



2024 Sustainability Report

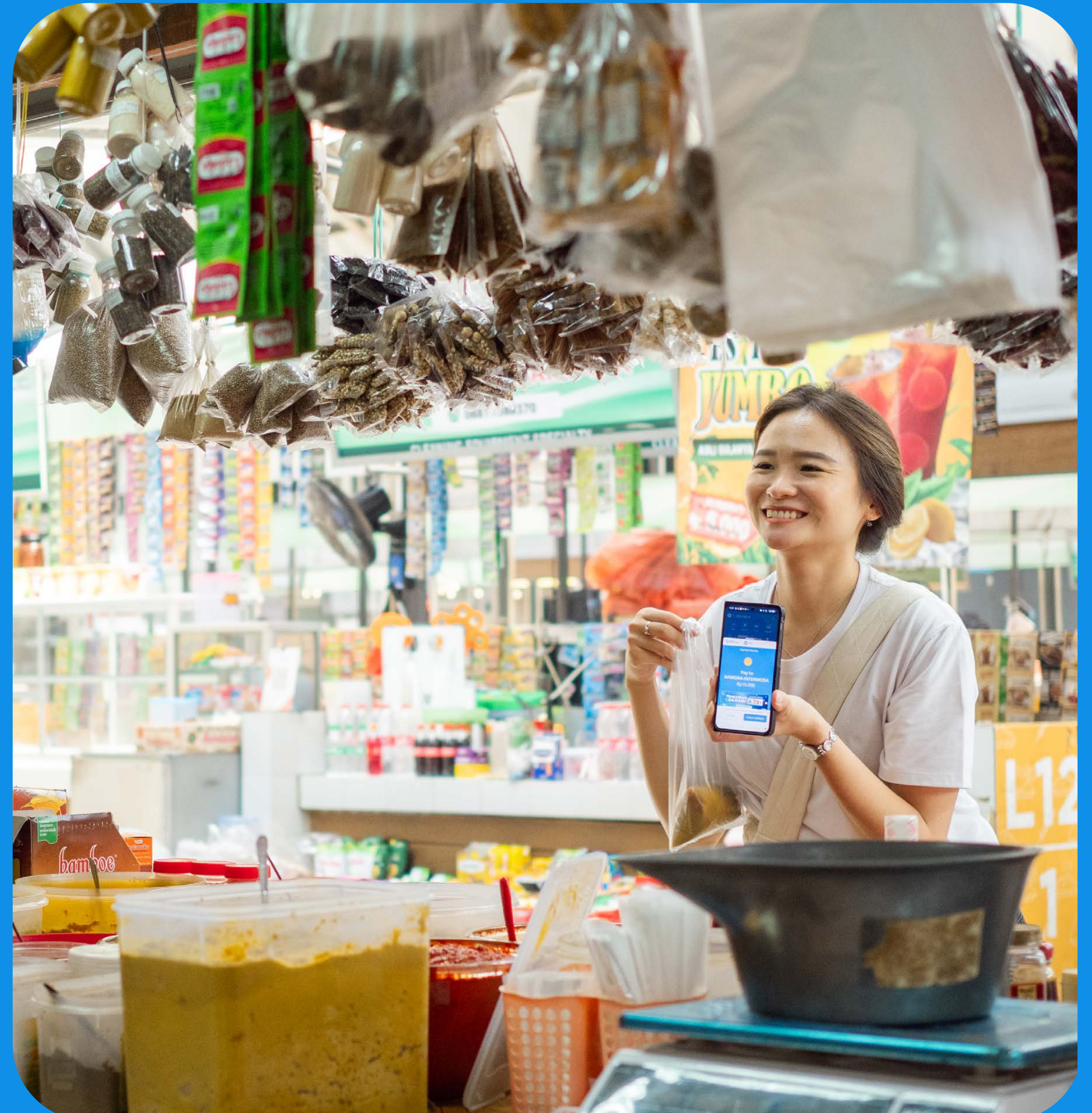


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Letter to Our Stakeholders



We are proud to present DANA's inaugural Sustainability Report, marking a significant milestone in our journey to becoming a more transparent, responsible, and impact-driven company. As one of Indonesia's leading digital financial platforms, we believe our role extends far beyond transactions; we are here to unlock opportunity, build trust, and advance inclusive economic growth for all Indonesians.

From the beginning, our mission has been to democratize access to financial services. We believe that financial inclusion is a catalyst for economic empowerment, especially for those traditionally unserved. Today, we have reached more than 200 million Indonesians and over 1.2 million micro, small, and medium enterprises (MSME) merchants.

To guide our impact and long-term sustainability strategy, we have introduced four key focus areas:

Financial Inclusion & Economic Empowerment

Our mission has always been to democratize access to financial services, empowering individuals, small businesses, and underserved communities to participate meaningfully in the digital economy.

People & Communities

Our people are the engine of our mission. Whether it's our employees, partners, or communities, we believe in investing in people because they are central to how we operate, grow, and deliver impact.

Environmental Efficiency

As we scale, we aim to do so sustainably. This means aligning our growth with environmental responsibility, minimizing our emissions, improving energy efficiency, and building digital infrastructure that's climate-conscious by design.



Letter to Our Stakeholders

Governance & Responsibility

A strong, ethical foundation is essential for long-term success. We are committed to governance practices that ensure compliance, safeguard trust, and enable responsible innovation.

These focus areas are powered by DANA's commitment to technology. As a digital-first company, innovation is the engine that drives progress across each of our sustainability priorities. Our first Sustainability Report represents both a reflection of our current efforts and a roadmap for the future. We recognize that the challenges ahead, from digital trust to financial inclusion and climate responsibility, require continued collaboration, transparency, and accountability.

We are proud to share some of the progress made in 2024 and 2025, including:

- We facilitate around 39 million transactions each day, reflecting the growing trust placed in our platform by millions of users and businesses across Indonesia.
- DANA was ranked among the Top 10 Most Downloaded Digital Wallet and Payment Apps Worldwide by data.ai, reaffirming our relevance and reach in the evolving fintech landscape.
- We were proudly certified as a Great Place to Work in 2025, a testament to the inclusive and supportive culture we continue to foster for our employees, whom we proudly call DANAM8s.

- Through our women empowerment programs, we have mentored and funded more than 9,000 women-led MSMEs since launching just three years ago, extending opportunities to entrepreneurs who are often overlooked.
- For the first time, we assessed our environmental footprint. We found that each transaction made through the DANA app emits just 0.14 grams of CO₂ equivalent, reflecting both the efficiency of our digital model and the opportunity to scale with sustainability in mind.

We hope this report not only communicates what we've done, but more importantly, reaffirms our commitment to building a digital financial ecosystem that is Trusted, Friendly, and Accessible to all.

Thank you for being part of our journey.

Vince Iswara
CEO & Co-Founder, DANA Indonesia



About Us

DANA is a leading Indonesian digital wallet and financial technology platform committed to enabling inclusive, secure, and accessible financial services for all. Since our launch in 2018, we have grown into one of Indonesia’s most trusted payment platforms, empowering millions of users and businesses to participate in the digital economy through seamless, real-time transactions.

As a homegrown technology company, our mission is to improve the financial wellbeing in Indonesia through financial technology innovations. DANA bridges the gap between people and financial access by offering a comprehensive suite of digital payment solutions. Our services are built on a foundation of robust technology, data security, and an unwavering focus on user experience. Whether paying bills, sending money, shopping online or offline, investing, or managing day-to-day financial needs, DANA enables Indonesians to do more with their money, safely, conveniently, and confidently.

DANA at a Glance¹

~39 million

Average transactions per day

+99%

YOY revenue growth

+63%

YOY GTV growth

39%

YOY Monthly Transacting User (MTU) Growth

~900

employees

Google Play Rating:



4.67 out of **5**

Appstore Rating:



4.84 out of **5**

Net Promoter Score (NPS):

84 out of **100**



1. 2023 3rd Best Collecting Agent

(Indonesian Directorate Generale of Treasury)



5. 2024 Best in Future of Trust for 'DANA Protection'

(IDC Awards)



9. 2025 YouTube Gold Button for DANA Indonesia YouTube Channel

(YouTube)



2. 2024 Best Performing QRIS Payment Service Provider

(Bank Indonesia)



6. 2024 Best Financial Platform in Indonesia

(The Asian Banker)



3. 2024 Fortune Fintech Innovators Asia

(Fortune)



7. 2024 Best AI Technology Implementation in Indonesia

(The Asian Banker)



4. 2024 Top 10 Digital Wallets and Payment App Downloads Worldwide

(Data.ai)



8. 2025 Great Place to Work Certified ®

(Great Place to Work ®)



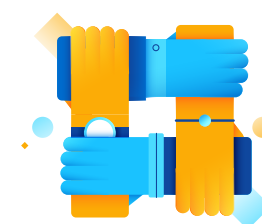
At the heart of our operations are **DANA 7 Values**, which shape our culture, guide our decisions, and drive us toward our vision of a financially empowered Indonesia:

**1. Embrace Change:**

DANA values the ability to adapt to new situations and embrace innovations.

**4. Integrity:**

DANA emphasizes honesty, fairness, and ethical conduct in all its operations.

**7. Teamwork:**

DANA fosters collaboration, diversity, and empathy within its teams.

**2. Result Driven:**

DANA focuses on achieving tangible outcomes and measurable results.

**5. Customer First:**

DANA prioritizes providing positive financial experiences for all users.

**3. Resilience:**

DANA is committed to adaptability and perseverance in the face of challenges, particularly in a rapidly evolving market.

**6. Humble:**

DANA encourages a sense of modesty, openness to learning, and willingness to listen to diverse perspectives.

DANA is an open platform widely integrated with merchants of various categories and with financial institution partners. Our technology's reliability and scalability make us a partner of choice and a wallet of choice, often becoming the leading wallet among our partners. DANA's solutions are designed to meet the diverse needs of individuals, merchants, and financial institutions across Indonesia's rapidly evolving digital landscape.

DIGITAL PAYMENTS

Money Transfer

Offline QR Payment

Payment Processing (Online)

Lifestyle Services (Mobile Telco, Billers, Mini Programs)

DANA BISNIS (B2B)

Cash Disbursement

Marketing and Merchant Services

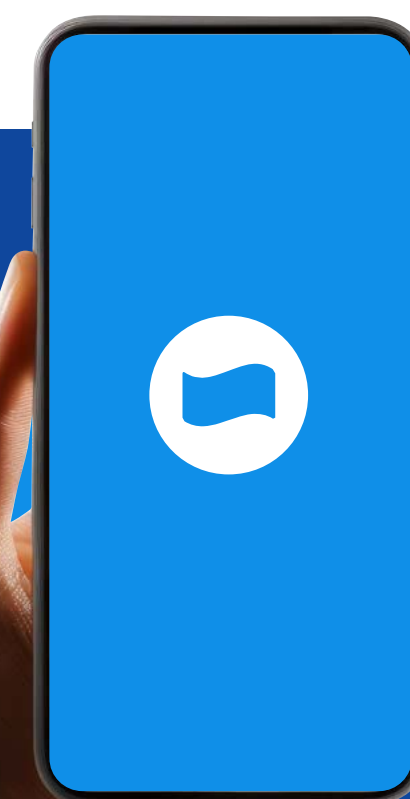
Payment Gateway

FINANCIAL SERVICES

Lending

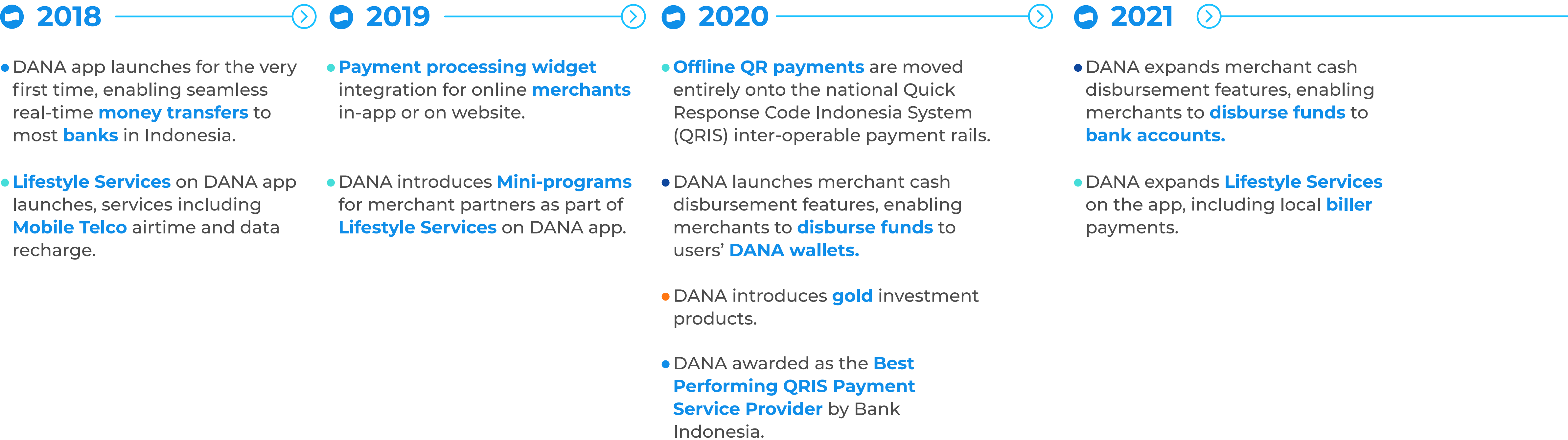
Investment

Insurance



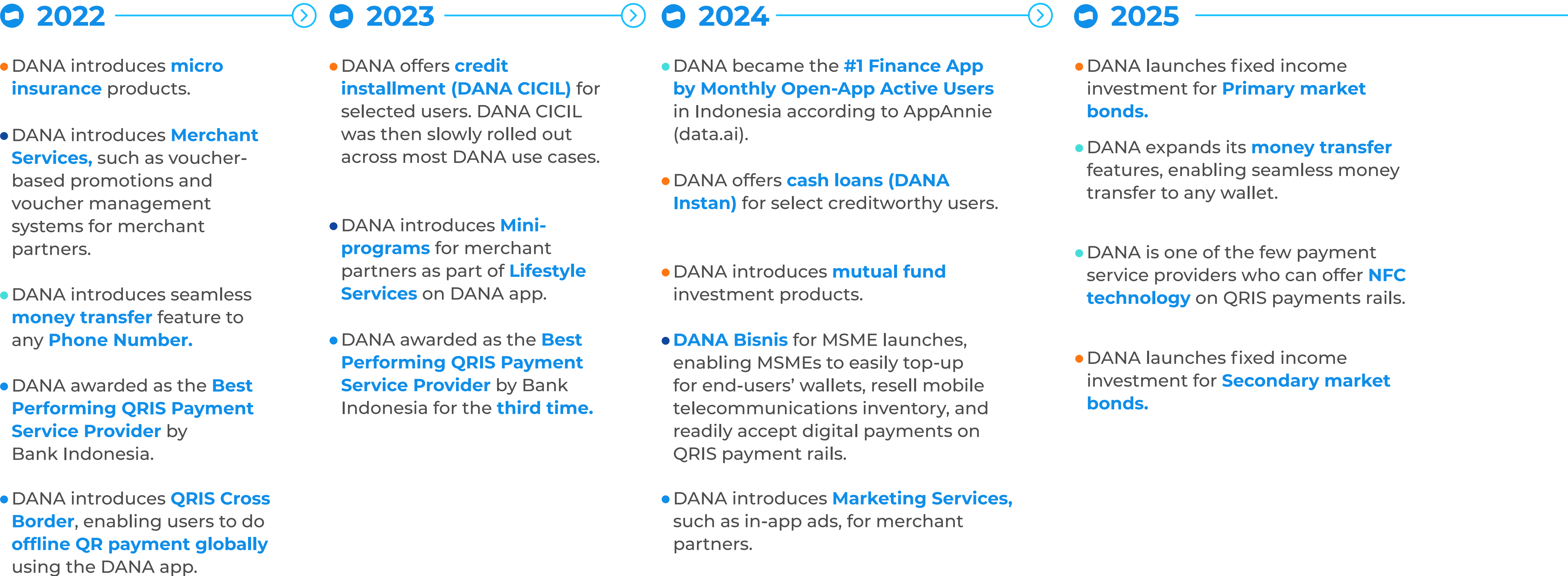


Our Milestones





Our Milestones



CATEGORIES: ● General Business Milestones ● DANA Bisnis (B2B)
● Digital Payments ● Financial Services



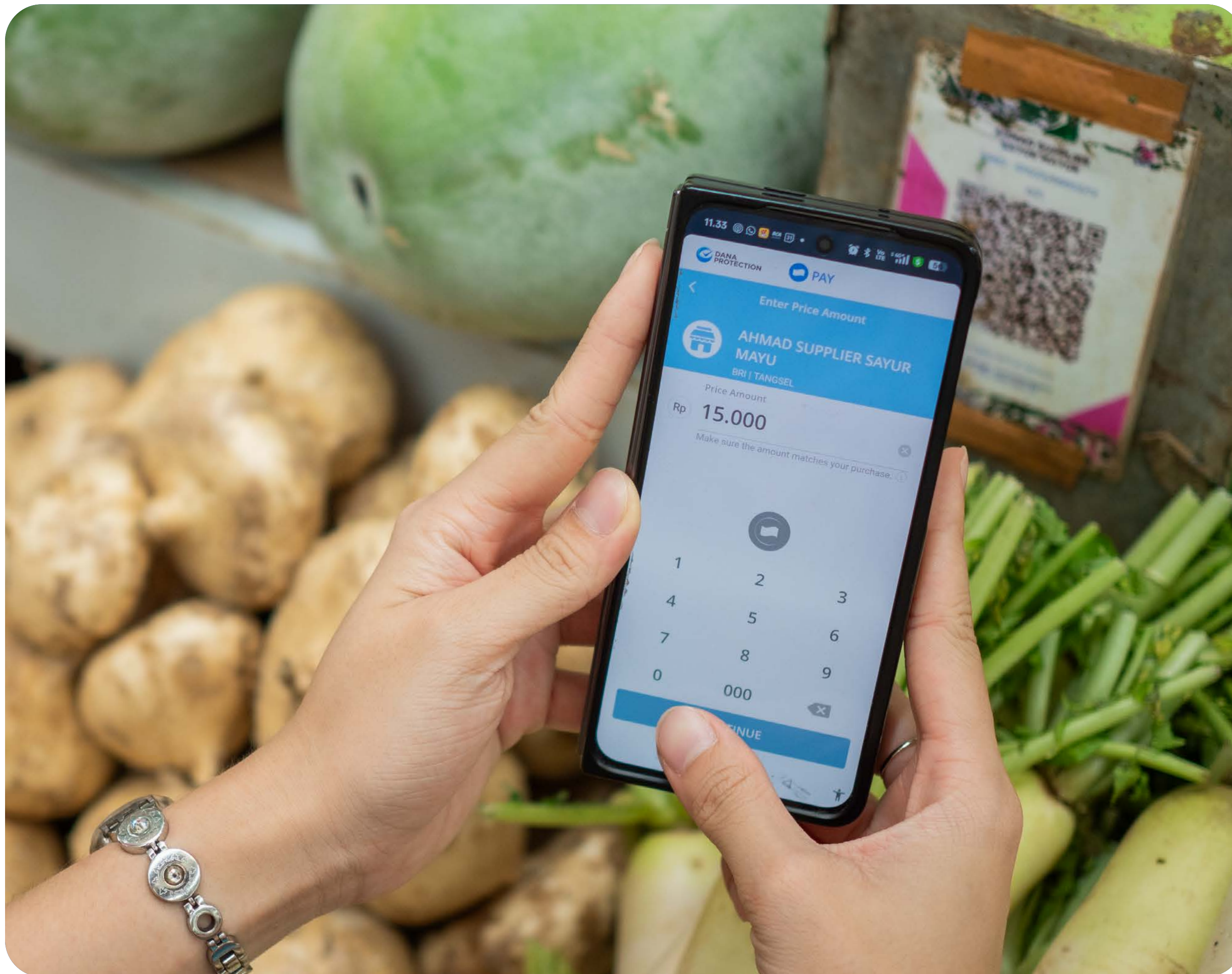
About the Report

At DANA Indonesia (DANA), we care about our impact to our communities, partners and environment. We are excited to present our inaugural Sustainability Report. We are showcasing our environmental, social, and governance strategies, progress, activities, impact and performance for the entire DANA Group and accounts for the year ended 31 December 2024.

In deciding what content to cover in this report, we conducted a materiality assessment in November 2024. The Report was prepared in reference to the Global Reporting Initiative (GRI) Universal Standards and GRI Topic Standards.

