet the diverse needs of our customers, offering convenience and efficiency in their banking transactions. Through active communication strategies, Danamon promotes the adoption of these electronic banking services, which has resulted in a yearly increase in the number of users.

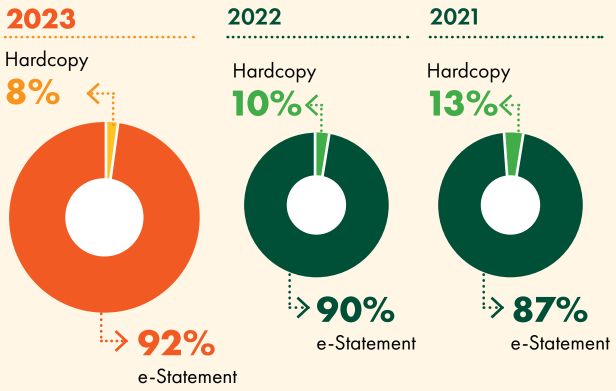
We contribute to conserving resources by introducing e-statements, which replace traditional paper statements for current accounts and credit card information. The growing preference for e-statements among our customers is a testament to the effectiveness of this initiative, as evidenced by the increasing usage rates observed each year.

Penggunaan E-statement
Use of E-statement

Card Statement
Card Statement



Rekening Koran
Bank Statement



Penggunaan Material Ramah Lingkungan [F.5]

Use of Environmentally Friendly Materials

Danamon mengintegrasikan pendekatan ramah lingkungan dalam memilih material dalam kegiatan operasionalnya. Praktik-praktik ramah lingkungan ini meliputi:

1. Menggunakan *gypsum* untuk membangun sekat-sekat ruangan pada saat renovasi dan pendirian kantor cabang baru.
2. Memilih furnitur yang dibuat dari bahan *Medium Density Fiber* (MDF) dan papan partikel.
3. Memilih cat tembok dengan kandungan *Volatile Organic Compound* (VOC) yang rendah.
4. Memasang AC Freon R32, yang dikenal lebih ramah lingkungan.

Danamon integrates eco-friendlier approaches in selecting materials in its operations. Our eco-friendly practices include:

1. Using gypsum for constructing room dividers during renovations and the establishment of new branch offices.
2. Choosing furniture crafted from Medium Density Fiber (MDF) and particle board materials.
3. Opting for wall paints with reduced Volatile Organic Compound (VOC) content.
4. Installing air conditioners that use R32 Freon, which is known for its lower environmental footprint

Biaya Lingkungan Hidup [F.4]

Environmental Costs Incurred

Juta Rupiah | Million Rupiah

Uraian Description	2023	2022	2021
Mengurangi sampah B1 dan B3 Reducing B1 and B3 waste	255	249	226
Investasi solar Panel Solar Panel Investment	11.059	1.998	806
Total	11.314	2.247	1.032

Catatan | Notes:
Data dari Menara Bank Danamon (MBD), Jakarta Operational Office (JOO), dan Region Office (RO).
Data from Menara Bank Danamon (MBD), Jakarta Operational Office (JOO), and Region Office (RO).

Total biaya lingkungan tahun 2023 naik signifikan dari tahun 2022 karena kenaikan investasi panel surya pada gedung-gedung Danamon.

Total environmental costs in 2023 increased significantly from 2022 due to increase of solar panel investments in Danamon's buildings.

Konservasi Keanekaragaman Hayati [F.9] [F.10]

Biodiversity Conservation

Danamon secara proaktif dalam mendukung inisiatif pelestarian keanekaragaman hayati dan lingkungan hidup. Hal ini tercermin melalui kepatuhan kami terhadap Pedoman Sustainability Credit dan Pedoman Analisis Risiko Lingkungan dan Sosial (ESRA), yang memandu kegiatan pembiayaan kami untuk mendukung proyek-proyek yang berwawasan lingkungan dan mendukung upaya-upaya konservasi, termasuk keanekaragaman hayati. Beberapa standar dan inisiatif yang menjadi acuan terkait perlindungan keanekaragaman hayati antara lain adalah CITES, UNEP-WCMC, UN's List of National Parks and Protected Areas, dan IUCN I-V.

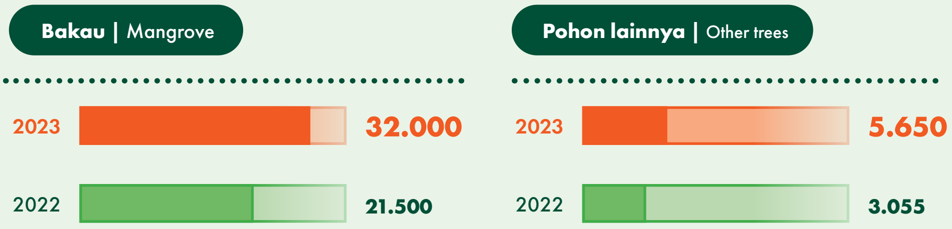
Sebagai bagian dari komitmen kami terhadap keanekaragaman hayati, Danamon secara aktif berkontribusi dalam penghijauan dan restorasi habitat dengan menanam 32.000 pohon bakau dan 5.650 pohon produktif dan pelindung di tahun 2023. Spesies yang ditanam termasuk cemara udang, pucuk merah, meranti, trembesi, ketapang, durian, dan alpukat. Penanaman telah dilakukan di beberapa wilayah di Indonesia, termasuk Deli Serdang, Jambi, Batam, Jakarta, Pangandaran, Semarang, Sanur, Ternate, dan Manado.

Danamon is proactive in supporting biodiversity and environmental conservation initiatives. This is evident through our rigorous adherence to the Sustainability Credit Guideline and the Environmental and Social Risk Analysis (ESRA) Guideline, which guide our financing activities to support projects that are environmentally conscious and promote conservation efforts, including biodiversity. Standards and initiatives adhered in relation to biodiversity protection are CITES, UNEP-WCMC, UN's List of National Parks and Protected Areas, and the IUCN I-V.

As part of our commitment to biodiversity, Danamon has actively contributed to reforestation and habitat restoration by planting 32,000 mangroves and 5,650 trees in 2023. The species selected for these programs include cemara udang, pucuk merah, meranti, trembesi, ketapang, durian, and avocado. These plantings have taken place in several regions across Indonesia, including Deli Serdang, Jambi, Batam, Jakarta, Pangandaran, Semarang, Sanur, Ternate, dan Manado.

Jumlah Penanaman Pohon

Number of Trees Planted



Pengaduan Lingkungan Hidup [F.16]

Environmental Complaints

Pada tahun 2023, Danamon mempertahankan capaian dengan tidak ada keluhan terkait lingkungan. Tidak adanya pengaduan menunjukkan upaya kami dalam menjalankan kegiatan usaha perbankan yang selaras dengan prinsip-prinsip kelestarian lingkungan hidup. [2-27]

In the year 2023, Danamon maintained a record clear of any environmental grievances. This absence of complaints reflects our commitment to banking operation that is harmonious with environmental sustainability principles. [2-27]

Memberi Lebih, Bertumbuh Bersama

Giving More, Growing Together

Inklusi Keuangan dan Pengembangan Kapasitas

Financial Inclusion and Capacity Building

Topik Material: Inklusi Keuangan dan Pengembangan Kapasitas

Material Topics: Financial Inclusion and Capacity Building

Pendekatan Kami [3-3]

Our Approach

Danamon berkomitmen untuk meningkatkan kontribusi sosial melalui upaya-upaya yang terfokus pada inklusi keuangan, literasi keuangan, dan bantuan pembangunan infrastruktur. Inisiatif-inisiatif ini tidak hanya memberikan nilai tambah bagi, tetapi juga berdampak positif terhadap reputasi dan kepercayaan masyarakat terhadap Danamon. Selain itu, Bank juga memberikan pelatihan kepada karyawan untuk meningkatkan pemahaman tentang keuangan berkelanjutan, maupun topik lain yang mendukung pencapaian aspek LST.

Pelaksanaan program-program ini merupakan upaya kolaboratif dari divisi dan unit dengan peran yang tidak terpisahkan satu sama lain, yaitu Unit Usaha Syariah, Divisi Digital Banking, Divisi Human Capital (Learning Unit), Divisi Sustainability Finance, dan Marketing Group. Evaluasi rutin atas inisiatif-inisiatif ini dilakukan, terutama melalui rapat Komite Keberlanjutan, untuk memastikan efektivitas dan keselarasan dengan tujuan. Seluruh upaya Danamon di bidang-bidang keuangan berkelanjutan telah sesuai dengan peraturan POJK, yang menegaskan komitmen kami untuk mewujudkan prinsip keuangan keberlanjutan.

Danamon is dedicated to enhancing its societal contribution through focused efforts in financial inclusion, financial literacy, and infrastructure development assistance. These initiatives not only offer substantial value to the community but also positively influence the Bank's reputation and trustworthiness. In addition, the Bank also provides training to employees to improve their understanding of sustainable finance, as well as other topics supporting the achievement of ESG aspects.

The execution of these programs is a collaborative effort, with the Sharia Business Unit, Digital Banking Division, Human Capital Division (particularly the Learning Unit), Sustainability Finance Division, and Marketing Group division all playing integral roles. Regular evaluations of these initiatives are conducted, notably through the Sustainability Committee meetings, ensuring effectiveness and alignment with our goals. Additionally, all of Danamon's efforts in applying sustainable finance has complied with the POJK regulations, underscoring our commitment to realizing the principles of sustainable finance.

Kontribusi pada Masyarakat [203-1] [203-2] [F.23][F.25] [413-1]

Contribution to Communities

Program-program Tanggung Jawab Sosial Perusahaan (CSR) fokus pada upaya untuk memberikan kontribusi nyata bagi pengembangan ekonomi dan sosial masyarakat, sekaligus melestarikan lingkungan hidup. Program-program tersebut dirancang untuk mendukung Tujuan Pembangunan Berkelanjutan (TPB), serta disusun berdasarkan tiga pilar utama, yaitu ekonomi, lingkungan, dan sosial.

Danamon's Corporate Social Responsibility (CSR) programs are centered around making a meaningful contribution to the economic and social development of the communities, while also protecting the environment. They are designed to support the Sustainable Development Goals (SDGs) and are structured around three fundamental pillars: economic, environmental, and social.

Program TJSL 2023 | 2023 CSR Program

Pilar Ekonomi | Economic Pillar

8 DECENT WORK AND ECONOMIC GROWTH

Pekerjaan Layak dan Pertumbuhan Ekonomi (8)
Decent Work and Economic Growth (8)

Program		Capaian	Achievement
Literasi Keuangan Meningkatkan kapasitas literasi keuangan bagi masyarakat	**Financial Literacy** Increasing financial literacy capacity for the community	• 38 episode Danamon Financial Friday • 30 aktivitas literasi keuangan untuk siswa, guru, pelaku UMKM, dan komunitas disabilitas	• 38 episodes of Danamon Financial Friday • 30 financial literacy activities for students, teachers, MSME owners, and the disabled community

Pilar Lingkungan | Environmental Pillar

1 NO POVERTY

Tanpa Kemiskinan (1)
No Poverty (1)

6 CLEAN WATER AND SANITATION

Air Bersih dan Sanitasi (6)
Clean Water and Sanitation (6)

Program		Capaian	Achievement
Air dan Sanitasi Nusantara Penyediaan sarana air bersih dan sanitasi yang memadai, aman, dan berkelanjutan bagi masyarakat	**Nusantara Water and Sanitation** Provision of adequate, safe and sustainable clean water and sanitation facilities for the community	Terbangunnya fasilitas air dan sanitasi berbasis masyarakat di tiga lokasi	Development of community-based water and sanitation facilities in three locations

Aksi Iklim (13)

Climate Actions (13)

Program

Peduli lingkungan	**Environmental Care**
Penguatan masyarakat dan lingkungan menuju pengurangan risiko bencana dan dampak perubahan iklim	Community and environmental strengthening towards disaster risk reduction and the impact of climate change

Capaian | Achievement

Penanaman 32.000 mangroves dan 5.650 pohon produktif dan pohon pelindung di sembilan lokasi serta penambahan fasilitas di satu area terbuka hijau	Planting 32,000 mangroves and 5,650 productive trees in nine locations, as well as build on facilities in one green open space

Industri, Inovasi, dan Infrastruktur (9)

Industry, Innovation, and Infrastructure (9)

Program

Stasiun Pengisian Daya Kendaraan	**EV Charging Station**
Pembangunan Stasiun Pengisian Daya Kendaraan Listrik mendorong adopsi kendaraan listrik yang lebih masif	Development of EV Charging Stations encourages more massive adoption of electric vehicles

Capaian | Achievement

Pembangunan Stasiun Pengisian Daya Kendaraan Listrik untuk mobil di empat lokasi	Construction of EV Car Charging at four locations

Pilar Sosial | Social Pillar

Kesehatan dan Kesejahteraan yang Baik (3)

Good Health and Well-being (3)

Program

Vaksinasi COVID-19	**COVID-19 Vaccination**
Booster ke-2 untuk masyarakat dan karyawan	2nd booster vaccination for the public and employees

Capaian | Achievement

• 3.974 dosis Vaksin COVID-19 Booster ke-2 masyarakat dan karyawan	• 3,974 doses of COVID-19 2nd booster vaccine given for employees and public
• 558 dosis vaksin influenza untuk karyawan	• 558 doses of influenza vaccines for employees

Tanpa Kemiskinan (1)

No Poverty (1))

Program

Tanggap Bencana	**Disaster Response**
Kegiatan mitigasi risiko bencana, pemenuhan kebutuhan dasar penyintas bencana, dan kegiatan pasca bencana.	Risk mitigation activity, meeting the basic needs of disaster survivor, and post recovery activity

Capaian | Achievement

• Penanaman mangroves dan pohon di dua lokasi berisiko bencana tinggi (tsunami dan banjir bandang)	• Mangroves and trees planting in two locations high risk areas (tsunamis and flash floods)
• Terbangunnya fasilitas air dan sanitasi berbasis masyarakat di tiga lokasi sebagai program pasca bencana gempa	• Development of community-based water and sanitation facilities in three locations as earthquake post recovery program

Pilar Ekonomi
Economic Pillar

Di bawah pilar ekonomi, program-program Danamon fokus pada kegiatan yang mendukung TPB terkait pekerjaan yang layak dan pertumbuhan ekonomi. Danamon mengedepankan pengembangan kapasitas sebagai strategi utama untuk turut memperkuat perekonomian.

Di 2023, Danamon bekerja sama dengan Sunyi Academy, yayasan yang bergerak di bidang pembinaan ketenagakerjaan industri kuliner untuk penyandang disabilitas, untuk melatih 20 calon barista berkebutuhan khusus. Para peserta diajarkan pengetahuan seputar kopi dan teknik menjadi barista, serta bagaimana caranya mengelola keuangan usaha yang baik. Selain itu peserta juga mendapatkan kesempatan untuk magang di Kopi Sunyi.

Kegiatan ini juga menjadi bagian pelaksanaan "Literasi Keuangan untuk Semua."

