PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

GENERAL RISK

Key Metrics KM1 - Bank Only

(In million Rupiah)

No	Desccription	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25 *)
	Available Capital					
1	Common Equity Tier 1 (CET1)	38,873,384	38,406,506	39,691,860	38,886,392	37,535,453
2	Tier 1	38,873,384	38,406,506	39,691,860	38,886,392	37,535,453
3	Total Capital	40,931,614	40,279,746	41,518,095	40,709,073	39,233,076
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	188,080,075	176,890,487	174,475,976	164,298,308	163,761,258
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	20.67%	21.71%	22.75%	23.67%	22.92%
6	Tier 1 Ratio (%)	20.67%	21.71%	22.75%	23.67%	22.92%
7	Total Capital Ratio (%)	21.76%	22.77%	23.80%	24.78%	23.96%
	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	12.76%	13.77%	14.80%	15.78%	14.96%
	Basel III leverage ratio					
13	Total Exposure	279,835,338	262,163,166	258,222,472	247,229,721	237,976,287
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	13.89%	14.65%	15.37%	15.73%	15.77%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	13.89%	14.65%	15.37%	15.73%	15.77%
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 (%).	14.76%	14.82%	15.27%	15.67%	16.04%
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 (%).	14.76%	14.82%	15.27%	15.67%	16.04%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	41,885,723	54,044,761	55,040,792	45,536,056	37,840,104
16	Total net cash outflow	32,461,170	38,186,203	36,092,187	32,572,972	30,597,003
17	LCR (%)	129.03%	141.53%	152.50%	139.80%	123.67%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	161,280,243	156,477,790	157,273,017	161,453,821	158,026,173
19	Total Required Stable Funding (RSF)	133,051,927	125,730,701	125,835,768	127,117,498	125,984,365
20	NSFR (%)	121.22%	124.45%	124.98%	127.01%	125.43%

***Restated**

Key Metrics KM1 - Bank Consolidated with Subsidiary

(Rp million)

No	Desccription	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25 *)
	Available Capital					
1	Common Equity Tier 1 (CET1)	47,346,734	49,178,749	50,169,085	49,055,847	44,470,908
2	Tier 1	47,346,734	49,178,749	50,169,085	49,055,847	44,470,908
3	Total Capital	49,697,889	51,325,575	52,266,404	50,995,257	46,721,383
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	223,064,686	209,247,388	206,001,965	192,027,337	197,464,034
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	21.23%	23.50%	24.35%	25.55%	22.52%
6	Tier 1 Ratio (%)	21.23%	23.50%	24.35%	25.55%	22.52%
7	Total Capital Ratio (%)	22.28%	24.53%	25.37%	26.56%	23.66%
	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	13.28%	15.53%	16.37%	17.56%	14.66%
	Basel III leverage ratio					
13	Total Exposure	319,134,050	299,066,451	294,376,265	277,377,361	276,104,169
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	14.84%	16.44%	17.04%	17.69%	16.20%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	14.84%	16.44%	17.04%	17.69%	16.20%
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 (%).	15.65%	16.61%	16.94%	17.63%	16.44%
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 (%).	15.65%	16.61%	16.94%	17.63%	16.44%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	42,037,192	54,196,736	55,188,844	45,664,004	37,982,977
16	Total net cash outflow	31,195,138	37,054,580	34,727,727	31,338,138	29,775,039
17	LCR (%)	134.76%	146.26%	158.92%	145.71%	127.57%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	190,353,680	179,213,886	179,224,316	171,886,302	169,044,470
19	Total Required Stable Funding (RSF)	163,213,859	152,508,538	152,069,336	139,577,654	138,056,891
20	NSFR (%)	116.63%	117.51%	117.86%	123.15%	122.45%

***Restated**

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

Leverage Ratio Report **(In million Rupiah)**

No	Information	Total	
		Bank Only	Consolidated
1	Total assets on the balance sheet in published financial statements (gross value before deducting impairment provision)	268,426,751	311,600,627
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan	-	-
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank	-	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any)	-	-
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	-	-
6	Adjustment to acquisition cost and sales price of financial assets regularly using trade date accounting method	(5,566)	(5,566)
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-	-
8	Adjustment to exposure of derivative transaction	2,616,090	2,991,939
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction	371,337	371,337
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	21,369,928	21,369,928
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(12,943,202)	(17,194,215)
12	Other adjustments	-	-
13	**Total exposure in Leverage Ratio Calculation**	**279,835,338**	**319,134,050**

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PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

Leverage Ratio Calculation Report **(In million Rupiah)**

	Information	Bank Only		Consolidated	
		30-Jun-26	31-Mar-26	30-Jun-26	31-Mar-26
On Balance Sheet Exposure					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) (gross value before deducting impairment provision)	248,806,951	243,380,780	291,638,730	281,399,764
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(7,678,374)	(7,569,485)	(10,296,657)	(9,589,283)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(5,264,829)	(4,714,457)	(6,897,558)	(4,193,298)
7	**Total on-balance sheet exposures**	**235,863,748**	**231,096,838**	**274,444,515**	**267,617,183**
Derivative Exposure					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,452,654	429,022	1,931,589	597,296
9	Add-on amounts for potential future exposure associated with all derivatives transactions	2,202,649	1,911,985	2,441,659	2,126,651
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-
13	**Total derivative exposures**	**3,655,303**	**2,341,007**	**4,373,248**	**2,723,947**
Securities financing transaction exposures					
14	Gross SFT Assets	18,575,022	7,695,986	18,575,022	7,695,986
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
16	Counterparty credit risk exposure for SFT assets refers to Current Exposure calculation	371,337	88,493	371,337	88,493
17	Agent transaction exposures	-	-	-	-
18	**Total securities financing transaction exposures**	**18,946,359**	**7,784,479**	**18,946,359**	**7,784,479**
Other off-balance sheet exposures					
19	Off-balance sheet exposure at gross notional amount	120,868,551	120,134,504	120,868,551	120,134,504
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(99,385,387)	(99,082,430)	(99,385,387)	(99,082,430)
21	(Impairment provision for off balance sheet inline with accounting standard)	(113,236)	(111,232)	(113,236)	(111,232)
22	**Off-balance sheet items**	**21,369,928**	**20,940,842**	**21,369,928**	**20,940,842**
Capital and Total Exposure					
23	**Tier 1 Capital**	**38,873,384**	**38,406,506**	**47,346,734**	**49,178,749**
24	**Total Exposure**	**279,835,338**	**262,163,166**	**319,134,050**	**299,066,451**

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Publication of Risk Exposure and Capital Report
30-Jun-26

Leverage Ratio Calculation Report **(In million Rupiah)**

Information		Bank Only		Consolidated	
		30-Jun-26	31-Mar-26	30-Jun-26	31-Mar-26
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	**13.89%**	**14.65%**	**14.84%**	**16.44%**
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**13.89%**	**14.65%**	**14.84%**	**16.44%**
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	**0.00%**	**0.00%**	**0.00%**	**0.00%**
Disclosures of mean values					
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	2,025,449	4,741,315	2,025,449	4,741,315
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	18,575,022	7,695,986	18,575,022	7,695,986
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	263,285,765	259,208,495	302,584,477	296,111,780
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	263,285,765	259,208,495	302,584,477	296,111,780
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	14.76%	14.82%	15.65%	16.61%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	14.76%	14.82%	15.65%	16.61%

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

CAPITAL RISK
Capital Composition (CC1)

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(In million Rupiah)

	Component	Bank	Consolidated	Ref. No. from Publication Balance Sheet
	Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	13,981,548	13,759,992	a + b + c
2	Retained earnings	30,104,473	40,432,110	d + e + f
3	Accumulated other comprehensive income (and other reserves)	138,354	138,354	g + h + i
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**44,224,377**	**54,330,456**	
	Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	(2,627,766)	j + k
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(506,894)	(1,790,867)	l + m
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	N/A	
11	Cash-flow hedge reserve	N/A	N/A	
12	Shortfall of provisions to expected losses	N/A	N/A	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined-benefit pension fund net assets	N/A	N/A	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	N/A	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	N/A	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	N/A	
20	Mortgage servicing rights (amount above 10% threshold)	-	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	N/A	
22	Amount exceeding the 15% threshold	N/A	N/A	
23	of which : significant investments in the common stock of financials	N/A	N/A	
24	of which : mortgage servicing rights	N/A	N/A	
25	of which : deferred tax assets arising from temporary differences	N/A	N/A	
26	National specific regulatory adjustments			
26a	Under provision between regulatory provision and impairment value on productive assets	-	-	
26b	Under provision between regulatory provision and impairment value on non productive assets	(86,164)	(86,164)	
26c	Deferred tax assets	(1,032,011)	(1,528,306)	n
26d	Investments	(3,725,924)	(950,619)	o
26e	Short of capital on insurance subsidiary company	-	-	
26f	Capital securitisation exposure	-	-	
26g	Others	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28	**Total regulatory adjustments to Common Equity Tier 1**	**(5,350,993)**	**(6,983,722)**	
29	**Common Equity Tier 1 capital (CET1)**	**38,873,384**	**47,346,734**	
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	-	
31	of which: classified as equity under applicable accounting standards	-	-	
32	of which: classified as liabilities under applicable accounting standards	-	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	N/A	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	-	
35	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	
36	**Additional Tier 1 capital before regulatory adjustments**	-	-	
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	N/A	N/A	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	N/A	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	N/A	
41	National specific regulatory adjustments			
41a	Placement of funds in instruments AT 1 at other Banks	-	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	**Total regulatory adjustments to Additional Tier 1 capital**	-	-	
44	**Additional Tier 1 capital (AT1)**	-	-	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**38,873,384**	**47,346,734**	