Our Sustainability Report is also aligned with other sustainability frameworks, such as the Sustainability Accounting Standards Board (SASB) for the Software and IT Services sector and the United Nations Sustainable Development Goals (UN SDGs).

The data and performance metrics presented in this report refer to the 2024 financial year, from January 1, 2024, to December 31, 2024, unless otherwise stated. Select initiatives and updates from early 2025 have been included to reflect ongoing progress and demonstrate continuity of our sustainability commitments.





Stakeholder Engagement

DANA believes that open and consistent engagement with stakeholders is essential to building a responsible, inclusive, and resilient digital financial ecosystem. We are committed to listening, learning, and collaborating to ensure our business creates shared value for our stakeholders. We aim to build transparent, responsive, and meaningful relationships with each of our stakeholders. Stakeholder input will play an increasingly central role in how we shape our materiality assessments, product innovation, and long-term sustainability strategy.



Stakeholder Group

Engagement Highlight

Investors

Shareholder and board meetings
Investor meetings and conferences

Regulators

Program alignment with National Development Priorities
Policy engagement and advocacy
Regulatory affairs and compliance advisory

Users

In-app feedback
User support
Customer satisfaction survey
Social media

Merchant Partners

Merchant onboarding
Ad-hoc meetings via phone, email, and in-person
Merchant support



Stakeholder Group

Engagement Highlight

Channel Partners

Ad-hoc meetings via phone, email, and in-person
Performance tracking

Vendor Partners

Procurement reviews
Ad-hoc meetings via phone, email, and in-person
Vendor Appreciation

Employees

Monthly Townhall Meetings
Weekly Monday Demo
Daily online forums on internal channels
Performance and development reviews
Employee engagement surveys
Employee Resource Groups (ERGs)
Employee engagement activities

Stakeholder Group

Engagement Highlight

Communities

Community events
University engagement
Media engagement
Women Empowerment Program (SisBerdaya)

Industry Associations

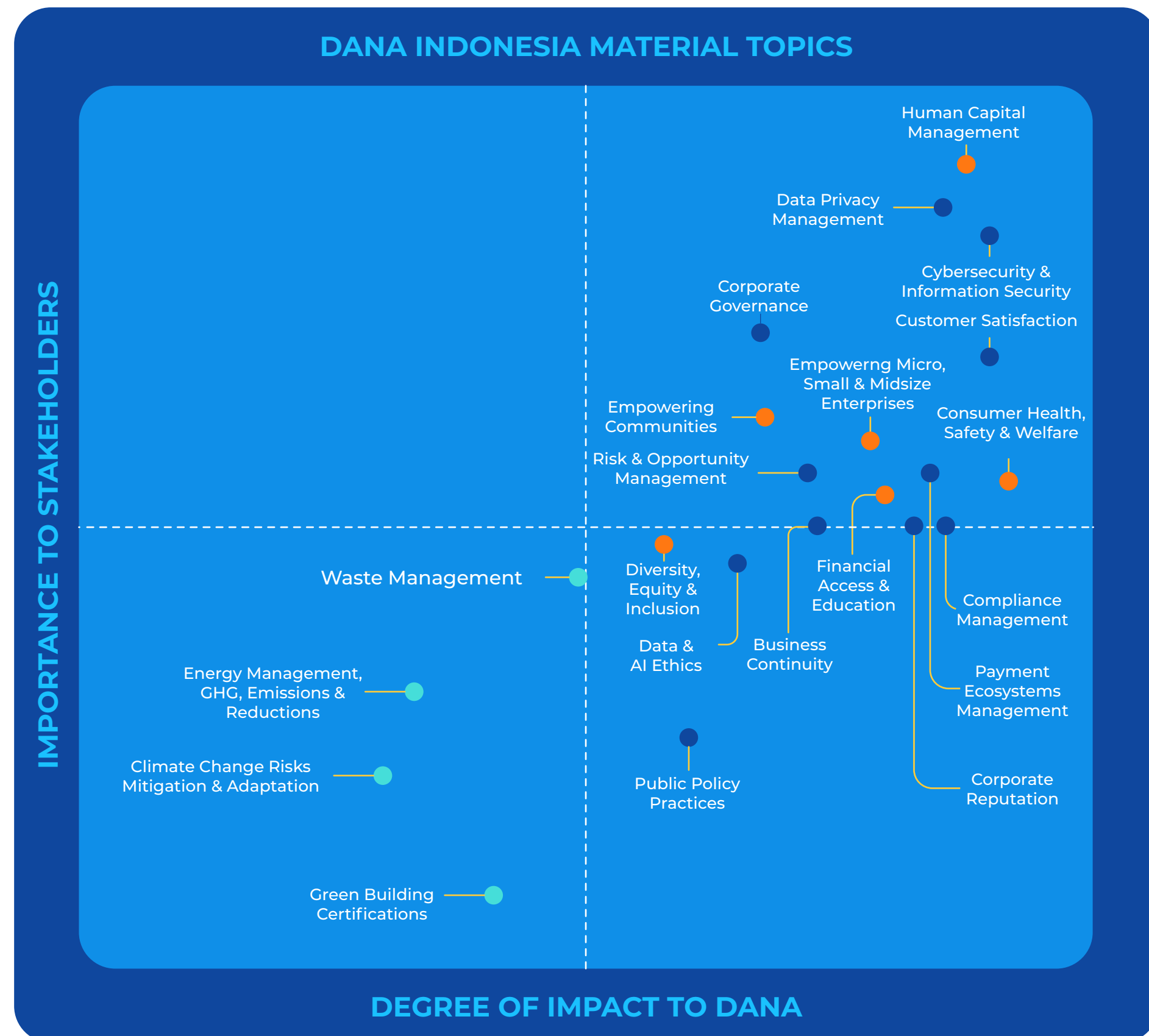
Proactive policy advocacy participation
Strategic policy communication and public outreach
Association representation on key policy agendas
Programmatic alignment between association initiatives and corporate objectives



Materiality Assessment Key Findings

DANA conducted its first materiality assessment in 2024 to better identify sustainability topics that are most important to our business and stakeholders and prioritize sustainability topics most relevant to our stakeholders and long-term business sustainability. The results of the assessment, which was informed by internal and external stakeholder feedback, identified **eight material topics**, that were further grouped into four focus areas: Financial Inclusion and Economic Empowerment, People and Communities, Environmental Efficiency, and Governance and Responsibility.

Material Topics



1 Technology & Innovation:

DANA continues to invest in scalable, inclusive, and secure technology to power its ecosystem. Innovation drives our ability to deliver user-centric services and stay ahead in an evolving fintech landscape.

2 Cybersecurity, Information Security and Data Privacy Management:

Trust is the cornerstone of our platform. We are committed to safeguarding user data through end-to-end encryption, fraud monitoring, and industry-recognized privacy practices. DANA Protection is a core part of our commitment.

3 Compliance Management:

DANA aims to protect our users, partners, and the broader financial ecosystem by fostering a culture of integrity and accountability. We are committed to upholding the highest standards of legal and regulatory compliance across all areas of operations.

4 Customer Satisfaction:

Our success depends on the trust and satisfaction of our users and customer satisfaction is something that is ingrained in our core values. We listen closely to feedback, continuously improve our app experience, and ensure our services meet the need of diverse customer segments.

5 Environmental Efficiency:

As a technology-first company, DANA's environmental footprint is lower than traditional financial institutions, nonetheless, we are committed to minimizing energy use whenever possible and adopting responsible e-waste management practices.

6 Financial Access & Education:

As a digital wallet provider, financial inclusion is at the core of our mission. We are committed to reducing the financial gap in Indonesia by expanding access to essential financial services for rural communities, the unserved, and underserved populations.

7 Empowering MSME:

Empowering Indonesia's micro, small, and medium enterprises (MSMEs) is central to our inclusive economic missions. We provide tools, visibility, and support to help MSMEs grow sustainably in the digital economy.

8 Payment Ecosystem Management:

As an open platform, DANA plays a central role in enabling seamless, secure, and interoperable digital transactions across Indonesia. We help drive financial inclusion and economic resilience at scale by serving as a trusted connector between consumers, businesses, and institutions.



2024 Sustainability Highlights

Financial Inclusion & Economic Empowerment

~200 million DANA accounts

~1.2 million MSME merchants registered

~40% of MSME merchants from rural/non metro areas²

Connected to **~150** banks and financial partners

People & Communities

83 hours average learning hours per employee

Recognized as **Great Place to Work® 2025**

1000+ participants in DANA's Inter-Tech Sports Tournament (DANA Cup)

~280 employees engaging in public speaking events (Bicara DANA) across 20 topics

Environmental Efficiency

0.14 Grams CO₂e per transaction in 2024

50% of office waste in 2024 diverted from the landfill

‘Office with the Most Indonesian Themes’

by the Indonesian World Record Museum (MURI) in 2023

Governance & Responsibility

84.44% 2024 NPS Score

Zero material data breach in 2024

~4,400 total hours of compliance training in 2024

A Security Scorecard Rating³

ISO/IEC 27001:2022 and **PCI-DSS v.4.0.1** Certification



Financial Inclusion & Economic Empowerment



Bridging the Gap to Financial Inclusion

Discovering the best payment experience

DANA offers a seamless onboarding journey with quick mobile number registration, flexible top-up options, and easy access to enhanced features through DANA Premium. Users can manage daily transactions efficiently through a single, inclusive platform. These features are designed to reduce barriers and promote financial participation for all.



Easy Onboarding Process

DANA makes going digital simple for everyone with quick registration, using just a mobile number.



Easy Top Up

Topping up DANA Balance is simple and can be done through ATMs, online banking, and retail partners like Alfamart and Indomaret.



One-Stop Bill Payment

DANA streamlines bill payments by allowing users to pay for essential services like utilities, telecom, and insurance, directly through the app, making recurring expenses easier to manage.



Unlock More with KYC

Users can upgrade to DANA Premium and enjoy a more convenient digital payment experience such as higher transaction limits and free monthly bank transfers by completing the Know-Your-Customer process.



Seamless Transfers for Everyone

DANA's Send Money feature enables easy, secure transfers—even to the unbanked—using mobile numbers or Cash Codes, supporting greater financial inclusion.



Bridging the Gap to Financial Inclusion

Merchant acceptance

DANA enables seamless payments across a wide range of merchants, from local businesses to major e-commerce and transportation platforms, supporting both online and offline transactions through QRIS integration. For entrepreneurs, DANA Bisnis offers tools to accept QRIS payments, manage transactions, and grow their business with greater ease.



A Wide Range of Merchants

DANA is accepted across diverse merchants, from local shops to major digital platforms, enabling users to make secure, convenient payments for everyday needs.



Seamless Online Payment

DANA enables fast, seamless online payments on platforms like **Google**, **TikTok**, and **Tokopedia** by allowing users to link their account for quicker checkouts.



Offline Payments Made Simple

Through **QRIS integration**, DANA enables fast, secure offline payments at stores and public transport using balance or linked bank cards, supporting a seamless cashless experience.



Empowering MSMEs to Grow

DANA Bisnis supports business owners by enabling QRIS payments, simplifying transaction tracking, and providing tools that help small businesses run smoothly and deliver better customer experiences.



Bridging the Gap to Financial Inclusion

Extra features for more convenience

DANA offers more than basic wallet functions by enabling users to link their bank cards, providing added flexibility and uninterrupted payments. Users can also access DANA Deals to purchase vouchers from popular brands for personal use or as digital gifts. These features enhance convenience, value, and personalization within the app experience.



Bank Card Binding
Allows users to link debit and credit cards to the app, offering flexible funding options and uninterrupted payments without the need for frequent top-ups.



Shop Smarter with Vouchers
Users can easily purchase vouchers for savings or gifting on **DANA Deals**, enjoying more value from popular brands within a seamless in-app experience.

Financial Services for All

DANA provides easy access to financial services, from flexible loans to micro investment and accessible insurance, all integrated into the app. These features empower users to manage expenses, build financial security, and protect their future with ease. By prioritizing simplicity, accessibility, and affordability, DANA supports every step of the user’s financial journey.



Loan
Offering users flexible financing, such as split payments or access quick funds through **DANA CICIL** and **DANA Instan** directly within the app to better manage their expenses.



Investment
Helps users grow their wealth effortlessly through **DANA+**, which automatically invests idle balances in low-risk financial instruments, and **ReksaDANA**, which offers affordable and accessible investment options directly in the app.



Insurance
Provides affordable and accessible insurance through **DANA Siaga**, covering personal accident, health, and life, directly in the app, with easy activation and claims to ensure user protection and convenience.



Financial Access and Inclusion

Financial inclusion is the foundation of our mission. We are committed to making financial services accessible, equitable, and empowering for all Indonesians, regardless of income, education, or geography. At the heart of this effort is our technology. DANA's digital and open platform is designed to lower barriers to access, simplify user experiences, and reach populations often overlooked by traditional financial systems.

Our vision is to democratize digital finance, ensuring that every user can participate meaningfully in the digital economy. Across Indonesia's diverse population, millions remain unbanked or underbanked, often excluded from traditional financial services. Through our platform, partnerships, and educational initiatives, we work to close these gaps and foster greater economic participation, particularly among youth, informal workers, and rural communities.

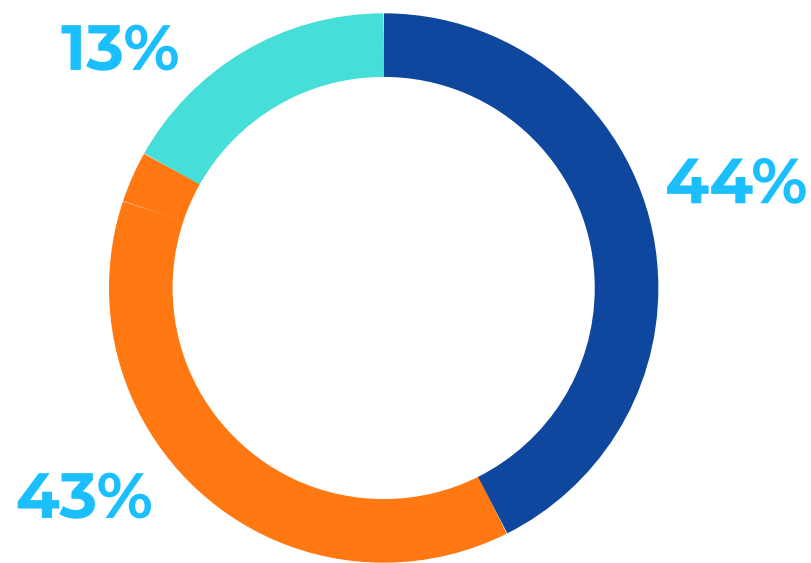
Expanding Financial Access Across Indonesia

Financial inclusion remains a cornerstone of DANA's strategy, particularly for Indonesia's underbanked and unbanked populations in Tier-2, Tier-3, and Tier-4 regions. Through easy account registration, free top-ups, and seamless money transfers, DANA lowers entry barriers for informal workers, rural communities, and first-time financial users.

DANA 2024 User Snapshot:

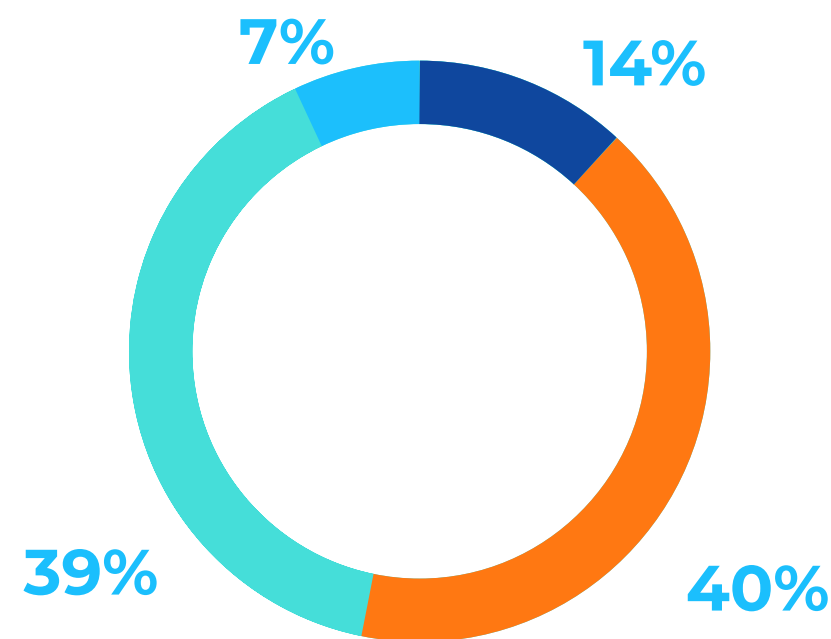
% OF USERS BY CATEGORY

- Banked⁴: 44%
- Under-banked⁵: 43%
- Unbanked⁶: 13%



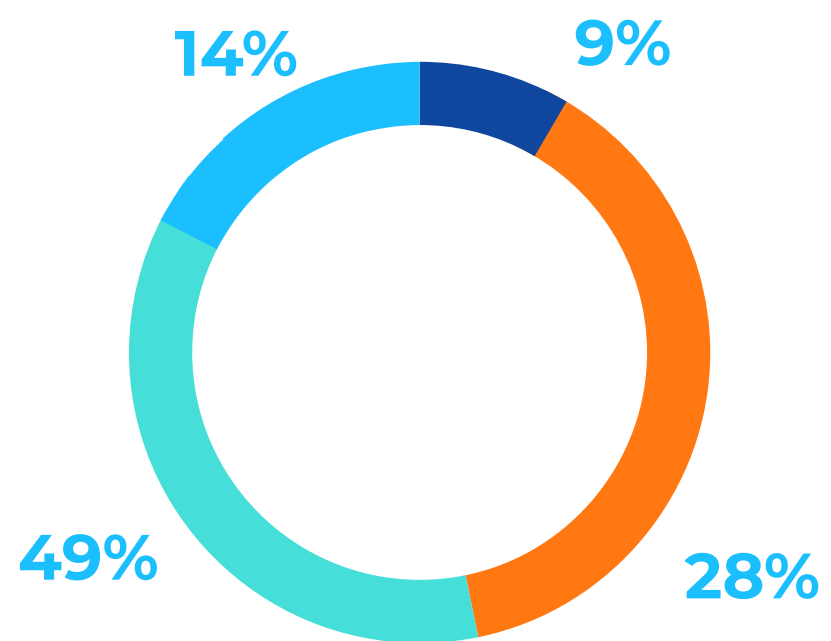
% OF USERS BY CITY TIER

- Tier-1⁷: 14%
- Tier-2⁸: 40%
- Tier-3⁹: 39%
- Tier-4¹⁰: 7%



% OF INDONESIAN POPULATION BY CITY TIER

- Tier-1⁷: 9%
- Tier-2⁸: 28%
- Tier-3⁹: 49%
- Tier-4¹⁰: 14%





% OF ACTIVE USERS BASED ON PROVINCE



DANA's user base mirrors the diversity of Indonesia's population, with users from the most populated cities accounting for over 50% of our active users in 2024. Our digital financial services are accessible across all islands, and even all provinces of Indonesia, enabling users from urban centers to remote regions to transact, save, and grow in the digital economy. Our nationwide reach ensures that **no matter where you are, DANA is within reach.**

Building Financial Literacy

Access without understanding limits real empowerment; users must understand how to navigate financial tools safely and responsibly. We are committed to raising financial literacy as a cornerstone of digital inclusion.

- In-app educational campaigns promoting safe digital finance practices.
- Financial education outreach to MSMEs, especially in rural areas through Rekan DANA partnerships.
- Product-linked literacy, introducing users to safe investment (DANA+) and responsible lending products (DANA CICIL).
- Collaboration with schools, universities, local communities, regulators, and government agencies to deliver digital finance workshops and seminars.
- Mentoring sessions for MSMEs through SisBerdaya and DisBerdaya programs.
- Joint initiative with Mercy Corps Indonesia extending financial literacy training and digital onboarding for rural merchants.



Bridging Access with Education in BIK 2024

As part of *Bulan Inklusi Keuangan* (BIK) 2024 initiative led by *Otoritas Jasa Keuangan* (OJK), DANA carried out a series of online and offline educational campaigns to support national financial inclusion goals. The program focused on safe usage of financial tools, cyber hygiene, and benefits of formal financial services. DANA reached over 1,000 participants across underbanked communities, MSMEs, and youth segments, including university and vocational students.