Danamon's CSR programs, particularly those under the economic pillar, support the Sustainable Development Goals (SDGs) focusing on decent work and economic growth. The Bank emphasizes capacity building as a key strategy to strengthen the economy.

In 2023, Danamon collaborated with Sunyi Academy, a foundation that operates in culinary industry employment development for people with disabilities, to train 20 prospective baristas with special needs. Participants were taught about coffee and techniques for becoming a barista, as well as how to manage proper business finances. Even more, participants got the opportunity to do an internship at Kopi Sunyi.

This activity is likewise part of the embodiment of "Financial Literacy for All."

Literasi Keuangan [203-2][FS16][FN-CB-240a.3][FN-CB-240a.4]
Financial Literacy

Program Literasi Keuangan bertujuan mendorong masyarakat untuk menggunakan produk dan layanan keuangan perbankan melalui berbagai pelatihan dan sesi berbagi pengalaman. Inisiatif ini fokus dalam mempromosikan praktik perbankan yang inklusif, memastikan akses dan manfaat layanan keuangan bagi seluruh lapisan masyarakat. Program yang dijalankan menargetkan masyarakat dengan akses terbatas pada layanan perbankan dan digital, yang bertujuan untuk menjembatani kesenjangan dalam inklusivitas keuangan dan menumbuhkan pemahaman yang lebih mendalam pada mereka.

Danamon's Financial Literacy program aims to enhance public use of banking financial products and services through various training and sharing sessions. This initiative focuses on promoting inclusive banking practices, ensuring that financial services are accessible and beneficial to all societal levels. The program specifically targets populations that have limited access to banking and digital services, aiming to bridge the gap in financial inclusivity and foster a deeper understanding among these communities.

Program ini dijalankan baik oleh LoB maupun CSR. Di lingkup CSR, "Literasi untuk Semua" menjadi tema 2023 di mana kegiatan ini dijalankan di beragam komunitas, antara lain pelajar, mahasiswa, guru, pelaku Usaha Mikro, Kecil, dan Menengah (UMKM), dan komunitas disabilitas.

Financial Literacy is run by both LoB and CSR team. In CSR scope, "Literacy for All" became the theme for 2023 where this activity is carried out in various communities, including pupils, students, teachers, Micro, Small and Medium Enterprises (MSMEs), and the disabled community.

Sepanjang tahun 2023, Bank telah menyelenggarakan kegiatan literasi keuangan sebanyak sebanyak 38 episode Danamon Financial Friday dan 30 kegiaatan webinar dan tatap muka.

Throughout 2023, the Bank has organized 38 episodes of Danamon Financial Friday and 30 webinars and face-to-face activities.

Penerima Manfaat Literasi dan Inklusi Keuangan | Beneficiaries of Financial Literacy and Inclusion

Webinar/Tatap Muka | Webinar/Face-to-Face

Umum General	**UMKM** MSME	**Siswa Sekolah** Students	**Guru/Staf Administrasi** Teacher/Administration	**Kelompok Disabilitas** Disabled Group	**Total**
4.006	416	2.858	214	20	7.514

Inklusi Keuangan: Laku Pandai [FS13] [FS14][FN-CB-240a.3]

Financial Inclusion: Laku Pandai

Laku Pandai merupakan program keuangan inklusif yang dipelopori oleh Otoritas Jasa Keuangan (OJK) untuk penyediaan layanan keuangan melalui kerja sama dengan agen Bank, serta didukung penggunaan teknologi informasi. Laku Pandai dirancang untuk meningkatkan kebersamaan masyarakat dan memudahkan akses masyarakat ke layanan keuangan. Sepanjang tahun 2023, program Laku Pandai telah melibatkan 2.228 nasabah dengan

Laku Pandai is a financially inclusive program promoted by Otoritas Jasa Keuangan (OJK) to provide financial service through cooperation with bank's agents, supported by information technology. Laku Pandai is designed to enhance community cohesion and simplify access to financial services. Throughout 2023, the Danamon Laku Pandai program has engaged 2,228 total dana yang terkumpul sebesar Rp102.478.335. Program ini melibatkan 35 agen, yang terdiri dari 33 agen perorangan dan dua agen berbadan hukum. Untuk memperluas jangkauan, kami memfasilitasi operasional program ini di 18 kota dan kabupaten di 6 provinsi.

customers, accumulating a total fund of Rp102,478,335. The program involved 35 agents, comprising 33 individual agents and two legal entities. To extend our reach, we facilitated the program's operations across 18 cities and regencies in 6 provinces.

Pilar Lingkungan
Environmental Pillar

Program-program CSR di bawah pilar lingkungan hidup berfokus pada kegiatan kepedulian terhadap lingkungan termasuk inisiatif terkait komitmen terhadap *net zero carbon emission* dan pelibatan masyarakat.

Secara umum, program-program ini berada di bawah payung kampanye Danamon Sustainable Ecosystem, di mana Bank mengedepankan implementasi nilai -nilai Tujuan Pembangunan Berkelanjutan (TPB) di internal perusahaan kemudian diperluas ke para pemangku kepentingan.

Danamon's CSR programs under the environmental pillar are tailored to emphasize activities that intertwine environmental care including initiatives of net zero carbon emission commitments with community engagement.

In general, these programs are under Danamon Sustainable Ecosystem campaign, where the Bank prioritizes implementation of Sustainable Development Goals (SDGs) values within internal Bank and then expands them to stakeholders.

Air dan Sanitasi Nusantara
Nusantara Water and Sanitation

Pada tahun 2023, Danamon melanjutkan intervensi di Cianjur, di lokasi yang sebelumnya terdampak gempa bumi. Hal ini menjadikan program ini beririsan dengan Program Pasca Bencana pada Pilar Sosial.

Melanjutkan kolaborasi dengan Dompet Dhuafa, Danamon membangun fasilitas sumur dan penampungan air di dua lokasi Program Air & Sanitasi Nusantara sebelumnya dan satu lokasi baru. Program ini membantu masyarakat di daerah yang menghadapi tantangan dalam hal akses air bersih dan sanitasi yang layak.

In 2023, Danamon continues its intervention in Cianjur, in previously location affected by earthquake. This makes the program overlap with Post-Disaster Program in the Social Pillar.

Continuing collaboration with Dompet Dhuafa, Danamon built wells and water storage facilities at two previous Nusantara Water & Sanitation Program locations and one new location. The program assists regional communities facing challenges with clean water access and proper sanitation.

Peduli Lingkungan

Environmental Care

Dalam rangka mewujudkan tanggung jawab terhadap lingkungan dan komitmen untuk mencapai emisi nol bersih pada tahun 2030, Danamon telah melakukan inisiasi berbagai program CSR yang berfokus pada pelestarian dan kepedulian terhadap lingkungan hidup. Program-program ini dirancang tidak hanya untuk mengedukasi, tetapi juga melibatkan anggota masyarakat dan karyawan secara aktif sebagai sukarelawan. Berbagai kegiatan yang berfokus pada lingkungan hidup yang dijalankan pada tahun 2023, antara lain:

1. Penanaman 32.000 *mangroves*
2. Penanaman 5.650 pohon pelindung dan produktif
3. Penambahan fasilitas tempat sampah di 12 pasar rakyat dan satu area terbuka hijau
4. Memfasilitasi pengembangan empat komunitas ekonomi dan hijau di Batam, Pangandaran, Semarang, dan Deli Serdang

Melalui keterlibatan ini, Danamon berupaya mencapai tujuan-tujuan penting, yaitu mengurangi emisi karbon, berkontribusi pada perbaikan

In line with its environmental responsibilities and commitment to achieve net zero emissions by 2030, the Bank has initiated several CSR initiatives focused on environmental conservation and awareness. These programs are designed not only to educate but also to actively involve community members and employees as volunteers. Various environmental-focused activities implemented in 2023, such as:

1. Planting 32,000 mangroves,
2. Planting 5,650 protective and productive trees
3. Addition of rubbish bin facilities at 12 people's markets and one green open space
4. Facilitating development of four economic and green communities in Batam, Pangandaran, Semarang and Deli Serdang

Through these engagements, Danamon is working towards significant objectives: reducing carbon emissions, contributing to environmental improvement, and enhancing the quality of life within communities.

Stasiun pengisian Daya Kendaraan Listrik

Electric Vehicle (EV) Charging Station

Mendorong percepatan konversi kendaraan konvensional ke kendaraan listrik, Danamon menambah pembangunan *charging station* di empat gedung Danamon. Dengan semangat yang sama, Bank juga membuka penyewaan motor listrik bagi karyawan agar bisa mendapatkan pengalaman dalam menggunakan produk yang lebih ramah lingkungan.

Fasilitas ini dirancang untuk mengakomodasi karyawan Grup Danamon, dan nasabah pengguna kendaraan listrik. Upaya ini sejalan tujuan untuk mengurangi konsumsi listrik, air, dan kertas, menggunakan produk energi terbarukan, dan beralih ke kendaraan listrik.

Kampanye ini kemudian diperluas ke mitra-mitra Bank, antara lain dengan menyalurkan 67 motor listrik kepada 15 koperasi mitra Danamon sebagai penanda komitmen Danamon untuk tumbuh bersama dengan para pemangku kepentingan menuju lingkungan yang berkelanjutan.

To accelerate the conversion of conventional vehicles to electric vehicles, Danamon added the construction of charging stations in four Danamon buildings. With the same spirit, Bank also launches electric motorbike rentals for employees so they can gain experience in using environmentally friendly products.

The facility was designed to Danamon Group employees and customers who use electric vehicles. These efforts are in line with Danamon's objectives on lowering electricity, water, and paper consumption, embracing renewable energy products, and transitioning to electric vehicles.

This campaign then was expanded to the Bank's partners by distributed 67 electric motorbikes to 15 Danamon partner cooperatives as sign of Danamon's commitment to grow together with Danamon's stakeholders towards sustainable environment.

Pilar Sosial
Social Pillar

Strategi CSR di bawah pilar sosial berfokus pada kegiatan-kegiatan yang berkaitan dengan pengurangan risiko, tanggap darurat bencana, program pasca bencana. Sejalan dengan tujuan TPB untuk mengentaskan kemiskinan, Bank Danamon juga berupaya mencapai peningkatan kualitas hidup masyarakat.

Bank Danamon's CSR strategy under its social pillar is concentrated on activities that address disaster risk reduction and response, and post disaster program. Aligned with the SDGs' goal of poverty eradication, the Bank also aims to address the quality of life enhancement for communities.

Bantuan Infrastruktur [203-1]
Infrastructure Assistance

Melanjutkan pendampingan masa pemulihan pasca gempa bumi di Cianjur tahun 2022, tahun ini Danamon membangun fasilitas sumur dan penampungan air di dua lokasi Program Air & Sanitasi Nusantara yang sebelumnya dan satu lokasi baru.

Selain itu, sebagai bagian dari mitigasi bencana Danamon memfasilitasi komunitas dengan pembangunan infrastruktur berupa :

1. Pondok Edukasi Mangrove dan Tsunami di Pangandaran
2. Pondok Edukasi Forest Healing & Banjir Bandang di Deli Serdang
3. Posko Pemantauan Mangrove dan jembatan tapak kayu di Batam

Continuing assistance during recovery period after the earthquake in Cianjur in 2022, ,this year Danamon built wells and water storage facilities at two existing Nusantara Water & Sanitation Program locations and one new location.

Furthermore, as part of disaster mitigation, Danamon facilitated communities with Infrastructure Assistance:

1. Mangrove and Tsunami Education Center in Pangandaran
2. Forest Healing and the threats of flash floods in Deli Serdang
3. Mangrove Monitoring Centre and wood bridge in Batam

Mekanisme Pengaduan Publik [2-25][2-26][F.24]

Public Complaint Mechanism

Memberikan layanan yang tepat waktu dan profesional melalui kantor cabang dan platform Hello Danamon senantiasa menjadi salah satu prioritas Danamon. Bank menanggapi segala bentuk umpan balik dari nasabah, termasuk masukan, saran serta keluhan, secara adil, cepat, dan konsisten. Menyadari pentingnya layanan nasabah dalam pertumbuhan jangka panjang, Danamon fokus untuk menciptakan interaksi yang positif dengan mereka.

Hello Danamon menyediakan berbagai saluran untuk menerima pertanyaan, permintaan, dan keluhan/masukan dari nasabah dan masyarakat:

Delivering timely and professional service through branch offices and Hello Danamon platform remains to be one of Danamon's priorities. The Bank's objective is to address all forms of customer feedback, including inputs, suggestions, and complaints, in a manner that is fair, swift, and consistent. Recognizing the importance of customer service in its long-term growth, Danamon focuses on creating positive customer interactions.

Hello Danamon provides the following channels for receiving customer and community inquiry, request and complaint/feedback:

Telepon fixed line ke nomor 1-500-090 (tanpa kode area)
Fixed line to 1-500-090 (without area code)

Telepon dari luar negeri ke nomor (+62) (21) 2354-6100
International call to (+62) (21) 2354-6100

Email: hellodanamon@danamon.co.id

Twitter : @hellodanamon

Live Chat (for inquiry only) : 085811500090

Selain itu, para pemangku kepentingan juga dapat mengunjungi kantor cabang Danamon secara langsung untuk menyampaikan pertanyaan, permintaan, dan pengaduan/masukan.

Furthermore, stakeholders are welcome to physically visit a Danamon branch office to convey their inquiry, request, and complaint/feedback.

Dalam mengelola pengaduan masyarakat, Danamon mengacu pada Kerangka Acuan Operasional Perlindungan Nasabah dan Kode Etik Layanan Nasabah yang telah ditetapkan. Pedoman ini telah dirancang sesuai dengan peraturan perlindungan nasabah dari OJK dan Bank Indonesia untuk memastikan kepuasan nasabah dan kepatuhan terhadap peraturan. Selain itu Bank menyampaikan agenda Laporan Tahunan Perseroan yang didalamnya juga memaparkan tentang Laporan Pelaksanaan Tanggung Jawab Sosial dan Lingkungan dalam Rapat Umum Pemegang Saham Tahunan. [FS12]

Danamon's system for managing public complaints adheres to its established Customer Protection Operational Terms of Reference and the Customer Service Code of Ethics. These guidelines were designed in line with the customer protection regulations of OJK and Bank Indonesia, to ensure customer satisfaction and regulatory compliance. In addition, the Bank submits the Annual Report agenda, including Social and Environmental Responsibility Implementation Report in the Annual General Meeting of Shareholders. [FS12]

Proses Mekanisme Pengaduan Masyarakat [2-26][413-1]

Public Complaint Mechanism Process

Menerima pengaduan dari nasabah dan/atau perwakilannya melalui fasilitas yang dimiliki Bank atau yang disediakan OJK.

Receiving complaints from customers and/or their representatives via Bank-owned or OJK-provided facilities.

Nasabah dan/atau perwakilannya harus memberikan informasi, seperti nomor rekening/kartu/pinjaman dan/atau jenis transaksi keuangan, tanggal transaksi, dan permasalahan yang diadukan disertai dengan identitas Nasabah.