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

CAPITAL RISK
Capital Composition (CC1)

(In million Rupiah)

	Component	Bank	Consolidated	Ref. No. from Publication Balance Sheet
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	12,083	12,083	p
47	Directly issued capital instruments subject to phase out from Tier 2	N/A	N/A	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-	
49	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	
50	General reserves of regulatory provision on productive assets (max. 1.25% of RWA Credit Risk)	2,046,147	2,339,072	
51	**Tier 2 capital before regulatory adjustments**	**2,058,230**	**2,351,155**	
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	N/A	N/A	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
54	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5 % threshold but that no longer meets the conditions (for G-SIBs only)	N/A	N/A	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	N/A	
56	National specific regulatory adjustments			
56a	Sinking fund	-	-	
56b	Placement of funds in Tier 2 instruments at other Banks	-	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	-	
58	**Tier 2 capital (T2)**	**2,058,230**	**2,351,155**	
59	**Total capital (TC = T1 + T2)**	**40,931,614**	**49,697,889**	
60	**Total risk weighted assets**	**188,080,075**	**223,064,686**	
	Capital ratios and buffers			
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**20.67%**	**21.23%**	
62	**Tier 1 (as a percentage of risk weighted assets)**	**20.67%**	**21.23%**	
63	**Total capital (as a percentage of risk weighted assets)**	**21.76%**	**22.28%**	
64	**Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)**	**3.50%**	**3.50%**	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.00%	0.00%	
67	of which: G-SIB buffer requirement	1.00%	1.00%	
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**12.76%**	**13.28%**	
	National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
71	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
	Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	N/A	
73	Significant investments in the common stock of financials	N/A	N/A	
74	Mortgage servicing rights (net of related tax liability)	N/A	N/A	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	N/A	
	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	N/A	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	N/A	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	N/A	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	N/A	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	N/A	N/A	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	
82	Current cap on AT1 instruments subject to phase out arrangements	N/A	N/A	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	
84	Current cap on T2 instruments subject to phase out arrangements	N/A	N/A	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

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Capital Reconciliation (CC2)

(In million Rupiah)

No	Accounts	Bank	Consolidated	Ref. No.
	ASSETS			
1	Cash	2,201,554	2,297,544	
2	Placements with Bank Indonesia	10,951,694	10,951,694	
3	Placements with other banks	6,279,905	6,745,006	
4	Spot and derivative receivables	1,039,213	1,381,309	
5	Marketable securities owned	24,627,950	24,535,168	
6	Securities sold under repurchase agreements (repo)	14,197,686	14,197,686	
7	Securities purchased under resale agreements (reverse repo)	4,372,571	4,372,571	
8	Acceptance receivables	1,168,629	1,168,629	
9	Loans	171,987,693	170,424,654	
10	Sharia financing	16,835,653	16,666,996	
11	Consumer financing receivables	-	37,465,024	
	Allowance for impairment losses on consumer financing receivables -/-	-	(2,474,895)	
12	Investments			
	a. Calculated as capital deduction factor	3,725,924	950,619	o
	b. Not calculated as capital deduction factor	38,455	38,455	
13	Other financial assets	2,538,211	2,624,937	
14	Allowance for impairment losses on financial assets -/-			
	a. Marketable securities	(106,582)	(106,582)	
	b. Loans	(7,566,407)	(7,709,795)	
	c. Others	(5,385)	(5,385)	
15	Intangible assets			
	a. Goodwill	-	3,621,393	j
	b. Other Intangible assets	2,591,162	5,386,409	l
	Accumulated amortisation on intangible assets -/-			
	a. Goodwill	-	(993,627)	k
	b. Other Intangible assets	(2,084,268)	(3,595,542)	m
16	Fixed assets and equipment	4,664,549	6,675,658	
	Accumulated depreciation of fixed assets and equipment -/-	(2,779,669)	(4,092,774)	
17	Non earning asset			
	a. Idle properties	64,309	64,309	
	b. Foreclosed assets	387,338	387,338	
	c. Suspense accounts	18	18	
	d. Interbranch assets	-	-	
18	Leased receivables	-	3,637,564	
19	Other assets			
	a. Deferred tax assets calculated as capital deduction factor	1,032,011	1,528,306	n
	b. Other assets not calculated as capital deduction factor	4,586,163	5,161,278	
	Total Assets	**260,748,377**	**301,303,965**	

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

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Capital Reconciliation (CC2)

(In million Rupiah)

No	Accounts	Bank	Consolidated	Ref. No.
	Liabilities & Equity			
1	Current accounts	29,344,815	28,212,633	
2	Savings	40,878,916	40,878,916	
3	Time deposits	110,096,585	110,096,585	
4	E-money	-	-	
5	Loans from Bank Indonesia	-	-	
6	Borrowings from other banks	5,928,909	5,928,909	
7	Spot and derivative / forward liabilities	1,958,450	1,906,010	
8	Securities sold under repurchase agreements (repo)	18,229,226	18,229,226	
9	Acceptance payables	1,168,629	1,168,629	
10	Marketable securities issued	-	11,449,644	
11	Borrowings			
	a. Can be calculated in the capital component	12,083	12,083	p
	b. Can not be calculated in the capital component	12,917	8,547,615	
12	Security deposits	6,990	6,990	
13	Interbranch liabilities	-	-	
14	Other liabilities	9,056,513	13,459,958	
15	Minority interest	-	7,087,291	
	Total Liabilities	**216,694,033**	**246,984,489**	
16	Issued and fully paid capital			
	a. Authorized capital	10,000,000	10,000,000	a
	b. Unpaid capital -/-	(4,004,423)	(4,004,423)	b
	c. Treasury stock -/-	-	-	
17	Additional paid-up capital			
	a. Agio	7,985,971	7,764,415	c
	b. Disagio -/-	-	-	
	c. Capital paid in advance	-	-	
	d. Others	8,511	116,393	
18	Other comprehensive income			
	a. Gain			
	i. Can be calculated in the capital component	25,326	25,326	g
	ii. Can not be calculated in the capital component	(25,282)	(16,766)	
	b. Losses			
	i. Can be calculated in the capital component	(522,548)	(522,548)	h
	ii. Can not be calculated in the capital component	(153,260)	(110,224)	
19	Reserves			
	a. General reserves	635,576	635,576	i
	b. Specific reserves	-	-	
20	Retained earnings			
	a. Previous years	29,371,766	39,435,045	d
	b. Current year			
	i. Can be calculated in the capital component	2,122,409	2,386,767	e
	ii. Can not be calculated in the capital component	-	(386)	
	c. Dividend paid	(1,389,702)	(1,389,702)	f
	Total Equity Attributable to Equity Holders of The Parent Equity	**44,054,344**	**54,319,473**	
	Total Equity	**44,054,344**	**54,319,473**	
	Total Liabilities and Equity	**260,748,377**	**301,303,962**	

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Main Capital Instrument Features Reconciliation and TLAC-Eligible (CCA)