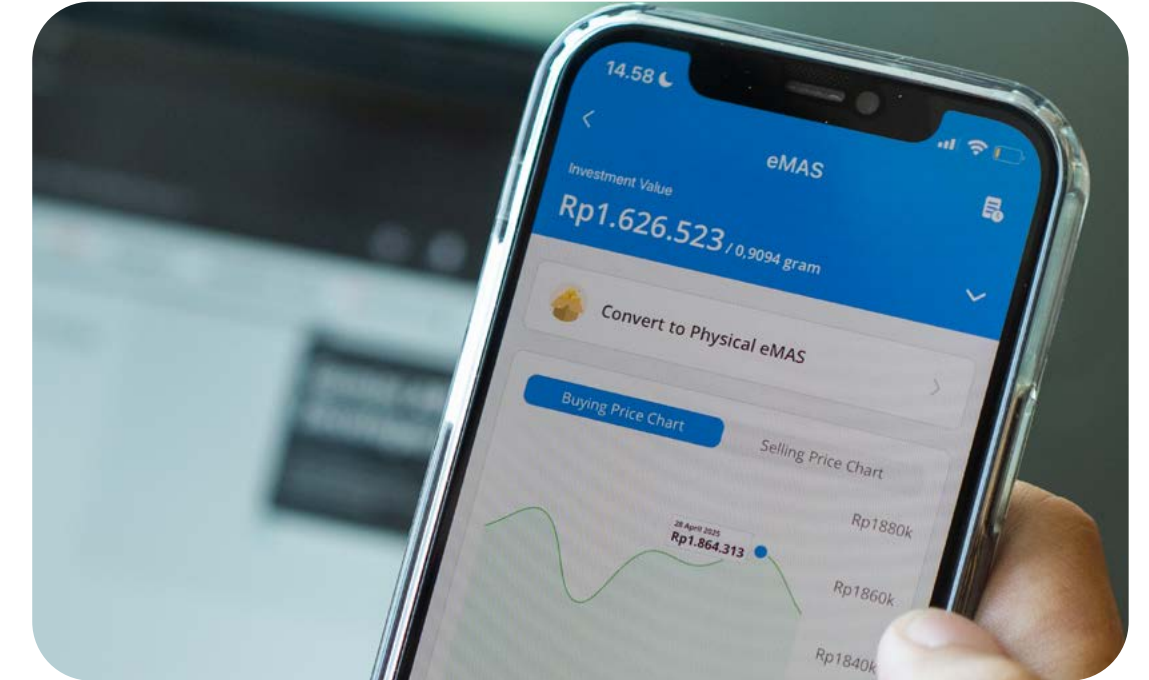


Innovating for Inclusion

We continue to innovate to meet the need of underserved populations by introducing inclusive financial features, including:

- Micro-insurance and micro-investment offerings through DANA+.
- Credit access through DANA Cicil with low entry points.
- AI-driven personalization based on user behavior and preferences, ensuring relevance for each unique segment.
- Integration with government initiatives promoting digital inclusion and financial empowerment.

These innovations help lower the barrier to entry while encouraging long-term digital adoptions across all socioeconomic groups.



Expanding Access to Digital Investment

To make financial products more accessible, DANA launched investment and insurance products with entry points as low as IDR 100 in 2024. These offerings were seamlessly integrated within the DANA app with intuitive flows and educational prompts designed to build user confidence over time.

By removing complexity and reducing minimum commitment, we enabled thousands of users to take their first step toward wealth creation. With over 70% of retail investors concentrated in Java (KSEI data, April 2025), we are confident that our digital-first approach will help drive broader product adoption in regions beyond the island.



Empowering Micro, Small, and Medium Enterprises

We believe that empowering MSMEs is critical to advancing financial inclusion, driving economic resilience, and building a more inclusive digital economy. As a technology-driven platform, we are committed to providing micro, small, and midsize businesses across Indonesia with the digital tools, education, and integrated ecosystem they need to thrive in the digital era.

Through scalable digital infrastructure, smart features like QRIS and Soundbox, and tailored support, DANA helps MSMEs unlock growth opportunities, no matter their size or starting point.

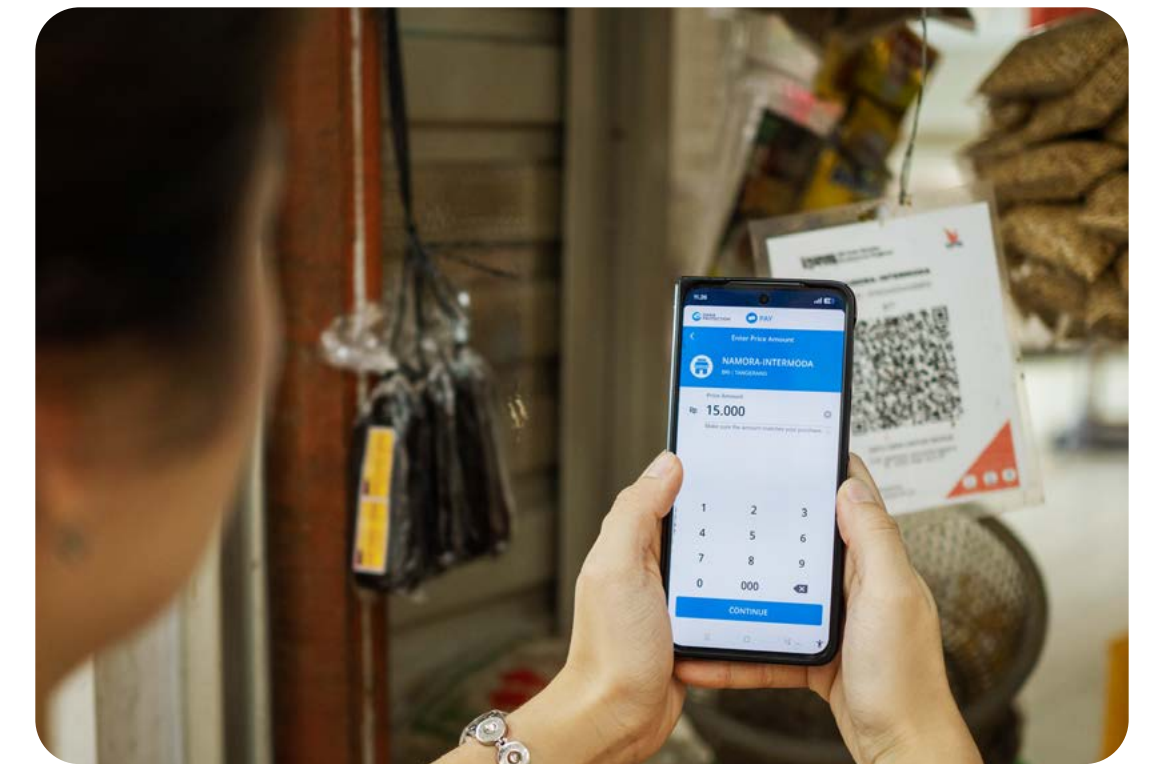
Merchant Empowerment and KYB Initiatives

DANA serves as a trusted partner for millions of MSMEs across Indonesia, offering secure, efficient, and affordable digital payment solutions. We are committed to lowering barriers to entry and ensuring safe, seamless, and scalable onboarding through the Know Your Business (KYB) program.

Our merchant empowerment efforts include:

- **Simplified** access to DANA's merchant platform for MSMEs, especially underserved and rural areas.
- **Digital literacy support** to help MSMEs adopt cashless payments, digital wallets, and business tools.
- **A secure and inclusive KYB process** aligned with regulatory requirements.
- **Broader financial services acceptance options**, including QRIS interoperability, DANA Bisnis Features, and integration with wider financial services.
- **Merchant Discount Rate (MDR) fee waivers** for ultra micro businesses.

By offering accessible and trusted digital tools, DANA enables even the smallest business to participate more meaningfully in Indonesia's fast-growing digital economy.



Empowering MSMEs with Smart Payments

At Burno Coffee, a cozy café founded by Ilham and his partners in 2023, efficiency and customer experience are core to the business. To streamline operations and shorten wait times, Burno adopted DANA's QRIS Soundbox, a smart payment solution that provides instant audio confirmation of successful transactions. This enabled baristas to immediately process orders without manually checking payments, reducing order-to-pickup time to just 1.5 minutes. According to Ilham, DANA's Soundbox has significantly improved service speed, enhanced transaction security, and created a smoother experience for both customers and staff.



SisBerdaya and DisBerdaya:
Our Women-led MSME Empowerment Programs

Beyond enabling transactions, we are committed to empowering entrepreneurs through structured, inclusive development programs. Our women empowerment initiatives, SisBerdaya and DisBerdaya, provide women-led and disabled women-led MSMEs with training, mentorship, and visibility.

SisBerdaya & DisBerdaya Highlights

- **113%** average increase in revenue and **126%** production growth after participation in DANA’s women empowerment program¹¹.
- **~9,000 MSME** reached and **~600 MSME** awarded across regions in the past 3 years.
- **1,880** participants provided individual online learning.
- **210** mentoring participants.
- **35** grant recipients.
- **32** business mentorship sessions.
- **~13,500** total hours of business mentorship.

- **Two categories** (ultra micro and micro) across **three areas** of Indonesia:

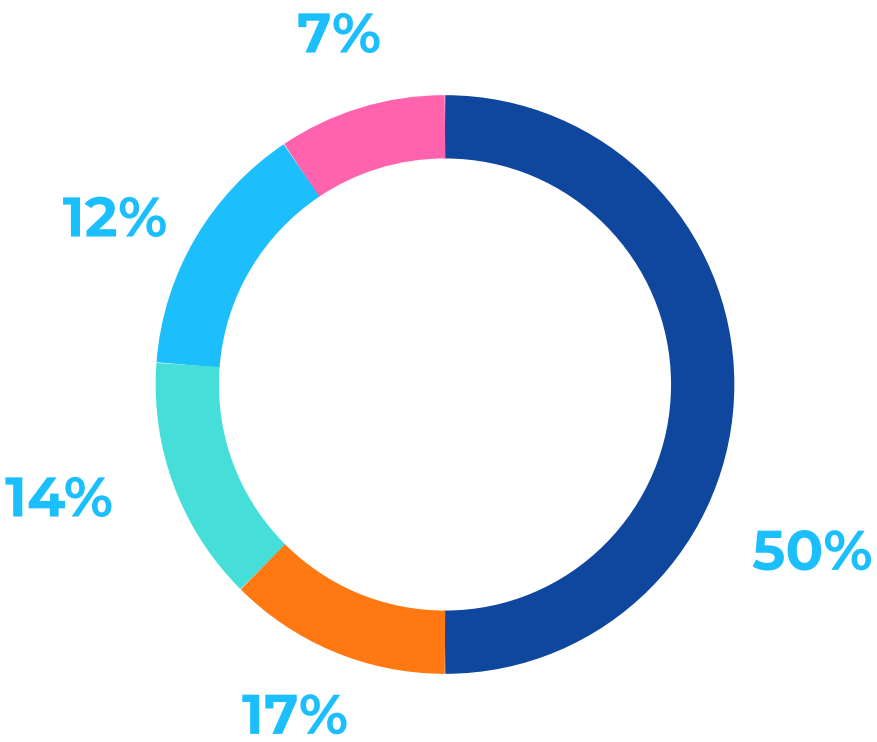
Area I: West Indonesia (Sumatera, Kalimantan, Java)

Area II: East Indonesia (Sulawesi, Bali, NTT, NTB, Ambon, Papua)

Area III: Jakarta Greater Area (Jakarta, Bogor, Depok, Tangerang, Bekasi)

% OF PARTICIPANTS
BY PRODUCT TYPE

- **F&B: 50%**
- **Craft: 17%**
- **Fashion: 14%**
- **Others: 12%**
- **Services: 7%**





Empowering Women Entrepreneurs through SisBerdaya

Started in 2023, SisBerdaya is DANA’s empowerment initiative aimed at women-led MSMEs across Indonesia. It serves as an extension of Ant International’s program, which focuses on promoting digital inclusion and entrepreneurship among women globally. Through SisBerdaya, DANA works to deliver:

- Business training and mentoring covering entrepreneurship, digital finance, and operational management.
- Access to digital tools and wider markets through DANA’s extensive ecosystem.
- Community building initiatives connecting women entrepreneurs for support and collaboration.

SisBerdaya embodies DANA’s belief that empowering women is essential for building resilient and inclusive economies.



Empowering Women Entrepreneurs

“I looked around and saw others growing while I felt stuck. I knew I had to learn how to manage my business better, I just didn’t know where to start.”

That changed when Sis Tries joined SisBerdaya. Through practical training in stock management, cost calculation (HPP), digital marketing, and time management, she gained knowledge and confidence to shift from instinct-based pricing to strategy-based operations.

Tries Yullany, owner of TriesHands



Rebuilding with Purpose

Sis Siti launched Bakso Makjil with a modest capital and a dream. After joining SisBerdaya in 2023, she gained the tools and courage to scale. Today, she runs a growing business with 12 employees and has partnered with a national minimarket chain in Indonesia to expand her reach.

“SisBerdaya gave me the confidence to show up, to pitch my product, and to own my story.”

Siti Aswinda, owner of Bakso Makjil

Extending Empowerment to Women with Disabilities through DisBerdaya

Recognizing the need for even greater inclusion, DisBerdaya was created as an extension of the SisBerdaya program, focusing specifically on empowering women with disabilities. Through DisBerdaya, DANA offers:

- Tailored entrepreneurship training designed to address the unique challenges faced by women with disabilities.
- Accessible digital tools and resources that enable independent business operations.
- Partnerships with inclusive organizations and communities to extend reach and support.

DisBerdaya reflects DANA’s broader commitment to ensuring that no one is left behind in the digital economy.



Championing Resilience Through Inclusion

"What I gained was more than just knowledge, it was confidence. Especially in how to introduce myself and my business clearly and powerfully."

From pitching to packaging, Sis Margo used every stage of DisBerdaya to evolve her business strategy. Her dream now? To build a coffee shop that trains and hires people with disabilities. *"It's not about selling our disability. It's about showing what we can create despite it."*

Maria Goretti, owner of Egoamote Coffee Shop



Payment Ecosystem Management

DANA believes that building a digital payment ecosystem should mean creating value for everyone, and technology is the enabler at the heart of it. We are committed to creating an open, inclusive, and interoperable platform that empowers merchants, users, and communities across Indonesia. From day one, our ecosystem has been intentionally designed without exclusivity or closed loops. This open approach has become not only a strategic strength, but also a reflection of our core values around accessibility and financial inclusion.

To bring this vision to life, DANA's platform is built on a robust, secure, and adaptive infrastructure that ensures every transaction is seamless, reliable, and safe. Our core technologies enable a frictionless experience for users and partners alike. These innovations allow us to empower more people and businesses to fully participate in the digital economy.

Open Platform Philosophy

Unlike many of our industry peers, we are committed to remaining ecosystem-agnostic. We do not anchor our services to a single use case or ecosystem. Instead, we focus on being a neutral enabler, delivering fast, secure, and reliable payment infrastructure for all. Our open platform allows us to:

- **Integrate with most major banks and financial institutions** in Indonesia.
- **Support a wide range of merchants**, from MSMEs in rural areas to enterprise retailers.
- **Partner with government agencies and local authorities** to scale public access to digital payments.
- **Enable cross-platform flexibility** for users, regardless of their preferred service or provider.



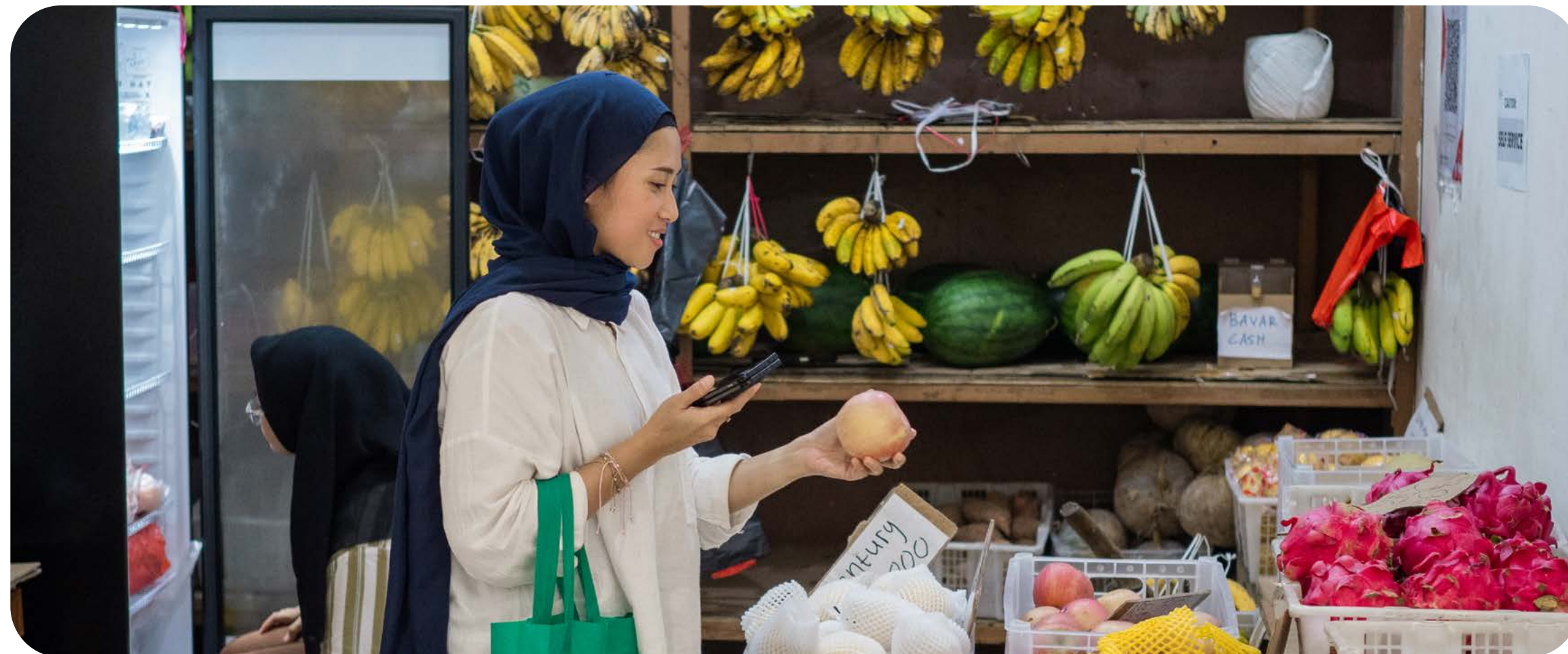
We are committed to enabling flexibility and choice across the payment landscape, ensuring that our platform complements our partners, encouraging trust and partnership.

Open Platform Highlights

Connected to **~150** banks and financial partners.

Unlocking Access and Innovation with Mini Programs

We are committed to delivering inclusive, low-barrier digital services that benefit both users and partners. Mini Programs are lightweight, web-based applications embedded directly within the DANA app. These programs allow third-party partners to reach millions of users securely and cost-effectively. For users, Mini Programs provide instant access to impactful services such as telehealth bookings, environmental campaigns, and donation platforms. Built for accessibility and speed, these programs open new pathways for engagement, commerce, and inclusion within our ecosystem.



Driving Transaction Reliability and User Protection

We are committed to delivering secure and seamless transactions at scale. At the heart of DANA's ecosystem is a robust infrastructure designed to ensure transaction success and integrity. Our key safeguards include:

- **Retry mechanisms** at the code level to reduce transaction failure risk.
- **Real-time fraud detection** using AI-based risk engines that analyze device, identity, and behavioral patterns.
- **Smart source-of-fund switching**, which allows seamless payment even when a user's balance is insufficient in one source (e.g., switching from DANA Balance to direct debit or credit).
- **Tokenization of sensitive data** like credit cards to enhance user safety. DANA never stores or sees users' card numbers.



These layers help maintain high success rates while protecting users from fraud and unnecessary friction, ensuring each transaction is accurate, verified, and protected.

Global Influence, Local Execution

Through initiatives like QRIS international payments, DANA is helping shape the next generation of regional interoperability. DANA has enabled users to pay with QR in Singapore, Malaysia, Thailand, Korea, Japan, and China.

We are committed to acting as local advocates on global platforms. We collaborated with an international financial partner to align MDR rules with Indonesia's QRIS framework, ensuring smoother local business collaboration. This demonstrates DANA's unique position to advocate for local realities on the international stage.

Going forward, we will continue investing in open, secure, and efficient infrastructure to support:

- **New use cases** like NFC tap-to-pay and subscription models.
- **Personalized payment journeys**, driven by AI and real-time user behavior.
- **Global partnerships and regional expansion** for broader financial reach.

Through continued investment in accessible technology, partner collaboration, and user protection, we are building an ecosystem that works for everyone.