The customer or their representative must provide information, such as account/card/loan numbers and/or the type of financial transaction, the date of the transaction, and the problem raised together with the customer's identity.

Petugas bank akan menginput informasi laporan ke dalam sistem pengaduan nasabah dan memberikan nomor registrasi dan jangka waktu penyelesaian kepada nasabah.

Employees of the bank will input the complaints information into the customer complaints system and provide the registration number and resolution timeframe to the customer.

Bank akan memberitahukan kepada nasabah mengenai penyelesaian pengaduan melalui email/telepon/surat/SMS, atau melalui sistem yang disediakan oleh OJK.

The Bank will notify the customer of the resolution of their complaint via email/ telephone/letter/SMS, or through the system which is provided by OJK.

Pada tahun 2023, Bank menerima 24.825 pengaduan, yang semuanya telah ditindaklanjuti dengan baik sesuai prosedur Bank.

In 2023, the Bank received 24,825 complaints, all of which were handled appropriately according to Bank's procedure.

Jumlah dan Persentase Penyelesaian Keluhan yang Diterima
Number and Percentage of Complaint Resolutions

Deskripsi Description	2023	2022	2021
Jumlah Pengaduan Total Complaint	24.825	14.192	12.605
Persentase penyelesaian keluhan (%) Percentage of Complaint Resolution (%)	96,19%	95,89%	98,24%

Catatan | Notes:
Penyelesaian keluhan s/d akhir tahun. Keluhan yang diterima di akhir bulan Desember diselesaikan pada bulan Januari.
Resolution of complaints until the end of the year. Complaints received at the end of December were resolved in January.

Manajemen Sumber Daya Manusia
Human Capital

Ketenagakerjaan yang Setara dan Adil
Equal and Fair Employment

Danamon berupaya membangun tempat kerja yang inklusif dan adil sesuai dengan kebijakan Danamon yaitu Kebijakan Keberlanjutan kami. Kami memberikan kesempatan kerja yang setara bagi setiap individu, tanpa memandang jenis kelamin, etnis, atau perbedaan lainnya. Pendekatan ini berdasarkan keyakinan Danamon bahwa keberagaman dalam lingkungan kerja bukan hanya atas dasar moral, namun sebagai komponen penting dalam berinovasi dan bertumbuh. [F.18]

Danamon strives to fostering an inclusive and equitable workplace as stated on our Sustainability Policy. We believe in providing equal employment opportunities to all individuals, irrespective of gender, ethnicity, or any other distinguishing characteristics. This approach is rooted in our core belief that diversity in the workforce is not just a moral imperative but also a key driver of innovation and growth. [F.18]

Pelaksanaan rekrutmen Danamon memenuhi semua standar hukum dan norma-norma etika serta memastikan bahwa hak-hak dan martabat setiap karyawan dihormati. Kami melakukan uji kelayakan secara menyeluruh selama proses perekrutan untuk mencegah segala bentuk kerja paksa atau pekerja di bawah umur. Selain itu, Danamon juga mengadakan berbagai inisiatif dan sosialisasi seperti pelatihan, untuk meningkatkan kesadaran dan pemahaman akan prinsip-prinsip ini kepada karyawan dan manajemen. [F.19]

Kami memahami pentingnya hak untuk berserikat dalam praktik ketenagakerjaan. Karyawan Danamon memiliki dua serikat pekerja: Serikat Pekerja Danamon dan Ikatan Karyawan Danamon. [2-30]

Our recruitment practices are designed to comply with all legal standards and ethical norms, ensuring that every employee's rights and dignity are respected. We conduct thorough due diligence during the hiring process to prevent any form of involuntary or underage labor. Furthermore, we engage in initiatives and socialization programs to promote awareness and understanding of these principles such as workshops among our employees and management. [F.19]

We recognize that the right to unionize is important in employment practices. Danamon's workforce have two labor unions: Serikat Pekerja Danamon and Ikatan Karyawan Danamon. [2-30]

Serikat Pekerja Danamon
Danamon Workers' Union

Tanggal Berdiri | Date of Establishment

14 Maret | March **2005**

Jumlah Anggota per 31 Desember 2023
Number of Members as of December 31, 2023

3.808 karyawan | employees

Ikatan Karyawan Danamon
Danamon Employee Association

Tanggal Berdiri | Date of Establishment

9 Maret | March **2018**

Jumlah Anggota per 31 Desember 2023
Number of Members as of December 31, 2023

356 karyawan | employees

Danamon menjalin hubungan yang baik dan bermanfaat dengan seluruh karyawan yang diwujudkan dalam Perjanjian Kerja Bersama (PKB). Perjanjian ini ditinjau dan diperbarui dua tahun sekali, dengan pembaruan terakhir pada tahun 2022 untuk periode 1 Agustus 2022 hingga 31 Juli 2024. PKB ini bersifat inklusif dan berlaku bagi seluruh karyawan Danamon.

Danamon maintains a good and beneficial relationship with all employees, embodied in the Collective Labor Agreement (CLA). This agreement, which is subject to biannual review and renewal, was most recently updated in 2022 for the period spanning 1 August 2022 to 31 July 2024. The CLA is inclusive, applying to all employees at Danamon.

Pelatihan dan Pengembangan Karyawan [F.22]

Employee Training and Development

Danamon meyakini bahwa pembelajaran dan pengembangan yang berkesinambungan merupakan investasi yang fundamental bagi karyawan, sejalan dengan fokus Bank pada *people, digital,* dan *branding.* Program pelatihan dan pengembangan Danamon sejalan dengan Kebijakan Sumber Daya Manusia. Direktorat Human Capital menyesuaikan program-program tersebut untuk memenuhi kebutuhan karyawan secara individu serta perkembangan kemampuan kepemimpinan.

Divisi Learning, Engagement and Corporate University bertanggung jawab dalam menyusun strategi rencana pelatihan yang bertujuan untuk membangun kompetensi karyawan. Sesuai dengan Kebijakan Human Capital, setiap karyawan Danamon diharapkan mengikuti satu sesi pelatihan setiap tahunnya untuk meningkatkan keterampilan serta kemampuan personalnya.

Program-program pelatihan ini dilaksanakan secara berkala untuk menjaga kemampuan dan pengetahuan karyawan tetap relevan. Untuk memastikan program-program tersebut berjalan dengan baik, Danamon mengukur efektivitas pelatihan menggunakan *Key Performance Indicators* (KPI).

Danamon meyakini bahwa pembelajaran dan pengembangan yang berkesinambungan merupakan investasi yang fundamental bagi karyawan, sejalan dengan fokus Bank pada people, digital, dan branding. Program pelatihan dan pengembangan Danamon sejalan dengan Kebijakan Sumber Daya Manusia. Direktorat Human Capital menyesuaikan program-program tersebut untuk memenuhi kebutuhan karyawan secara individu serta perkembangan kemampuan kepemimpinan.

The Learning, Engagement, and Corporate University Division is tasked with creating training strategies and plans, aiming to build employee competencies. According to Human Capital Policy, Danamon expects every employee to attend one training session each year, to enhance their skills and capabilities.

These training programs are conducted regularly to keep employees' skills and knowledge up to date. To make sure that the programs are on the right track, we measure the effectiveness of our training using Key Performance Indicators (KPIs).

Pelaksanaan Pelatihan Karyawan [404-1]

Employee Training

Uraian Description	Satuan Nominal	2023	2022	2021
Program Pelatihan Training Programs	Program Programs	892	971	778
Peserta Pelatihan Training Participants	Orang People	123.443	142.349	107.780
Rata-rata Jam Pelatihan* Average Training Hours	Jam Hours	52,86	26,60	20,13
Investasi Pelatihan Training Investment	Rp Miliar Rp Billion	90,6	101,1	85,6
Rata-rata Investasi per Karyawan Average Investment per Employee	Rp Juta Rp Million	0,73	0,71	0,79

Catatan | Note:

Data hanya mencakup Danamon | Data only includes Danamon.

*Disajikan kembali karena perubahan metode penghitungan | Restated due to change in calculation method.

Program Danamon Bankers Trainee (DBT)

Danamon Bankers Trainee (DBT) Program

Untuk mempersiapkan para pemimpin masa depan Danamon, Bank menyelenggarakan program Danamon Bankers Trainee (DBT). Program ini bertujuan untuk menjaring lulusan terbaik dari program sarjana serta magister dan membentuk mereka menjadi pemimpin masa depan.

Pada tahun 2023, program DBT telah diselenggarakan dalam empat *batch* yang diikuti oleh 110 peserta dalam sebuah program untuk mengembangkan kualifikasi mereka. Selama satu tahun, para peserta terlibat dalam proses pembelajaran yang intensif, mencakup topik-topik mulai dari pengetahuan perbankan hingga kepemimpinan. [FS4][404-2]

To prepare for Danamon's future leaders, the Bank conducts the Danamon Bankers Trainee (DBT) program. We aim to curate the best graduates from bachelor's and master's degree programs and sculpt them to be the leaders of tomorrow.

In 2023, the DBT program held four batches, involving 110 participants in a program to develop their qualifications. Over the course of a year, these trainees engage in an intensive learning journey, covering the topics from banking knowledge to leadership skills. [FS4][404-2]

Penilaian Kinerja Karyawan

Employee Performance Assessment

Penilaian Kinerja di Bank Danamon merupakan proses evaluasi kinerja untuk mengelola kinerja karyawan di seluruh organisasi secara berkesinambungan dimulai dari penyusunan *objective settings, mid year review,* dan *end year review.*

Performance Appraisal at Bank Danamon is an employee performance review process to manage employee performance throughout the organization on an ongoing basis starting from preparing objective settings, mid year review and end year review.

Keseluruhan proses tersebut disertai coaching, *tracking*, dan *development*, secara berkala oleh Pimpinan Unit Kerja (PUK) kepada Karyawan untuk memotivasi setiap karyawan agar dapat menunjukkan kinerja terbaik sesuai potensinya.

Danamon menerapkan *"High Performance Culture"* (budaya kinerja tinggi). Salah satu wujud budaya kinerja tinggi adalah fokus penilaian kinerja menjadi salah satu pertimbangan dalam proses pengajuan promosi karyawan. Pegawai dengan penilaian kinerja yang baik, dapat terpilih untuk di promosikan. Tahun 2023, sebanyak 759 karyawan dipromosikan, di dalamnya terdapat 58% (440) adalah karyawan perempuan yang berkinerja baik. Hal ini sejalan dengan komitmen Danamon terhadap *"High Performance Culture"* serta komitmen Danamon dalam menjaga keseimbangan gender dan pengembangan karier. [404-3]

The entire process is accompanied by regular coaching, tracking and development carried out by supervisor for employees to motivate each employee to improve their performance.

Danamon implements "High Performance Culture", one of the manifestations of high performance culture is the focus of performance appraisal as one of the considerations in the process of employee promotion. Employees with good performance appraisals may be selected for promotion. In 2023, 759 employees were promoted, of which 58% (440) were female employees who performed well. This is in line with Danamon's commitment to "High Performance Culture" as well as Danamon's commitment to maintaining gender balance and career development. [404-3]

Proposisi Nilai Karyawan [2-25]

Employee Value Proposition (EVP)

Sumber daya manusia tidak hanya sebagai aset, namun juga sebagai *capital* yang memiliki peran penting dalam keberhasilan Danamon. Sejalan dengan hal tersebut, Danamon memiliki Employee Value Proposition (EVP) yang dinamakan 'Let's GROW (Global Exposure, Rise to Excellence, Own Your Future, and Wellness & Well-being)' atau 'Let's GROW with Danamon'. EVP ini mencerminkan komitmen Danamon untuk menciptakan tempat bekerja terbaik bagi karyawannya melalui pengembangan diri dan karier agar setiap karyawan dapat mencapai potensi terbaiknya serta dapat berkontribusi terhadap keberhasilan Bank.

At Danamon, human capital is not just an asset, but a critical component of a banking corporation's success. In line with this, we offer an Employee Value Proposition (EVP) named 'Let's GROW (Global Exposure, Rise to Excellence, Own Your Future, and Wellness & Well-being)' or 'Let's GROW with Danamon'. This EVP reflects Danamon's commitment to to create the best place to work for its employees through personal and career development so that each employee can reach their full potential and contribute to the success of Bank.

GROW

Global Exposure

Danamon berkomitmen untuk menawarkan saya eksposur dan pengalaman global melalui kolaborasi bisnis dan berbagai pengetahuan atas praktik bisnis terbaik. Dengan keahlian dan keterampilan yang saya miliki, saya akan mengambil peluang ini untuk menggerakkan inovasi guna mendukung pertumbuhan Bank yang berkelanjutan.

Danamon is committed to offer me global exposure and experiences through business collaboration and sharing of global best practices. With my expertise and skills, I will take these opportunities to be part of Bank's strategic projects and drive innovation for Bank's sustainable growth.

Inisiatif dan Program yang Dilaksanakan | Initiatives and Programs Implemented

1. Three-months Intensive Program (TIP) selama 3 bulan ke MUFG Tokyo
2. Global business Accelerator Initiative by Academy (GAIA), program OJT untuk EB RM selama 3 bulan di MUFG Tokyo
3. Global Corporate Investment Banking Academy, program OJT untuk TB selama 2 bulan online dan 1 minggu di MUFG Tokyo
4. Global Experience Talent Swap, program OJT selama 3 bulan ke Partner Bank MUFG di Asia Tenggara

1. Three-months Intensive Program (TIP), 3 months On-the-Job Training Program at MUFG Tokyo
2. Global business Accelerator Initiative by Academy (GAIA), 3 months OJT Program for EB RM at MUFG Tokyo
3. Global Corporate Investment Banking (GCIB) Academy, 3 months OJT Program for TB at MUFG Toko0
4. Global Experience Talent Swap (GETS), 3 months OJT program at MUFG Partner Banks at South-east Asia

Rise to Excellence

Danamon memiliki aspirasi untuk membangun lingkungan kerja yang suportif dan kolaboratif di mana hal ini menginspirasi saya untuk menghasilkan ide-ide baru serta memberikan kontribusi yang signifikan melalui kinerja yang luar biasa.

Danamon aspires to build a strong supportive and collaborative working environment that inspires me to bring out new ideas and make significant contributions through outstanding performance.

Inisiatif dan Program yang Dilaksanakan | Initiatives and Programs Implemented

1. Danamon Innovation Race, merupakan kompetisi antar Danamoners dalam berkreasi untuk kemajuan perusahaan. Danamon menyediakan wadah bagi karyawan untuk mengekspresikan ide baru atau mengimplementasikan perbaikan terhadap sistem atau produk yang sudah ada
2. BISA Medal merupakan platform untuk karyawan saling memberikan apresiasi terhadap kinerja dalam Berkolaborasi, Integritas, Sigap Melayani, dan Adaptif kepada karyawan lainnya
3. CEO Sales Champion merupakan bentuk apresiasi kepada para *sales/ growth engine* terhadap kinerjanya yang luar biasa

1. Danamon Innovation Race is an Innovation Competition for Danamoners to be creative and propose improvement for the company. Danamon provides platform for employees to express their ideas or to implement upgrade to the existing system or products
2. BISA Medal is a platform to give employees a token of appreciation for how they embrace BISA values (Collaboration, Integrity, Readiness to Serve, Adaptivity) in their daily life
3. CEO Sales Champion is an award for sales/growth engine for their outstanding performance

GROW

Own Your Future

Danamon mendorong saya untuk tumbuh secara pribadi dan profesional dengan memberikan kesempatan pengembangan yang mendukung komitmen saya untuk membangun karir masa depan saya sendiri.