No	Disclosure of Capital Instrument Features		
	Question	**Answer**	**Answer**
1	Issuer	PT Bank Danamon Indonesia Tbk	PT Bank Danamon Indonesia Tbk
2	Identification Number	Exchange Code : BDMN ISIN : ID1000094204	N/A
3	Legal applied	Indonesian Law	Indonesian Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	Instrument Treatment based on CAR requirements		
4	During the transition period	N/A	N/A
5	After the transition period	CET1	Tier 2
6	Are the instrument eligible for Individual/Consolidated or Consolidated and Individual	Consolidated and Individual	Consolidated and Individual
7	Instrument Type	Common Stock	Subordinated Loan
8	The amount recognized in the CAR calculation (in millions IDR)	13,759,992	12,083
9	Par Value of the instrument (in millions IDR)	5,995,577	25,000
10	Accounting Classification	Equity	Liability - Amortized cost
11	Publication Date	STOCK SERIE A • Initial Public Offering on December 8, 1989 of 12,000,000 shares - par value per share of Rp 1,000. • Founders' shares of 22,400,000 sheet. • Bonus shares from additional paid-in capital capitalisation of 34,400,000 shares in 1992. • Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) I of 224,000,000 shares - par value per share of Rp 1,000, on 24 December 1993. • Bonus shares from additional paid-in capital capitalisation of 112,000,000 shares - par value per share of Rp 1,000 in 1995. • Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) II of 560,000,000 shares - par value per share of Rp 1,000, on 29 April 1996. • Founders' shares of 155,200,000 shares in 1996. • Shares from the changes in the par value of shares of 1,120,000,000 sheet - par value per share of Rp 500 in 1997. • Increase in par value to Rp 10,000 per share through the reduction in total number of shares (reverse stock split) to 112,000,000 shares in 2001. • Increase in par value to Rp 50,000 per share through the reduction in total number of shares (reverse stock split) to 22,400,000 shares in 2003.	Loan proceed received on 4 December 2018 and extended in 4 December 2023
		STOCK SERIE B • Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) III of 215,040,000,000 shares - par value per share of Rp 5 on 29 March 1999. • Shares issued in order to merger with PDFCI of 45,375,000,000 shares - par value per share of Rp 5 in 1999. • Shares issued in order to merger with Bank Tiara of 35,557,200,000 shares - par value per share of Rp 5 in 2000. • Shares issued in order with the Bank's merger with 7 Taken-Over (BTO) of 192,480,000,000 shares - par value per share of Rp 5 in 2000. • Increase in par value to Rp 100 per share through the reduction in total number of shares (reverse stock split) to 24,422,610,000 shares in 2001. • Increase in par value to Rp 500 per share through the reduction in total number of shares (reverse stock split) to 4,884,522,000 shares in 2003. • Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) IV of 3,314,893,116 shares - par value per share of Rp 500, on 20 March 2009. • Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) V of 1,162,285,399 shares - par value per share of Rp 1,000, on 24 August 2011. • Total Series B Shares issued start from 01 July 2015 until 30 June 2011 by the Company to, and placed/taken by, the members of the Board of Directors that determined by the Board of Commissioners of the Company and senior employees that determined by the Board of Company Directors ("Option Beneficiaries") who have exercised the option rights granted to them under the E/M SOP program are 200,542,850 Series B shares or equals with Rp 100,271,425,000 with a par value per share of Rp 500 in the period between 2005 and 2011. • Shares conversion due to merger with PT Bank Nusantara Parahyangan Tbk (Bank BNP) , through an additional of 188,909,505 shares B series (with a par value per share of Rp 500) efective at 1 May 2019.	

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

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Main Capital Instrument Features Reconciliation and TLAC-Eligible (CCA)

No	Disclosure of Capital Instrument Features		
	Question	Answer	Answer
12	No maturity (perpertual) or with maturity	Perpetual	With maturity
13	Due Date	No maturity date	04 December 2028
14	Execution of Call Option based on Banks' supervisor approval	No	No
15	Date of call option, amounts withdrawal and other call option requirements (if any)	N/A	N/A
16	Subsequent call option	N/A	N/A
	Coupon / Dividen		
17	Dividend or coupon with fixed or floating interest	Floating	Fixed
18	Coupon rate or other index to which reference	N/A	7.33%
19	Whether or not dividend stopper	Yes	No
20	Fully discretionary; partial or mandatory	Mandatory	Mandatory
21	Any step up feature or other incentive	No	No
22	Non-cumulative or cumulative	Cumulative dan Non-cumulative	Cumulative
23	Convertible atau non-convertible	Non-convertible	Non-convertible
24	If convertible, mention its trigger point	N/A	N/A
25	If convertible, whether whole or in part	N/A	N/A
26	If convertible, how the conversion rate	N/A	N/A
27	If convertible; whether mandatory or optional	N/A	N/A
28	If convertible, specify the type of conversion instrument	N/A	N/A
29	If convertible, mention the issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	Yes
31	If write-down, mention its trigger point	N/A	(i) Common Equity Tier 1 Ratio become lower than: (a) 8% of its RWA; or (b) as required by prevailing law; or (ii) CAR Ratio become lower than: (a) 13.5%; or (b) as required by prevailing law; or (iii) Regulators decide that Debtor's business continuity is potential interrupted
32	If write-down, whether whole or in part	N/A	whole or in part
33	If write-down; permanent or temporary	N/A	Permanent
34	If temporary write-down, explain the write-up mechanism	N/A	N/A
34a	Type of subordination	N/A	N/A
35	Instrument hierarchy when the liquidation is done	Paid-up capital instrument and it's subordinated to other capital instrument. Available to absorb losses incurred prior or at the time of liquidation.	Subordinated Loan will be subordinated, Creditors wil receive payment by hierarchy after Separtist Creditors, Preference Creditors, Preference Creditors, Concurrent Creditors, and Depositors have been repaid in accordance with prevailing laws and regulations in Indonesia when liquidation is done.
36	Is there non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30-Jun-26

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Credit Quality Disclosure of Assets (CR1)
1) Bank Only

(In million Rupiah)

		Gross Carrying Value			Allowance for Impairment Losses			
		Past Due Receivables	Non Past Due Receivables	Allowance for Impairment Losses	Allowance for Impairment Losses Stage 2 and Stage 3	Allowance for Impairment Losses Stage 1	Allowance for Impairment Losses IRB Approach	Net Worth
		a	b	c	d	e	f	a+b-c
1	Credit	3,678,047	185,145,299	7,566,407	5,807,281	1,759,126		181,256,939
2	Securities	-	21,029,981	106,582	106,152	430		20,923,399
3	Administrative Account Transactions	246,744	120,621,808	113,239	8,340	104,899		120,755,313
4	**Total**	**3,924,791**	**326,797,088**	**7,786,228**	**5,921,773**	**1,864,455**	**-**	**322,935,651**

Credit Quality Disclosure of Assets (CR1)
2) Bank Consolidated with Subsidiaries

(In million Rupiah)

		Gross Carrying Value			Allowance for Impairment Losses			
		Past Due Receivables	Non Past Due Receivables	Allowance for Impairment Losses	Allowance for Impairment Losses Stage 2 and Stage 3	Allowance for Impairment Losses Stage 1	Allowance for Impairment Losses IRB Approach	Net Worth
		a	b	c	d	e	f	a+b-c
1	Credit	4,570,566	223,623,672	10,184,688	7,066,501	3,118,187		218,009,550
2	Securities	-	20,963,687	106,582	106,152	430		20,857,105
3	Administrative Account Transactions	246,744	120,621,808	113,239	8,340	104,899		120,755,313
4	**Total**	**4,817,310**	**365,209,167**	**10,404,509**	**7,180,993**	**3,223,516**		**359,621,968**

3) Additional Disclosure

- Gross Carrying amount as the carrying value in the financial statements before taking into account loan loss provision, without considering CCF and CRM techniques.
- "Past Due Receivables" refer to the portfolio category of past due receivables as mentioned in SE OJK No. 24/03/2021.
- "Receivables other than past due" are all receivables that are not included in Past Due Receivables.

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30-Jun-26

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Disclosure of Overdue Credit and Securities Mutation (CR2)
1) Bank Only

(In million Rupiah)

		a
1	Loans and Securities Mature in the previous reporting period	3,438,940
2	Loans and Securities Mature since the last reporting period	2,061,110
3	Loans and Securities that return to become undue bills	105,665
4	Write Off	1,231,930
5	Other changes	(484,408)
6	**Loans and Securities Mature in Current Reporting Period (1+2-3-4+5)**	**3,678,047**

Disclosure of Overdue Credit and Securities Mutation (CR2)
2) Bank Consolidated with Subsidiaries

(In million Rupiah)

		a
1	Loans and Securities Mature in the previous reporting period	4,131,693
2	Loans and Securities Mature since the last reporting period	2,862,425
3	Loans and Securities that return to become undue bills	144,719
4	Write Off	2,771,064
5	Other changes	492,231
6	**Loans and Securities Mature in Current Reporting Period (1+2-3-4+5)**	**4,570,566**

3) Additional Disclosure

- Past Due Receivables refers the category of past due receivables portfolio in SEOJK No. 24/SEOJK.03/2021 concerning the Calculation of Risk-Weighted Assets for Credit Risk Using the Standardized Approach for Commercial Banks.
- Past Due Receivables presented in this table do not take into account the Allowance for Impairment Losses (CKPN).