People & Communities



Human Capital Management

DANA believes that employees are the heart of our impact. We refer to our employees as “DANAM8s,” a reflection of our close-knit, collaborative spirit and our employees’ capability to ignite innovation, growth, and impact across the organization. We are committed to fostering an inclusive, empowering, and dynamic workplace where every individual, regardless of background or function, can grow, thrive, and lead.

Our approach to Human Capital Management centers on a holistic lifecycle one that is anchored in growth, inclusivity, performance, and continuous learning. We also harness the power of AI to streamline internal operations across functions, helping us reduce processing time, improve accuracy, and reallocate our people toward more strategic and creative roles. From acquisition and onboarding to development, retention, and transition, we empower DANAM8s to thrive personally and professionally in a dynamic digital economy.



Human Capital Highlights

~900 Employees

14% Total Turnover Rate

Recognition/Awards: **Great Place to Work® 2025**

Driving Agility and Efficiency from the Inside Out

We believe that technology should enhance not only user experience, but also how we operate internally. Through our AI Everywhere initiative, we are embedding artificial intelligence across daily operations to improve productivity, streamline decision making, and enhance operational efficiency. Guided by principles of ethical and responsible AI use, we deploy advanced data systems across business functions, enabling teams to shift away from repetitive manual tasks toward more strategic work.

To further support speed and responsiveness, we introduced Operating Structure (OS) Groups, self-organizing micro-enterprises consisting of cross-functional members of tech, product, and business teams. Each of our 30 active OS Groups operates with autonomy and focus, managing specific product features or user journeys within the DANA app. This agile structure, combined with AI-powered insights, enables decentralized, data-driven decisions and rapid execution, allowing us to stay close to user needs while fostering innovation and accountability across the organization.



Performance Management

We are committed to maintaining a high-performance culture rooted in accountability and clarity. Through biannual structured performance reviews, 360-degree feedback, and development plans, we provide clarity and accountability while supporting both high performers and those requiring additional support. This structured approach reinforces our belief in data-driven, personalized growth, and equitable rewards.

Transparent Promotion Through People Scout

We are committed to developing future leaders from within. People Scout is our internal transparent promotion mechanism for aspiring managers, allowing talent to present their achievements and future goals to the Executive Committee. This ensures visibility, fairness, and merit-based progression, strengthening our leadership pipeline across all departments.

Employee Training and Development

We are committed to cultivating a learning culture built on agility, inclusivity, and purpose. Through our 70-20-10 development model, we combine experiential learning (70%), exposure to others (20%), and educational learning (10%) to support both individual and organizational growth. In 2024, we reinforced our commitment to employee development through structured programs, digital platforms, recognition, and personalized learning journey.

Our learning ecosystem Includes:

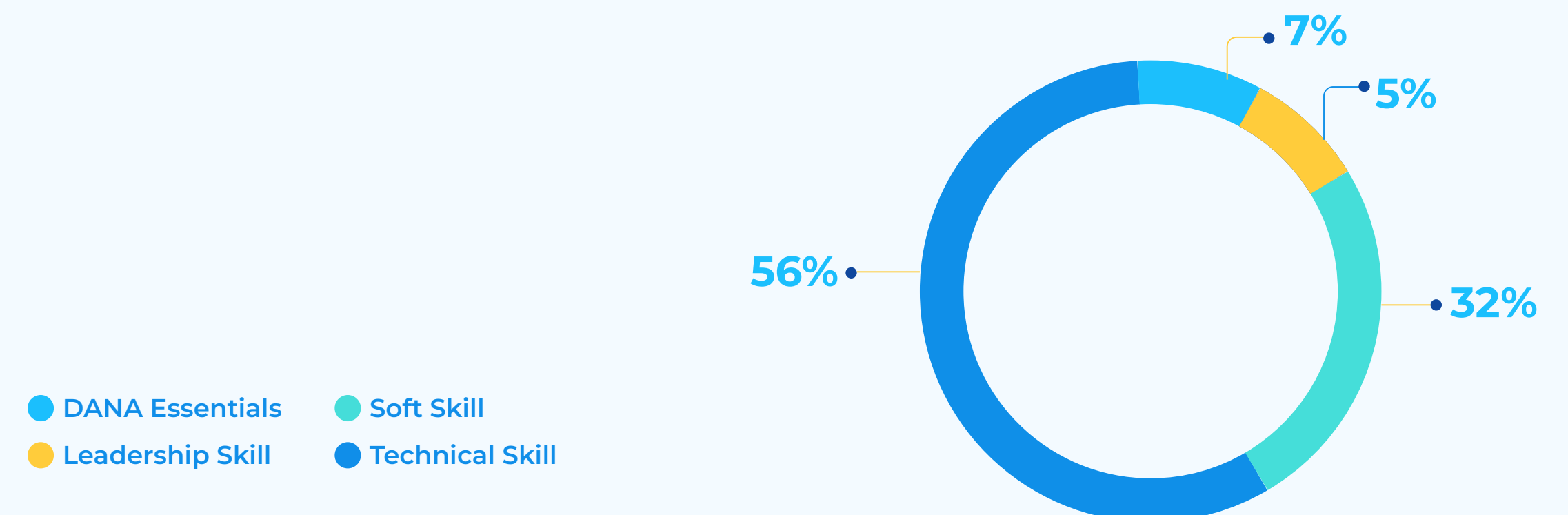
- **Competency Matrix:** A framework used to guide development by role, career progression, and succession readiness.
- **Digital Learning Platforms:** Access to curated courses via Coursera, Udemy, and O'Reilly.
- **In-house programs:** Custom sessions run by internal experts.
- **Learning Rewards:** Monthly recognition for top learners who demonstrate continuous engagement.
- **People Enrichment Initiatives:** Live and self-paced content designed to build both technical and soft skills.

Learning Highlights

~8,200 Total Learning Hours in 2024

83 Hours Average Learning Hours per Employee in 2024

How DANAM8s spend time on learning:





DANAM8s Waktunya Pintar (DWP): Learning Festival

DWP is DANA's annual learning festival, designed to ignite curiosity and inspire personal and professional growth across the organization. We are committed to inspiring curiosity and continuous learning through collaborative experiences. Held twice in 2024, DWP1.0 and DWP2.0 delivered themed learning experiences through:

- External expert sessions on industry trends, AI, digital resilience, and personal growth.
- Interactive formats including Q&A, live demonstrations, and collaborative learning.
- Broad participation across functions and levels (junior and managerial).

DWP Highlights

19 topics covered

~500 total unique participants

~1,800 total learning hours

Internal Talent Movement (ITM) and Secondment Programs

We are committed to creating pathways for internal growth across roles and functions. Our mobility programs, Internal Talent Movement (ITM) and Secondment, enable DANAM8s to explore cross-functional opportunities that align with their career aspirations and the company's evolving needs. These programs exist to open new doors for employees who are eager to explore, grow, and contribute across the organization.



Evelyn Tandias, Product Analyst
From UX Research to Product Management
Through Internal Talent Movement (ITM)

Evelyn started her journey at DANA as a UX Researcher with a background in psychology and doubted that a transition to Product Management was within reach. Through DANA's ITM program, she gained the opportunity to explore product strategy and business decision-making firsthand. *"It wasn't easy, at times I felt overwhelmed, but it was exactly the kind of challenge that pushed me to grow. I'm proud to say I made the leap, and I've never regretted it. What made the difference was DANA's culture of valuing potential over academic background and the strong collaboration between teams in making the transition possible. It's rare to find a company that empowers someone with a psychology degree to thrive in tech, but DANA made that a reality for me."*



Ati Cahya Indrawati, Marketing Insights
Growing Data Fluency Through Secondment

Coming from a Marketing background, Ati joined the Secondment program to expand her analytical skills and explore the world of Data Science. The hands-on exposure helped her better understand how data drives product and user decisions, which required more advanced analysis. *“It was a hands-on, high impact learning experience. I now apply advanced analytics to my marketing work and understand how to collaborate more effectively with technical teams. This program gave me learning I wouldn’t have gained from any online course. It was real, relevant, and tailored to both my growth and the company’s needs.”*

Employee Benefits

We are committed to creating a workplace where all DANAM8s feel supported, valued, and empowered to do their best work. Our benefits philosophy is anchored in equity, inclusivity, and holistic well-being, reflecting our people-first culture and are regularly updated to meet evolving employee needs, regulatory requirements, and industry benchmarks.

Benefits for Full Time Employees

Category	Benefits Offered
Health & Wellness	<ul style="list-style-type: none">● Market leading private health insurance (inpatient & outpatient).● Annual health check-up & wellness initiatives.● Annual health check-up & wellness initiatives.
Work-Life Balance	<ul style="list-style-type: none">● 12-17 Annual Leave Days (depending on the length of service) + 4 Company Holidays.● Generous public holiday entitlements.● Hybrid work arrangements.● Work from Anywhere (with limitations, subject to approval).
Learning & Growth	<ul style="list-style-type: none">● Sponsored access to online learning platforms (e.g., Coursera, Udemy, O'Reilly).● Development programs, mentoring, and internal mobility pathways.



Category

Benefits Offered

Recognition and Rewards

- Service milestone rewards (e.g., Warrior Night, Founders’ Night, Anniversary Leaves).
- Internal spotlight recognition.
- Festive celebrations, tokens, and engagement events.

Family Support

- 12-week maternity leave, aligned with government regulations.
- On-site nursing room.
- Family-inclusive events (Pop Up Daycare)

Financial Security

- Competitive salary and performance-based bonuses.
- Financial literacy and wellness sessions.

Inclusive

- Observance of cultural and religious events.
- Inclusive leave policies and workspace design.
- Employee-led groups (DANA Clans) and community involvement.

Employee Well-Being

DANA believes that our people are our greatest asset, and their well-being is essential to achieving sustainable growth and meaningful impact. Our DANACare Well-being Framework promotes holistic well-being across four pillars: Good Self, Good People, Good Work, and Good Life. This framework reflects our commitment to creating an environment where every individual can thrive personally and professionally, supported by a culture that values health, inclusion, purpose, and life satisfaction.

DANACare Well-being Framework

● Good Self

We prioritize individual well-being by supporting the mental, physical, emotional, and spiritual health of our employees. DANACare initiatives encourage personal growth, self-awareness, and resilience, ensuring DANAM8s empowered to bring their best selves to work and life.

● Good People

We foster strong community and relationships within DANA, emphasizing belonging, teamwork, and collaboration. Our focus on diversity, inclusion, and social harmony ensures that every employee feels valued, respected, and connected.

● Good Work

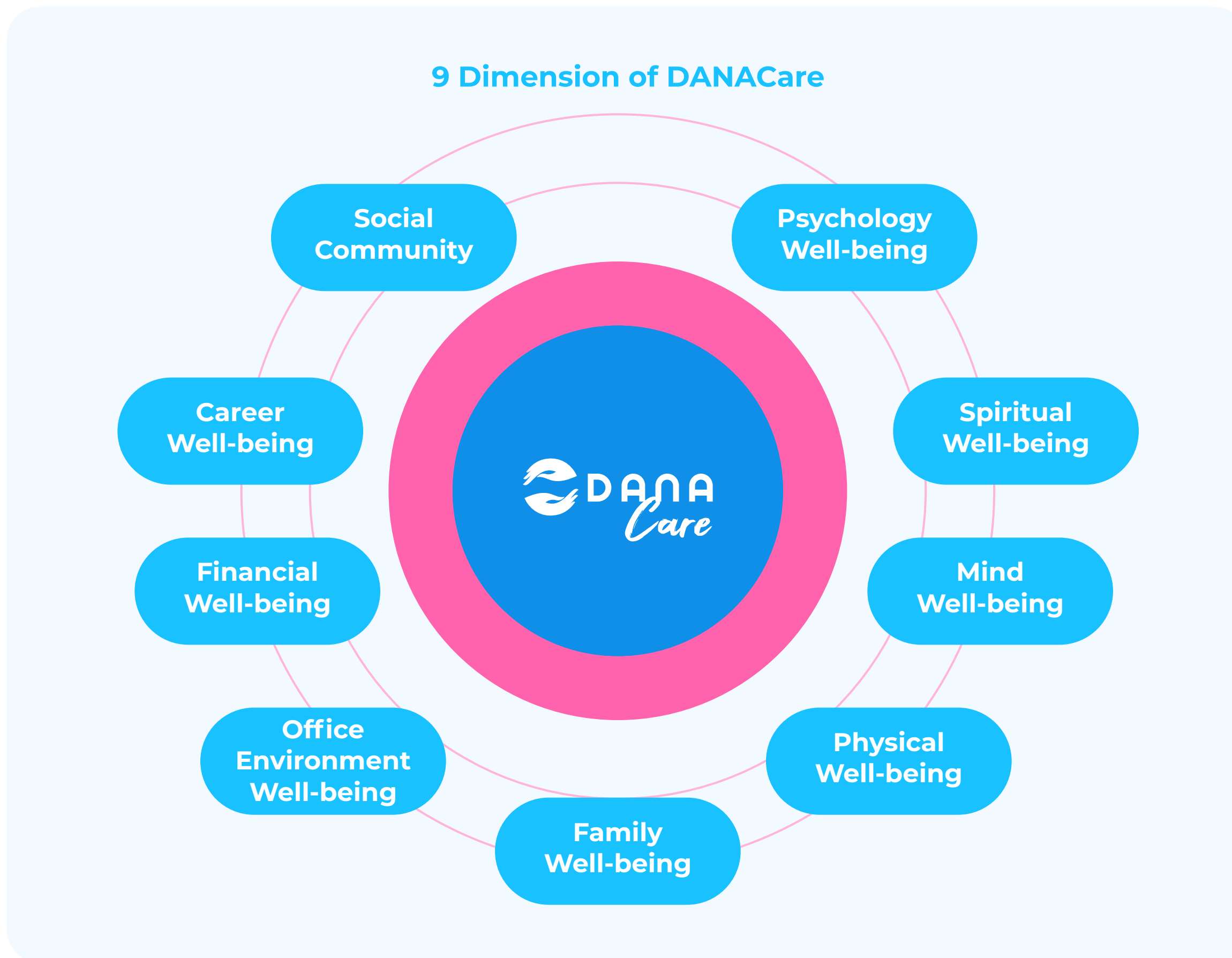
Drawing inspiration from the World Economic Forum’s human capital framework, we encourage meaningful, ethical, and impactful work. At DANA, career growth, purpose, and alignment with organizational goals are central to building professional journeys.



● Good Life

We recognize that true well-being extends beyond the workplace. DANACare initiatives promote work-life harmony and overall life satisfaction, supporting DANAM8s' family life, financial well-being, and environmental consciousness.

DANACare Well-being Dimensions



Psychology Well-being

Coping effectively with life and creating satisfying relationships.

Spiritual Well-being

Expanding our sense of purpose and meaning in life.

Mind Well-being

Recognizing creative abilities and finding ways to expand knowledge and skills.

Physical Well-being

Recognizing the need for physical activity, diet, sleep, and nutrition.

Family Well-being

Support DANAM8s in achieving work-life harmony by addressing family responsibilities and personal well-being.

Office Environment Well-being

Good healthy by occupying pleasant, stimulating office environments that support well-being.

Financial Well-being

Satisfaction with current and future financial situations.

Career Well-being

Personal satisfaction and enrichment derived from one's work.

Social Community

Developing a sense of connection, belonging, and a well-developed support system.



Pillar	Key Programs
Mind (Intellectual)	▶ Self-paced learning, mandatory learning path, DANA Hackathon, DANA Certification for Engineers (DANCE)
Physical (Body)	▶ Sport Engagement Program (DANA Olympic, Fit & Fun Challenge), Health Talk & Check-up, Vaccine Day, health insurance and subsidized memberships
Psychology (Emotional)	▶ Curhat Session (EAP), emotional intelligence training, World Mental Health Day Celebration.
Spiritual	▶ Prayer and reflection spaces, cultural and religious holiday celebrations, spiritual leave support.
Family	▶ Flexible work arrangements, parental support programs, marriage and bereavement leaves, maternity and paternity leaves, domicile change leave.
Social (Community)	▶ DANAClan events, volunteer programs, community mentoring sessions.
Career	▶ Career mobility initiatives (e.g., People Scout, ITM & Secondment Program), leadership path.
Office Environmental	▶ Tumbler Day, Refill Programs.
Financial	▶ Financial literacy trainings, Annual Merit Increment and Bonus (AMIB), employee financial support (e.g., emergency loan).

Culture and Engagement

At DANA, our culture is more than a shared belief, it is the energy that drives how we work, grow, and make an impact together. We call it ENRICH WORK, representing our seven core values: Embrace Change, Result Driven, Resilience, Integrity, Customer First, Humble, and Teamwork. These values define how we innovate, collaborate, and uphold our purpose. They serve as the compass for building an inclusive, trusted and empowering environment where every DANAM8s feels seen, heard, and inspired to contribute their best.

Creating Engagement Through Shared Purpose

We believe that an engaged workforce is the foundation of sustainable growth and innovation and we are committed to listening to and co-creating with our employees. Engagement at DANA goes beyond measurement, it's about cultivating a workplace where every DANAM8s feel valued, connected, and motivated to achieve meaningful results. Our company-wide annual engagement survey, the DANA Excitement Index (DEI), measures employee excitement, loyalty, and experience, and acts as a driver for continuous cultural improvement.

How DANA Measures Engagement

- **Excitement Drivers:**
Workplace Design, Workplace Well-being, Leadership, Strategy & Alignment, Learning & Development.
- **Engagement Aspects:**
Say, Stay, Strive Model.
- **NPS:**
Measures the likelihood of employees recommending DANA as great place to work.



Our employee engagement survey served not just as a measurement tool but as a call-to-action for tangible organizational improvements. Through the survey, DANA reinforces a culture of openness, accountability, and continuous co-creation between leadership and employees.

Our 2024 DEI survey recorded a strong Engagement Score of 2.04 out of 5, with 92 employee-driven programs launched in response to the 2023 results, reflecting a culture of shared ownership and collaboration between leadership and employees.

Culture and Engagement Highlights:

92 Employee-driven programs launched in response to 2023 survey results.

4.04 out of 5 2024 Employee Engagement Score.



Culture and Engagement Activities

In addition to structured feedback through our employee engagement survey, DANA fosters engagement through a diverse set of programs designed to build community, celebrate achievements, and strengthen our values.

Pillar	Key Programs
Employee and Founders Appreciation Program	▶ Celebrating DANA’s founders and employees’ work anniversaries with appreciation ceremonies, additional leave, and tokens of gratitude.
Indonesian Independence Day Celebration	▶ Commemorating Indonesia’s Independence Day with cultural shows, competitions, and food festival.
Tech Innovation and Appreciation Program	▶ Recognizing Tech teams’ contributions while fostering a spirit of innovation and collaboration.
Employee Life Celebrations and Family-inclusive Initiatives	▶ Supporting work-life integration and celebrating employee milestones.
Culture Programs: CEO Chats, Culture Olympics	▶ Encouraging transparency, appreciation, and living out DANA’s 7 Values.
Special Celebrations	▶ Building camaraderie and shared experiences beyond work routines.
Employee Well-being Festival	▶ Fostering holistic wellness through fitness sessions, mental health workshops, and health checkups.



2024 Culture and Engagement Highlights



DANA Hack 2024

DANA Hack 2024 reflects our commitment to fostering a culture of innovation, learning, and collaboration. This internal program brings together cross-functional teams to co-develop bold digital solutions that support business and have societal impact. In this year's challenge, participants designed concepts for new in app Mini Programs, with the winning team receiving the opportunity to develop their idea and earn share in future revenue.



National Customer Day (Hari Pelanggan Nasional)

In celebration of National Customer Day 2024, we extended appreciation not only to our external users, but also to our internal customers, the dedicated DANAM8s who power our operations. The event featured surprise activations led by senior leaders and managers, who distributed coffee, snacks, and even cooked comfort food as gestures of gratitude. The program aimed to strengthen our internal culture of service, foster connection, break down hierarchical barriers, and reinforced a culture of appreciation and service from the inside out.

Employee Resource Groups (ERGs)

To further promote belonging and shared interests, DANA supports a vibrant ERGs ecosystem, which is DANAM8s-led communities that bring together individuals with common passions across areas such as sports, arts, health, innovation and more.

