



Danamon

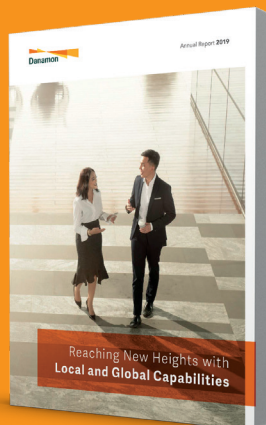
A member of MUFG, a global financial group



#BersamaBersinergi
Delivering Comprehensive
Financial Solutions

2022
ANNUAL REPORT

CONTINUITY OF THEMES



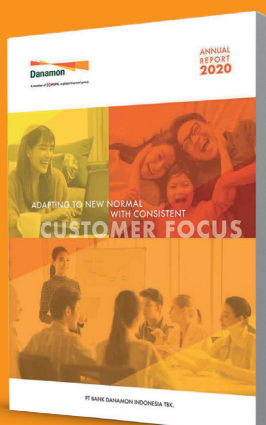
2019

REACHING NEW HEIGHTS WITH LOCAL AND GLOBAL CAPABILITIES

PT Bank Danamon Indonesia Tbk ("Danamon" or "Bank") reached an important milestone in 2019 as Mitsubishi UFJ Financial Group ("MUFG") became the sole controlling shareholder of Danamon. Now Danamon has transformed into a unique hybrid bank with strong local network and knowledge, supported by MUFG's global network and international and diverse capabilities.

Through these new set of capabilities, Danamon is well equipped to serve holistically the financial needs of customers and their business ecosystems. Our aim is to understand customer needs and provide integrated one-stop solution services and quality banking products across business segments.

Our achievements in 2019 are just the beginning. Danamon's unique combination of local and global capabilities will help the Bank to achieve sustainable growth and continue reaching new heights in future years.



2020

ADAPTING TO NEW NORMAL WITH CONSISTENT CUSTOMER FOCUS

The COVID-19 pandemic affected every aspect of the economy and life. Companies across all sectors and of all sizes were impacted. Throughout this period, Danamon has shown the resilience to withstand these challenges. Our people have demonstrated that they are flexible and responsive and have continued to serve our customers and maintain their trust. We want to highlight this in the annual report.

The pandemic has also driven migration of products and services to digital and Danamon has been nimble enough to respond. We realize that investments in digital and human capital are the foundations for sustainable long-term growth. These aspects are also reflected in this annual report.

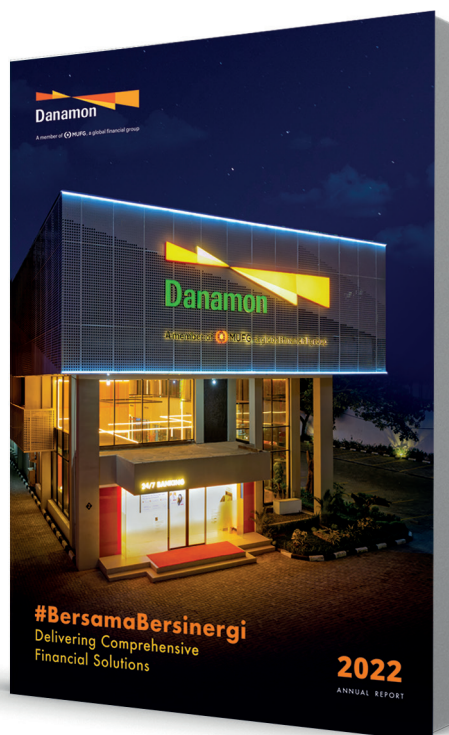
Finally, we want to emphasize that rising up to these challenges is a community effort. We do not operate in isolation. Therefore, an important part of the journey towards the new normal is to strengthen our engagement with stakeholders and with the communities we serve. When we help the community to prosper, we will also benefit from it.



2021

ENABLING CUSTOMERS THROUGH CONTINUOUS INNOVATIONS AND COLLABORATIONS

Danamon's success in navigating the pandemic throughout 2021 is the implementation of appropriate business strategy supported by collaborative and innovative culture as well as strong and sustainable support from MUFG as our controlling shareholder. The pandemic period that we faced in the previous year encouraged Danamon to innovate and accelerate digital banking and financial services for conventional, sharia banking and its subsidiaries. D-Bank Pro, Waqaf and Adiraku digital banking and financial services developed with features based on the customer needs are able to leverage business opportunities while creating more interactions with customers and prospective customers in all business segments. As a result, we were able to achieve a solid performance in the time of pandemic by always prioritizing excellent customer service, implementing best practices of corporate governance while maintaining a harmony between economic, social and environmental aspects.



#BersamaBersinergi

Delivering Comprehensive Financial Solutions

Synergy is an ideal form of collaboration, in which every involved party gains benefit from the collaboration. The phrase Bersama Bersinergi was chosen as Danamon Annual Report's theme for 2022, because Danamon aims to create an ecosystem where every stakeholder can grow, not only Danamon itself, but also customers and collaboration partners.

With the goal of becoming the bank of choice, the synergies formed between Danamon, Adira Finance and MUFG are built to create comprehensive financial solutions for every type of customers. Danamon is optimizing the comprehensive financial solution by utilizing its hybrid network of partner ecosystems in various industry sectors, including the automotive and real estate ecosystems.

In 2022, Danamon's strategy focuses in developing sustainable partnerships. On one hand, business collaboration with MUFG and digital partnerships are being utilized to expand the market reach. While at the same time, Danamon also focuses on collaborative efforts with Danamon employees and various elements of the community such as the digitalization, carbon emission reduction programs, and supports to community welfare.

With #BersamaBersinergi, Danamon consistently presents comprehensive financial solutions that are innovative and relevant to evolving customer needs and preferences, both individual and corporate customers in Indonesia, in every economic segment and customer's stage of life.

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