Danamon

A member of **MUFG**, a global financial group

Nomor/*No*

:S.044.CORSEC.04.2023

Perihal/Re

:Laporan Informasi atau Fakta Material/

Material Information or Facts Report

Kepada Yth./To

Otoritas Jasa Keuangan

Gedung Sumitro Djojohadikusumo Jl. Lapangan Banteng Timur No.2-4 Jakarta 10710

Up./Attn: Kepala Eksekutif Pengawas Pasar Modal/

Chief Executive of Capital Market Supervision

Kepada Yth./To

PT Bursa Efek Indonesia

Indonesia Stock Exchange Building, Tower I Jl. Jend. Sudirman Kav.52-53 Jakarta 12190

Up./Attn: Direktur Penilaian Perusahaan/Director of Listing

Dengan hormat,

Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan ("POJK") Nomor 31/POJK.04/2015 tentang Keterbukaan Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik, dan Keputusan Direksi PT Bursa Efek Indonesia No Kep-00066/BEI/09-2022, tentang Perubahan Peraturan Nomor I-E Tentang Kewajiban Penyampaian Informasi dengan ini PT Bank Danamon Indonesia Tbk ("Perseroan") menyampaikan Informasi atau Fakta Material sebagai berikut:

Nama Emiten atau Perusahaan Publik/Name of : the Issuer or Public Company

Bidang Usaha/Business Activity

Alamat surat elektronik/Electronic mail address :

With respect,

In order to comply with the Regulation of the Financial Services Authority ("POJK") No.31/POJK.04/2015 concerning Disclosure of Information or Material Facts by Issuers or Public Companies, and the Decree of the Board of Directors of Indonesia Stock Exchange No. Kep-00066/BEI/09-2022, Amendment to Regulation No. I-E concerning Obligation to Submit Information, hereby PT Bank Danamon Indonesia Tbk (the "Company") submit the Information Report or Material Facts as follows:

Jakarta, 17 April/April 2023

PT Bank Danamon Indonesia Tbk

Perbankan/*Banking*

corporate.secretary@danamon.co.id

1	L.	Tanggal Kejadian/Date of Event	17 April/April 2023
2	2.	Jenis Informasi atau Fakta Material/ Type of Information or Material Facts	Siaran Pers - Danamon Menandatangani Perjanjian Akuisisi Portofolio Pinjaman Ritel Konvensional Milik Standard Chartered Indonesia untuk Memperkuat Bisnis Consumer dan Menciptakan Economies of Scale.





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		Press Release - Danamon Signs Agreement to
		Acquire Standard Chartered Indonesia's
		Conventional Retail Loans Portfolio to Strengthen
		Consumer Business and Create Economies of Scale.
3.	Uraian Informasi atau Fakta Material/	Terlampir/Attached
	Description of Information or Material Facts	
4.	Dampak kejadian, informasi atau fakta material tersebut terhadap kegiatan operasional, hukum, kondisi keuangan, kelangsungan usaha Emiten atau Perusahaan Publik/The impact of such events, informatioan or material facts on the operational activities, legal and financial conditions, or business continuity of the Issuer or Public Company.	

Hormat kami, Yours Sincerely

PT Bank Danamon Indonesia Tbk

Rita Mirasari Sekretaris Perusahaan Corporate Secretary





Danamon Signs Agreement to Acquire Standard Chartered Indonesia's Conventional Retail Loans Portfolio to Strengthen Consumer Business and Create Economies of Scale

Danamon and Standard Chartered Indonesia commit to a smooth and seamless transfer of Retail Loans portfolio customers, which is expected to be completed in the fourth quarter of 2023.

Jakarta, 17 April 2023 – Today, PT Bank Danamon Indonesia Tbk ("Danamon") and Standard Chartered Bank Indonesia ("SCBI") sign an agreement to acquire SCBI's conventional Retail Loans portfolio with good customer track records, comprised of Credit Card, Personal Loan, Mortgage and Auto Loan. The acquisition is expected to be completed in the fourth quarter of 2023, subject to the relevant regulatory requirements.