List of ERGs available at DANA:

- DANA Photography
- DANA Fight Club
- DANA Gowes
- DANA Runners
- DANA Badminton
- DANA Main Bola
- DANA Music
- DANA Basketball
- DANA Riders
- DANA Book Club

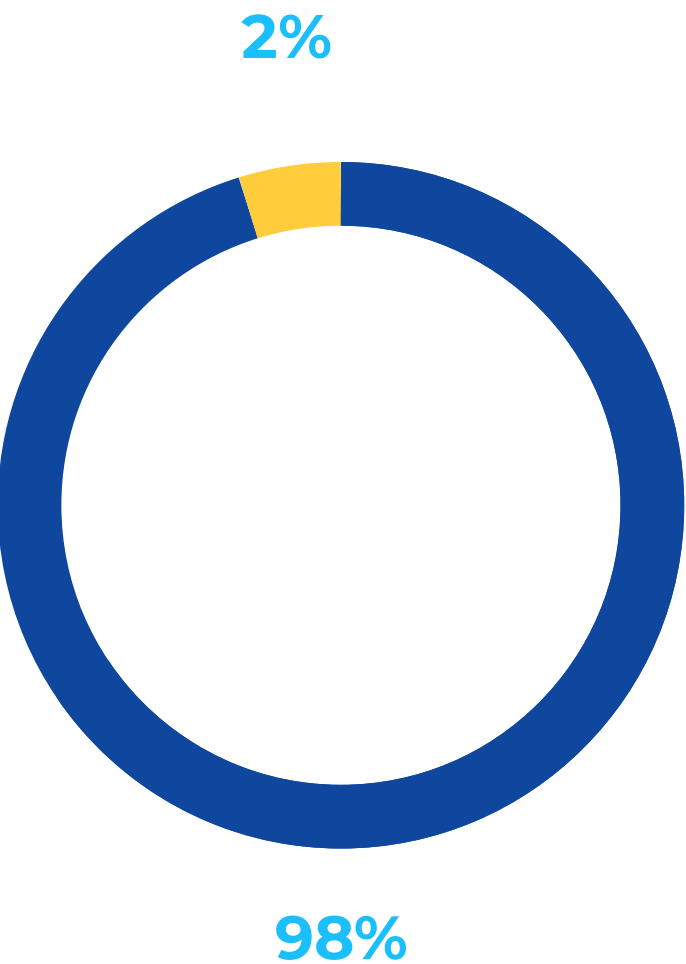
The resource groups provide additional spaces for DANAM8s to build relationships, collaborate outside of their immediate teams, and pursue personal interests, all while reinforcing DANA's inclusive and dynamic culture.



Diversity, Equity, and Inclusion (DEI)

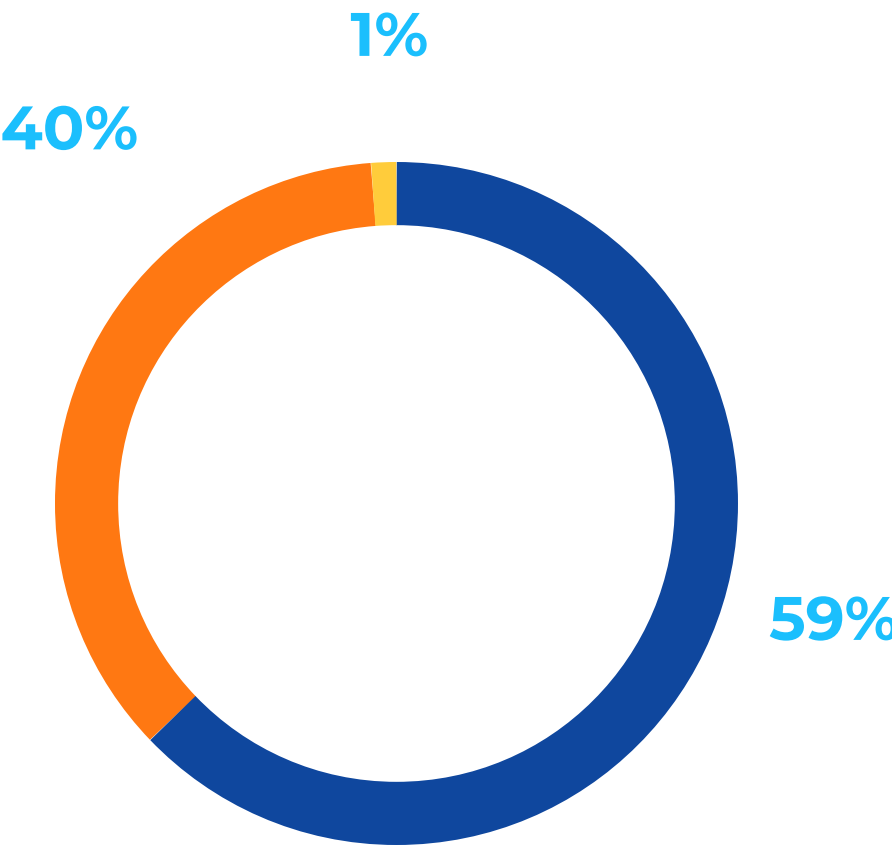
DANA's commitment to Diversity, Equity, and Inclusion (DEI) is grounded in a belief that real progress happens when merit, potential, and meaningful contribution are what open doors, not privilege or bias. We recognize that inclusion isn't just a policy, it's a practice. From how we hire and grow talent, to how we show up for each other in everyday interactions, we are committed to merit-based growth and inclusive leadership and creating a workplace where everyone feels seen, heard, and respected. We are proud of the inclusive culture we continue to build, one that values curiosity, courage, and care, and we remain dedicated to making DANA a place where all individuals can thrive and grow.

Employees by employment status:



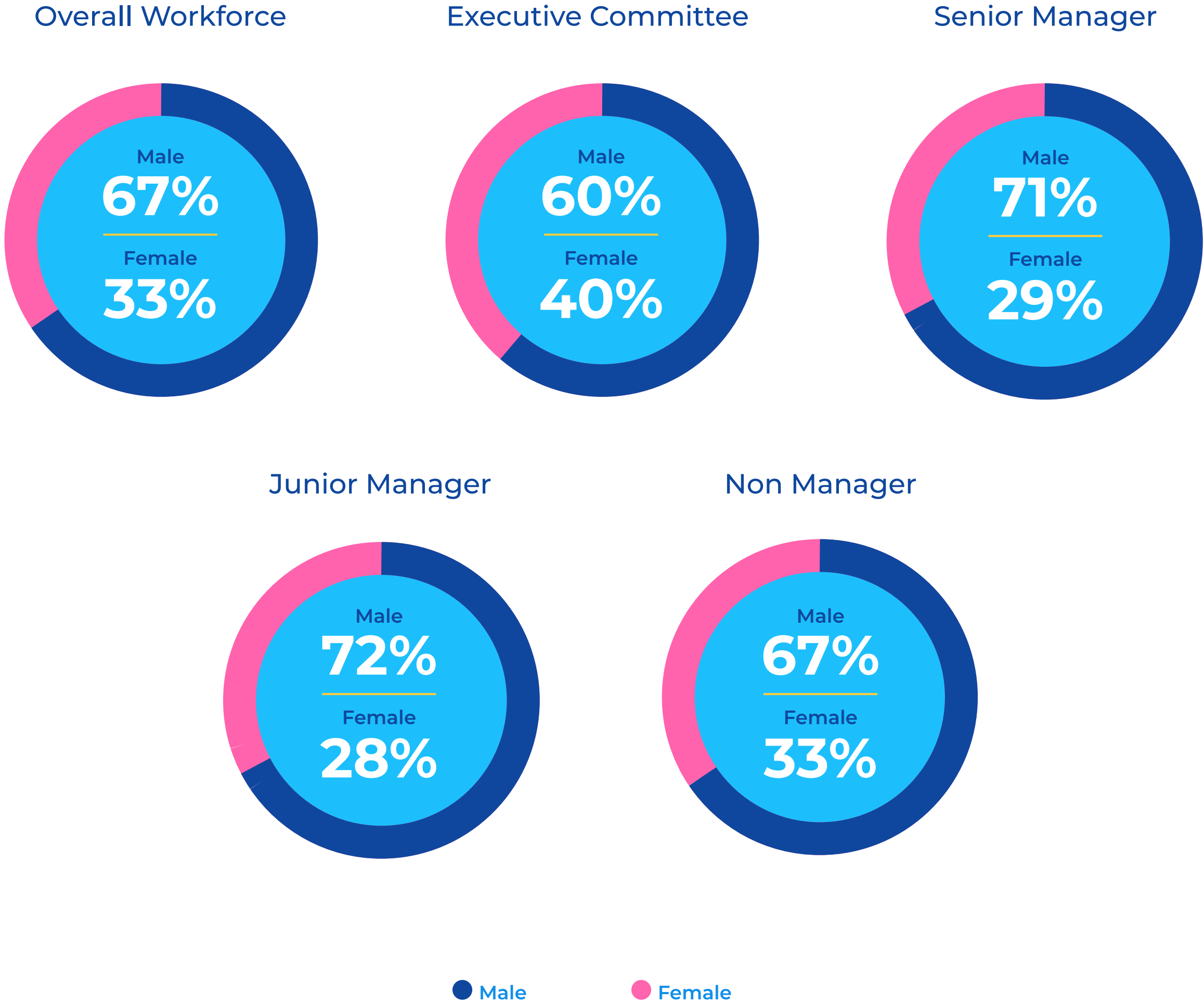
● Permanent ● Contract

Employees by age:



● <30 ● 31-50 ● >50

Employee Diversity:





Ignatia Suwarna, VP of Engineering
Women in Tech: Leading with Balance and Boldness

"While I'm proud to represent women in tech leadership, I've never expected special treatment, and I value that DANA holds everyone to the same standards. For me, true inclusion means being judged by performance and impact. I've always chosen to lead with results and let my work speak for itself. Balancing professional responsibility with family life is undeniably complex. It requires intentional trade-offs, like shifting my schedule to be present for my child during the day and continuing to work after hours when needed. I don't see this as asking for favors, but as making deliberate choices to sustain both leadership and life. I'm grateful that DANA supports this balance through its hybrid work model and flexible work arrangements. Diversity isn't just about representation; it's about creating an environment where everyone, regardless of gender, can excel. That's the culture we should all strive to build."

Empowering Communities

DANA believes that inclusive progress begins at the community level. We are committed to supporting and empowering the communities around us by extending access to digital tools, building trust through education, and fostering connection through shared experience. Through our thought leadership platform, we deliver discussions on technology, AI, digital literacy, and emerging innovation topics to a broader audience, bridging the gap between industry developments and everyday users. Our community initiatives go beyond payments, they build belonging, spark opportunity, and reinforce our purpose of creating a more inclusive digital economy.



Unity through Sport

Launched during the post-pandemic tech winter of 2023, DANA Cup was born out of a simple but powerful idea: bring together Indonesia's digital talent through sport and shared spirit. What began with just basketball and mini soccer has grown into a multi-sport tournament for Indonesia's top tech companies, digital banks, and fintech startups. The event fosters cross-sector inclusivity, supports mental well-being, and serves as a networking platform for professionals in the digital ecosystem. Now an annual initiative, DANA Cup has become a symbol of unity and resilience in Indonesia's technology ecosystem.

DANA Cup Highlights:

- **4** categories: Badminton, basketball, Mobile Legends, mini soccer.
- **1082** employees from **64** companies participated in 2025.
- **80%** are satisfied with the overall DANA Cup experience.



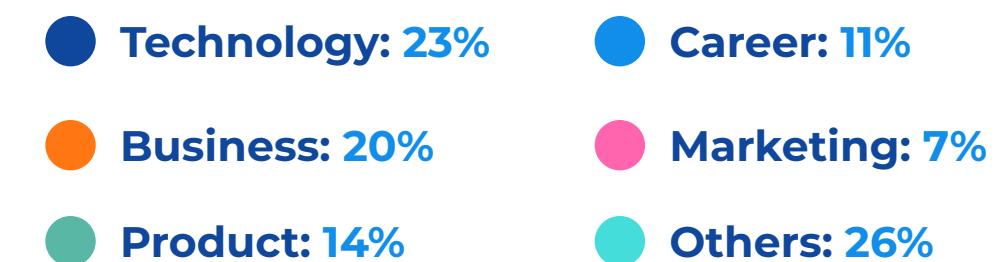
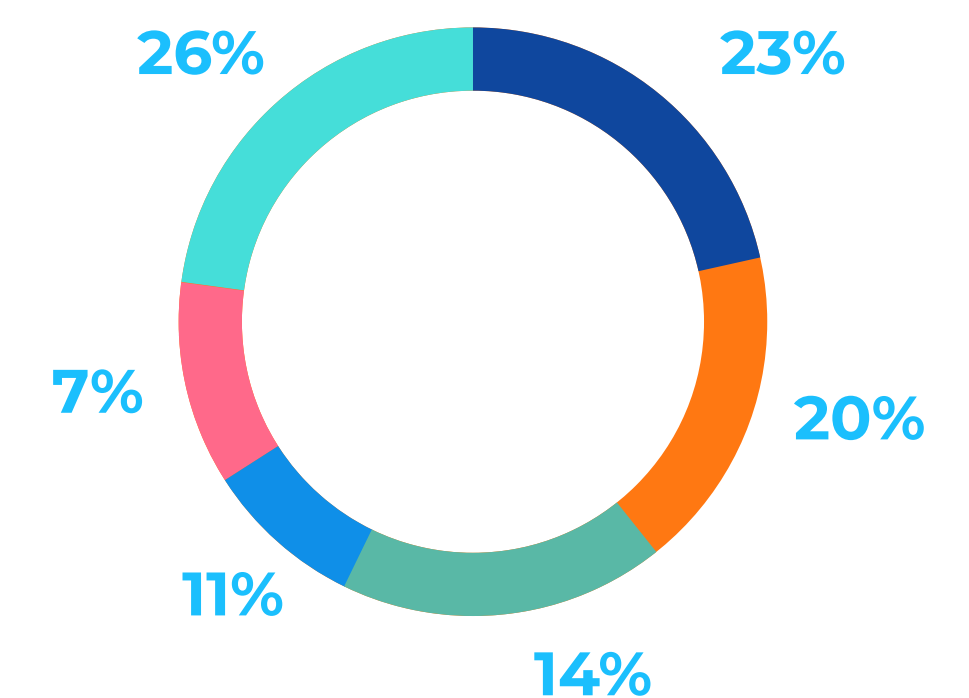
Sharing knowledge through Bicara DANA

Bicara DANA is our strategic speakership and thought leadership platform, empowering DANA talents to share expertise on business sustainability, inclusive technology, digital safety, and leadership in industry forums, university talks, and fintech panels both locally and regionally. Since 2020, this initiative has helped shape DANA's voice both domestically and regionally. Speaking fees are donated to Bicara DANA's charity wallet, often redirected to empowerment programs such as SisBerdaya and DisBerdaya. This initiative increases brand trust and talent pipeline interest by aligning DANA with purpose-driven storytelling and industry thought leadership. We plan to expand this platform globally in 2025, ensuring our values are reflected in conversations shaping the future of finance and tech.

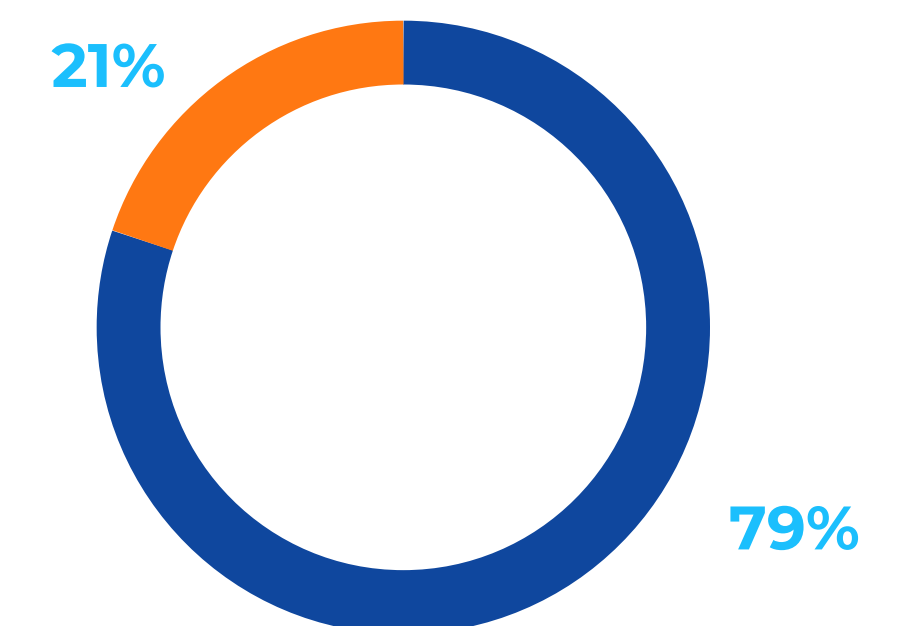
Bicara DANA Highlights:

~280 employees engaging in speaking events across **~20** topics in 2024

Percentage of topics covered:



Percentage of events by type:





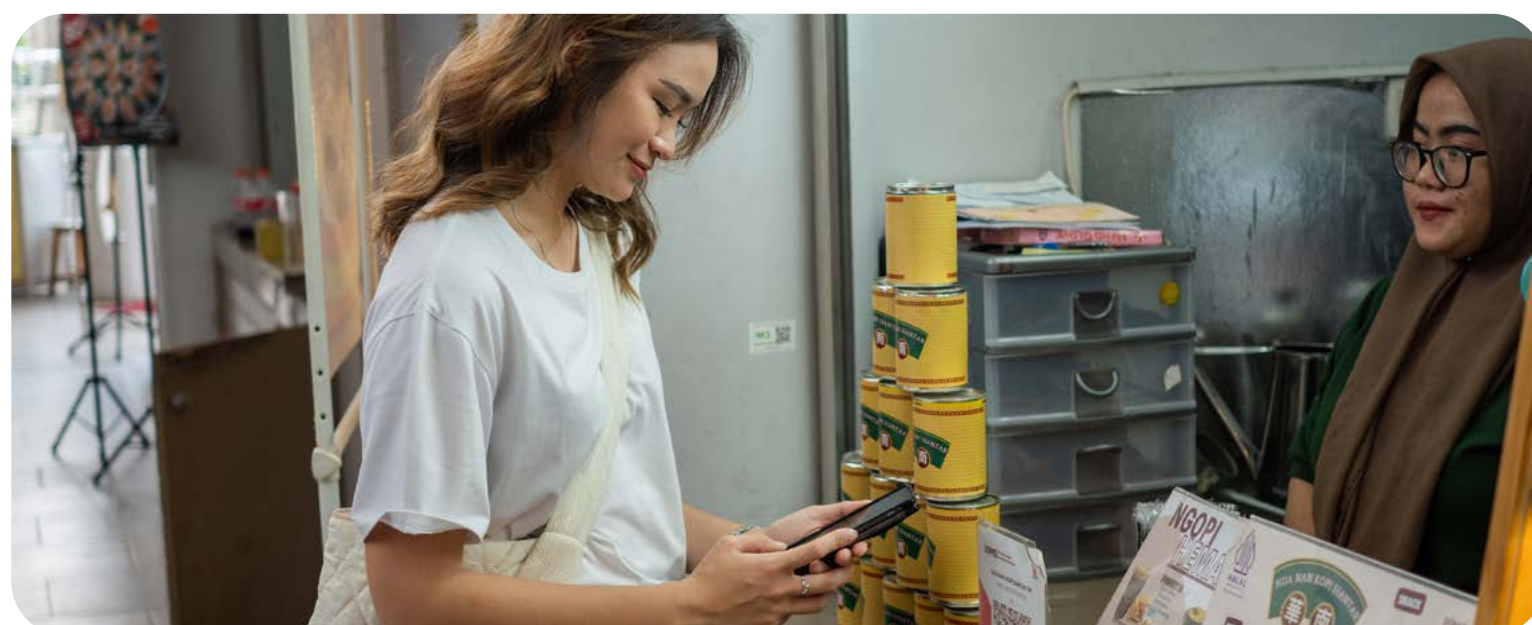
Sobat DANA as Peer Educators

Originally launched to manage social media engagement during high-volume periods, Sobat DANA has evolved into a vibrant youth-driven education community. With over 80 members actively engaged in regular group chats and events, ambassadors have begun organically amplifying our fraud awareness efforts in their communities. DANA aims to strengthen Sobat DANA's role as peer educators and gradually focus engagement around key user segments, including MSMEs, tech communities, and underbanked youth.



Digitalizing Natuna Island

In partnership with the Coordinating Ministry for Maritime and Investment Affairs (Kemenkomarves), DANA participated in a mission to support the digital inclusion of Natuna Island, one of Indonesia's most remote and underserved regions. It represented DANA's commitment to bringing digital infrastructure to the last mile, showcased our support for government-led digital inclusion agendas, and highlighted our flexibility in adapting digital solutions to fit regional needs. This initiative laid the groundwork for future collaborations in underbanked and underserved regions across Indonesia.