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30-Jun-26

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Quantitative Disclosure on Credit Risk Mitigation Techniques (CR3)

1) Bank Only

(In million Rupiah)

		Total Receivables Not Guaranteed MRK Technique	Total Receivables Guaranteed MRK Technique	Total Receivables Guaranteed Collateral	Total Receivables Guaranteed Warranty	Total Receivables Secured Credit Derivatives
		a	b	c	d	e
1	Loan	176,618,016	4,638,923	4,638,923	-	
2	Marketable Securities	20,923,399	-	-	-	
3	**Total**	**197,541,415**	**4,638,923**	**4,638,923**	-	
4	Pas Due Loans and Marketable Securities	27,394,852	-	-	-	

2) Bank Consolidated with Subsidiaries

(In million Rupiah)

		Total Receivables Not Guaranteed MRK Technique	Total Receivables Guaranteed MRK Technique	Total Receivables Guaranteed Collateral	Total Receivables Guaranteed Warranty	Total Receivables Secured Credit Derivatives
		a	b	c	d	e
1	Loan	213,370,627	4,638,923	4,638,923	-	
2	Marketable Securities	20,857,105	-	-	-	
3	**Total**	**234,227,732**	**4,638,923**	**4,638,923**	**-**	
4	Pas Due Loans and Marketable Securities	27,430,162	-	-	-	

3) Additional Exposure

Bank applied collateral CRM Techniques with a simple approach in accordance with SEOJK No. 24/SEOJK.03/2021

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30-Jun-26

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Disclosure of Credit Risk Exposure and Impact of Credit Risk Mitigation Techniques (CR4)

1) Bank Only

(In million Rupiah)

Portfolio Categories		Net Receivables Before the Application of FKK and MRK Techniques		Net Receivables After the application of FKK and MRK Technique		ATMR and Average Risk Weighting	
		Statement of Financial Position	Administrative Account Transactions	Statement of Financial Position	Administrative Account Transactions	ATMR	Risk Weighting Percentage
		a	b	c	d	e	f
01	Receivables on Sovereigns	45,326,437	3,628,000	45,326,437	551,200	-	0.00%
02	Receivables on Public Sector Entities	4,439,081	3,971,738	4,436,261	636,258	2,434,430	47.99%
03	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	0.00%
04	Receivables on Banks	20,852,344	5,554,017	20,756,424	1,097,649	6,663,806	30.49%
	Receivables to Securities Companies and Other Financial Institutions[1]	12,155,913	8,620,394	12,152,208	1,016,996	4,938,453	37.50%
05	Receivables Covered Bonds	-	-	-	-	-	0.00%
06	Receivables on Corporate - General Corporation Exposure[2]	82,206,442	73,956,346	78,642,647	14,251,218	91,766,471	98.79%
	Receivables to securities companies and other financial institutions[3]						0.00%
	Special Financing Exposure[4]	-	-	-	-	-	0.00%
07	Mandatory Government Administration, Defense, and Social Security	38,455	-	38,455	-	66,138	171.99%
08	Receivables on Micro, Small Business & Retail Portfolio	33,298,723	11,615,624	32,451,338	1,535,513	25,340,552	74.56%
09	Loans Secured by Property						
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	21,253,246	1,891,570	21,237,465	189,078	12,815,752	59.81%
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow	-	-	-	-	-	0.00%
	Commercial Property Backed Loans whose Payments Are Not Material Dependent on Property Cash Flow	28,034,066	11,338,393	27,924,550	1,165,993	24,730,585	85.01%
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow	278,753	37,388	278,754	3,740	292,458	103.53%
	Land Procurement, Tillage, and/or Construction Credit	-	-	-	-	-	0.00%
10	Past Due Receivables	256,000	246,743	256,000	24,673	294,618	104.97%
11	Other Assets	7,954,206	-	7,954,204	-	5,793,354	72.83%
	Total	**256,093,666**	**120,860,212**	**251,454,743**	**20,472,318**	**175,136,617**	

2) Bank Consolidated with Subsidiaries

(In million Rupiah)

Portfolio Categories		Net Receivables Before the Application of FKK and MRK Techniques		Net Receivables After the application of FKK and MRK Technique		ATMR and Average Risk Weighting	
		Statement of Financial Position	Administrative Account Transactions	Statement of Financial Position	Administrative Account Transactions	ATMR	Risk Weighting Percentage
		a	b	c	d	e	f
01	Receivables on Sovereigns	45,404,300	3,628,000	45,404,300	551,200	-	0.00%
02	Receivables on Public Sector Entities	4,439,813	3,971,737	4,436,993	636,258	2,434,796	47.99%
03	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	0.00%
04	Receivables on Banks	22,035,391	5,554,017	21,939,471	1,097,649	7,048,947	30.60%
	Receivables to Securities Companies and Other Financial Institutions[1]	10,354,001	8,620,394	10,350,296	1,016,996	4,231,215	37.22%
05	Receivables Covered Bonds	-	-	-	-	-	0.00%
06	Receivables on Corporate - General Corporation Exposure[2]	84,420,520	73,956,345	80,856,724	14,251,216	93,651,773	98.47%
	Receivables to securities companies and other financial institutions[3]						0.00%
	Special Financing Exposure[4]	-	-	-	-	-	0.00%
07	Mandatory Government Administration, Defense, and Social Security	38,455	-	38,455	-	66,138	171.99%
08	Receivables on Micro, Small Business & Retail Portfolio	70,891,947	11,615,624	70,044,562	1,535,513	53,541,029	74.80%
09	Loans Secured by Property						
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	21,253,246	1,891,570	21,237,465	189,078	12,815,752	59.81%
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow	-	-	-	-	-	0.00%
	Commercial Property Backed Loans whose Payments Are Not Material Dependent on Property Cash Flow	28,034,066	11,338,393	27,924,550	1,165,993	24,730,585	85.01%
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow	278,753	37,388	278,753	3,740	292,459	103.53%
	Land Procurement, Tillage, and/or Construction Credit	-	-	-	-	-	0.00%
10	Past Due Receivables	291,333	246,744	291,333	24,675	315,897	99.96%
11	Other Assets	9,361,302	-	9,361,302	-	7,104,462	75.89%
	Total	296,803,128	120,860,212	292,164,205	20,472,318	206,233,053	

[1] Represents claims that fall within the portfolio category of exposures to securities companies and other financial service institutions, as specified in Appendix A of this Financial Services Authority Circular Letter.

[2] Represents claims that fall within the portfolio category of exposures to corporates – general corporate exposures, as specified in Appendix A of this Financial Services Authority Circular Letter (excluding those referred to in items 3) and 4)).

[3] Represents claims on securities companies and other financial service institutions that do not fall within the portfolio category referred to in item 1).

[4] Represents claims that fall within the portfolio category of exposures to corporates – specialized lending exposures (rated and unrated), as specified in Appendix A of this Financial Services Authority Circular Letter.

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30-Jun-2026

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Exposure Disclosure by Asset Class and Risk Weighting (CR5)

1) Bank Only (In million Rupiah)

	Portfolio Category	0%	20%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
1	Receivables on Sovereigns	45,877,637	-	-	-	-	-	45,877,637

	Portfolio Category	20%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
2	Receivables on Public Sector Entities	339,432	4,733,087	-	-	-	5,072,519

	Portfolio Category	0%	20%	30%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-

	Portfolio Category	20%	30%	40%	50%	75%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
4	Receivables on Banks	11,549,363	-	9,561,645	156,961	571,150	-	14,954	-	21,854,073
	Receivables to Securities Companies and Other Financial Institutions[1]	2,336,634	-	10,707,026	-	-	-	125,544	-	13,169,204

	Portfolio Category	10%	15%	20%	25%	35%	50%	100%	Others	Net Receivables After FKK and MRK Techniques
5	Receivables Covered Bonds	-	-	-	-	-	-	-	-	-

	Portfolio Category	20%	50%	65%	75%	80%	85%	100%	130%	150%	Others	Net Receivables After FKK and MRK Techniques
6	Receivables on Corporate - General Corporation Exposure[2]	373,275	255,526	-	-	-	4,673,410	87,591,654	-	-	-	92,893,865
	Receivables to securities companies and other financial institutions[3]											
	Special Financing Exposure[4]	-	-		-	-		-	-	-	-	

	Portfolio Category	100%	150%	250%	400%	Others	Net Receivables After FKK and MRK Techniques
7	Mandatory Government Administration, Defense, and Social Security	20,000	-	18,455	-	-	38,455

	Portfolio Category	45%	75%	85%	100%	Others	Net Receivables After FKK and MRK Techniques
8	Receivables on Micro, Small Business & Retail Portfolio	1,176,027	31,968,160	58,978	780,882	2,804	33,986,851

	Portfolio Category	0%[5]	20%	25%	30%	35%	40%	45%	50%	60%	65%[5]	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivables After FKK and MRK Techniques
9	Loans Secured by Property																				
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	-	379,169	455,337	3,846,451		2,080,094		1,067,040			2,297,395	11,140,227	117,237		43,593			-	-	21,426,543
	without a credit-sharing approach	-	-	-	-		-		-		-	-	-	-		-			-	-	-
	by using a credit sharing approach (guaranteed)		-																	-	-
	by using a credit sharing approach (guaranteed)	-	-		-		-		-		-		-	-		-			-	-	-
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow																-			-	-
	Commercial Property Backed Loans whose Payments Are Not Material Dependent on Property Cash Flow									4,108,620			6,684,825	6,968,692		11,328,406				-	29,090,543
	without a credit-sharing approach	-	-		-		-		-	-										-	-
	by using a credit sharing approach (guaranteed)									-										-	-
	by using a credit sharing approach (guaranteed)	-	-		-		-		-		-		-	-		-			-	-	-
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow											23,375			76,236			167,097	15,786	-	282,494
	Land Procurement, Tillage, and/or Construction Credit																			-	-

