

# **Bank Danamon is a Universal Bank**

The concept of universal banking has different interpretations in different markets. At Bank Danamon the key driver is our customer centric focus. We combine an ability to offer a service and product to suit targeted customer segments with the discipline of specific profitability and risk management criteria. We aim to ensure that customer needs are properly supported, viably and with full consideration of the inherent risks.

**Bank Danamon is a Universal Bank and a customer centric organisation**