MSME Food Stalls at DANA Office

We are committed to empowering entrepreneurs and fostering community-driven economic growth. One of our most grounded initiatives is hosting food stalls operated by local MSMEs, including businesses led by people with disabilities, within our own office spaces. In 2024, we welcomed 83 MSME food stalls, including 3 disability-owned businesses, allowing them to serve breakfast, lunch, and snacks to our employees without any rental fees.



Environmental Efficiency



Energy Management and GHG Emissions

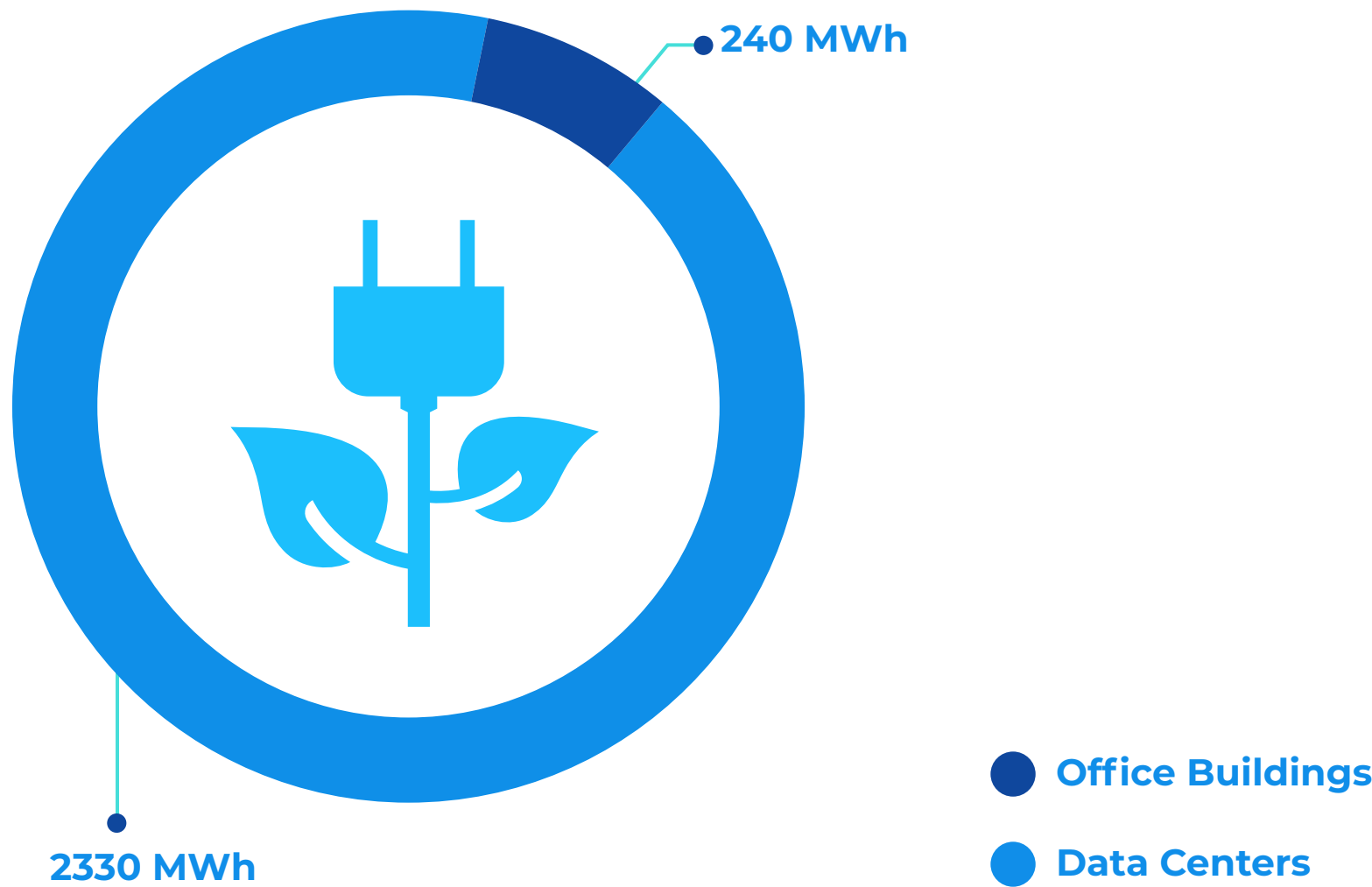
We recognize that operating a digital platform at scale comes with a responsibility to minimize our environmental impact. While our digital-first model results in a smaller operational footprint compared to traditional financial institutions, we are committed to continuously improving energy efficiency, reducing emissions, managing waste responsibly, and supporting Indonesia’s broader climate goals. Our environmental strategy is deeply rooted in technology, from optimizing power usage in our data centers with real-time energy monitoring and next-generation servers, to balancing server loads that reduce unnecessary emissions. To further strengthen our climate-related governance, we plan to conduct a climate risk scenario analysis in the coming years to better understand and prepare for potential environmental impacts on our operations and value chain.

Energy Management and GHG Emissions

DANA is committed to managing our energy use responsibly and contributing to transparent climate disclosures. In 2024, our total electricity consumption reached 2,570 MWh, split between office buildings and co-located data centers, both powered by Indonesia’s national grid (PLN).

We also began tracking our operational greenhouse gas emissions, with Scope 2 emissions totaling 2,132 metric tons of CO₂e. While we do not currently produce direct emissions, we are committed to identifying and calculating relevant Scope 3 categories going forward, particularly those related to our supply chain and vendor ecosystem, to further strengthen our climate strategy.

2024 Energy Use by Facility Type (MWh):



2024 GHG Emissions by Scope (metric tons of CO₂e):

Operational GHG Emissions by Scope	Scope 1 GHG Emissions (metric tons of CO ₂ e) ¹²
	N/A
	Scope 2 GHG Emissions (metric tons of CO ₂ e) ¹³
	2,132



2024 Environmental Highlights

0.14 Grams CO₂e per Transaction

Office Buildings

Our headquarters at Capital Place Jakarta and our new office in Bumi Serpong Damai (BSD) City, Tangerang are central to our energy efficiency efforts. We are committed to operating workplaces that promote sustainability, employee wellbeing, and responsible resource use. Key initiatives around energy management include:

- **LED lighting** has been deployed in most areas, with some non-LED lighting remaining only in a portion of Level 18. BSD offices are primarily LED-equipped.
- **Motion sensors** in BSD office meeting rooms to automate lighting controls. We are currently assessing their effectiveness for potential implementation at Capital Place office.

Data Centers

DANA operates from co-located data centers and does not have direct ownership or operational control over the physical infrastructure. This arrangement inherently limits our ability to influence facility level energy efficiency measures. Nevertheless, we are committed to optimizing what is within our scope to reduce energy intensity and proactively implementing several key initiatives to optimize energy use and minimize environmental impact, including:

- **Optimization of IT equipment:** Transitioning to next-generation servers and processors that deliver enhanced power usage effectiveness (PUE), thereby reducing the energy consumption per unit of computing performance.
- **Power and cooling management:** Optimizing server layout to improve airflow and thermal distribution, supporting efficient cooling and reducing unnecessary energy expenditure.

- **Real-time energy monitoring at rack and server levels:** Energy consumption tracked at granular levels, including per rack and per server, enabling dynamic load balancing and timely identification of inefficiencies.
- **Load optimization and balancing:** Equitable distribution of computational loads across server racks to prevent energy spikes and maintain stable power usage profiles.





Waste Management

DANA is committed to responsible waste management and believes it is important to our overall sustainability strategy. As part of our efforts, we began tracking our waste and introduced recycling and composting programs at DANA HQ in July 2024, in partnership with Waste4Change. Waste4Change is responsible for waste collection, final disposal and providing monthly report on waste management.

Our waste management initiatives include:

- Recycling bins are available throughout our office to recycle cans, plastic, and paper.
- Compost bins available for food waste.
- Reusable metal utensils and ceramic dishes are available in our office pantry.
- Water jugs and glasses are available in our meeting rooms.
- Socialization to office support on waste management.
- Partnership with Waste4Change to process residual waste into cement fuel using Refuse Derived Fuel (RDF) technology.

Throughout July to December, we produced a total of **6,757** kg of waste, 50% of it was recycled and composted.



2024 Waste by Disposal Method:

Waste Diversion

● Recycled ● Composted ● Residue



Electronic Waste

Each year, we retire IT hardware across our office operations and data centers. We sell retired laptops that are still in great condition to our employees for a very reasonable price through auction. We also partner with a third-party vendor to dispose and recycle retired electronics and tech equipment that are broken or in poor condition. Throughout 2022-2024, we retired 327 laptops, 72% was sold to employees and 28% was disposed to a third-party vendor. We plan to continue this initiative on an annual basis.



Green Building Certifications

We are committed to operating in spaces that reflect our environmental values. Our headquarters at Capital Place Jakarta has been awarded the Green Mark GoldPlus Certification by Singapore's Building and Construction Authority (BCA), recognizing its sustainable design and operations. The building was designed with energy efficiency, occupant wellness, and resource conservation in mind, which directly supports DANA's environmental priorities. Environmentally friendly features include:

- **High-efficiency lighting systems** with LED fixtures.
- **Double-glazed façade** glass to optimize natural lighting while reducing thermal load.
- **Recycled water** for cooling.
- **Energy efficient** air conditioning units.
- **Green landscaping** with rainwater harvesting.
- Use of **recycled and eco-friendly construction materials**, such as reclaimed wood and Oriented Strand Board (OSB) paneling.
- **Shuttle services** to nearby public transportation hubs for employees.

Although individual water consumption is not tracked, we benefit from the building's water efficiency systems, including recycled water for cooling and landscaping. Looking ahead, we are exploring opportunities to obtain our own green office interior certification for DANA office space to further promote a healthier and more sustainable workplace.



Sustainable Office Design and Sustainability Integration

We are committed to embedding sustainability into how we design and use our workspaces. Our office interiors are curated with both environmental and cultural considerations in mind. Key features include:

- **No curtains policy:** ensuring that maximum natural sunlight enters the office space, reducing reliance on artificial lighting and enhancing indoor wellbeing.
- **Open layout design** with no dedicated executive rooms, promoting collaboration and space democratization.
- **Reclaimed wood furniture** from Muara Kuin Floating Market and particle board desks crafted from repurposed materials.
- Furniture and finishes selected for **durability, recyclability, and low environmental impact.**
- **Indonesian cultural celebration** through 226 themes and **1,129 common office supplies, furnishings, and equipment** incorporating subtle Indonesian elements.



This commitment to a unique, sustainable workspace was nationally recognized when DANA became the first office to receive the prestigious **“Office with the Most Indonesian Themes” awards from the Indonesian World Records Museum (MURI)**. Our design philosophy reflects our broader commitment to nation-building, inclusivity, creative excellence, and environmentally responsible operations.





Governance & Responsibility



Customer Satisfaction

We believe that every innovation we build should start and end with our users. Customer satisfaction is the foundation of our “Customer First” culture, and we are committed to actively listening to feedback, acting on insights, and refining experiences to foster long-term loyalty, both externally and internally among teams. We view customer satisfaction not just as a goal, but as a responsibility, one that shapes how we design, deliver, and continuously improve our services. From adopting advanced technologies to embedding user feedback into every design sprint, our efforts are driven by the conviction that a friendly product is one that listens, evolves, and empowers.

Technology for User-Centered Experiences

In 2025, DANA piloted the use of graph databases and analytics to better understand complex users and transaction behavior at scale. This innovation enables faster identification of suspicious activity, enhanced personalization and more accurate service recommendations, delivering more personalized, contextual, and secure user experiences. By mapping relationships between users, merchants, and transaction flows, our teams in Engineering, Risk, Compliance, and Product are empowered with real-time insights to make informed decisions that improve both trust and usability.

External Customer Satisfaction

We track external customer satisfaction using two key performance indicators, Customer Satisfaction Score (CSAT) and Net Promoter Score (NPS), which are monitored regularly and discussed weekly during the Customer Voice Forum, attended by DANA’s Executive Committee and product leads. These insights directly inform product and service improvements.

Customer Satisfaction Score (CSAT)

CSAT measures both users’ and merchants’ satisfaction with specific experiences, such as transaction completion or customer support interactions. The score is captured after issue resolution or interaction with DANA’s digital assistant, DIANA. Maintained by our Customer Service (CS) team, this score is used to continuously refine issue resolution and user journeys.

Net Promoter Score (NPS)

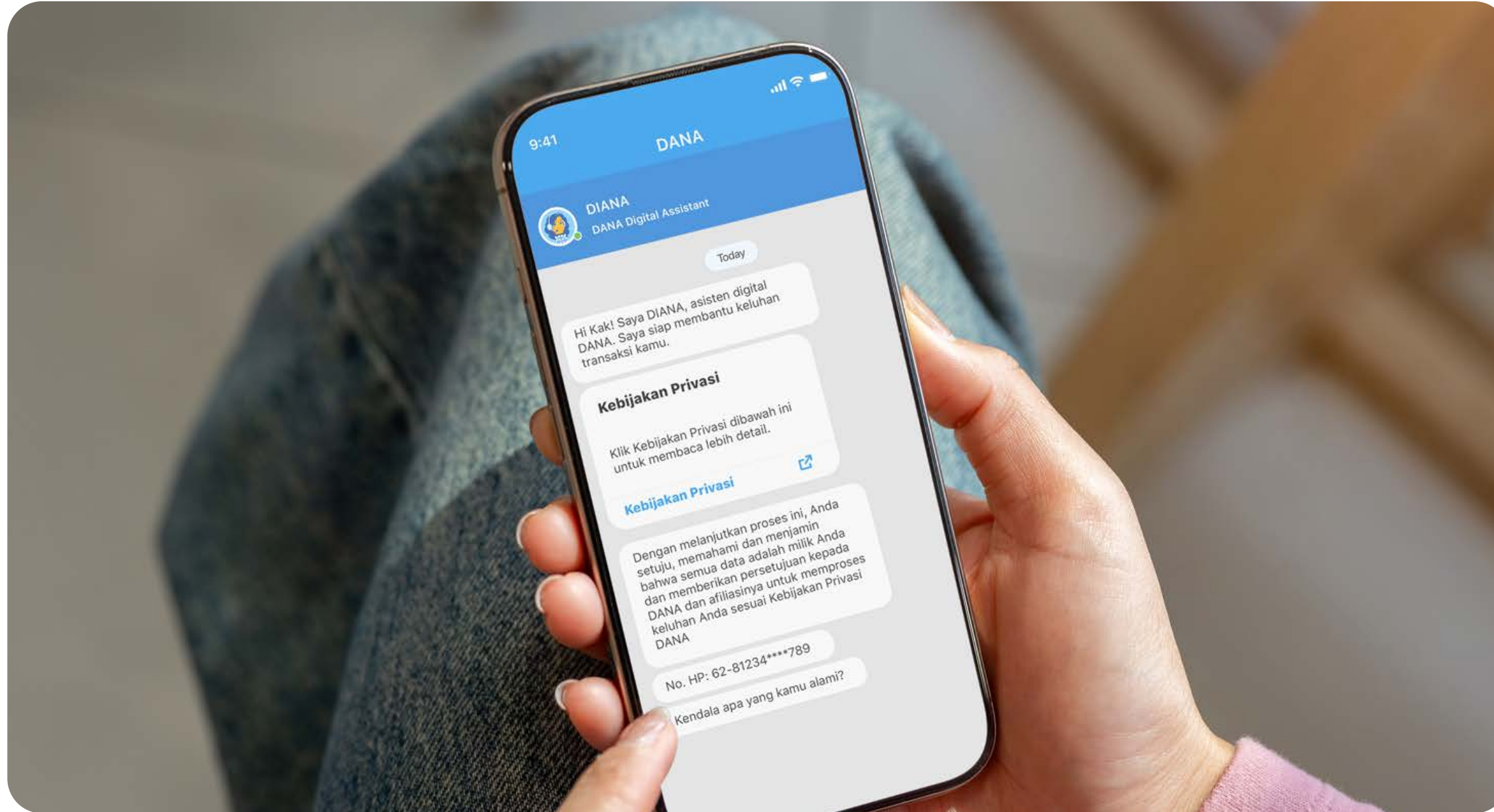
NPS is a customer experience metric that measures customer loyalty and satisfaction by asking customers how likely they are to recommend DANA’s product or service to others. The score is surveyed after users have finished transactions and maintained by the Customer Care Insights and Analytics (CS) and Product team. Through these systems, we gather actionable insight across the user journey. Complaints raised through NPS and CSAT are escalated, tracked, and prioritized in the Customer Voice Platform.

2024 CSAT Score:

67.45% (Target 75%)

2024 CSAT Score:

84.44% (World-class benchmark: 80)



DIANA: DANA's Digital Assistant

Launched in response to soaring complaint volumes during the pandemic, DIANA is a 24/7 chatbot that now resolves the majority of user issues independently through an in-app Resolution Center. The implementation of Chatbot and RPA integration reduces operational costs while maintaining support quality. Live agents used to handle 100% of open tickets. Due to DIANA implementation, agents now only handle around 5% of open tickets.

DIANA Highlights:

95% Deflection Rate in 2024

Smart Friction

We introduced a “smart friction” feature in 2024, which is an added confirmation steps before transferring to unfamiliar contacts, were developed based on fraud-related complaints, showcasing how user voice fuels innovation.

Internal Customer Satisfaction

DANA’s “Customer First” value even starts from within. We believe exceptional external service stems from effective, respectful internal collaboration and mutual support. Through our Customer First Index (CFI), we measure inter-departmental service quality and use the results to drive learning programs and process improvements. The CFI framework is strategically designed, primarily measuring two core dimensions that significantly influence overall service quality perception:

● Responsiveness:

How quickly and effectively teams support internal requests, reflecting agility and timely support.

● Reliability:

The consistency and trustworthiness of service provided by one team to another, highlighting dependable and accurate support.



CFI facilitates constructive feedback exchange between departments. These insights help leaders identify areas of friction and guide learning programs, cross-functional collaboration, and internal service standards for improvement. This continuous improvement ultimately enhances business processes, fosters deeper collaboration, and optimizes DANA's operational efficiency, reinforcing our customer-centric culture.

Internal Customer Satisfaction Highlights

2024 Customer First Index (CFI) Score:

3.84 out of 5





Cybersecurity and Information Security

DANA's cybersecurity strategy is built on proactive risk management, multi-layered defense systems, and strong governance through continuous employee education, and external third-party validation. We are committed to identifying, mitigating, and preventing security threats at every level of our platform.

Key pillars of our approach include:

- **Proactive Threat Detection and Response:** Real-time monitoring via Security Information and Event Management (SIEM) tools, advanced detection via honeypots, and threat intelligence. collaborations to detect and neutralize risks early.
- **Secure-by-Design Products:** Embedding security into every stage of our product development lifecycle, including secure coding practices and static code analysis.
- **Governance and Structure:**



- **Third-Party Validation:** DANA's security programs are independently validated through ISO 27001 and PCI DSS certifications, affirming our commitment to the highest international cybersecurity standards.
- **Employee Awareness and Training:** Cybersecurity training and regular refresher courses, phishing simulations, and cybersecurity awareness campaigns to ensure that our employees are empowered to recognize risks and act securely, both in and outside of the workplace.
- **Collaborative Security Ecosystem:** Working with industry peers and regulators under frameworks and regulations like the PBI No. 2/2024 on Cyber Resilience Collaboration.

ISO/IEC 27001:2022 and
PCI-DSS v.4.0.1 Certification
A rating³ throughout 2024
100% of employees participated in phishing simulation

To ensure resilience and continuous monitoring, we operate a centralized Command Center and benchmark our performance with platforms like Security Scorecard, maintaining an A rating throughout 2024. We are also actively collaborating with communities to monitor external threats and executing mitigation actions to enhance the establishment of information security protection through our Thread Intelligence Programs.



A Multi-Layered Cybersecurity Strategy

DANA deploys security at every critical touchpoint through four integrated defense layers. We are committed to continuously upgrading these controls to meet evolving cybersecurity standards, including further automating risk detection and incident response systems with AI and machine learning models to discover more findings from the code level instead of production.