	Portfolio Category	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
10	Past Due Receivables	33,444	185,896	61,333	-	280,673

	Portfolio Category	0%	20%	100%	150%	1250%5)	Others	Net Receivables After FKK and MRK Techniques
11	Other Assets	2,354,520	-	5,212,348	387,338			7,954,206

No	Risk Weight	Net Receivables Statement of Financial Position	Net Receivables of Administrative Account Transactions	Average FKK	Net Receivables (After the imposition of FKK and MRK Technique)
1	< 40%	66,874,298	4,281,539	1,544	67,511,817
2	40%-70%	33,064,930	23,346,984	24	36,200,242
3	75%	49,492,283	9,334,172	6	50,364,362
4	85%	11,706,858	8,018,070	413	11,818,317
5	90%-100%	94,211,329	75,177,009	2,580	105,239,014
6	105%-130%	165,956	11,414	285	167,097
7	150%	539,557	691,024	2,159	607,758
8	250%	38,455	-	-	18,455
9	400%	-	-	-	0
10	1250%	-	-	-	0
11	**Total Net Receivables**	**256,093,666**	**120,860,212**	**7,012**	**271,927,062**

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30-Jun-26

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Exposure Disclosure by Asset Class and Risk Weighting (CR5)

2) Bank Consolidated with subsidiaries

(In million Rupiah)

No	Portfolio Category	0%	20%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
1	Receivables on Sovereigns	45,955,500	-	-	-	-	-	45,955,500

No	Portfolio Category	20%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
2	Receivables on Public Sector Entities	339,432	4,733,819	-	-	-	5,073,251

No	Portfolio Category	0%	20%	30%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	

No	Portfolio Category	20%	30%	40%	50%	75%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
4	Receivables on Banks	11,999,880	-	10,279,590	170,977	571,150	-	15,523	-	23,037,120
	Receivables to Securities Companies and Other Financial Institutions[1]	2,269,002	-	8,972,746	-	-	-	125,544	-	11,367,292

No	Kategori Portofolio Portfolio Category	10%	15%	20%	25%	35%	50%	100%	Others	Net Receivables After FKK and MRK Techniques
5	Receivables Covered Bonds	-	-	-	-	-	-	-	-	

No	Portfolio Category	20%	50%	65%[5]	75%	80%	85%	100%	130%	150%	Others	Net Receivables After FKK and MRK Techniques
6	Receivables on Corporate - General Corporation Exposure[2]	373,275	-	255,527	-	-	6,865,239	87,613,899	-	-	-	95,107,940
	Receivables to securities companies and other financial institutions[3]											-
	Special Financing Exposure[4]	-	-		-	-		-	-	-	-	

No	Portfolio Category	100%	150%	250%	400%[5]	Others	Net Receivables After FKK and MRK Techniques
7	Mandatory Government Administration, Defense, and Social Security	20,000	-	18,455	-	-	38,455

No	Portfolio Category	45%	75%	85%	100%	Others	Net Receivables After FKK and MRK Techniques
8	Receivables on Micro, Small Business & Retail Portfolio	1,176,027	69,537,995	60,895	802,354	2,804	71,580,075

No	Portfolio Category	0%[5]	20%	25%	30%	35%	40%	45%	50%	60%	65%[5]	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivables After FKK and MRK Techniques
9	Loans Secured by Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	-	379,169	455,337	3,846,451		2,080,094		1,067,040			2,297,395	11,140,227	117,237		43,593			-	-	21,426,543
	without a credit-sharing approach	-	-	-	-		-		-		-	-	-	-		-			-	-	-
	by using a credit sharing approach (guaranteed)		-																	-	-
	by using a credit sharing approach (guaranteed)	-	-		-		-		-		-		-	-		-			-	-	-
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow				-	-		-		-			-				-		-	-	-
	Commercial Property Backed Loans whose Payments Are Not Material Dependent on Property Cash Flow	-	-		-		-		-	4,108,620	-		6,684,825	6,968,692		11,328,406			-	-	29,090,543
	without a credit-sharing approach	-	-		-		-		-	-										-	-
	by using a credit sharing approach (guaranteed)									-										-	-
	by using a credit sharing approach (guaranteed)	-	-		-		-		-		-		-	-		-			-	-	-
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow											23,375			76,235			167,097	15,786	-	282,493
	Land Procurement, Tillage, and/or Construction Credit															-			-	-	-

No	Portfolio Category	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
10	Past Due Receivables	61,607	193,017	61,384	-	316,008

No	Portfolio Category	0%	20%	100%	150%	1250%5)	Others	Net Receivables After FKK and MRK Techniques
11	Other Assets	2,450,509	-	6,523,455	387,338			9,361,302

No	Risk Weght	Net Receivables Statement of Financial Position	Net Receivables of Administrative Account Transactions	Average FKK	Net Receivables (After the imposition of FKK and MRK Technique)
1	< 40%	67,431,035	4,281,539	1,545	68,068,554
2	40%-70%	32,091,505	23,346,984	24	35,226,816
3	75%	87,062,118	9,334,171	6	87,934,197
4	85%	13,900,608	8,018,070	413	14,012,066
5	90%-100%	95,573,276	75,177,010	2,580	106,600,960
6	105%-130%	165,955	11,414	285	167,097
7	150%	540,176	691,024	2,159	608,379
8	250%	38,455	-	-	18,454
9	400%	-	-	-	0
10	1250%	-	-	-	0
11	**Total Net Receivables**	**296,803,128**	**120,860,212**	**7,012**	**312,636,523**

3) Additional Disclosure

Bank applied collateral CRM Techniques with a simple approach in accordance with SEOJK No. 24/SEOJK.03/2021

1) Represents claims that fall within the portfolio category of exposures to securities companies and other financial service institutions, as specified in Appendix A of this Financial Services Authority Circular Letter.

2) Represents claims that fall within the portfolio category of exposures to corporates – general corporate exposures, as specified in Appendix A of this Financial Services Authority Circular Letter (excluding those referred to in items 3) and 4)).

3) Represents claims on securities companies and other financial service institutions that do not fall within the portfolio category referred to in item 1).

4) Represents claims that fall within the portfolio category of exposures to corporates – specialized lending exposures (rated and unrated), as specified in Appendix A of this Financial Services Authority Circular Letter.

5) Not applicable under this Financial Services Authority Circular Letter.

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Disclosure of Quantitative Risk Exposure
30-Jun-26

Table 16. ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE (CCR1) - BANK ONLY

(In million Rupiah)

		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for EAD regulatory calculation	Net Receivables	RWA
1	SA-CCR (for derivative)	1,037,610	1,192,388		1.4	3,121,997	1,513,623
2	Internal Model Method (For Derivative and SFT)					N/A	N/A
3	Basic Approach for credit risk mitigation (for SFT)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (For SFT)					N/A	N/A
5	VaR for SFT					N/A	N/A
6	**Total**						**1,513,623**

Qualitative Analysis
In accordance with SEOJK No 48/SEOJK.03/2017, RWA in Counterparty Credit Risk under Standard Approach Method for Banks' Derivative Transactions shall be calculated using the Replacement Cost calculation analysis method for non-margin derivative transactions.

Table 16. ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE (CCR1) - BANK AS CONSOLIDATED WITH SUBSIDIARY

(In million Rupiah)

		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for EAD regulatory calculation	Net Receivables	RWA
1	SA-CCR (for derivative)	1,379,706	1,363,110		1.4	3,839,942	1,800,801
2	Internal Model Method (For Derivative and SFT)					N/A	N/A
3	Basic Approach for credit risk mitigation (for SFT)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (For SFT)					N/A	N/A
5	VaR for SFT					N/A	N/A
6	**Total**						**1,800,801**

Qualitative Analysis
In accordance with SEOJK No 48/SEOJK.03/2017, RWA in Counterparty Credit Risk under Standard Approach Method for Banks' Derivative Transactions shall be calculated using the Replacement Cost calculation analysis method for non-margin derivative transactions.