Through this acquisition, Danamon aims to strengthen its Consumer business, which is one of its main business growth engines, as well as to create economies of scale from its investments in branch network, digital banking and other capabilities. The move further accelerates Danamon's Consumer Lending portfolio growth, which has grown significantly by ~18% in 2022.

Danamon is a bank with 67 years of experience in the banking industry and global capabilities as part of MUFG, the largest bank in Japan and one of the leading financial institutions in the world. With Danamon's vision to Care and Help Millions to Prosper, it welcomes the new customers from SCBI and commits to ensure that each customer is able to enjoy comparable products and services that complement their financial needs, including innovative credit cards – such as the Danamon Grab Credit Card and other credit cards from Visa, Mastercard, American Express and JCB; Mortgage that give access to prominent local and international developers; and Danamon's full suite of financial solutions, including conventional and sharia banking, as well as wealth management services. Moreover, Danamon's extensive branch and ATM network spread across 34 provinces in Indonesia, as well as Digital Banking application, D-Bank PRO, will provide advanced banking and transaction experience.

Hafid Hadeli, Vice President Director, PT Bank Danamon Indonesia Tbk, said, "We are excited to announce the acquisition of SCBI's conventional Retail Loans portfolio. I would also like to take this opportunity to welcome the new customers and assure that both Danamon and SCBI are fully committed for a smooth and seamless onboarding process, so customers can enjoy access to Danamon group's ecosystem and full capabilities."

Andrew Chia, Cluster CEO, Indonesia and ASEAN Markets (Australia, Brunei and the Philippines), Standard Chartered said, "This transfer is part of Standard Chartered's strategic refresh announced in 2021, and allows us to focus on providing innovative Wealth Management and Deposits products to our Priority Banking clients, accelerate our digitalisation agenda to serve our Mass Retail clients, and continue to grow our Corporate, Commercial and Institutional Banking business in Indonesia. We remain committed to grow and invest in Indonesia, an important ASEAN hub for Standard Chartered."

Danamon always reinforces its commitment to help customers take control of their financial needs and goals. Find out more about Danamon's full range of product and services on <u>Danamon.co.id</u>.

To find more about SCBI's press release, please find it here.



For media inquiries, please contact:

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Corporate Communications Head PT Bank Danamon Indonesia Tbk

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About Danamon

PT Bank Danamon Indonesia Tbk (Stock Code: BDMN) was established in 1956. As of 31 December 2022, the company manages consolidated assets of IDR 198 trillion with its subsidiary, PT Adira Dinamika Multi Finance Tbk (Adira Finance). In terms of share ownership, 92.47% of Danamon's shares are owned by MUFG Bank, Ltd. and another 7.53% by the public.

As of December 2022, Danamon is supported by a network of 879 conventional branch offices, Sharia units, and subsidiary branch and business network as well as a network of ATMs, ATM Bersama, PRIMA, and ALTO totalling more than 60,000 units spread across 34 provinces. In addition to the offline services, Danamon products and services can also be accessed online through D-Bank PRO for Individual Customers and Danamon Cash Connect for Business Customers. Moreover, Danamon also provide 24-hour services via SMS Banking services and Hello Danamon call centre services.

As part of MUFG, a leading global financial service group as well as Japan's largest bank, Danamon is supported by MUFG's strengths, expertise and network in serving customers and facilitating business growth to create long-term value for all stakeholders.

Through the invitation "Grow With Us" which is based on Danamon's Vision to Care and Help Millions to Prosper, Danamon reinforces its commitment as a bank that is always ready to provide solutions for all financial needs for all customers from various segments including Consumer, Small and Medium Enterprises (SMEs), Wholesale (Enterprise and Commercial), both conventional and sharia, as well as automotive financing through Adira Finance, in order to grow more prosperous.

This is in line with Danamon's aspiration to continue to grow as a customer-centric organization as "Your Bank of Choice". Our unique value proposition focuses on sales and service excellence, strong synergies with partners and stakeholders, and supported by worldclass technology aiming to provide the best financial solutions to help customers in taking control of their financial needs and goals.