Layer	Defense Focus	Technologies/Systems
1	Application-Level Security	Focuses on securing user-facing features of the app. We apply PIN, biometric authentication, and One-Time Passwords (OTP) to validate user identity and prevent unauthorized access. Security measures like secure coding, SSL pinning, and in-app protection tools are embedded directly into the app to safeguard user data and communications.
2	Device-Level Security	Protects against risks from device manipulation or unauthorized access. We detect jailbroken or rooted devices and monitor for behavioral anomalies that may indicate fraud. This layer helps block high-risk access points and reinforces our end-user protection.
3	Infrastructure Security	This layer protects the backend systems, networks, and data in transit. We use firewalls, anti-DDoS protection, and real-time threat monitoring (SIEM) to prevent attacks and ensure availability. DNS protection and intrusion prevention systems further support secure and stable operations.
4	API-Level Security	Ensures that DANA’s system integration and third-party communications are secure. We validate traffic structure, encrypt communications, and enforce authentication and token management for secure API access. Web Application Firewall (WAF) helps filter malicious requests and ensure API integrity.



DANA PROTECTION

DANA Protection and User-Facing Safeguards

We are committed to protecting our users not only through infrastructure, but through user-centered tools that promote awareness, control, and confidence. Our user protection offering, DANA Protection, supports user-facing unauthorized transactions, failed top-ups, or duplicate payments through clear and reliable resolution pathways. Additional in-app features include:

- **Scam Checker**
- **Security Check-Up**
- **Smart Friction Alerts**

We also integrate with Indonesian Ministry of Communication and Digital Affairs (Komdigi)'s Suspicious Account Checker (Cek Rekening) and Fraudulent Number Reporting Platform (Aduan Nomor) via host-to-host API, enabling users to verify and report potential fraud directly within the app.

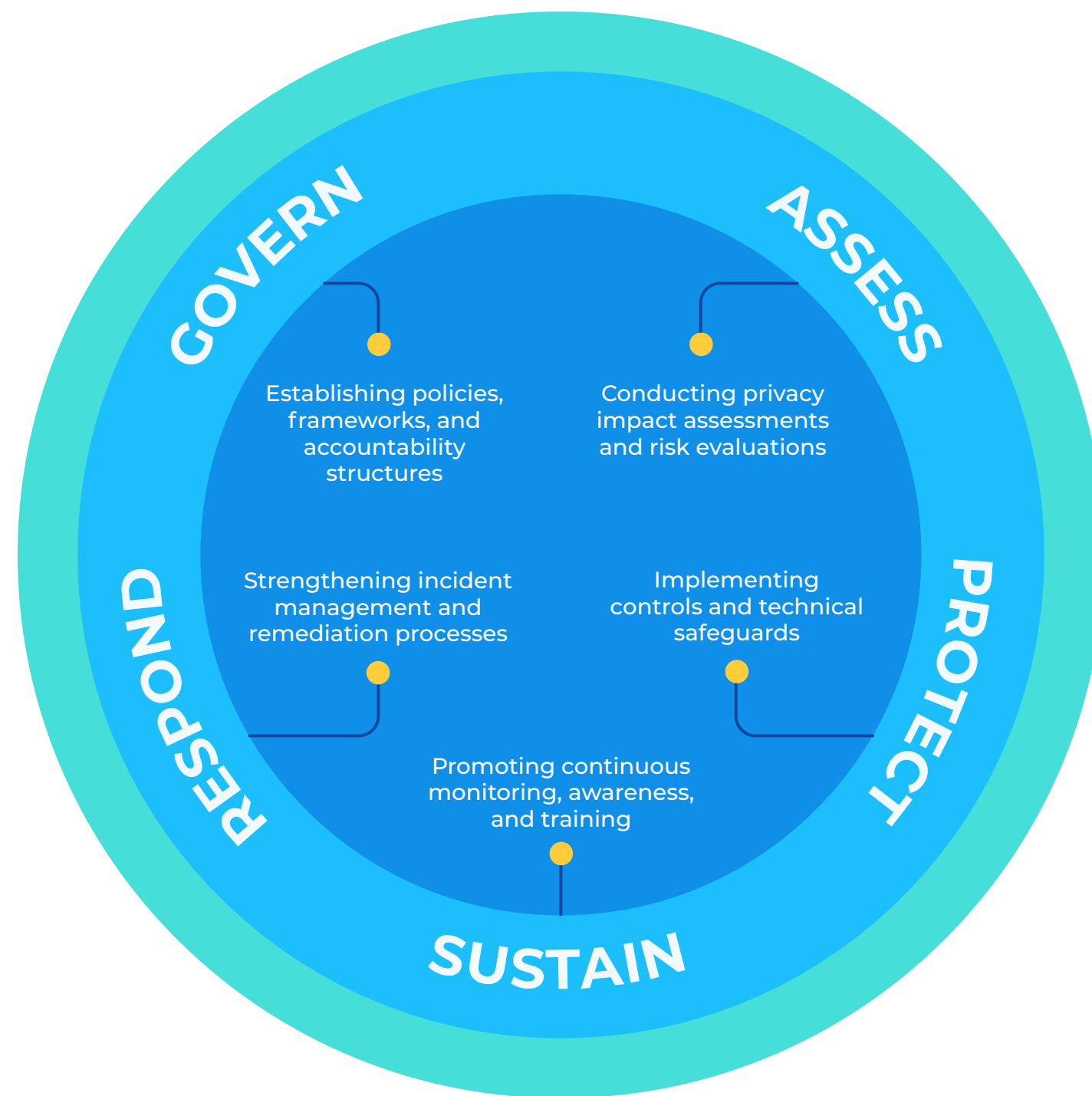




Data Privacy Management

Our Commitment to Responsible Data Stewardship

We are committed to protecting personal data in full alignment with Indonesia's Personal Data Protection Law (UU PDP) and internationally recognized privacy principles. DANA's data privacy strategy is built around a structured lifecycle framework.



Privacy and security are embedded into our product design, operational processes, and employee culture, ensuring data protection across the full information lifecycle. To further institutionalize our privacy efforts, we launched the DANA Data Protection & Privacy Centre, a cross-functional working group that integrates experts from IT Security, Corporate Legal & Compliance, Enterprise Risk Management, Data Science & Platform, Technical Operations, and Back End Engineers.

To further institutionalize our privacy efforts, we launched the DANA Data Protection & Privacy Centre, a cross-functional working group that integrates experts from IT Security, Corporate Legal & Compliance, Enterprise Risk Management, Data Science & Platform, Technical Operations, and Back End Engineers.

Key responsibilities of the working group include:

- Developing and refining privacy policies and operational procedures.
- Monitoring compliance with the PDP Law and global data protection standards.
- Conducting internal privacy audits and risk assessments.
- Leading awareness campaigns and training programs across the organization, including PDP Socialization Campaigns, “DANA Data Protection & Privacy Centre” platform launch, and targeted communication on data minimization and responsible data handling.

This initiative reflects our proactive commitment to building a culture where data privacy is everyone's responsibility, from leadership to all employees. Throughout 2024, DANA has maintained zero material data breaches, as defined by applicable threshold, demonstrating the effectiveness of our data security frameworks, risk mitigation practices, and employee vigilance. We are committed to strengthening our foundation through the ISO 27701 certification for Privacy Information Management Systems (PIMS).

0 Zero Material Data Breaches



Compliance Management

As a regulated financial technology platform, DANA is accountable to a broad range of stakeholders, including regulators, partners, investors, and the wider financial ecosystem. We are committed to upholding the highest standards of compliance, ethics, and operational integrity to ensure the long-term trust and safety of our platform. Technology plays a foundational role in our compliance efforts, most notably through the piloting of graph database and analytics that help us uncover relationship between users, merchants, and transactions. This capability enhances real-time fraud detection, Anti-Money Laundering (AML) efforts, and compliance investigations.

Through strong internal policies, proactive monitoring systems, and education-driven initiatives, we take a holistic and tech-enabled approach to preventing financial crime and maintaining platform integrity.

We focus on four critical areas of financial crime risk:

- **Fraud**
- **Money laundering and terrorist financing**
- **Corruption and bribery**
- **Online gambling**

~4,400 Total Hours of Compliance Training in 2024

Fraud Management and Online Gambling Prevention

We are committed to identifying and preventing fraud and online gambling through a multi-layered detection and response strategy and supporting government efforts to combat online gambling, in alignment with Indonesian law. Our fraud and online gambling management strategy is proactive and adaptive, focusing on early detection and swift response. DANA is one of the few companies actively reporting related activities to regulators and industry partners.

Our key initiatives include:

- **Implementing AI-Powered Detection:** Leveraging artificial intelligence into our fraud detection system to identify and flag anomalous transaction patterns.
- **Strengthening Merchant Screening and Oversight:** A more rigorous due diligence during onboarding and proactive and continuous merchant monitoring through Cyber Patrol to detect associations with fraud and gambling activity.
- **Freeze and Blacklist Procedures:** Procedures including suspensions for confirmed violations, with user notification and a 90-day closure window.
- **In-app Safety Features:** Smart Friction feature, Security Check-Up (self check-up features and tips to increase the security of users' account), and Scam Checker.
- **Regulatory Collaboration:** Partnership with regulatory bodies, industry partners, and platforms like the Indonesia Anti-Scam Center (IASC) to report and address violations effectively and share intelligence and best practices.

Despite being one of the most transparent platforms in reporting such activities, online gambling transactions remain less than 1% of DANA's total volume. We continuously advocate for more systemic coordination in the industry to combat these risks effectively.



Anti-Money Laundering (AML), (CTF) and Sanctions Compliance

DANA is committed to complying with Indonesian regulations and global AML/CTF standards. We maintain a robust AML/CTF program, consistent with national and global standards.

Our key practices include:

- **Product risk assessment:** Evaluation of new offerings prior to launch to ensure measures necessary to mitigate financial crime risks are in place.
- **Customer Due Diligence:** Comprehensive identification and verification processes to ensure the legitimacy of our user base.
- **Transaction monitoring:** Continuous surveillance of financial activities against known risk indicators to detect and report suspicious transactions.
- **Sanction Screening:** Regular checks against international sanctions lists and risk scoring for politically exposed persons (PEPs) to identify high risk clients and prevent prohibited transactions.
- **Regular Audits:** Independent reviews to ensure the design and operating effectiveness of the AML/CTF program.
- **Regulatory Reporting:** Timely filing of Suspicious Transaction Reports (STRs) to the Financial Transaction Reports and Analysis Center (PPATK) and other relevant authorities.
- **Training & Awareness:** Mandatory annual AML Awareness training with completion rate of 91% in 2024.

The AML team also manages backwash reviews of the full user base and applies scoring models to prioritize investigative efforts.

Using Graph Database to Strengthen Compliance

In 2025, we began piloting graph database and analytics technology to enhance our efforts in fraud prevention, anti-money laundering (AML), and online gambling detection. This advanced platform enables us to uncover hidden patterns and relationships by mapping connections between users, merchants, and transactions, going beyond linear analysis. With this insight, our Compliance, Risk, and Engineering teams can detect suspicious behavior faster, build more responsive risk scoring models, and make better-informed decisions in real time.

This initiative reflects our belief that technology should not only serve innovation, but also responsibility. Graph analytics is becoming a foundational part of how we protect our users and partners, reinforcing the integrity and security of our platform.

Corruption and Bribery Prevention

DANA is committed to maintaining a zero-tolerance policy toward corruption and bribery. This principle is embedded in our internal Code of Conduct, which applies to all employees and third-party partners. Our approach focuses on awareness, prevention, and accountability through:

- **Code of Conduct:** Clear guidelines outlining acceptable behaviors and practices introduced during onboarding and reinforced through periodic refreshers.
- **Employee Training:** Anti-Corruption topic integrated into our Code of Conduct training and our overall compliance curriculum.
- **High-Risk Profiles Monitoring:** Monitoring of high-risk profiles (including PEPs) with dedicated oversight and investigative protocols.
- **Escalation protocols:** Process for reporting and investigating suspected misconduct, including whistleblower mechanism.



Awareness and Education Initiatives

We are committed to educating users and raising public awareness on digital financial literacy to help users protect themselves from financial crimes. In addition to our platform safeguards, we actively educate users through a variety of channels, formats, and partnerships.

Key initiatives include:

- **In-app User Education:** Interactive simulations through Tipu Online (Fraud Mini Program) and Waspada Online (Online Gambling Mini Program) that illustrates how financial crimes occur, helping users recognize common red flags and encouraging them to make safer financial decisions, such as investing rather than gambling.
- **Online and Offline Campaigns:** Fraud prevention campaigns (#AwatJebakanBadman and #CekUlangYuk) and online gambling prevention campaign (STOP JUDI ONLINE).
- **User Education in Collaboration with Regulators:** DANA actively works with institutions such as Bank Indonesia, Indonesian Financial Authority, Komdigi, and Indonesian Financial Transaction Reports and Analysis Center (PPATK) to support nationwide financial literacy efforts and consumer protection campaigns. Analysis Center (PPATK) and other relevant authorities.

This year, we are taking compliance to the ground by introducing a mobile customer service unit that brings fraud education and assistance directly to users. DANA will continue to invest in compliance innovation and cross-sector partnerships to uphold the integrity of our platform. In doing so, we not only protect our users but also help elevate standards for the entire digital financial services ecosystem in Indonesia.

Strengthening Consumer Protection Through GeberPK 2024 with Bank Indonesia

DANA received recognition for our creative contributions to the Gerakan Bersama Edukasi Perlindungan Konsumen (GeberPK) 2024 campaign through our social media and in-app content. We educated the general public on safe financial behavior, contributing to over 300,000 digital impressions and engagements. Our approach to raise public awareness on fraud prevention and secure digital transaction and its effectiveness in promoting consumer protection was recognized by Bank Indonesia.





Appendix

Materiality Assessment Methodology

DANA conducted its first materiality assessment in 2024 to better identify sustainability topics that are most important to our business and stakeholders and prioritize sustainability topics most relevant to our stakeholders and long-term business sustainability. The results of the assessment, which was informed by internal and external stakeholder feedback, identified eight material topics. DANA is committed to regularly assessing the sustainability landscape to focus our strategy and reporting approach on the most important issues for our business and stakeholders. We will be refreshing our materiality assessment regularly.

A. Topic Identification

We benchmarked, analyzed, and identified relevant topics based on peer reports, industry trends, global sustainability reporting frameworks, including SASB and the Task Force on Climate-related Financial Disclosures (TCFD), and assessments from leading sustainability rating agencies.

B. Stakeholder Engagement

We gathered stakeholder perspectives through a combination of interviews, questionnaires, and desktop research to understand the most important topics to each group. This included input from our Management Team, founders, and both internal and external stakeholder groups.

C. Material Topic Prioritization

We identified, prioritized and validated sustainability topics based on two key dimensions:

1. Importance to Stakeholders – including customers, employees, vendor partners, channel partners, regulators, and investors
2. Impact on Business – relevance to DANA’s operational performance, reputation, and long-term value creation

The results were reviewed by DANA’s Management Team and refined into eight material topics. This process informs the focus of our sustainability strategy and future disclosures.



Appendix

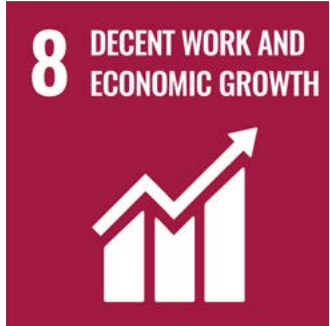
United Nations Sustainable Development Goals (UN SDGs) Index

DANA is committed to advancing sustainable development in alignment with the United Nations Sustainable Development Goals (UN SDGs). As a digital financial platform serving users across Indonesia, our efforts support a range of global priorities, from promoting financial inclusion, to fostering innovation.

This index provides an overview of how our key sustainability initiatives contribute to specific SDGs. While we recognize that our primary impact areas align most closely with selected goals, we continuously explore opportunities to deepen our contribution across the broader sustainability agenda.

SDG	TARGET	RELEVANCE
	Target 1.4 <ul style="list-style-type: none">By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, including financial services.	DANA is committed to enabling equitable access to secure, affordable, and user-friendly financial services. Our products are designed to reach underserved and unbanked populations, including low-income users, women, informal workers, and micro-entrepreneurs. Through features like DANA Bisnis, integration with MSME, and targeted financial education programs, we empower users with tools to manage money, grow their businesses, and participate fully in the digital economy.
	Target 3.8 <ul style="list-style-type: none">Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.	DANA offers micro-insurance products that are low-cost, digitally accessible, and available nationwide, making them especially relevant for low-income users and those without access to traditional insurance channels.
	Target 5.a <ul style="list-style-type: none">Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.	Our platform enables women-led micro and small enterprises to easily register for DANA Bisnis, access digital payments, and manage finances securely, without the need for complex infrastructure or formal banking. Beyond the platform, our initiatives, SisBerdaya and DisBerdaya, provide support to women entrepreneurs and women with disabilities through business training, mentoring, and access to funding.



SDG	TARGET	RELEVANCE
	Target 8.3 <ul style="list-style-type: none">Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.	DANA plays a direct role in strengthening the country’s financial infrastructure while empowering MSMEs to participate in the formal economy. Our product offers MSMEs a seamless entry point into digital finance, equipping them with tools to accept payments, monitor transactions, and manage finances securely even without a traditional bank account.
	Target 8.10 <ul style="list-style-type: none">Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.	
	Target 9.3 <ul style="list-style-type: none">Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets.	We expand digital access to financial services and responsible credit solutions for individuals and small-scale enterprises across Indonesia. Through features like DANA Cicil, a flexible installment payment service currently available to selected users, we are piloting ways to offer affordable credit to those who may not have access to traditional financing channels. As part of our broader platform ecosystem, we also support MSMEs by integrating them into digital value chains.
	Target 10.2 <ul style="list-style-type: none">By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.	As a digital wallet serving users across Indonesia’s cities, islands, and income levels, DANA helps lower systemic barriers to participation in the digital economy. Our committed to inclusion is reflected in our user-friendly interface, low-cost transaction features, and dedicated programs, which empower women and people with disabilities to grow their businesses and gain financial independence. We are also exploring improvements to better support underserved and mobile populations, including reducing transaction costs for digital payments and preparing for future remittance-related services. As cross-border continues to expand, DANA aims to contribute to more equitable, efficient, and affordable financial systems.
	Target 10.c <ul style="list-style-type: none">By 2030, reduce to less than 3 percent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 percent.	



SDG	TARGET	RELEVANCE
	<p>Target 12.5</p> <ul style="list-style-type: none">▶ By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse.	<p>We recognize that environmental responsibility extends beyond energy use, it also includes how we manage waste within our office operations. We are building a culture of waste prevention, reduction, and responsible disposal through engagement with internal teams, office support, reuse behaviors promotion, and partnership with Waste4Change to implement a more structured waste management system.</p>
	<p>Target 13.3</p> <ul style="list-style-type: none">▶ Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.	<p>DANA is committed to not only reducing its operational footprint, but also helping build broader environmental awareness across its user base. As part of this commitment, we are developing a mini program focused on climate and environmental education, aimed at increasing public understanding of sustainability, climate, and natural habitat conservation. By leveraging our platform reach, we are strengthening digital pathways for climate literacy and behavioral change.</p>



Sustainability Accounting Standards Board (SASB) Index

DANA is committed to enhancing the transparency, consistency, and comparability of our sustainability disclosures. As part of this effort, we have aligned our reporting with the Sustainability Accounting Standards Board (SASB) framework, referencing metrics most relevant to our industry.

This index maps our sustainability-related disclosures against the SASB standards for the Software & IT Services industry, which reflect key financial and operational sustainability risks and opportunities specific to our business model. Where data is currently unavailable or in development, we have indicated our intent to expand coverage in future reporting

SASB Code	Metric	Disclosure
Environmental Footprint of Hardware Infrastructure		
TC-SI-130a.1	▶ (1) Total energy consumed, (2) percentage grid electricity, and (3) percentage renewable.	(1) 2,570 MWh (2) 100% (3) 0%
TC-SI-130a.2	▶ (1) Total water withdrawn, (2) total water consumed; percentage of each in regions with High or Extremely High Baseline Water Stress.	At this time, DANA does not track water use at the individual office level, as water consumption is managed by the building’s property management and bundled into overall lease agreements. Our headquarters is located in a green-certified building, which implemented recycled water systems and high-efficiency fixtures to manage shared water use responsibly. While DANA’s direct operational water footprint is relatively low, we continue to explore opportunities to improve data visibility and reporting in coordination with our landlords for future disclosure.
TC-SI-130a.3	▶ Discussion of the integration of environmental considerations into strategic planning for data center needs.	DANA operates within co-located data centers, where we do not have direct ownership or control over infrastructure-level utilities, including water use. As such, we currently do not track water withdrawal or consumption data for these facilities. While our ability to manage environmental inputs like water is limited, we maintain an active dialogue with our data center partners and focus on IT-level optimization strategies, including server efficiency, cooling distribution, and real-time energy monitoring, to reduce our indirect environmental impact.