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Disclosure of Quantitative Risk Exposure
30-Jun-26

Table 18. CCR EXPOSURE BASED ON PORTFOLIO CATEGORY AND RISK WEIGHT (CCR3) - BANK ONLY

(In million Rupiah)

Risk Weight / Portfolio Category	a	b	c	d	e	f	g	h	i	j	k	l	m	n
	0%	20%	30%	40%	45%	50%	67.5%	75%	85%	100%	112.5%	150%	Others	Total Net Receivables
Indonesia														
Receivables on Sovereigns	507,221													507,221
Receivables on Public Sector Entities						2,713								2,713
Receivables on Multilateral Development Banks and International Institutions														-
Receivables on Banks		450,170		1,006,905		48,568		259003				5		1,764,651
Exposures to Securities Firm and Other Financial Institutions				79,327										79,327
Receivables on Corporates									1,947	763,334				765,281
Receivables on Micro, Small and Retail Businesses Portfolio												2,804		2,804
Total	507,221	450,170	-	1,086,232	-	51,281	-	259,003	1,947	763,334	-	2,809	-	3,121,997

Table 18. CCR EXPOSURE BASED ON PORTFOLIO CATEGORY AND RISK WEIGHT (CCR3) - BANK AS CONSOLIDATED WITH SUBSIDIARY

(Rp million)

Risk Weight / Portfolio Category	a	b	c	d	e	f	g	h	i	j	k	l	m	n
	0%	20%	30%	40%	45%	50%	67.5%	75%	85%	100%	112.5%	150%	Others	Total Net Receivables
Indonesia														
Receivables on Sovereigns	507,221													507,221
Receivables on Public Sector Entities						2,713								2,713
Receivables on Multilateral Development Banks and International Institutions														-
Receivables on Banks		450,170		1,724,850		48,568		259,003				5		2,482,596
Exposures to Securities Firm and Other Financial Institutions				79,327										79,327
Receivables on Corporates									1,947	763,334				765,281
Receivables on Micro, Small and Retail Businesses Portfolio												2,804		2,804
Total	507,221	450,170	-	1,804,177	-	51,281	-	259,003	1,947	763,334	-	2,809	-	3,839,942

As of 30 June 2026, Danamon did not have transactions of credit derivative and securitization, therefore no disclosure of tables below:

- Net Credit Derivative Claims (CCR6).
- Securitization Exposure in the Banking Book (SEC1).
- Securitization Exposure Components in the Trading Book (SEC2).
- Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Originator or Sponsor (SEC3).
- Securitization Exposure in the Banking Book and related to its Capital Requirements Bank Acting as Investor (SEC4).

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PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

OPERATIONAL RISK

Quantitative Exposure of Operational Risks - Bank Only

(In million Rupiah)

No	Indicator Approach	June 30, 2026			
		Business Indicator Component (in the Last 3 Years)	Internal Loss Multiplier Factor	Capital Minimum Operational Risk	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Standard Approach	895,479	1	895,479	11,193,488

(In million Rupiah)

No	Indicator Approach	June 30, 2025*)			
		Business Indicator Component (in the Last 3 Years)	Internal Loss Multiplier Factor	Capital Minimum Operational Risk	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Standard Approach	860,004	1	860,004	10,958,852

Quantitative Exposure of Operational Risks - Bank Consolidated with subsidiaries

(In million Rupiah)

No	Indicator Approach	June 30, 2026			
		Business Indicator Component (in the Last 3 Years)	Internal Loss Multiplier Factor	Capital Minimum Operational Risk	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Standard Approach	1,183,288	1	1,183,288	14,791,105

(Rp million)

No	Indicator Approach	June 30, 2025*)			
		Business Indicator Component (in the Last 3 Years)	Internal Loss Multiplier Factor	Capital Minimum Operational Risk	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Standard Approach	1,123,391	1	1,123,391	14,042,390

***Restated**

PT Bank Danamon Indonesia, Tbk
Publication of Risk Exposure and Capital Report
30-Jun-26

Market RWA (FRTB)
Individual

Risk	Capital Charge with Standard Approach as of 30 June 2026	Capital Charge with Standard Approach as of 31 December 2025
Risk of GIRR	49,619.66	83,116.25
Risk of CSR (non-securitization)	11,403.09	28,898.92
Risk of CSR (securitization : non-CTP)	-	-
Risk of CSR (securitization : CTP)	-	-
Risk of Capital	-	-
Risk of Commodity	-	-
Risk of Exchange Rate	22,598.46	160,044.17
DRC - (non-securitization)	8,431.39	7,790.93
DRC - (securitization : non-CTP)	-	-
DRC - (securitization : CTP)	-	-
RRAO	1.84	-
Total	**92,054.44**	**279,850.27**

Market RWA (FRTB)
Individual

	Component	ATMR BA-CVA
	a	b
Aggregation of systematic components of CVA risk	87,989.61	
Aggregation of idiosyncratic components of CVA risk	68,050.52	
Total		**597,543.75**

Consolidated

Risk	Capital Charge with Standard Approach as of 30 June 2026	Capital Charge with Standard Approach as of 31 December 2025
Risk of GIRR	49,619.66	83,116.25
Risk of CSR (non-securitization)	11,403.09	28,898.92
Risk of CSR (securitization : non-CTP)	-	-
Risk of CSR (securitization : CTP)	-	-
Risk of Capital	-	-
Risk of Commodity	-	-
Risk of Exchange Rate	25,915.18	160,049.49
DRC - (non-securitization)	8,431.39	7,790.93
DRC - (securitization : non-CTP)	-	-
DRC - (securitization : CTP)	-	-
RRAO	1.84	-
Total	**95,371.16**	**279,855.59**

Consolidated

	Component	ATMR BA-CVA
	a	b
Aggregation of systematic components of CVA risk	155,600.95	
Aggregation of idiosyncratic components of CVA risk	80,043.07	
Total		**846,642.25**

Additional Market RWA Disclosures:
In the reporting period, there were no significant changes that affected the Bank's market risk RWA calculation.

CVA Additional Disclosures:
In the reporting period, the Bank did not have specific hedging transactions for Credit Valuation Adjustment (CVA) risk in transactions affected to the BA_CVA reduce version RWA calculation.

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

Interest Rate Risk in Banking Book - IRRBB Calculation Report - Bank Stand Alone

Bank Name : **P.T. Bank Danamon Tbk (Individual)**
Report Position : **June 30, 2026**
Currency : **IDR**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	981,039	511,904	1,625,678	1,489,404
Parallel Down	(1,142,304)	(764,898)	(439,193)	(357,396)
Steepener	(1,106,749)	(1,043,157)		
Flattener	1,111,346	868,570		
Short Rate Up	1,379,036	1,029,698		
Short Rate Down	(1,462,896)	(1,075,517)		
Maximum Value Negative (Absolute)	1,379,036	1,029,698	1,625,678	1,489,404
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	38,873,384	38,406,506	10,585,531	10,585,531
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	3.55%	2.68%	15.36%	14.07%

Currency : **USD**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	13,559	24,504	(12,570)	(73)
Parallel Down	(23,826)	(35,138)	73,199	41,436
Steepener	79,733	69,893		
Flattener	(74,000)	(61,822)		
Short Rate Up	(60,305)	(44,677)		
Short Rate Down	61,012	45,294		
Maximum Value Negative (Absolute)	79,733	69,893	73,199	41,436
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	38,873,384	38,406,506	10,585,531	10,585,531
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.21%	0.18%	0.69%	0.39%

Currency : **Combined (IDR & USD)**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Maximum Value Negative (Absolute)	1,379,036	1,029,698	1,625,678	1,489,404
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	38,873,384	38,406,506	10,585,531	10,585,531
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	3.55%	2.68%	15.36%	14.07%

Interest Rate Risk in Banking Book - IRRBB Calculation Report - Consolidated

Name Bank : **P.T. Bank Danamon Tbk (Consolidated)**
Report Position : **June 30, 2026**
Currency : **IDR**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	1,767,719	1,205,388	1,497,422	1,374,425
Parallel Down	(2,018,096)	(1,542,564)	(307,287)	(238,117)
Steepener	(1,328,891)	(1,231,236)		
Flattener	1,497,845	1,201,164		
Short Rate Up	2,033,779	1,599,895		
Short Rate Down	(2,171,738)	(1,698,122)		
Maximum Value Negative (Absolute)	2,033,779	1,599,895	1,497,422	1,374,425
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	47,346,734	49,178,749	19,623,477	19,623,477
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	4.30%	3.25%	7.63%	7.00%

Currency : **USD**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	13,559	24,504	(12,570)	(73)
Parallel Down	(23,826)	(35,138)	73,199	41,436
Steepener	79,733	69,893		
Flattener	(74,000)	(61,822)		
Short Rate Up	(60,305)	(44,677)		
Short Rate Down	61,012	45,294		
Maximum Value Negative (Absolute)	79,733	69,893	73,199	41,436
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	47,346,734	49,178,749	19,623,477	19,623,477
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.17%	0.14%	0.37%	0.21%

Currency : **Combined (IDR & USD)**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Maximum Value Negative (Absolute)	2,033,779	1,599,895	1,497,422	1,374,425
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	47,346,734	49,178,749	19,623,477	19,623,477
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	4.30%	3.25%	7.63%	7.00%

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Publication of Risk Exposure and Capital Report

