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PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
31 December 2025

GENERAL RISK

Table 1 Key Metrics - Bank Only

(in million Rupiah)

No	Deskripsi	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24 *)
	Available Capital					
1	Common Equity Tier 1 (CET1)	39,691,860	38,886,392	37,534,781	36,444,302	36,444,302
2	Tier 1	39,691,860	38,886,392	37,534,781	36,444,302	36,444,302
3	Total Capital	41,518,095	40,709,073	39,326,096	38,239,668	37,777,091
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	174,475,976	164,298,308	163,761,258	163,248,932	154,919,039
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	22.75%	23.67%	22.92%	22.32%	23.32%
6	Tier 1 Ratio (%)	22.75%	23.67%	22.92%	22.32%	23.32%
7	Total Capital Ratio (%)	23.80%	24.78%	24.01%	23.42%	24.38%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%	1.00%	1.00%	*1.00%*	1.00%
11	Total CET1 as buffer requirements (row 8 + row 9 + row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 component for buffer	14.80%	15.78%	15.01%	14.42%	15.38%
	Basel III leverage ratio					
13	Total Exposure	258,222,472	247,229,721	237,976,288	239,410,235	227,936,244
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	15.37%	15.73%	15.77%	15.22%	15.85%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	15.37%	15.73%	15.77%	15.22%	15.85%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	15.27%	15.67%	16.04%	15.87%	16.10%
14d	Leverage Ratio, Excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	15.27%	15.67%	16.04%	15.87%	16.10%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	55,040,792	45,536,056	37,840,104	40,447,144	36,609,930
16	Total net cash outflow	36,092,187	32,572,972	30,597,003	29,592,932	28,877,999
17	LCR (%)	152,50%	139,80%	123.67%	136.68%	137.16%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	157,273,017	161,453,821	158,026,173	153,500,527	152,700,638
19	Total Required Stable Funding (RSF)	125,835,768	127,117,498	125,984,365	125,149,837	123,634,772
20	NSFR (%)	124,98%	127.01%	125.43%	122.65%	123.51%

*) As Restated

Table 1. Key Metrics - Consolidated with Subsidiary

No	Deskripsi	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24 *)
	Available Capital					
1	Common Equity Tier 1 (CET1)	50,169,085	49,055,847	47,515,417	46,163,266	48,400,006
2	Tier 1	50,169,085	49,055,847	47,515,417	46,163,266	48,400,006
3	Total Capital	52,266,404	50,995,257	49,414,407	48,071,851	50,306,409
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	206,001,965	192,027,337	190,971,621	190,554,027	185,266,704
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.35%	25.55%	24.88%	24.23%	26.12%
6	Tier 1 Ratio (%)	24.35%	25.55%	24.88%	24.23%	26.12%
7	Total Capital Ratio (%)	25.37%	26.56%	25.87%	25.23%	27.15%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%	1.00%	1.00%	*1.00%*	1.00%
11	Total CET1 as buffer requirements (row 8 + row 9 + row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 component for buffer	16.37%	17.56%	16.87%	16.23%	18.15%
	Basel III leverage ratio					
13	Total Exposure	294,376,265	277,377,361	267,444,726	269,197,037	264,423,245
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.04%	17.69%	17.77%	17.15%	18.30%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.04%	17.69%	17.77%	17.15%	18.30%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	16.94%	17.63%	18.04%	17.80%	18.55%
14d	Leverage Ratio, Excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	16.94%	17.63%	18.04%	17.80%	18.55%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	55,188,844	45,664,004	37,982,977	40,583,086	39,747,375
16	Total net cash outflow	34,727,727	31,338,138	29,775,039	28,385,532	27,444,668
17	LCR (%)	158,92%	145.71%	127,57%	142.97%	144.83%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	179,224,316	171,886,302	169,044,470	165,402,653	164,204,669
19	Total Required Stable Funding (RSF)	152,069,336	139,577,654	138,056,891	137,522,975	136,603,981
20	NSFR (%)	117,86%	123.15%	122,45%	120.27%	120.20%

*) As Restated