Danamon

A member of MUFG

PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
31 March 2026

GENERAL RISK

Table 1 Key Metrics - Bank Only

(in million Rupiah)

No	Deskripsi	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25 *)
	Available Capital					
1	Common Equity Tier 1 (CET1)	38,406,506	39,691,860	38,886,392	37,534,781	36,451,896
2	Tier 1	38,406,506	39,691,860	38,886,392	37,534,781	36,451,896
3	Total Capital	40,279,746	41,518,095	40,709,073	39,326,096	38,156,427
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	176,890,487	174,475,976	164,298,308	163,761,258	163,040,126
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	21.71%	22.75%	23.67%	22.92%	22.36%
6	Tier 1 Ratio (%)	21.71%	22.75%	23.67%	22.92%	22.36%
7	Total Capital Ratio (%)	22.77%	23.80%	24.78%	24.01%	23.41%
	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	13.77%	14.80%	15.78%	15.01%	14.41%
	Basel III leverage ratio					
13	Total Exposure	262,163,166	258,222,472	247,229,721	237,976,288	230,326,681
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	14.65%	15.37%	15.73%	15.77%	15.83%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	14.65%	15.37%	15.73%	15.77%	15.83%
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 (%).	14.82%	15.27%	15.67%	16.04%	16.53%
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 (%).	14.82%	15.27%	15.67%	16.04%	16.53%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	54,044,761	55,040,792	45,536,056	37,840,104	40,447,144
16	Total net cash outflow	38,186,203	36,092,187	32,572,972	30,597,003	29,592,932
17	LCR (%)	141.53%	152.50%	139.80%	123.67%	136.68%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	156,477,790	157,273,017	161,453,821	158,026,173	153,500,527
19	Total Required Stable Funding (RSF)	125,730,701	125,835,768	127,117,498	125,984,365	125,149,837
20	NSFR (%)	124.45%	124.98%	127.01%	125.43%	122.65%

*) As Restated

Table 1. Key Metrics - Consolidated with Subsidiary

No	Deskripsi	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	31/03/2025 *)
	Available Capital					
1	Common Equity Tier 1 (CET1)	49,178,749	50,169,085	49,055,847	47,515,417	46,031,115
2	Tier 1	49,178,749	50,169,085	49,055,847	47,515,417	46,031,115
3	Total Capital	51,325,575	52,266,404	50,995,257	49,414,407	47,989,276
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	209,247,388	206,001,965	192,027,337	190,971,621	193,473,050
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	23.50%	24.35%	25.55%	24.88%	23.79%
6	Tier 1 Ratio (%)	23.50%	24.35%	25.55%	24.88%	23.79%
7	Total Capital Ratio (%)	24.53%	25.37%	26.56%	25.87%	24.80%
	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	15.53%	16.37%	17.56%	16.87%	16.87%
	Basel III leverage ratio					
13	Total Exposure	299,066,451	294,376,265	277,377,361	267,444,726	274,996,793
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	16.44%	17.04%	17.69%	17.77%	16.74%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	16.44%	17.04%	17.69%	17.77%	16.74%
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 (%).	16.61%	16.94%	17.63%	18.04%	17.36%
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 (%).	16.61%	16.94%	17.63%	18.04%	17.36%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	54,196,736	55,188,844	45,664,004	37,982,977	40,583,086
16	Total net cash outflow	37,054,580	34,727,727	31,338,138	29,775,039	28,385,532
17	LCR (%)	146.26%	158.92%	145.71%	127.57%	142.97%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	179,213,886	179,224,316	171,886,302	169,044,470	165,402,653
19	Total Required Stable Funding (RSF)	152,508,538	152,069,336	139,577,654	138,056,891	137,522,975
20	NSFR (%)	117.51%	117.86%	123.15%	122.45%	120.27%

*) As Restated