No.	Komponen	INDIVIDUAL				CONSOLIDATED			
		June 30, 2026		March 31, 2026		June 30, 2026		March 31, 2026	
		Nilai *outstanding* kewajiban dan komitmen/nilai tagihan kontraktual	Nilai HQLA setelah pengurangan nilai (*haircut*) atau *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*)	Nilai *outstanding* kewajiban dan komitmen/nilai tagihan kontraktual	Nilai HQLA setelah pengurangan nilai (*haircut*) atau *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*)	Nilai *outstanding* kewajiban dan komitmen/nilai tagihan kontraktual	Nilai HQLA setelah pengurangan nilai (*haircut*) atau *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*)	Nilai *outstanding* kewajiban dan komitmen/nilai tagihan kontraktual	Nilai HQLA setelah pengurangan nilai (*haircut*) atau *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*)
1	Total data points used in the calculation of the LCR		57 days		55 days		57 days		55 days
***HIGH QUALITY LIQUID ASSET* (HQLA)**									
2	Total *High Quality Liquid Asset* (HQLA)		37,840,104		40,447,144		37,982,977		40,583,086
ARUS KAS KELUAR (*CASH OUTFLOWS*)									
7	**(*CASH OUTFLOWS*)**		82,028,146		79,911,796		82,509,449		80,092,171
ARUS KAS MASUK (*CASH INFLOWS*)									
11	**(*CASH INFLOWS*)**	89,487,695	81,015,614	80,542,743	72,359,456	93,080,873	82,996,076	84,127,060	74,289,036
			***TOTAL ADJUSTED VALUE*[1]**		***TOTAL ADJUSTED VALUE1***		***TOTAL ADJUSTED VALUE*[1]**		***TOTAL ADJUSTED VALUE1***
12	**TOTAL HQLA**		**41,885,723**		**54,044,761**		**42,038,192**		**54,196,736**
13	**NET CASH OUTFLOWS**		**32,461,170**		**38,186,203**		**31,195,138**		**37,054,580**
14	**LCR (%)**		**129.03%**		**141.53%**		**134.76%**		**146.26%**

Analysis as Individual

In general, the liquidity condition of PT Bank Danamon Indonesia Tbk ("Bank") is still very good. Liquidity risk management is supported by measurement of liquidity risk parameters that indicate a low level of risk. In addition, the Bank is also supported by strong capital.
In accordance with POJK No. 42/POJK.03/2015, Banks are obliged to perform Individual and Consolidated quarterly reports for KBMI 3 Banks for the position of the June 2026 report based on the daily average from April - June 2026.
The average LCR ratio of Bank Danamon Indonesia individually for Quarter-II 2026 was 129.03%. This ratio is still above the minimum ratio value stipulated in POJK No.42/ POJK.03/2015 which is 100%.
The composition of the LCR for Quarter-II 2026 is described in the section below.
The composition of High Quality Liquid Assets (HQLA) owned by the Bank in Quarter-II 2026 was still dominated by Placements with Bank Indonesia (BI) and securities issued by the Central Government and BI. On average, during Quarter-II 2026, the largest composition of HQLA was Placements with BI of 57.36% of the total HQLA, followed by securities issued by the Central Government and BI, amounting to 36.36%, cash or cash equivalents 5.43%, Corporate Bonds Level 2A at 0.55% and Corporate Bonds Level 2B at 0.30%.
The composition of Third Party Funds (TPF) owned by the Bank remains diversified the wholesale and retail segments. To maintain the stability of TPF so as not to be concentrated on a particular party, as risk mitigation, the Bank internally monitors the funding concentration ratio on a daily basis and continues to make efforts to diversify TPF in a sustainable manner.
Overall, the total derivative transactions conducted by the Bank did not have a significant impact on the LCR calculation. In terms of composition, the comparison of the net cash outflow of derivative transactions (derivative transaction cash outflow minus derivative transaction cash inflow) to the total net cash outflow is 0.03%, with the cash outflow of derivative transactions being greater than the cash inflow of derivative transactions. In addition, the background for derivative portfolio activities is still limited to plain vanilla products, most of which are carried out for hedging needs, supporting customer transactions, or liquidity needs in Balance Sheet Management.
The implementation of the Bank's liquidity management in accordance with what we have reported in the liquidity risk profile includes the following:
1. In terms of risk management, the Board of Commissioners and Board of Directors have awareness of liquidity management risk and is represented through the ALCO (Asset and Liability Committee) and ROC (Risk Oversight Committee) with clear and independent duties and responsibilities.
2. In terms of risk management, the bank has a contingency funding plan (CFP), monitoring and reporting of liquidity limits through ALCO and ROC, managing positions and liquidity risk, as well as funding strategies and policies / procedures as well as monitoring liquidity risk limits and reviewed regularly.
3. The Bank has and implements a liquidity risk management process, independent human resources and a liquidity management information system.
4. The Bank has a sufficient risk control system through a risk management work unit and a compliance work unit that is independent from the operational work unit and the line business.

Analysis as Consolidated

The Bank's conglomeration liquidity also shows very good conditions. Liquidity risk management in both the main entity and its subsidiaries is carried out through measurement, supervision and control of liquidity risk parameters, which generally indicate a low level of risk.
In accordance with POJK No. 42/POJK.03/2015, Banks are obliged to perform Individual and Consolidated quarterly reports for KBMI 3 Banks for the position of the June 2026 report based on the daily average from April - June 2026.
The average Conglomeration LCR ratio of Bank Danamon Indonesia for Quarter II 2026 is 134.76%.This ratio is still above the minimum ratio value stipulated in POJK No.42/ POJK.03/2015 which is 100%.
The composition of the LCR for Quarter-II 2026 is described in the section below.
The LCR consolidation calculation is a combination of the Bank's LCR calculation as the main entity with the subsidiary's LCR, in this case PT Adira Dinamika Multi Finance Tbk (ADMF) & Home Credit Indonesia (HCID), a financial services institution engaged in financing or multi finance.
On a conglomeration basis, the combined of LCR from subsidiaries has a marginal impact on HQLA by adding cash or cash equivalents, increasing/reducing cash outflows through bond issuance and interbank borrowing, as well as increasing cash inflows through retail and interbank asset claims.
Composition of High Quality Liquid Assets (HQLA) owned by the Bank on a consolidated basis in Quarter-II 2026 was still dominated by Placements with BI of 57.15% of the total HQLA, followed by Securities issued by the Central Government and BI at 36.22%, Cash or Cash equivalents of 5.77%, Corporate Bonds Level 2A at 0.55% and Corporate Bonds Level 2B at 0.30%.
Analysis of the Composition of Third Party Funds as an outflow component, the majority are in the Main Entity (Bank Danamon) which remains diversified in funding from wholesale and retail segments. Supervision of the concentration of funding is monitored on a daily basis.
Derivative transactions are centered on the Main Entity (Bank Danamon). As stated in the Individual analysis, the ratio of derivative transactions both in terms of receivables and liabilities to total assets and liabilities (including capital) has a minimal impact on the LCR calculation. The background of the derivative portfolio activity is only limited to plain vanilla products for hedging needs, supporting customer transactions, or liquidity needs through Balance Sheet Management.
The implementation of Consolidated liquidity management in accordance with what we have reported in the consolidated liquidity risk profile, includes the following:
1. In terms of risk governance, the board of commissioners and board of directors of both the Main Entity and Subsidiaries have awareness of liquidity management risk which is represented through the ALCO (Asset and Liability Committee) and ROC (Risk Oversight Committee) with clear and independent duties and responsibilities.
2. In terms of risk management, the Main Entity and / or Subsidiaries have contingency funding plans (CFP), monitoring and reporting of liquidity limits through ALCO and ROC, managing positions and liquidity risks as well as funding strategies and policies / procedures and limits. liquidity risk which is monitored and reviewed regularly.
3. The Main Entity and Subsidiaries have and implement a liquidity risk management process, independent human resources and a liquidity management information system.
4. The Main Entity and Subsidiaries have adequate risk control systems through risk management work units and compliance work units that are independent of operational work units and Line of Business.