Danamon encourages me to grow personally and professionally by providing development opportunities that support my commitment to build my own future career.

Inisiatif dan Program yang Dilaksanakan | Initiatives and Programs Implemented

1. Akselerasi Perjalanan Karier Danamon selalu mendukung para Danamoners untuk berkembang dan meraih karir masa depan mereka. Diharapkan para Danamoners akan mencapai jenjang karir tertentu dalam jangka waktu yang direncanakan
2. Management Trainee program yang terdiri dari Danamon Bankers Trainee (DBT), Danamon Technology Trainee (DTT), Danamon Banking Officer (DBO), dan Danamon SME Trainee (DST) merupakan program pembinaan yang progresif untuk menjadikan talenta muda memiliki dasar yang solid agar dapat menjadi pemimpin Danamon di masa depan
3. Corporate Wide Learning Program, merupakan program training bagi seluruh Danamoners untuk mengasah keterampilan teknis, dan berbagai soft skill yang diperlukan untuk kemajuan karirnya
4. Danamon Leadership Academy, merupakan program pelatihan spesial bagi Danamoners terpilih untuk mengasah kemampuan kepemimpinannya. Tersedia tidak hanya untuk level senior, tetapi juga untuk level *Middle* dan *First-line*

1. Accelerated Career Journey Danamon always supports Danamoners to develop and achieve their future careers. It is expected that Danamoners will reach a certain career level within the planned time frame
2. The Management Trainee program, consisting of Danamon Bankers Trainee (DBT), Danamon Technology Trainee, Danamon Banks Officer (DBO), and Danamon SME Trainee is a progressive training program to give young talent a solid foundation to become Danamon's future leader
3. Corporate Wide Learning Program is a bankwide training program for Danamoners to improve their technical skills and various soft skills that are needed for their Career Journey
4. Danamon Leadership Academy, is a special bootcamp program for selected Danamoners to hone their leadership skills. Available not only for Senior Level, but also Middle and First-line Managers

Wellness & Well-being

Danamon secara tulus peduli dengan kesehatan dan kesejahteraan saya dimana sebagai bagian dari keluarga Danamon, bersama-sama kami mendukung dan menjaga komunitas sosial kami dengan penuh tanggung jawab.

Danamon genuinely cares for my wellness and well-being whereby as part of Danamon's family, together we support and take care of our social communities in a responsible manner.

Inisiatif dan Program yang Dilaksanakan | Initiatives and Programs Implemented

Program Internal

1. Danamon Club (D'Club), merupakan wadah bagi pegawai Danamon untuk menyalurkan minat, potensi, bakat, dan hobi yang dilandasi kebersamaan
2. Karyawan Danamon Peduli (KDP), merupakan wadah sukarela untuk berbagi kepedulian terhadap sesama karyawan dan keluarganya, dalam bentuk bantuan belasungkawa, beasiswa, pengobatan, dan bantuan bencana

Program Eksternal

Melalui program Tanggung Jawab Sosial dan Lingkungan, Danamon berupaya menyebarluaskan nilai Wellness & Well-being kepada masyarakat.

Internal Programs

1. Danamon Club (D'Club), a forum for Danamon employees to channel their interests, potential, talent, and hobbies based on togetherness
2. Danamon Employees Care (KDP), a forum for voluntarily sharing the care for fellow employees and their families, in the form of condolence assistance, scholarships, medical treatment, and disaster assistance

External Programs

Through the Corporate Social and Environmental Responsibility program, Danamon looks to spread the values of Wellness & Well-being to the communities.

Remunerasi Karyawan

Employee Remuneration

Strategi remunerasi dibuat untuk memotivasi dan mempertahankan karyawan terbaik, tanpa memandang jenis kelamin, ras, usia, disabilitas, atau faktor-faktor lain yang tidak terkait dengan kinerja. Remunerasi ditentukan berdasarkan pedoman Kerangka Acuan Operasional, yang menetapkan upah minimum sesuai posisi jabatan. Pedoman ini diperbarui secara berkala agar sesuai dengan standar industri perbankan nasional. Informasi lebih lanjut dapat merujuk pada Laporan Tahunan 2023 Danamon. [2-19] [2-20]

Danamon memastikan seluruh karyawan tetap dibayar di atas Upah Minimum Provinsi (UMP) dan Upah Minimum Sektoral Provinsi (UMSP), sesuai dengan peraturan yang berlaku. Bank menerapkan upah karyawan dengan nilai di atas upah minimum yang berlaku. Selain itu, Danamon memberikan penghargaan kepada karyawan yang berprestasi dengan memberikan bonus insentif. [F.20]

Sesuai hukum yang berlaku di Indonesia, Danamon menyediakan program perlindungan bagi karyawan, termasuk BPJS Kesehatan dan BPJS Ketenagakerjaan. Program BPJS Ketenagakerjaan mencakup jaminan hari tua, jaminan kecelakaan kerja, dan jaminan kematian.

Danamon's remuneration strategy is designed to motivate, and retain top talent, irrespective of gender, race, age, disability, or other non-performance-related factors. Remuneration are set following the Operational Terms of Reference guidelines, which define minimum wages based on job positions. These guidelines are regularly updated to align with the national banking industry standards. More information on remuneration can be referred to Danamon's 2023 Annual Report. [2-19] [2-20]

Danamon ensures that all permanent employees are paid above the Provincial Minimum Wage (UMP) and Provincial Sectoral Minimum Wage (UMSP), in compliance with regulations. The Bank applies an applicable local minimum wage. Additionally, the bank recognizes exceptional achievements with bonuses and incentives [F.20]

In line with Indonesian law, Danamon provides worker protection programs, including BPJS Kesehatan and BPJS Ketenagakerjaan. The latter includes retirement, accident, and death insurance.

Persiapan Pensiun

Retirement Preparation

Danamon memberikan program persiapan pensiun bagi karyawan yang sudah mendekati masa pensiun. Program ini mencakup pembekalan praktik dan sesi pelatihan, seperti manajemen keuangan, eksplorasi peluang bisnis pasca pensiun, dan pemeliharaan kesehatan. Hingga akhir tahun 2023, sejumlah 187 karyawan telah berpartisipasi dalam program ini dan telah mendapatkan manfaat dari persiapan yang disesuaikan dengan kebutuhan mereka di masa pensiun. [404-2]

Selain itu, Danamon menyediakan jaminan hari tua melalui BPJS Ketenagakerjaan, sesuai dengan peraturan ketenagakerjaan yang berlaku. [201-3]

Danamon offers a retirement preparation program for its employees for those nearing retirement age. This program includes practical debriefings and training sessions like financial management, exploring post-retirement business opportunities, and health maintenance. By the end of 2023, a total of 187 employees had participated in this program, benefiting from these tailored preparations for their post-work life. [404-2]

Additionally, Danamon provides retirement insurance through BPJS Ketenagakerjaan, complying with existing employment laws. [201-3]

Lingkungan Kerja yang Sehat, Layak, dan Aman [F.21]

Healthy, Decent, and Safe Workplace

Danamon menerapkan Sistem Manajemen Keselamatan dan Kesehatan Kerja (SMK3) yang sejalan dengan PP No. 50 tahun 2012, untuk menegakkan praktik terbaik di bidang keselamatan dan kesehatan kerja pada seluruh karyawan. Karyawan berperan dalam menjaga tempat kerja yang aman, sehat, dan bertanggung jawab dengan fokus pada keselamatan diri sendiri dan tanggung jawab untuk melaporkan setiap insiden yang terjadi. [403-1][403-8]

Divisi Human Capital Share Services, Divisi CREM, Unit HSE, dan para HSE Officer berkolaborasi untuk mempromosikan budaya keselamatan dan kesehatan dengan memastikan ketersediaan fasilitas dan infrastruktur yang diperlukan. Tanggung jawab para pihak tersebut termasuk mencegah penyakit akibat kerja, bencana/ pandemi, dan kecelakaan kerja, meningkatkan kesadaran akan keselamatan dan kesehatan, serta mengelola insiden. [403-3]

Melalui Unit HSE, Business Continuity Management (BCM), HCSS, CREM, dan lintas Divisi. Seluruh risiko K3 dikelola dan ditangani dengan baik oleh unit-unit terkait. [403-2] [403-3]

Danamon adheres to the Occupational, Health, and Safety (OHS) Management System, aligning with PP No. 50 of 2012 standards, to uphold health and safety best practices bank-wide, applicable to all employees. Employees play a role in maintaining a safe, health, and responsible workplace, with a focus on personal safety and the responsibility to report any incidents occurs. [403-1] [403-8]

The Human Capital Share Service Division, CREM Division, HSE Unit, and HSE Officers collaboratively work to promote health and safety culture, ensuring necessary facilities and infrastructure are in place. Their responsibilities include preventing occupational diseases and accidents, disaster/pandemic raising awareness on safety and health, and managing incidents. [403-3]

Through its HSE Unit, Business Continuity Management (BCM), HCSS, CREM, and other Divisions. All OHS risks are managed and treated appropriately by the relevant units. [403-2] [403-3]

Untuk meningkatkan kesadaran akan K3, Danamon berkomunikasi dengan karyawan melalui *email,* WhatsApp, telegram, *e-learning* dan webinar/seminar. Walaupun baru karyawan Unit HSE dan BCM yang mendapatkan sertifikasi khusus mengenai Keahlian Umum K3, tetapi seluruh karyawan sudah mendapatkan sosialisasi K3. HSE Officer yang ditunjuk di berbagai tingkat kantor Danamon bertanggung jawab atas implementasi K3 bagi timnya. Pada tahun 2023, Danamon menyelenggarakan 11 pertemuan K3 untuk membahas kebijakan keselamatan dan kesehatan karyawan. [403-2][403-4][403-5][403-7]

To enhance OHS awareness, Danamon communicates with employees through emails, WhatsApp, telegram, e-learning, and webinars/seminars. Although only HSE and BCM Unit employees have obtained specific certification on General OHS Skills, all employees have received OHS socialization. HSE Officers appointed at various office levels are responsible for implementing OHS for their teams. In 2023, Danamon conducted 11 HSE meetings to discuss safety and health policies. [403-2][403-4][403-5][403-7]

Program Kesehatan Karyawan [403-3] [403-6]
Employee Health Program

Sesuai dengan Kebijakan Human Capital, Danamon memberikan tunjangan kesehatan kepada seluruh karyawan melalui program BPJS Kesehatan dan Asuransi Kesehatan. Layanan kesehatan dapat diakses di berbagai rumah sakit, klinik, dan fasilitas kesehatan lainnya. Selain itu, karyawan Danamon yang berusia lebih dari 40 tahun dapat memanfaatkan fasilitas *medical check up* 1 tahun sekali. Pada tahun 2023, Danamon juga memfasilitasi pemberian vaksin influenza sebagai antisipasi wabah penyakit pneumonia serta untuk sosialisasi health awereness pada seluruh karyawan pusat dan cabang.

Following the guidelines taken from the Human Capital Policy, Danamon extends health benefits to all its employees through BPJS Health and Health Insurance programs. Healthcare services can be accessed at a range of hospitals, clinics, and other healthcare establishments. Moreover, Danamon employees who are older than 40 years old are eligible for annual medical check-up facility. In 2023, Danamon also facilitating the administration of influensa vaccine injections to anticipate the pneumonia outbreak, as well as health awareness socialization to all employees both head office & branches.

Jaminan Keselamatan dan Lingkungan Kerja yang Layak dan Aman [403-7]

Work Safety Guarantee and a Decent Work Environment

Pada tahun 2023, kami terus menerapkan aspek keamanan dan kelayakan di lingkungan kantor:

In 2023, we continued to implement the following security and practicality aspect within the office environment:

Suhu ruang kerja sesuai dengan standar Green Building Council Indonesia (GBCI)
Workspace temperatures in accordance with Green Building Council Indonesia (GBCI) standards

Pencahayaan ruang kerja sesuai dengan standar
Workspace lighting in accordance with standards

Chiller system upgrade*, dengan menggunakan *Variable Speed Drivers (VSD)* pada pompa *chiller*, untuk memonitor penggunaan *chiller

Chiller system upgrade, using Variable Speed Drivers (VSD) on the chiller pump, to monitor chiller usage

Kursi dan meja kerja yang ergonomis
Ergonomic chairs and work desks

Protokol kesehatan sesuai dengan peraturan Pemerintah dan Danamon
Health protocols based on the Government and Danamon regulations

Inovasi dan Pengembangan Produk & Layanan [F.26][F.28]

Product & Service Inovation and Development

Topik Material: Inovasi & Pengembangan Produk dan Layanan

Material Topic: Product & Service Innovation and Development

Pendekatan Kami [3-3]

Our Approach

Danamon berkembang seiring dengan dinamika industri perbankan yang terus berubah. Inovasi berperan penting dalam mewujudkan visi, misi, dan nilai-nilai inti berkelanjutan Danamon. Pada tahun 2023, LoB terkait dan Divisi Teknologi Informasi (TI) berupaya untuk mengembangkan solusi inovatif yang memberikan manfaat bagi nasabah.

Kami memiliki serangkaian kebijakan dan pedoman internal yang mengarahkan pengembangan produk dan layanan perbankan. Kualitas produk dan layanan adalah hal penting bagi operasional bank karena secara langsung mempengaruhi kepercayaan dan reputasi Danamon. Sebelum meluncurkan produk atau layanan, Danamon melakukan proses evaluasi yang menyeluruh. Hal ini mencakup tinjauan risiko yang komprehensif, menilai dukungan terhadap aspek-aspek LST, dan memastikan keamanan pengguna untuk mencegah potensi kerugian bagi nasabah.

Danamon is evolving with the ever-changing dynamics of the banking industry. Innovation plays a pivotal role in realizing our sustainability vision, mission, and core values. In 2023, related LoBs and the Information Technology (IT) Division strives for developing innovative solutions that provide benefits to our customers.

We maintain a set of internal policies and guidelines that steer its banking services and product development. The quality of these products and services is important to the b'nk's operations, as it directly influences Danamon's trust and reputation. Before any product or service launch, Danamon conducts a thorough evaluation process. This includes a comprehensive risk review, assessing support for ESG aspects, and ensuring user security to prevent potential losses to customers.