SASB Code	Metric	Disclosure
Data Privacy & Freedom of Expression		
TC-SI-220a.1	<div>▶</div> Description of policies and practices relating to targeted advertising and user privacy.	<p>DANA is committed to upholding the highest standards of user privacy and data protection. In line with Indonesia’s Personal Data Protection (PDP) Law and international standards and best practices, our privacy governance is built around a structured lifecycle framework: Govern, Assess, Protect, Sustain, and Respond.</p> <p>We maintain a zero data sharing policy, meaning we do not share or sell user data with third parties for advertising or commercial gain. Privacy and security are embedded into every stage of product design and operations. Our PDP Working Group, oversees compliance, internal audits, policy development, and awareness-building across the organization.</p> <p>We continue to strengthen our internal controls and employee training programs to ensure data privacy remains a shared responsibility across all levels of the company.</p>
TC-SI-220a.2	<div>▶</div> Number of users whose information is used for secondary purposes.	<p>DANA maintains a strict zero data sharing policy and do not use or sell user data for third-party advertising or commercial purposes.</p> <p>Any use of user information beyond the primary purpose of service delivery is limited to regulatory and compliance obligations, such as fulfilling reporting requirements related to anti-money laundering, fraud prevention, and online gambling investigations, in accordance with applicable Indonesian laws and data protection regulations, and any user information processing follows our policies on privacy notice and user consent. Our data handling practices are governed by a strong privacy framework that prioritizes user trust, legal compliance, and data minimization at every stage.</p>
TC-SI-130a.3	<div>▶</div> Total amount of monetary losses as a result of legal proceedings associated with user privacy.	<p>During the reporting period, DANA has not experienced any major legal proceedings or material financial losses associated with user privacy violations.</p> <p>We are committed to responsible and compliant data handing, supported by our strong data governance framework, which includes a zero data sharing policy and adherence to applicable data protection regulations.</p>



SASB Code	Metric	Disclosure
Data Privacy & Freedom of Expression		
TC-SI-220a.4	<div><div></div><div>(1) Number of law enforcement requests for user information, (2) number of users whose information was requested, (3) percentage resulting in disclosure.</div></div>	<div><div>DANA is committed to upholding the privacy and rights of our users while complying with applicable laws and regulations. Each formal request is carefully reviewed to ensure it is valid, specifically in scope, and align with our internal data protection policies.</div><div>Our response process prioritizes transparency, accountability, and user protection. We take privacy seriously and maintain strict governance over user information request. We ensure that any disclosure of user data is lawful, necessary, and aligned with our broader commitment to user protection and platform integrity.</div><div>Our approach is designed to balance cooperation with authorities and the trusts our users place in us.</div></div>
TC-SI-220a.5	<div><div></div><div>List of countries where core products or services are subject to government-required monitoring, blocking, content filtering, or censoring.</div></div>	<div><div>DANA's products and services comply with applicable local regulations, and we are not currently subject to government-mandated monitoring, blocking, content filtering, or censorship in any jurisdictions.</div><div>DANA has participated in Bank Indonesia's QRIS Cross-Border program, with Malaysia being the first country launched in 2024. Moving forward, DANA will expand its QRIS Cross-Border business to other countries while adhering to FATF recommendations, including avoiding High-Risk Jurisdictions (such as Iran, North Korea, and Myanmar), as well as countries on the Increased Monitoring List due to strategic deficiencies in their regimes to counter money laundering, terrorist financing, and proliferation financing.</div></div>
TC-SI-220a.3	<div><div></div><div>Total amount of monetary losses as a result of legal proceedings associated with user privacy.</div></div>	<div><div>During the reporting period, DANA has not experienced any major legal proceedings or material financial losses associated with user privacy violations.</div><div>We are committed to responsible and compliant data handing, supported by our strong data governance framework, which includes a zero data sharing policy and adherence to applicable data protection regulations.</div></div>



SASB Code	Metric	Disclosure
Data Security		
TC-SI-230a.1	<div><div></div><div>(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of users affected.</div></div>	<div><div>In 2024, DANA recorded zero material data breaches, reflecting the strength of our privacy governance and data security practices.</div><div>Our structured privacy lifecycle, from governance, assessment, protection, monitoring, to response, ensures that user data is safeguarded at every stage. Privacy is embedded into product development, operations, and employee training, and reinforced through the DANA Data Protection & Privacy Centre, a cross-functional working group overseeing policy, compliance, internal audits, and education efforts.</div></div>
TC-SI-230a.2	<div><div></div><div>Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards.</div></div>	<div><div>DANA adopts a proactive, multi-layered approach to identifying and managing data security risks, embedding protection into every stage of our operations and product lifecycle. Our cybersecurity management system is certified by international standards, including ISO/IEC 27001:2022 and PCI-DSS v.4.0.1 Certification, and supported by a structured internal governance framework that includes GRC, Red, Blue, and Purple Teams for risk detection, offensive testing, and integrated defense research.</div><div>We deploy advanced threat detection tools such as SIEM systems, conduct real-time monitoring, and regularly update protocols to defend against evolving threats. Security is integrated into product development through secure-by-design practices and static code analysis.</div><div>In addition to technical controls, we conduct employee training, phishing simulations, and partner with regulators under frameworks and regulations like PBI No.2/2024 on Cyber Resilience Collaboration to ensure cross-sector readiness. This comprehensive strategy helps us maintain a secure and resilient platform, protecting users, partners, and critical data assets.</div></div>



SASB Code	Metric	Disclosure	
Recruiting & Managing a Global, Diverse & Skilled Workforce			
TC-SI-330a.1	▶ Percentage of employees that require a work visa.	0.3%	
TC-SI-330a.2	▶ Employee engagement as a percentage.	80.8%	
TC-SI-330a.3	▶ Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) technical employees, and (d) all other employees.	<div>Overall workforce gender diversity<ul style="list-style-type: none">● Female: 33%● Male: 67%</div> <div>Executive management by gender<ul style="list-style-type: none">● Female: 40%● Male: 60%</div> <div>Non-executive management by gender<ul style="list-style-type: none">● Female: 29%● Male: 71%</div>	<div>Technical employees by gender<ul style="list-style-type: none">● Female: 23%● Male: 77%</div> <div>All other employees by gender<ul style="list-style-type: none">● Female: 55%● Male: 45%</div>
TC-SI-520a.1	▶ Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behaviour regulations.	<div>During the reporting period, DANA has not been subject to any major legal proceedings or incurred any material financial penalties related to anti-competitive behavior or market conduct violations.</div> <div>We remain fully committed to conducting our business in line with fair competition principles and in strict compliance with applicable laws and regulations governing anti-competitive practices and business ethics.</div>	



SASB Code	Metric	Disclosure
Recruiting & Managing a Global, Diverse & Skilled Workforce		
TC-SI-550a.1	▶ Number of (1) performance issues and (2) service disruptions; (3) total customer downtime.	<p>DANA actively monitors performance issues, service disruptions, and user downtime through internal tools and real-time tracking mechanisms. While we do not publicly disclose these specific metrics in this reporting year, we recognize their importance and plan to enhance our transparency overtime.</p> <p>To strengthen real-time oversight, DANA has established a Command Center that enables faster detection, coordination, and resolution of any operational disruptions. This dedicated monitoring hub supports our commitment to platform stability, security, and continuous service availability.</p> <p>We are committed to maintaining a high standard of reliability, scalability, capacity, and security of the platform, and we continue to invest in infrastructure, monitoring, and recovery capabilities to uphold this commitment.</p>
TC-SI-550a.2	▶ Description of business continuity risks related to disruptions of operations.	<p>DANA has implemented a comprehensive Business Continuity Management (BCM) framework designed to ensure the timely recovery and continued operation of critical business functions in the event of disruptions. The policy includes documented Business Continuity Plans (BCPs) and Disaster Recovery Plans (DRPs) that cover a range of potential risks, including natural disasters, utility outages, IT and network disruptions, workforce shortages, and vendor-related incidents.</p> <p>To strengthen operational resilience, DANA maintains two offices and multiple data centers in geographically separate locations, providing built-in redundancy for both workforce and infrastructure continuity. Our data centers follow tiered recovery protocols, with clearly defined Recovery Time Objectives (RTOs) and Recovery Point Objectives (RPOs) to minimize downtime and data loss.</p> <p>We conduct regular testing, simulations, and audits of our continuity plans, and ensure that all critical third-party partners uphold comparable BCP standards. Through this proactive approach, DANA is able to protect essential services and uphold trust among users, partners, and regulators, even in the face of operational challenges.</p>



SASB Code	Metric	Disclosure
Activity Metrics		

TC-SI-000.A	<div><div></div><div>(1) Number of licenses or subscriptions, (2) percentage cloud-based.</div></div>	<p>This metric is not applicable to DANA's business model, as we do not operate on a license- or subscription-based revenue structure. As a digital wallet and financial technology platform, our performance is better reflected through operational and usage-based metrics.</p> <p>Instead of subscriptions, DANA discloses key indicators such as number of transactions processed and growth, which more accurately represent the scale and engagement of our platform. These metrics provide stakeholders with meaningful insight into our platform activity and growth trajectory. Please see the About Us section for more information.</p>
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Global Reporting Initiative (GRI) Index

This report has been prepared in alignment with the Global Reporting Initiative (GRI) Standards. DANA has reported the information cited in this GRI content index for the period January 1, 2024 to December 31, 2024 with reference to the GRI Standards.

In this section, we present our GRI Content Index, which maps the disclosures included in this report against the relevant GRI indicators. Where applicable, we have provided direct references to corresponding sections and noted any omissions or disclosures in development.

GRI Standard	Disclosure	Location or Direct Answer
GRI 2: General Disclosures 2021		
The Organization and its Reporting Practices		
2-1	▶ Organizational details	<p>DANA Indonesia (DANA), formed in 2018, is a leading Indonesian digital wallet and financial technology platform committed to enabling inclusive, secure, and accessible financial services for all.</p> <p>DANA’s headquarter is located in Jakarta, Indonesia.</p> <p>See the About Us section of this report for more details.</p>
2-2	▶ Entities included in the organization’s sustainability reporting	<p>Entities included in the sustainability report are listed below:</p> <p>PT. Dana Digital Group (DDG)</p> <p>PT. Aliansi Teknologi Indonesia (ATI)</p> <p>PT. Espay Debit Indonesia Koe (EDIK)</p> <p>PT. Aliansi Wikrama Sejahtera (AWS)</p> <p>PT. Aliansi Saka Rinjani (ASR)</p> <p>PT. Garuda Dana Nusantara (GDN)</p> <p>PT. Indonesia Airawata Finance (IAF)</p>



GRI Standard	Disclosure	Location or Direct Answer
GRI 2: General Disclosures 2021		
The Organization and its Reporting Practices		
2-3	▶ Reporting period, frequency and contact point	<p>All data and performance metrics presented covers the calendar year 2024 unless otherwise stated. Reports are published on an annual basis. The reporting boundaries for this report include and cover all activities consolidated for financial reporting.</p> <p>This report was published in December 2025. Point of contact: sustainability@dana.id</p>
2-4	▶ Restatements of information	None.
2-5	▶ External assurance	DANA's 2025 Sustainability Report has not been externally assured. DANA plans to assure its environmental metrics and ultimately its full Sustainability Report by an independent third-party moving forward.
Activities and workers		
2-6	▶ Activities, value chain and other business relationships	About Us, page 5
2-7	▶ Employees	Human Capital Management, page 30
2-8	▶ Workers who are not employees	Human Capital Management, page 30



GRI Standard	Disclosure	Location or Direct Answer
GRI 2: General Disclosures 2021		
Governance		
2-9	<div><div></div><div>Governance structure and composition</div></div>	<p>DANA's governance structure is designed to ensure effective leadership, accountability, and strategic oversight across all areas of the business. The highest level of decision making within the company is led by our Chief Executive Officer (CEO), who is supported by the Executive Committee. The Executive Committee comprises leaders from key functional areas, including operations, product, technology, risk, finance, and compliance. Together, they are responsible for shaping strategic direction, overseeing business performance, and managing company-wide risks and priorities.</p> <p>For details on the composition of the leadership, please refer to the Diversity, Equity, and Inclusion (DEI) section of this report.</p>
2-15	<div><div></div><div>Conflicts of interest</div></div>	<p>Our Code of Conduct outlines clear principles and guidelines to ensure that employees avoid situations where personal interests could interfere with their responsibilities to the company. Employees are required to disclose potential conflicts that may influence decision-making.</p> <p>Please contact DANA team for more information on our internal Code of Conduct Policy.</p>



GRI Standard	Disclosure	Location or Direct Answer
Strategy, Policies and Practices		
2-22	▶ Statement on sustainable development strategy	Letter to Our Stakeholders, page 3
2-23	▶ Policy commitments	Letter to Our Stakeholders, page 3
2-24	▶ Embedding policy commitments	Compliance Management, page 57
2-25	▶ Processes to remediate negative impacts	DANA upholds a commitment to accountability and integrity by establishing internal mechanisms to address and remediate negative impacts. Employees are expected to report violations of the Code of Conduct through official communication channels to the Compliance Committee. Please contact DANA team for more information on our internal Code of Conduct Policy.
2-26	▶ Mechanisms for seeking advice and raising concerns	<p>DANA provides all employees with access to formal mechanisms for seeking advice or raising concerns regarding ethical, legal, or policy-related matters. Employee may report suspected violations of the Company's Code of Conduct through an established whistleblower mechanism. Reports can be submitted directly through DANA's official communication channels and are directed to the Compliance Committee.</p> <p>Please contact DANA team for more information on our internal Code of Conduct Policy.</p>



GRI Standard	Disclosure	Location or Direct Answer
Strategy, Policies and Practices		
2-27	▶ Compliance with laws and regulations	Compliance Management, page 57
2-28	▶ Membership associations	<p>DANA is a member of the industry associations listed below:</p> <ul style="list-style-type: none">● Kamar Dagang dan Industri Indonesia (KADIN)● Asosiasi Sistem Pembayaran Indonesia (ASPI)● Asosiasi Fintech Indonesia (AFTECH)● Asosiasi E-Commerce Indonesia (idEA)



GRI Standard	Disclosure	Location or Direct Answer
Stakeholder Engagement		
2-29	▶ Approach to stakeholder engagement	Stakeholder Engagement, page 11
GRI 3: Material Topics		
3-1	▶ Process to determine material topics	Materiality Assessment Methodology, page 60
3-2	▶ List of material topics	Materiality Assessment Key Findings, page 13
Topic-Specific Disclosures		
GRI 205: Anti-corruption 2016		
3-3	▶ Management of material topics	Compliance Management, page 57
205-1	▶ Operations assessed for risks related to corruption	Compliance Management, page 57
205-2	▶ Communication and training about anti-corruption policies and procedures	Compliance Management, page 57
205-3	▶ Confirmed incidents of corruption and actions taken	Compliance Management, page 57



GRI Standard	Disclosure	Location or Direct Answer
GRI 206: Anti-competitive Behavior 2016		
3-3	▶ Management of material topics	Compliance Management, page 57
206-1	▶ Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<p>During the reporting period, DANA has not been subject to any major legal proceedings or incurred any material financial penalties related to anti-competitive behavior or market conduct violations.</p> <p>We remain fully committed to conducting our business in line with fair competition principles and in strict compliance with applicable laws and regulations governing anti-competitive practices and business ethics.</p>
GRI 302: Energy 2016		
3-3	▶ Management of material topics	Energy Management and GHG Emissions, page 44
302-1	▶ Energy consumption within the organization	Energy Management and GHG Emissions, page 44
302-2	▶ Energy consumption outside of the organization	Energy Management and GHG Emissions, page 44
302-3	▶ Energy intensity	Energy Management and GHG Emissions, page 44



GRI Standard	Disclosure	Location or Direct Answer
302-4	▶ Reduction of energy consumption	Energy Management and GHG Emissions, page 44
302-5	▶ Reductions in energy requirements of products and services	Energy Management and GHG Emissions, page 44
GRI 303: Water and Effluents 2018		
3-3	▶ Management of material topics	Green Building Certifications, page 47
303-3	▶ Water withdrawal	Green Building Certifications, page 47
303-4	▶ Water discharge	Green Building Certifications, page 47
303-5	▶ Water consumption	Green Building Certifications, page 47
GRI 305: Emissions 2016		
3-3	▶ Management of material topics	Energy Management and GHG Emissions, page 44
305-1	▶ Direct (Scope 1) GHG emissions	Energy Management and GHG Emissions, page 44



GRI Standard	Disclosure	Location or Direct Answer
305-2	▶ Energy indirect (Scope 2) GHG emissions	Energy Management and GHG Emissions, page 44
305-3	▶ Other indirect (Scope 3) GHG emissions	Energy Management and GHG Emissions, page 44
305-4	▶ GHG emissions intensity	Energy Management and GHG Emissions, page 44
305-5	▶ Reduction of GHG emissions	Energy Management and GHG Emissions, page 44
GRI 306: Waste 2020		
3-3	▶ Management of material topics	Waste Management, page 46
306-1	▶ Waste generation and significant waste-related impacts	Waste Management, page 46
306-2	▶ Management of significant waste-related impacts	Waste Management, page 46
306-3	▶ Waste generated	Waste Management, page 46



GRI Standard	Disclosure	Location or Direct Answer
306-4	▶ Waste diverted from disposal	Waste Management, page 46
306-5	▶ Waste directed to disposal	Waste Management, page 46
GRI 401: Employment 2016		
3-3	▶ Management of material topics	Human Capital Management, page 30
401-1	▶ New employee hires and employee turnover	Human Capital Management, page 30
401-2	▶ Benefits provided to full-time employees that are not provided to temporary or part-time employees	Human Capital Management, page 30
401-3	▶ Parental leave	Human Capital Management, page 30
GRI 404: Training and Education 2016		
3-3	▶ Management of material topics	Human Capital Management, page 30
404-1	▶ Average hours of training per year per employee	Human Capital Management, page 30



GRI Standard	Disclosure	Location or Direct Answer
404-2	▶ Programs for upgrading employee skills and transition assistance programs	Human Capital Management, page 30
404-3	▶ Percentage of employees receiving regular performance and career development reviews	Human Capital Management, page 30
GRI 405: Diversity and Equal Opportunity 2016		
3-3	▶ Management of material topics	Diversity, Equity, and Inclusion (DEI), page 39
405-1 Diversity of Governance Bodies and Employees		
405-2	▶ Ratio of basic salary and remuneration of women to men	Diversity, Equity, and Inclusion (DEI), page 39
GRI 406: Non-discrimination 2016		
3-3	▶ Management of material topics	Human Capital Management, page 30
406-1	▶ Incidents of discrimination and corrective actions taken	Human Capital Management, page 30



GRI Standard	Disclosure	Location or Direct Answer
GRI 413: Local Communities		
3-3	▶ Management of material topics	Empowering Communities, page 40
413-1	▶ Operations with local community engagement, impact assessments, and development programs	Empowering Communities, page 40
413-2	▶ Operations with significant actual and potential negative impacts on local communities	Empowering Communities, page 40
GRI 418: Customer Privacy 2016		
418-1	▶ Substantiated complaints concerning breaches of customer privacy and losses of customer data	Data Privacy Management, page 56

Footnotes

¹Data as of December 31, 2024.

²Tier 3 and Tier 4 cities.

³Average rating throughout 2024.

⁴Transacting users who have either (i) used a bank card for a transaction (including card binding to their wallet), and/or (ii) topped up their wallet exclusively using bank channels (such as virtual account transfer).

⁵Transacting users who show limited interaction with bank instruments, such as (i) topped up their wallet using bank channels (such as virtual account transfer) but also still topping-up through Over the Counter (OTC) and/or agent channels, or (ii) if the user has ever transferred money to a bank account in their own name but does not top up their wallet using bank channels.

⁶Transacting users who have (i) never topped up their wallets using direct (non-agent) bank channels (such as virtual account transfer), and (ii) never transferred money to a bank account in their own name.

⁷Cities with high internet penetration (above 70%) and high population density (over 1 million residents).

⁸Cities with high internet penetration (above 70%) and low population density (below 1 million residents) and/or cities medium-high to high internet penetration (50-69%) and low to high population density.

⁹Cities with medium internet penetration (33-49%) and low to high population density.

¹⁰Cities with low internet penetration (below 33%) and low to high population density.

¹¹Average increase in revenue and production growth of all SisBerdaya and DisBerdaya finalists from 2023-2025, within 6 months of winning the competition.

¹²DANA rents all offices and data centers, the energy consumed in our office spaces and data centers is considered Scope 2 emissions.

¹³DANA’s Scope 2 emissions are the indirect emissions from the generation for purchased electricity consumed by DANA.