Danamon memberikan layanan kepada nasabah dengan setara tanpa memandang perbedaan. Bank mengutamakan kenyamanan bertransaksi, serta komunikasi dengan nasabah secara transparan agar kepercayaan nasabah terhadap Danamon dapat terwujud. [F.17][FS15]

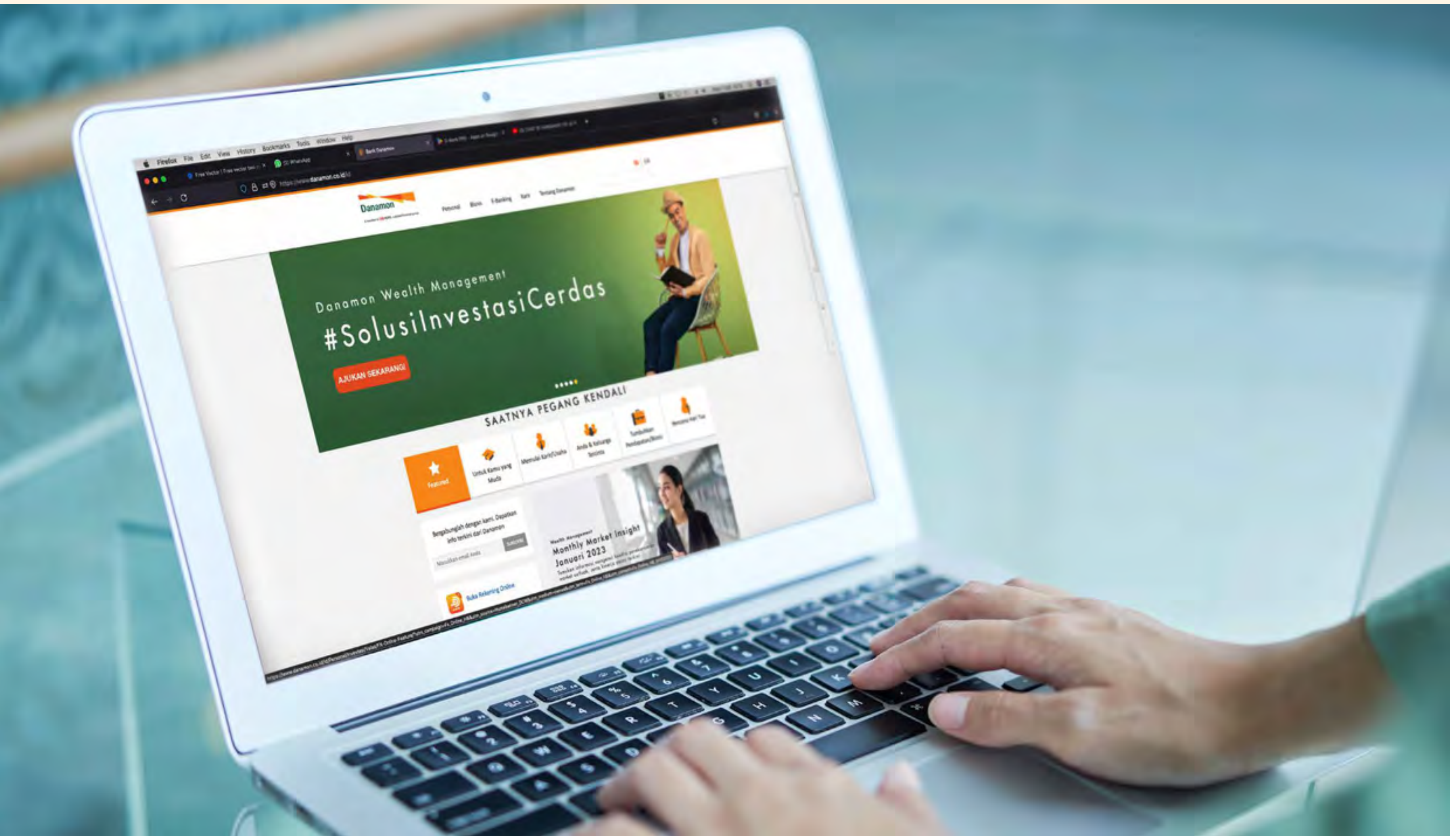
Danamon provides services to customers equally regardless of differences. Bank prioritizes convenience of transactions, and communication with customers in a transparent manner so that their trust in Danamon can be achieved. [F.17][FS15]

Danamon menekankan kepatuhan terhadap hukum dan peraturan yang berlaku pada seluruh layanan perbankan digital. Selain itu, proses peninjauan untuk produk dan layanan baru harus memperoleh persetujuan dan memenuhi kewajiban pelaporan kepada regulator. Panduan kebijakan kami adalah:

1. B.005-DIR Tanggal 21 Juni 2023 Perihal Petunjuk Penilaian *Risk Framework* Bank Danamon ke Otoritas Jasa Keuangan
2. Standar Program Produk (Non-Kredit) No. 2.6.0.0/RM/ORM/2/2023
3. Standar Produk Program dan Panduan Kredit No. 2.9.0.0/RM/CERM/2/2022
4. Marketing Program Memorandum No. 2.5.37.0/IR/ORM/3/2021.
5. Digital Partnership Framework No 2.2.14.0/GAS/GCO/3/2022.

We place an emphasis on compliance with existing laws and regulations for all of our digital banking services. Additionally, the review process for new products and services is obtaining necessary approvals and fulfilling reporting obligations to regulators. The policies guiding our steps are as follow:

1. B.005-DIR dated 21 June 2023 regarding Guideline for Risk Framework Assessment to the Financial Service Authority
2. Product Program (Non-Credit) Standard No. 2.6.0.0/RM/ORM/2/2023
3. Credit Product Program and Guidelines Standard No. 2.9.0.0/RM/CERM/2/2022
4. Marketing Program Memorandum No. 2.5.37.0/IR/ORM/3/2021.
5. Digital Partnership Framework No. 2.2.14.0/GAS/GCO/3/2022.



Layanan Perbankan Digital

Digital Banking Services

Pada tahun 2023, Danamon terus melakukan penyempurnaan pada aplikasi D-Bank PRO, termasuk layanan kartu kredit dan pinjaman pribadi, transaksi valuta asing, *top up* e-money, pembaruan data pribadi, dan perluasan opsi *biller*. Bank juga telah memperbarui sistem pemantauan risiko Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT-PPSPM) agar sesuai dengan standar internasional dan ketentuan regulator. Selain itu, untuk meningkatkan keamanan transaksi, Fraud Monitoring System yang mampu mendeteksi potensi penipuan telah diterapkan. Aplikasi pelaporan baru telah dikembangkan untuk memastikan kepatuhan pada peraturan dan mengurangi *human error* melalui sistem otomatis.

In 2023, Danamon continuously made improvements to the D-Bank PRO application, including for credit card and personal loan services, foreign exchange transactions, e-money top-ups, personal data updates, and expanded biller features. The bank has also updated its Anti-Money Laundering and Counter-Terrorism Financing (CFT-AML) risk monitoring system to meet international standards and regulatory requirements. Additionally, to bolster transaction security, a Fraud Monitoring System capable of detecting potential fraud has been implemented. Danamon has also developed new reporting applications to ensure regulatory compliance and reduce human error through automation.

Pengembangan Produk dan Layanan Digital

Digital Product and Service Development

Seluruh (100%) produk dan/atau layanan keuangan yang diluncurkan telah mendapatkan persetujuan yang diperlukan dari Bank Indonesia dan OJK sehingga dipastikan sudah patuh dan selaras dengan peraturan yang berlaku. [416-1][417-1][417-2][FS15][F.27][F.29]

Pada tahun 2023, Danamon meluncurkan beberapa produk dan layanan digital:

1. **SMS OTP Autofill**
   Untuk meningkatkan kemanan, aplikasi D-Bank Pro sudah memberikan fitur kemananan SMS OTP Autofill dimana 3 digit pertama PIN OTP sudah terisi secara otomatis dan nasabah perlu memasukkan 3 digit terakhir yang didapat melalui SMS.
2. **Asuransi Kesehatan**
   Nasabah Bank Danamon kini dapat membeli Asuransi Kesehatan Micro Dengue Plus dan Hospital Cash Plan 5 Penyakit di aplikasi mobile D-Bank Pro, selain asuransi kendaraan yang sudah tersedia. Pembaruan ini memungkinkan nasabah untuk membeli asuransi dengan cepat dan mudah.
3. **Tarik Tunai Tanpa Kartu (Indomaret)**
   Selain melalui ATM Bank Danamon, kini Nasabah sudah dapat melakukan tarik tunai tanpa kartu melalui Merchant (Indomaret).
4. **Top Up E- Wallet**
   D-Bank Pro mengembangkan layanan Top Up E-Wallet dengan merchant Shopeepay, DANA dan Link Aja untuk memudahkan nasabah melakukan Top Up dengan jangkauan lebih luas.

All financial products and/or services launched have received the necessary approvals from Bank Indonesia and OJK, ensuring full compliance and regulatory alignment. [416-1][417-1][417-2][FS15][F.27][F.29]

In 2023, we launched several digital products and services:

1. **SMS Verification Code Autofi**
   To increase the banking security, the D-Bank Pro application already provides an SMS OTP Autofill security feature where the first three digits of One-Time Password (OTP) will be automatically filled, and customers are only required to input the last three digits, sent through an SMS.
2. **Health Insurance**
   Bank Danamon's customers can now purchase Micro Dengue Plus Health Insurance and Hospital Cash Plan 5 Diseases in the D-Bank Pro mobile app, in addition to the available vehicle insurance. This update will allow customers to purchase insurance fast and easy.
3. **Cardless Cash Withdrawal at Indomaret**
   Customers of Bank Danamon may be able to withdraw cash cardless in Indomaret merchants, in addition to Bank Danamon ATM across the country.
4. **Electronic Wallet Top-up**
   Credit top-up for electronic wallet merchants such as Shopeepay, DANA, and Link Aja can be easily done through the D-Bank Pro app.

5. **E- KYC**

   Bank Danamon mengembangkan fitur yang memungkinkan nasabah untuk membuka rekening bank baru di aplikasi mobile D-Bank Pro dengan verifikasi secara *online*, menggunakan sistem Electronic Know-Your-Customer (E-KYC). Sistem ini memungkinkan proses aplikasi bank yang lebih cepat dan efisien.

6. **Debit Card Management**

   Nasabah dapat dengan mudah untuk mengelola kartu debit fisik mulai dari ubah PIN kartu, blokir/buka blokir, aktivasi kartu debit hingga mengatur rekening utama dan rekening terhubung.

7. **Pembayaran Premi Asuransi**

   D-Bank PRO menambah penyedia jasa untuk pembayaran Premi Asuransi CAR, Asuransi Jiwasraya, Tokio Marine, Tokio Marine All, dan IFG Life.

8. **Pembayaran PBB – PDAM**

   Pembayaran PBB dan PDAM dapat dilakukan dengan mudah untuk berbagai wilayah besar di Indonesia seperti Jakarta, Bekasi, Depok, Tangerang dan berbagai kota lainnya.

9. **Pembayaran Angsuran Kredit**

   Penambahan penyedia jasa pembayaran angsuran kartu kredit membuat nasabah dapat memenuhi kebutuhan pembayaran berbagai pinjaman.

10. **My Own Installment (MOI)**

    Merupakan sebuah fitur di mana Nasabah pengguna kartu kredit Danamon dapat langsung mengubah tagihan menjadi cicilan melalui aplikasi D-Bank PRO. Terdapat berbagai pilihan tenor cicilan dan promo yang dapat dipilih oleh Nasabah.

11. **BI - Fast Tagih Uang**

    Fitur ini bertujuan untuk memudahkan Nasabah melakukan pembuatan tagih uang dan pembayaran tagihan masuk serta pembuatan/perubahan/penghapusan E-Mandate dan penerimaan/penolakan E-Mandate yang masuk.

12. **Loan Offering Dashboard / Produk Pinjaman**

    Nasabah dapat dengan mudah menemukan dan mengajukan produk pinjaman seperti Kredit Pemilikan Mobil (KPM) Prima dan *Multi-Purpose Loan* (MPL) milik Adira Finance.

13. **D-Point Redemption at D-Bank Pro**

    Nasabah pengguna kartu kredit yang aktif bertransaksi menggunakan kartu kredit akan mendapatkan poin sesuai ketentuan berlaku dan menukarnya dengan mudah melalui D-Bank PRO.

5. **E-KYC**

   Bank Danamon developed a feature which allows customers to open a new bank account on the D-Bank PRO mobile app with an online verification, using the Electronic Know-Your-Customer (E-KYC) system. This system allows a faster and more efficient bank application process.

6. **Debit Card Control**

   Customers can now manage and control their physical debit cards online and use the app to change PIN number, block/unblock card, debit card activation, and setting main and connected accounts.

7. **Insurance Premium Payment**

   D-Bank PRO has added service providers for insurance premium payments, such as CAR, Jiwasraya, Tokio Marine, Tokio Marine All, and IFG Life.

8. **Land and Building Tax & Water Utility Payment**

   Land and building tax (PBB) and water utility payment (PDAM) are available for certain cities through the D-Bank Pro app, such as Jakarta, Bekasi, Depok, and Tangerang.

9. **Credit Installment Payment**

   Customers can now meet their various loan payment needs with more credit card installment options that are available in the D-Bank PRO app.

10. **My Own Installment (MOI)**

    Bank Danamon has added an MOI feature allowing Danamon Credit Card users may be able to pay their bill in installments. Various installment periods and promotions are available in the D-Bank PRO app.

11. **BI-Fast Fund Tansfer Request**

    With this new feature, customers can request payment from contacts and pay for requested debts. Bank Danamon mobile app also allows customers to create, change, or erase E-Mandate and receive or reject incoming E-Mandate.

12. **Loan Offering Dashboard**

    Customers can search and apply for loan products, such as Car Ownership Credit (KPM) Prima and Multi-Purpose Loan (MPL) from Adira Finance in the D-Bank PRO app.

13. **D-Point Redemption**

    Credit card users who collect points from transaction can redeem their points through the D-Bank PRO app.

14. **Aktivasi Rekening Dormant**
    Fitur dimana Nasabah dapat mengaktifkan kembali rekening yang dormant tanpa perlu datang ke cabang. Nasabah hanya perlu mengakses ke dalam menu rekening dengan status 'Dormant' kemudian klik tombok 'Aktifkan' dan rekening akan menjadi aktif secara *real-time*.
15. **Paylight Card Personalization dan Set Transaction Limit**
    Fitur ubah tampilan merupakan layanan khusus pemegang Kartu Danamon PayLight untuk dapat mengubah tampilan kartu virtual pada beranda Kartu Kredit layanan D-Bank PRO sesuai tampilan yang diinginkan nasabah. Nasabah dapat mengatur pemakaian kartu kredit mereka dengan mengatur sendiri limit yang diinginkan secara *real time*.
16. **Top Up Voucher Game & Streaming**
    D-Bank Pro menyediakan layanan *top up voucher game* (PUBG, Mobile Legend, Free Fire, dan Call of Duty) & streaming (Genflix, VIU, Vidio) untuk kebutuhan hiburan para nasabah.
17. **Pembayaran Internet / TV Berlangganan**
    D-Bank Pro menambahkan kerja sama dengan berbagai peyedia jasa seperti CBN, First Media, MNC Vision, MyRepublic, Oxygen, Transvision, XL Home untuk pembayaran yang lebih mudah untuk nasabah.

14. **Dormant Account Activation**
    Dormant accounts can be reactivated online without visiting a Bank Danamon branch. Customers can go to the inactive account and activate it real-time with a one-click process.
15. **Paylight Card Personalization & Transaction Limit Setting Danamon**
    Paylight card holders can personalize the appearance of their virtual cards on the Credit Card dashboard of D-Bank PRO app. Customers can also set a limit on their credit card real-time.
16. **Game Voucher & Streaming Services Top-up**
    D-Bank Pro provides a credit top-up feature for game voucher (PUBG, Mobile Legend, Free Fire, and Call of Duty) and streaming platforms (Genflix, VIU, and Vidio) for customers' entertainment needs.
17. **Internet & Pay Television Payment**
    Bank Danamon expanded collaborations with several internet and pay television providers for easier payment at the D-Bank Pro app, including CBN, First Media, MNC Vision, MyRepublic, Oxygen, Transvision, and XL Home.

Peningkatan Infrastruktur Digital

Digital Infrastructure Enhancement

Pada tahun 2023, Danamon mengumpulkan saran internal dan umpan balik nasabah untuk meningkatkan infrastruktur digital. Perubahan yang dilakukan sepanjang tahun adalah:

1. Peningkatan Infrastruktur dan Data
   Danamon menggunakan teknologi berbasis *cloud* untuk komunikasi dan kolaborasi secara daring. Selain itu, jaringan nirkabel di area kantor pusat meningkatkan fleksibilitas dan mobilitas karyawan. Teknologi *Big Data* juga dimanfaatkan untuk analisis data yang cerdas dan tepat.

   Untuk mengantisipasi pertumbuhan ke depan, beberapa persiapan juga telah dilakukan seperti persiapan infrastruktur untuk 5 juta nasabah dan pembaharuan teknologi pada Danamon Cash Connect (DCC).

In 2023, Danamon gathered from internal suggestions and customer feedback to enhance our digital infrastructures. The changes we made throughout the year are as follow:

1. Infrastructure and Data Enhancements
   Danamon employs cloud-based technology for integrated communication and online team collaboration. Additionally, a wireless network in the head office area enhances flexibility and mobility. Big Data Technology is also leveraged for intelligent data analytics.

   As to anticipate future growth, several preparations have been done such as infrastructure readiness for 5 million customers and Danamon Cash Connect (DCC) Tech Refresh.

2. Keamanan Siber & Kepatuhan terhadap Regulasi
   Danamon terus meningkatkan proteksi terhadap ancaman *cybersecurity* yang kian meningkat, baik dengan mengimplementasikan perangkat *cybersecurity* maupun dengan melengkapi sertifikasi ISO 27001 *pada payment system.*

2. Cyber Security & Regulatory Compliance
   Danamon is continuously improve the protection from cybersecurity threats that are increasing, by implementing cybersecurity protection tools and also by implementing best practices (ISO 27001) for payment system.

Memperkuat Tata Kelola dan Model Operasi
Strengthening Governance and Operation Model

Danamon meningkatkan proses manajemen proyek melalui tinjauan rutin dan pembaruan terhadap kerangka kerja penentuan prioritas. Hal ini untuk memastikan bahwa proyek-proyek dapat diselesaikan secara efisien dan tepat waktu.

Selain itu, Bank mendorong pengembangan produk digital. Budaya kerja *agile* ini didukung oleh penggunaan sistem otomatis yang menyederhanakan fase integrasi dan penerapan sehingga memfasilitasi lingkungan kerja yang lebih dinamis dan responsif.

Danamon is enhancing its project management processes through regular reviews and updates to its prioritization framework. This ensures that projects are completed efficiently and on schedule.

Furthermore, the Bank encourages digital product development. This agile culture is supported by the use of automated tools, which streamline the integration and deployment phases, facilitating a more dynamic and responsive work environment.

Survei Kepuasan Nasabah dan Kemungkinan Merekomendasikan [F.30]
Customer Engagement Survey and Net Promoter Score

Pada tahun 2023, Danamon melakukan survei kepuasan nasabah melalui Customer Engagement Survey dan Net Promoter Score (NPS).

In 2023, Danamon conducted its regular customer satisfaction survey through the Customer Engagement Survey and Net Promoter Score (NPS).

Hasil survei ini menjadi tolok ukur utama untuk mengevaluasi kualitas layanan Bank dari berbagai *touchpoint* dan membandingkan kinerja Danamon dengan bank-bank lain. Tahun ini hasil persepsi nasabah di setiap touch point mengalami peningkatan, aspek Main Bank dan *Net Promotor Score* mengalami peningkatan lebih baik tahun ini.

Perlu diperhatikan atribut yang meningkat signifikan pada tahun ini adalah *"Selalu Memenuhi Janji", "Layanan yang Sesuai Kebutuhan Nasabah", serta,"Merasa Puas & Senang menjadi Nasabah Danamon".*

Customer Engagement Survey mengukur berbagai aspek dari layanan bank, dengan memberikan *Customer Engagement Score* (CE Score) dengan skala dari 1 (sangat tidak puas) hingga 5 (sangat puas). Pada tahun 2023, *Customer Engagement Survey* Danamon memperoleh skor 4,11, setara dibandingkan tahun sebelumnya. *Net Promoter Score* (NPS), yang mengindikasikan kemungkinan nasabah merekomendasikan Danamon, mencatatkan skor dari 31% ke 35%, yang menunjukkan peningkatan sebesar 12,90% dari tahun sebelumnya. Kenaikan ini diikuti dengan meningkatnya tidak hanya pada performa cabang tetapi juga dari layanan *E-Channel* terutama layanan *mobile banking* dan *live chat.*

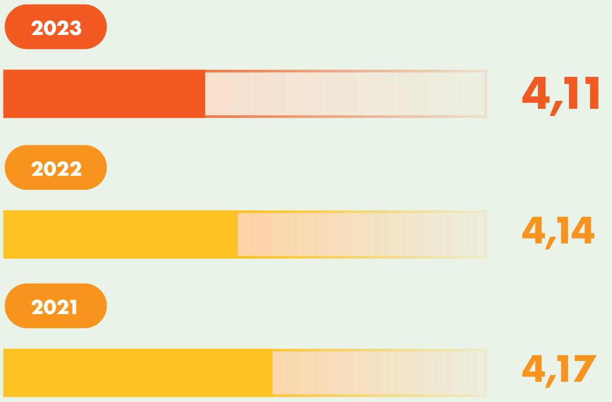
The survey results serve as a key benchmark for evaluating the bank's service quality across various touchpoints and for comparing Danamon's performance with other banks. This year's findings highlighted customer perception of Danamon improves compared to previous year. Aspects of main bank and Net Promoters Score performs better for this year.

However, there are attributes that significantly increase on this year are "Keeping Promise", "Service According to Needs" and "Happy to be a Danamon Customer".

The Customer Engagement Survey measures several aspects of bank service, assigning a Customer Engagement Score (CE Score) on a scale from 1 (extremely dissatisfied) to 5 (extremely satisfied). In 2023, Danamon's Customer Engagement Survey scored 4.11, on parity compared previous year. The Net Promoter Score (NPS), which indicates the likelihood of customers recommending Danamon, scored increase from 31% to 35% which showing 12.90% improvement from the previous year. This increase not only occurs in Branch but also E-Channel especially mobile banking and live chat.

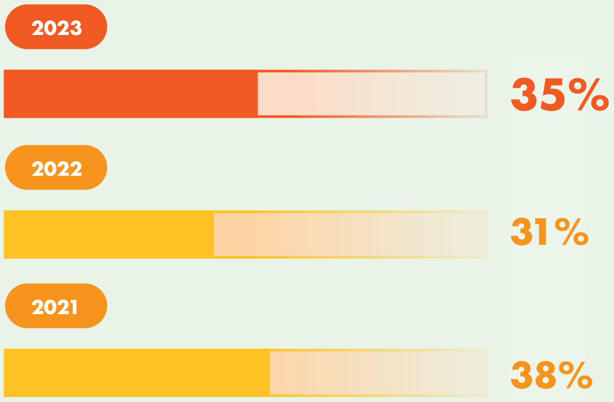
Skor 1-5 | Score 1-5

Survei Kepuasan Nasabah
Customer Engagement (CE) Survey Score



%

Kemungkinan Merekomendasikan
Net Promotor Score (NPS)



Keamanan Data

Data Security

Topik Material: Keamanan Data

Material Topics: Data Security

Pendekatan Kami [3-3]

Our Approach

Danamon berkomitmen untuk memberikan pelindungan terhadap data nasabah, mitra bisnis, dan karyawannya. Kami percaya bahwa keamanan data adalah hal yang penting untuk menjaga kepercayaan dan privasi para pemangku kepentingan kami.

Sebagai bank yang berkomitmen pada inovasi dan transformasi digital, kami menggunakan teknologi untuk meningkatkan produktivitas yang efisien dan efektif, aman, dan dapat dipercaya oleh para nasabah. Dalam kaitannya dengan keuangan berkelanjutan, kami mengambil langkah aktif untuk menerapkan teknologi yang lebih ramah lingkungan seperti *cloud* demi mendukung inisiatif untuk dekarbonisasi.

Penggunaan *cloud* diharapkan dapat membantu mengurangi emisi karbon, konsumsi energi, dan limbah sehingga dapat membantu Danamon untuk mengoptimalkan penggunaan sumber daya. Namun, Danamon juga menyadari pentingnya keamanan data sehubungan dengan penggunaan *cloud*. Danamon akan

Danamon is committed to protecting the data of its customers, business partners, and employees. We believe that data security is essential for maintaining the trust and privacy of our stakeholders

As a bank dedicated to innovation and digital transformation, we leverage technology to enhance productivity in a way that is efficient, effective, secure, and trustworthy for our customers. In keeping with our commitment to sustainable finance, we are actively implementing greener technologies, such as cloud computing, to support decarbonization initiatives.

The adoption of cloud technology is expected to reduce carbon emissions, energy consumption, and waste, thereby assisting Danamon in optimizing resource utilization. However, Danamon also recognizes the crucial importance of data security in conjunction with cloud usage. We remain committed to upholding terus memastikan aspek keamanan data sehingga data nasabah dan mitra bisnis kami tetap aman.

Dalam pelaksanaan keamanan data, Danamon memiliki beberapa unit kerja yang menjalankan dan memastikan keamanan data dalam proses bisnis perbankan. Divisi IT Cyber Security dan unit IT Internal Control di bawah IT Group bertanggung jawab dalam membuat dan menerapkan kebijakan serta standar keamanan IT. Selain itu, Divisi Information Risk Management di bawah Grup Risk Management mengembangkan kebijakan manajemen risiko teknologi informasi dan siber, sedangkan Divisi Operational Risk Management mengembangkan kebijakan untuk risiko operasional.

Kepatuhan terhadap persyaratan peraturan terkait keamanan data diawasi oleh Divisi Compliance. Selanjutnya, Divisi Satuan Kerja Audit Intern (SKAI) bertanggung jawab untuk mengevaluasi kepatuhan unit di Danamon terhadap peraturan kerahasiaan dan keamanan data nasabah. Danamon memastikan bahwa semua proses dan produk kami telah mematuhi peraturan dan kebijakan berikut:

1. POJK No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.
2. SEOJK No. 29/SEOJK.03/2022 tentang Ketahanan dan Keamanan Siber bagi Bank Umum.
3. Undang-Undang No. 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik dan Undang-Undang No. 19 tahun 2016 tentang Perubahan atas Undang-Undang Nomor 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik.
4. Peraturan Menkominfo No. 20/2016 tentang Perlindungan Data Pribadi dalam Sistem Elektronik.
5. ISO 27001:2022 terkait information security management systems
6. Kebijakan Manajemen Risiko Siber di Internal Danamon.

data security measures to ensure the continued safety of our customers' and business partners' data.

The IT Cyber Security Division and the IT Internal Control unit under the IT Group are responsible for creating and implementing IT security policies and standards. In addition, the Information Risk Management Division under the Risk Management Group develops information technology and cyber risk management policies, while the Operational Risk Management Division develops policies for operational risks.

Compliance with regulatory requirements related to data security is overseen by the Compliance Division. Furthermore, the Internal Audit Division (SKAI) is responsible in evaluating units' compliance in Danamon in accordance with confidentiality and security-related regulations regarding customer data. Danamon makes sure that all the processes and our products comply to the following regulations and policies:

1. POJK No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks.
2. SEOJK No. 29/SEOJK.03/2022 concerning Cyber Resilience and Security for Commercial Banks.
3. Law No. 11 of 2008 concerning Information and Electronic Transactions and Law No. 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Information and Electronic Transactions.
4. Minister of Communication and Information Regulation no. 20/2016 concerning Protection of Personal Data in Electronic Systems.
5. ISO 27001:2022 regarding information security management systems
6. Danamon Internal Cyber Risk Management Policy.

Keamanan Data Nasabah [418-1][FN-CB-230a.1]

Customer Data Security

Setiap karyawan di Danamon memiliki tanggung jawab untuk menjaga kerahasiaan dan keamanan informasi, baik yang terkait dengan nasabah maupun bank, sebagaimana diuraikan dalam kebijakan internal kami yang sesuai dengan standar peraturan yang berlaku. Untuk memastikan pemahaman menyeluruh mengenai keamanan data nasabah dan penggunaan informasi yang tepat, kami memberikan edukasi secara berkala kepada seluruh karyawan dan nasabah melalui berbagai metode seperti *email broadcast, social media broadcast,* simulasi, pelatihan dan *e-learning.*

Danamon mengambil langkah-langkah berikut untuk menjamin keamanan data nasabah: [FN-CB-230a.2]

Every employee at Danamon bears the responsibility for safeguarding the confidentiality and security of information, both customer-related and belonging to the bank, as outlined in our internal policies that comply with regulatory standards. To ensure a thorough understanding of customer data security and appropriate information usage, we provide regular education to all employees and customers through various methods such as email broadcasts, social media broadcast, simulations, trainings, and e-learning.

Danamon takes the following measure to guarantee the data security of our customers: [FN-CB-230a.2]

Mengembangkan strategi Keamanan Informasi Danamon untuk memastikan semua inisiatif dan proses bisnis mematuhi standar perlindungan data nasabah, keamanan siber, dan peraturan perbankan, dengan tetap menjaga kerahasiaan, integritas, dan ketersediaan informasi seperti pengembangan kebijakan manajemen risiko siber yang memuat aspek pelindungan data.

Develop Danamon'’s Information Security strategy to ensure all initiatives and business processes adhere to customer data protection standards, cybersecurity, and banking regulations, while maintaining information confidentiality, integrity, and availability such as developing a cyber risk management policy that includes data protection aspects.

Mengidentifikasi risiko kemanan data yang meliputi penggunaan *information asset register*, mengetahui jenis aset data, proses pengamanan data, dan memastikan bahwa data dikontrol dengan baik.

Identify data security risks, which include using the information asset register, knowing what types of data assets are, data security processes, and ensuring that data is properly controlled.

Menciptakan budaya keamanan informasi yang kuat pada karyawan Danamon melalui pelatihan keamanan informasi yang mencakup pemahaman tentang pentingnya keamanan informasi, kebijakan dan prosedur keamanan informasi, serta cara-cara untuk melindungi data dan informasi nasabah.

Creating a strong information security culture among Danamon employees through information security training which includes an understanding of the importance of information security, information security policies and procedures, as well as ways to protect customer data and information.

Menerapkan langkah-langkah keamanan untuk terhadap peralatan perangkat kerja, termasuk komputer karyawan, seperti pembatasan penyimpanan yang dapat dipindahkan dan enkripsi *hard disk*, memblokir *port USB* di komputer karyawan, membatasi akses ke *email* eksternal dan situs web internet tertentu, serta menggunakan prosedur Pencegahan Kebocoran Data (*Data Leak Prevention*) untuk transmisi email eksternal yang tidak diizinkan.

Implement security measures for workplace equipment, including employee computers, such as removable storage restrictions and hard disk encryption. Implement security measures for work equipment, including employee computers, such as limiting removable storage and hard disk encryption, blocking USB ports on employee computers, limiting access to external email and certain internet websites, and using Data Leak Prevention procedures for unauthorized external email transmissions.

Menerapkan sistem dan teknologi keamanan data yang memadai seperti *firewall; antivirus; anti-malware;* sistem enkripsi data; dan perangkat keamanan jaringan, *endpoint,* aplikasi.

Implement adequate data security systems and technologies such as firewalls; antivirus; anti-malware; data encryption systems; and network, endpoint, application security devices.

Membatasi akses ke *email* eksternal dan situs web internet tertentu, dan menggunakan prosedur Pencegahan Kebocoran Data (DLP) dengan sistem peringatan dan persetujuan untuk transmisi data *email* yang tidak diizinkan.

Restrict access to external emails and certain internet websites, and utilize a Data Leakage Prevention (DLP) procedure with alert and approval systems for unauthorized email data transmission.

Menerapkan *Role-based Access Control* data terbatas dengan privilese terendah untuk mencegah akses yang tidak berwenang ke sistem, fungsi, atau maupun data dan informasi data.

Implement Role-based Access Control limited data with the lowest privileges to prevent unauthorized access to systems, functions, or data and data information.

Menerapkan manajemen risiko terhadap pihak ketiga dalam aktivitas kerja sama/*outsourcing*/*partnership* sehubungan dengan pengelolaan data nasabah milik bank di pihak ketiga.

Apply risk management against third party in cooperation activities/outsourcing/partnerships related to bank's customer data in third parties.

Danamon menyadari berbagai tren ancaman keamanan privasi dan data seperti kebocoran data dan *malware* dapat terjadi. Danamon memitigasi ancaman ini dengan memastikan data yang dibagikan dengan pihak luar perusahaan merupakan data yang aman, memastikan *malware* tidak menganggu operasional bank, dan menggunakan antivirus dan *firewall*. Selain itu, melalui Cyber Team, Danamon berupaya untuk lebih responsif jika terdapat insiden terkait ancaman tersebut.

Danamon realizes that various privacy and data security threat trends such as data leakage and malware could occur. Danamon mitigates these threats by ensuring that data shared with external parties is secure, ensuring malware does not disrupt bank operations, and using antivirus and firewalls. In addition, through the Cyber Team, Danamon strives to be more responsive if there is an incident related to the threat.

Mekanisme Pengaduan Data Nasabah [418-1]

Customer Data Complaint Mechanism

Danamon terbuka dan menghargai umpan balik serta keluhan dari nasabah, masyarakat, dan pemangku kepentingan lainnya. Terkait keamanan data nasabah, pengaduan dapat disampaikan melalui Hello Danamon atau melalui kantor cabang.

Pada tahun 2023, berdasarkan data keluhan yang diterima, tidak terdapat insiden yang berkaitan dengan privasi nasabah, seperti kebocoran, pencurian, atau kehilangan data.

Danamon is open to and values feedback and complaints from customers, the community, and other stakeholders. For issues concerning customer data security, grievances can be delivered through Hello Danamon or at any branch office.

In 2023, based on complaints resolution data received, there were no incidents related to customer privacy, such as data leakage, theft, or loss.

Keamanan Produk [416-2]

Product Safety

Kami berkomitmen untuk secara rutin melakukan kegiatan sosialisasi dan edukasi mengenai produk dan layanan Bank. Hal ini dilakukan melalui komunikasi yang transparan melalui materi promosi, situs web, dan lainnya yang digunakan oleh Danamon.

Berkat kepatuhan Bank terhadap peraturan yang berlaku, kami menyampaikan bahwa tidak ada insiden ketidakpatuhan terhadap peraturan atau standar lain terkait keamanan produk dan layanan di tahun 2023. Capaian ini menggarisbawahi dedikasi kami dalam menawarkan solusi perbankan yang aman dan patuh pada regulasi.

We are committed to regularly conducting socialization and educational activities about our products and services. This is achieved through transparent communication via promotional materials, our website, and other media utilized by Danamon.

Due to the Bank's strict compliance to prevailing regulations, we are proud to report that there were no incidents of non-compliance with regulations or voluntary standards concerning the safety of our products and services in 2023. This record underscores our dedication to offering secure and compliant banking solutions.

Lembar Persetujuan Dewan Komisaris dan Direksi atas Laporan Keberlanjutan 2023

Approval by the Board of Commissioners and Board of Directors for the 2023 Sustainability Report

DEWAN KOMISARIS

Board of Commissioners

S. Itagaki

Yasushi Itagaki
Komisaris Utama
President Commissioner

Halim Alamsyah
Wakil Komisaris Utama (Independen)
Vice President Commissioner (Independent)

Nobuya Kawasaki
Komisaris
Commissioner

Dan Harsono
Komisaris
Commissioner

Peter Benyamin Stok
Komisaris (Independen)
Commissioner (Independent)

Hedy Maria Helena Lapian
Komisaris (Independen)
Commissioner (Independent)

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam laporan keberlanjutan PT Bank Danamon Indonesia Tbk tahun 2023 telah disampaikan secara lengkap dan bertanggung jawab penuh atas kebenaran isi laporan sesuai dengan POJK 51/POJK.03/2017. Laporan ini dibuat oleh Direksi dan telah mendapat persetujuan Dewan Komisaris.

Demikian lembar persetujuan ini dibuat dengan sebenarnya.

We the undersigned, hereby declare that all information in the PT Bank Danamon Indonesia Tbk 2023 Sustainability Report is presented in its entirety, and that we take full responsibility for the contents of the report presented in accordance with the Financial Service Authority Regulation (POJK) 51/POJK.03/2017. The report was prepared by the Board of Directors and has been approved by the Board of Commissioners.

This statement is made in all truthfulness.

Jakarta, 28 Februari | February 2024

DIREKSI

Board of Directors

Ejima

Daisuke Ejima
Direktur Utama
President Director

Honggo Widjojo Kangmasto
Wakil Direktur Utama
Vice President Director

Hafid Hadeli
Wakil Direktur Utama
Vice President Director

Herry Hykmanto
Direktur
Director

Rita Mirasari
Direktur
Director

Dadi Budiana
Direktur
Director

Muljono Tjandra
Direktur
Director

N. Mizoguchi

Naoki Mizoguchi
Direktur
Director

Thomas Sudarma
Direktur
Director

Independent Assurance Statement

The 2023 Sustainability Report of PT Bank Danamon Indonesia Tbk

Number : 02/000-174/II/2024/SR-Asia/Indonesia

Assurance : Type 1
Assurance Level : Moderate
Reporting Standards : GRI Universal Standard 2021 Consolidated, GRI Financial Services Sector Supplement, and Sustainability Accounting Standard Board (SASB) Financial Sector Commercial Banks
Reporting Regulation : Financial Services Authority Regulation (POJK) Number 51/ POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021

Dear stakeholders,

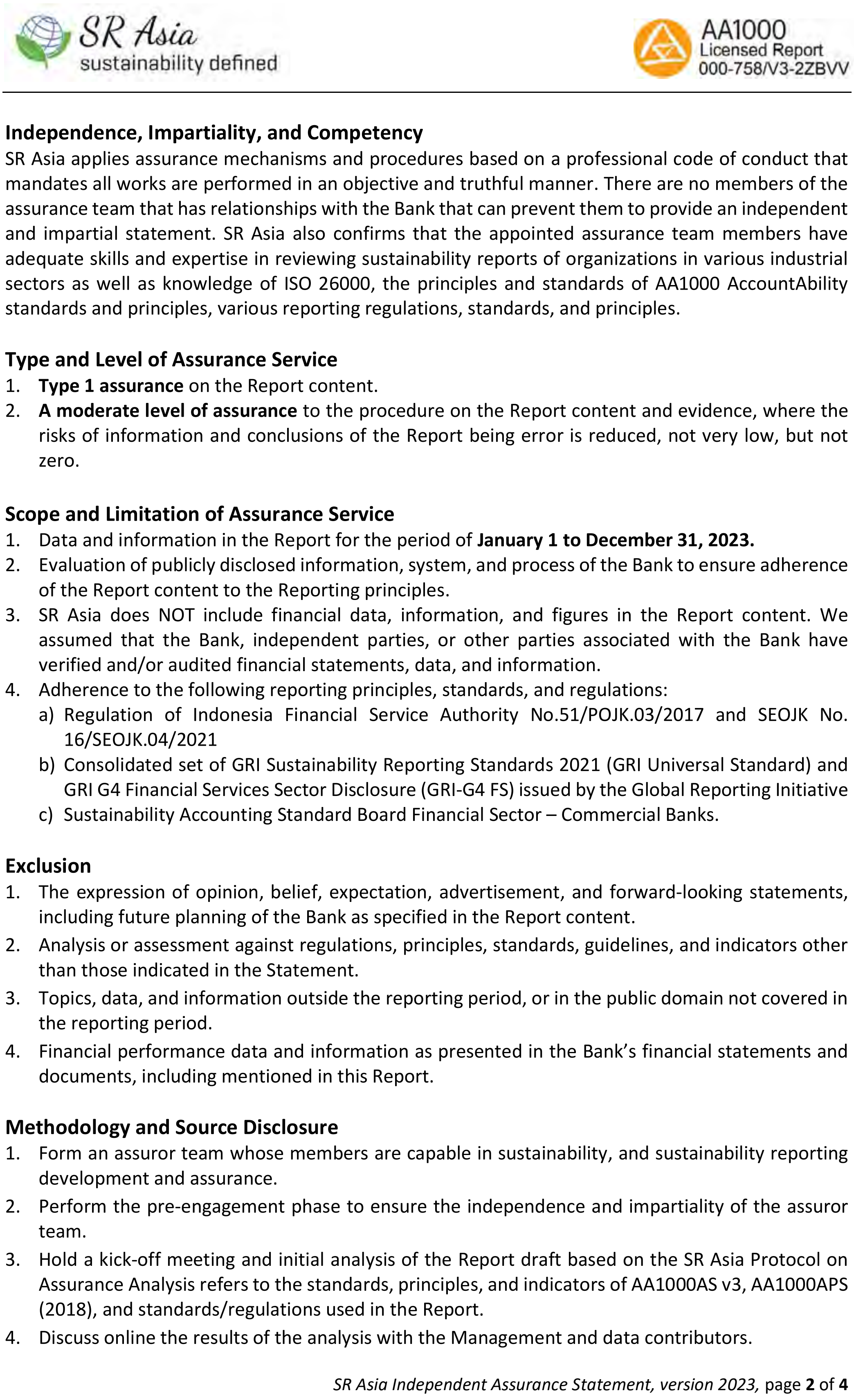
PT Bank Danamon Indonesia Tbk ("the Bank") has developed and issued a Sustainability Report ("the Report") for the reporting period of **January 1st to December 31st, 2023**. The Bank is a local commercial bank in Indonesia located in Jakarta. As a publicly listed company in the Indonesia Stock Exchange (IDX) and in line with its commitment to sustainability, the Bank would like to have the Report adhere to the reporting regulation, as well as follows the global reporting standards and best practices. For that reason, the Bank engaged with Social Responsibility Asia ("SR Asia") as an AA1000 licensed assurance provider to assess the Report content and come up with this Independent Assurance Statement ("the Statement").

Intended User and Purpose

In this Statement, we disclose our opinions against the AA1000 standard, findings, and recommendations to the stakeholders regarding the Report content, especially the Bank's sustainability commitments, governance, strategies, and achievements during the reporting period. SR Asia carried out the assurance work following particular scope, mechanism, and procedures as agreed by the Management. Due to some limitations, except for the areas covered in the scope of assurance work, this Statement or the Report is not intended to be used exclusively as a basis for interpreting the sustainability or the whole performance of the Bank.

Responsibilities

Our responsibilities to the Management are to evaluate the Report content, come up with findings and recommendations, and issue the Statement. SR Asia only evaluated for the latest received editorial and data on the final draft as of February 27th, 2024. We are only responsible to deliver assurance work, NOT an audit, by following the Non-Disclosure Agreement, the Assurance Engagement Agreement, Representation Letter, and Subsequent Event Testing. Except for the Management, we assume having NO responsibilities or accountabilities for any claims to any other individuals or organizations. The Management is solely responsible for presenting data, information, and disclosures in the Report content. Therefore, any parties who depend on the Report and this Statement shall bear and manage their risks. That no of observations and gaps found by assurance teams are subjected as non-compliances.



Independence, Impartiality, and Competency

SR Asia applies assurance mechanisms and procedures based on a professional code of conduct that mandates all works are performed in an objective and truthful manner. There are no members of the assurance team that has relationships with the Bank that can prevent them to provide an independent and impartial statement. SR Asia also confirms that the appointed assurance team members have adequate skills and expertise in reviewing sustainability reports of organizations in various industrial sectors as well as knowledge of ISO 26000, the principles and standards of AA1000 AccountAbility standards and principles, various reporting regulations, standards, and principles.

Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content.
2. **A moderate level of assurance** to the procedure on the Report content and evidence, where the risks of information and conclusions of the Report being error is reduced, not very low, but not zero.

Scope and Limitation of Assurance Service

1. Data and information in the Report for the period of **January 1 to December 31, 2023.**
2. Evaluation of publicly disclosed information, system, and process of the Bank to ensure adherence of the Report content to the Reporting principles.
3. SR Asia does NOT include financial data, information, and figures in the Report content. We assumed that the Bank, independent parties, or other parties associated with the Bank have verified and/or audited financial statements, data, and information.
4. Adherence to the following reporting principles, standards, and regulations:
    a) Regulation of Indonesia Financial Service Authority No.51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021
    b) Consolidated set of GRI Sustainability Reporting Standards 2021 (GRI Universal Standard) and GRI G4 Financial Services Sector Disclosure (GRI-G4 FS) issued by the Global Reporting Initiative
    c) Sustainability Accounting Standard Board Financial Sector – Commercial Banks.

Exclusion

1. The expression of opinion, belief, expectation, advertisement, and forward-looking statements, including future planning of the Bank as specified in the Report content.
2. Analysis or assessment against regulations, principles, standards, guidelines, and indicators other than those indicated in the Statement.
3. Topics, data, and information outside the reporting period, or in the public domain not covered in the reporting period.
4. Financial performance data and information as presented in the Bank's financial statements and documents, including mentioned in this Report.

Methodology and Source Disclosure

1. Form an assuror team whose members are capable in sustainability, and sustainability reporting development and assurance.
2. Perform the pre-engagement phase to ensure the independence and impartiality of the assuror team.
3. Hold a kick-off meeting and initial analysis of the Report draft based on the SR Asia Protocol on Assurance Analysis refers to the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), and standards/regulations used in the Report.
4. Discuss online the results of the analysis with the Management and data contributors.

5. Verify evidence and trace data and information as covered in the Report.
6. The Bank incorporated our recommendations in the draft Report and release the final Report content.
7. Prepare the Statement and send it to SR Asia International Director for review to get approval before submitting it to the Bank.
8. Prepare a Management Letter detailing all aspects seen, recorded, and observed during the assurance work to the Management of the Bank for further improvement of sustainability processes.

Adherence to AA1000AP (2018) and GRI Universal Standards

Inclusivity – The Report content provides an explanation of their attempts to include stakeholders by giving them the authority to help define the Bank's key sustainability concerns. We also value the Bank's ability to assess the needs of those who have significant impact on their business operations and to respond to those demands. However, we propose that in the next Report, the Bank may include their engagement with suppliers/vendors to demonstrate the Bank's adherence to the inclusivity standards.

Materiality – The five material topics are able to explain the sustainability context of the Bank in the aspect of economy, environment, and social. The material topics also represent issues from a wide range of sources, both internal and external. Nevertheless, the absence of a materiality assessment has made the materiality determination process less satisfactory. In the future Report, the Bank needs to improve its materiality determination process with credible, clear, and understandable criteria and threshold. We suggest the Bank to involve external stakeholders in conducting topic materiality testing.

Responsiveness – The Bank employed the Hello Danamon platform in delivering timely and professional services to address customer feedback, including inputs, suggestions, and complaints properly through fixed line call, international call, email, live chat and social media. The Bank has an established whistleblowing system (WBS) which serves as a channel for both internal and external stakeholders to report any indications, allegations, or suspicions of fraud, including bribery and corruption. The Bank's WBS is entrusted to an independent third party to ensure the confidentiality of whistleblowers and to allow them to track the progress of their reports. It shows the Bank's commitment to take actions of their stakeholder's report. Board of Directors and the Audit Committee reviews the WBS report and investigate reports that need to be escalated further. The Bank also ensures the confidentiality of whistleblowers and provides accessible WBS channels for stakeholders to submit their reports, through e-mail address, website, live chat, and postal address.

Impact – In 2023, the Bank's Sustainable Business Activities Category (KKUB) increased by 24%, with increasing loans for MSME financing by 10% compared to prior year, showing the Bank's aim to support small and micro businesses in communities. In order to manage environmental and social risks and impacts from financing activities, the Bank applies sustainability guidelines in the credit underwriting process, through Sustainability Credit Guidelines and Environmental and Social Risk Analysis (ESRA) Guidelines. These guidelines show detailed procedures performed for identifying, assessing, mitigating, and compensating for inherent industry ESG risks, including environmental risks such as climate environmental and biodiversity degradation, also water; as well as social risks, such as issues relating to Human Rights. In the social aspect, the Bank's Financial Literacy program has enhanced public knowledge of banking financial products and services through various training and sharing sessions, ensuring that financial services are accessible and beneficial to all societal levels. Further, we suggest the Bank to disclose their achievements in safeguarding the confidentiality and security of their customers' data in compliance with regulatory standards.

Statement of Use: ***"With Reference to the GRI Standards"*** – We evaluated the Report content against the GRI Universal Standards principles, disclosures, and requirements for reporting. The Bank has complied with requirements to publish a GRI content index, provide a statement of use, and notify GRI.

GRI Standards Principles – As the assurance work was taken, the Report content indicates its adherence to the Reporting principles (accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability). The Management provided adequate support during the assurance work by submitting evidence/documents as requested.

Recommendation

1. To disclose the process of topic materiality testing which involve external stakeholders.
2. To disclose the comparison between target and actual achievement of the Bank's economic performances (portfolio, financing targets, or investments, income as well as profit and loss, or projects that are in line with the implementation of sustainable finance).
3. To disclose GHG emissions from financing activities.
4. To disclose total number of data breaches identified during the reporting period.

The Assurance Statement is subject to the conditions that the client takes proactive actions and submits a report on evidences of actions taken to us for the non-compliance shared through a management letter.

The assurance provider,

Jakarta, February 28th 2024

SR Asia
sustainability defined

AA1000
Licensed Report
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POJK No.51/POJK.03/2017, GRI Standard Content Index, and Sustainability Accounting Standard Board (SASB) Reference [G.4]

Referensi POJK No.51/POJK.03/2017, Indeks Isi Standar GRI, dan Sustainability Accounting Standard Board (SASB) [G.4]

POJK No. 51/POJK.03/2017 dan SEOJK No. 16/SEOJK.04/2021

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Indeks Standar GRI
GRI Standard Index

Pernyataan Penggunaan Statement of Use	PT Bank Danamon Indonesia Tbk telah menyampaikan informasi dalam Indeks GRI untuk periode Januari-Desember 2022 dengan merujuk pada GRI Standards. PT Bank Danamon Indonesia Tbk. has reported the information cited in this GRI content index for the period January-December 2022 with reference to the GRI Standards.
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Sustainability Accounting Standards Board (SASB) for Commercial Banks

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Glosarium | Glossary

Singkatan | Abbreviation	**Kepanjangan** | Extended Form
AATKI	Asosiasi Analis Transaksi Keuangan Indonesia
ADMF	PT Adira Dinamika Multi Finance Tbk
AEI	Asosiasi Emiten Indonesia
APU-PPT-PPPSPM	Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal
ASPI	Asosiasi Sistem Pembayaran Indonesia
ATM	Anjungan Tunai Mandiri/Automated Teller Machine
B3	Bahan Berbahaya dan Beracun
BARa	Bankers Association for Risk Management
BCM	Business Continuity Management
BCMPCP	Business Continuity Management Certified Professional
BPJS	Badan Penyelenggara Jaminan Sosial
CASA	Current Account and Savings Account
CDM	Cash Deposit Machine
CE	Customer Engagement
CEO	Chief Executive Officer
CITES	Convention on International Trade in Endangered Species of Wild Fauna and Flora
CKPN	Cadangan Kerugian Penurunan Nilai
CREM	Corporate Real Estate Management
CRST	Climate Risk Stress Testing
CSR	Corporate Social Responsibility
D'Club	Danamon Club
DBO	Danamon Banking Officer
DBT	Danamon Bankers Trainee
DCC	Danamon Cash Connect
DLP	Data Leakage Prevention
DPK	Dana Pihak Ketiga
DST	Danamon SME Trainee
DTT	Danamon Technology Trainee
E-KYC	Electronic Know Your Customer
E-Wallet	Electronic Wallet
EB	Enterprise Banking
EBFI	Enterprise Banking & Financial Institution
ESG	Environmental, Social and Governance
ESRA	Environmental and Social Risk Analysis

Glosarium | Glossary

ESRM	Environmental and Social Risk Management
EV	Electric Vehicles
EVP	Employee Value Proposition
G-SIB	Global Systemically Important Bank
GAIA	Global Business Accelerator Initiative by Academy
GBCI	Green Building Council Indonesia
GCIB	Global Corporate Invesment Banking
GETS	Global Experience Talent Swap
GHG	Greenhouse gases
Global CCU	Global Council of Corporate University
GRI	Global Reporting Initiative
GROW	Global Exposure, Rise to Excellence, Own Your Future, and Wellness & Well-being
GTQ	Green Taxonomy Questionnaire
HR	Human Resource
HSE	Health, Security, Environment
IDXCarbon	Indonesia Carbon Exchange Carbon
IFG	Indonesia Financial Group
IPCC	Intergovernmental Panel on Climate Change
ISO	International Organization for Standardization
ISPO	Indonesian Sustainable Palm Oil
IT	Information Technology
IUCN	International Union for Conservation of Nature
K3	Kesehatan dan Keselamatan Kerja
KAP	Kantor Akuntan Publik
KBMI	Kelompok Bank Berdasarkan Modal Inti
KDP	Karyawan Danamon Peduli
KKUB	Kategori Kegiatan Usaha Berkelanjutan
KPI	Key Perfomance Indicators
KPM	Kredit Pemilikan Mobil
KPMG	Klynveld Peat Marwick Goerdeler
KPMM	Kecukupan Modal Minimum
KPR	Kredit Pemilikan Rumah
KUB	Kegiatan Usaha Berkelanjutan
LoB	Line of Business
LST	Lingkungan, Sosial, dan Tata Kelola
MBD	Menara Bank Danamon

Glosarium | Glossary

MDF	Medium Density Fiber
Menkominfo	Menteri Komunikasi dan Informatika
MOI	My Own Installment
MPL	Multi-Purpose Loan
MSME	Micro, Small & Medium Enterprise
MUFG	Mitsubishi UFJ Financial Group
NDC	Nationally Determined Contribution
NDPE	No Deforestation, No Peat, and No Exploitation
NIM	Net Interest Margin
NPS	Net Promoter Score
OJK	Otoritas Jasa Keuangan
OJT	On The Job Training
OTP	One Time Password
P2P	Procure-to-Pay
PADIATAPA	Persetujuan atas Dasar Informasi di Awal Tanpa Paksaan
PBB	Persatuan Bangsa-Bangsa
PCAF	Partnership for Carbon Accounting Financials
PDAM	Perusahaan Daerah Air Minum
Perbanas	Perhimpunan Bank Nasional
PHPL	Pengelolaan Hutan Produksi Lestari
PIN	Personal Identification Number
PKB	Perjanjian Kerja Bersama
PNM	PT Permodalan Nasional Madani
POJK	Peraturan Otoritas Jasa Keuangan
PP	Peraturan Pemerintah
PROPER	Peringkat Kinerja Perusahaan dalam Pengelolaan Lingkungan
PSSB	Pembiayaan Sosial Syariah Berkelanjutan
PUK	Pimpinan Unit Kerja
RAKB	Rencana Aksi Keuangan Berkelanjutan
REC	Renewable Energy Certificate
RM	Relationship Manager
ROA	Return on Asset
ROE	Return on Equity
RSPO	Roundtable on Sustainable Palm Oil
RUPS	Rapat Umum Pemegang Saham
SASB	Sustainability Accounting Standard Board

Glosarium | Glossary

SDGs	Sustainable Development Goals
SEOJK	Surat Edaran Otoritas Jasa Keuangan
SF	Sustainability Finance
SFAP	Sustainable Finance Action Plan
SJK	Sektor Jasa Keuangan
SKAI	Satuan Kerja Audit Internal
SLA	Service Level Agreement
SLL	Sustainability-Linked Loan
SME	Small and Medium Enterprise
SMK3	Sistem Manajemen Keselamatan dan Kesehatan Kerja
SMS	Short Message Service
SMS Banking	Short Message Service Banking
SOP	Standard Operating Procedures
TB	Transaction Banking
Tbk	Terbuka
THI	Taksonomi Hijau Indonesia
TI	Teknologi Informasi
TIP	Three-months Intensive Program
TJSL	Tanggung Jawab Sosial dan Lingkungan
TPB	Tujuan Pembangunan Berkelanjutan
UKM	Usaha Kecil dan Menengah
UMKM	Usaha Mikro, Kecil, dan Menengah
UMP	Upah Minimum Provinsi
UMSP	Upah Minimum Sektoral Provinsi
UN	United Nations
UNEP-WCMC	United Nations Environment Programme-World Conservation Monitoring Centre
USB	Universal Serial Bus
VLK	Verifikasi Legalitas Kayu
VOC	Volatile Organic Compound
VSD	Variable Speed Drivers
WBS	Whistleblowing System
YoY	Year-on-Year

Lembar Umpan Balik [G.2]

Feedback Form

Laporan Keberlanjutan 2023 PT Bank Danamon Indonesia Tbk memberikan gambaran kinerja keuangan dan keberlanjutan. Danamon mengapresiasi setiap saran serta masukan yang diberikan para pemangku kepentingan dan pembaca laporan untuk semakin meningkatkan kepercayaan para pemangku kepentingan kepada Danamon. Kami menyertakan lembar umpan balik yang dapat diisi dan disampaikan kembali kepada Bank. Danamon berupaya untuk merespon semua pertanyaan dan umpan balik yang diterima.

The 2023 Sustainability Report of PT Bank Danamon Indonesia Tbk provides an overview of financial performance and sustainability. Danamon appreciates every suggestion and input given by stakeholders and readers of the report to further increase stakeholder trust in Danamon. We include a feedback sheet that can be filled out and submitted back to the Bank. Danamon endeavors to respond to all inquiries and feedback received.

Profil Anda | Your Profile

Nama | Name

Institusi/Perusahaan | Institution/Company

Surel | E-mail

Telp/HP | Phone/Mobile

Golongan Pemangku Kepentingan

Stakeholder Group

○ Pemegang Saham/Investor | Shareholders/Investors
○ Pemerintah/Regulator | Government/Regulator
○ Nasabah | Customer
○ Karyawan | Employee
○ Masyarakat | Communities

○ Others (please specify)| Lainnya (mohon sebutkan):

Mohon pilih jawaban yang paling sesuai | Please choose the most fitting answer	**Ya** | Yes	**Tidak** | No
Laporan ini mudah dimengerti | This report is easily understood.		
Laporan ini mudah dimengerti | This report is useful for you.		
Laporan ini sudah menggambarkan informasi aspek material Bank, baik dari sisi positif dan negatif This report has described positive and negative information of the Bank's Material Aspects		

Mohon berikan penilaian atas tingkat aspek material yang dinilai penting dalam Laporan ini

Please assess the materiality aspect deemed important in this Report

Nilai 1 = paling tidak penting s/d 5 = paling penting

Score 1 = least important up to 5 = most important

Perubahan Iklim | Climate Change	
Portofolio Kredit Berwawasan LST ESG Based Loan Portfolio	
Inklusi Keuangan dan Peningkatan Kapasitas Financial Inclusion & Capacity Building	
Pengembangan Produk dan Layanan Product & Service Innovation and Development	
Keamanan Data | Data Security	

Mohon berikan masukan atau komentar Anda terkait Laporan

Please leave your feedback or comments on the Report:

....

....

....

....

TERIMA KASIH ATAS PARTISIPASI ANDA.

THANK YOU FOR YOUR PARTICIPATION.

Mohon agar lembar umpan balik ini dikirimkan kembali ke alamat:

Please submit and send this response to the following address:

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2023 Laporan Keberlanjutan
Sustainability Report

Danamon

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