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Publication of Risk Exposure and Capital Report
30-Jun-26

Table 24. NSFR Report - Bank Stand Alone

(In million Rupiah)

No	Komponen ASF	March 2026 Outstanding Value Based on Remaining Period (in Million IDR) No Period	March 2026 < 6 months	March 2026 ≥ 6 months - 1 year	March 2026 ≥ 1 year	March 2026 Total Weighted Value	June 2026 Outstanding Value Based on Remaining Period (in Million IDR) No Period	June 2026 < 6 months	June 2026 ≥ 6 months - 1 year	June 2026 ≥ 1 year	June 2026 Total Weighted Value
1	**Capital:**	**44,994,203**	**-**	**-**	**-**	**44,994,203**	**46,196,444**	**-**	**-**	**-**	**46,196,444**
2	Capital in Accordance to POJK KPMM	44,994,203	-	-	-	44,994,203	46,196,444	-	-	-	46,196,444
3	Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4	**Deposits originating from individual customers and Funding from micro and small business customers:**	**39,787,071**	**36,389,322**	**2,052,475**	**1,200**	**72,159,537**	**39,054,887**	**38,256,478**	**1,875,135**	**-**	**73,006,888**
5	Stable Deposits and Funding	28,289,885	6,465,547	291,672	1,200	33,295,949	28,363,771	6,135,745	281,257	-	33,041,734
6	Less Stable Deposits and Funding	11,497,185	29,923,775	1,760,803	-	38,863,587	10,691,116	32,120,732	1,593,879	-	39,965,155
7	**Funding originating from corporate customers:**	**38,047,290**	**69,246,610**	**2,359,060**	**75,000**	**39,317,252**	**32,577,211**	**91,350,528**	**1,361,192**	**78,000**	**42,072,038**
8	Operational Deposits	26,205,039	-	-	-	13,102,520	21,330,984	-	-	-	10,665,492
9	Other funding originating from corporate customers	11,842,251	69,246,610	2,359,060	75,000	26,214,733	11,246,227	91,350,528	1,361,192	78,000	31,406,546
10	Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11	Liabilities and other equities	**9,132,257**	**-**	**13,596**	**-**	**6,798**	**7,701,360**	**-**	**9,745**	**-**	**4,872**
12	NSFR derivative liabilities		-					-			
13	equities and other liabilities that are not included in the above categories	9,132,257	914,553	13,596	1,916,695	6,798	7,701,360	1,160,545	9,745	1,360,482	4,872
14	**Total ASF**					**156,477,790**					**161,280,243**

Komponen RSF		March 2026					June 2026				
		Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value	Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value
		No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year		No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year	
15	**Total HQLA in the framework of calculating the NSFR**					**1,420,694**					**1,239,129**
16	**Deposits with other financial institutions for operational purposes**	**2,574,721**	**-**	**-**	**-**	**1,287,360**	**5,139,161**	**-**	**-**	**-**	**2,569,580**
17	**Loans classified as Current and Special Mention (performing) and marketable securities**	**-**	**84,389,162**	**33,999,924**	**74,548,937**	**107,682,361**	**-**	**94,731,033**	**35,433,970**	**75,672,247**	**113,493,972**
18	to financial institutions guaranteed by HQLA Level 1	-	1,384,719	-	-	138,472	-	-	-	-	-
19	to financial institutions that are not guaranteed with Level 1 HQLA and loans to financial institutions without collateral	-	14,300,811	2,428,750	6,445,149	9,804,646	-	12,984,637	4,522,025	6,793,924	11,002,632
20	to non-financial companies, individual customers and customers of micro and small businesses, the Government of Indonesia, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, including:	-	67,511,938	30,743,918	51,498,858	85,525,646	-	80,676,924	30,027,071	52,113,448	90,193,514
21	meet the qualifications to get a risk weight of 35% or less, according to the SE OJK ATMR for Credit Risk	-	-	-	-	-	-	-	-	-	-
22	Residential mortgage backed loans that are not being guaranteed, which include:	-	-	-	-	-	-	-	-	-	-
23	meet the qualifications to get a risk weight of 35% or less, according to the SE OJK ATMR for Credit Risk	-	806,995	812,228	14,550,339	10,267,332	-	799,334	795,473	14,647,453	10,318,248
24	Securities that are not being pledged as collateral, are not default on payment, and are not included as HQLA, including shares traded on an exchange	-	384,699	15,027	2,054,591	1,946,266	-	270,138	89,400	2,117,423	1,979,578
25	**Assets with interdependent liabilities pairs**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
26	**Other Assets:**	**-**	**5,610,363**	**161,518**	**9,936,957**	**14,774,820**	**-**	**6,369,453**	**295,176**	**9,881,999**	**15,169,644**
27	Physical commodities that are traded, including gold	-				-	-				-
28	Cash, securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to the central counterparty (CCP)		70,142	-	-	59,621		72,901	-	-	61,966
29	NSFR derivative assets		-	-	-	-		-	-	-	-
30	NSFR derivative liabilities before deduction with variation margin		-	147,923	-	147,923		-	285,431	-	285,431
31	All other assets that are not included in the above categories	-	5,540,220	13,596	9,936,957	14,567,276	-	6,296,552	9,745	9,881,999	14,822,247
32	**Off Balance Sheet**		**114,027,596**	**4,364,838**	**1,742,071**	**565,466**		**114,309,068**	**4,748,169**	**1,811,314**	**579,601**
33	**Total RSF**					**125,730,701**					**133,051,927**
34	**Net Stable Funding Ratio (%)**					**124.45%**					**121.22%**

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Publication of Risk Exposure and Capital Report
30-Jun-26

Table 24. NSFR Report - Consolidated

(In million Rupiah)

	Komponen ASF	March 2026					June 2026				
		Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value	Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value
		No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year		No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year	
1	**Capital:**	**55,518,871**	**-**	**-**	**-**	**55,518,871**	**56,595,452**	**-**	**-**	**-**	**56,595,452**
2	Capital in Accordance to POJK KPMM	55,518,871	-	-	-	55,518,871	56,595,452	-	-	-	56,595,452
3	Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4	**Deposits originating from individual customers and Funding from micro and small business customers:**	**39,787,071**	**36,389,322**	**2,052,475**	**1,200**	**72,159,537**	**39,054,887**	**38,256,478**	**1,875,135**	**-**	**73,006,888**
5	Stable Deposits and Funding	28,289,885	6,465,547	291,672	1,200	33,295,949	28,363,771	6,135,745	281,257	-	33,041,734
6	Less Stable Deposits and Funding	11,497,185	29,923,775	1,760,803	-	38,863,587	10,691,116	32,120,732	1,593,879	-	39,965,155
7	**Funding originating from corporate customers:**	**37,326,288**	**74,984,998**	**8,208,269**	**7,633,326**	**49,800,184**	**31,452,213**	**99,166,279**	**6,155,684**	**7,394,937**	**51,786,221**
8	Operational Deposits	26,205,039	-	-	-	13,102,520	21,330,984	-	-	-	10,665,492
9	Other funding originating from corporate customers	11,121,249	74,984,998	8,208,269	7,633,326	36,697,664	10,121,229	99,166,279	6,155,684	7,394,937	41,120,729
10	Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11	Liabilities and other equities	**8,983,332**	**-**	**369,410**	**-**	**1,735,295**	**7,609,591**	**-**	**638,165**	**-**	**8,965,119**
12	NSFR derivative liabilities		-					-			
13	equities and other liabilities that are not included in the above categories	8,983,332	2,532,144	369,410	3,467,285	1,735,295	7,609,591	3,468,594	638,165	10,006,519	8,965,119
14	**Total ASF**					**179,213,886**					**190,353,680**

No	Komponen RSF	March 2026 – Outstanding Value Based on Remaining Period (in Million IDR)				March 2026 – Total Weighted Value	June 2026 – Outstanding Value Based on Remaining Period (in Million IDR)				June 2026 – Total Weighted Value
		No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year		No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year	
15	**Total HQLA in the framework of calculating the NSFR**					**1,420,694**					**1,239,129**
16	**Deposits with other financial institutions for operational purposes**	**2,738,564**	**-**	**-**	**-**	**1,369,282**	**5,604,263**	**-**	**-**	**-**	**2,802,131**
17	**Loans classified as Current and Special Mention (performing) and marketable securities**	**-**	**93,595,509**	**42,270,186**	**92,632,698**	**131,791,862**	**-**	**105,627,208**	**44,697,105**	**93,418,313**	**138,657,784**
18	to financial institutions guaranteed by HQLA Level 1	-	1,384,719	-	-	138,472	-	-	-	-	-
19	to financial institutions that are not guaranteed with Level 1 HQLA and loans to financial institutions without collateral	-	14,300,811	2,428,750	6,445,149	9,804,646	-	12,984,637	4,522,025	6,793,924	11,002,632
20	to non-financial companies, individual customers and customers of micro and small businesses, the Government of Indonesia, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, including:	-	76,718,285	39,014,181	69,661,361	109,702,078	-	91,573,099	39,290,207	69,952,296	115,436,191
21	meet the qualifications to get a risk weight of 35% or less, according to the SE OJK ATMR for Credit Risk	-	-	-	-	-	-	-	-	-	-
22	Residential mortgage backed loans that are not being guaranteed, which include:	-	-	-	-	-	-	-	-	-	-
23	meet the qualifications to get a risk weight of 35% or less, according to the SE OJK ATMR for Credit Risk	-	806,995	812,228	14,550,339	10,267,332	-	799,334	795,473	14,647,453	10,318,248
24	Securities that are not being pledged as collateral, are not default on payment, and are not included as HQLA, including shares traded on an exchange	-	384,699	15,027	1,975,849	1,879,335	-	270,138	89,400	2,024,640	1,900,713
25	**Assets with interdependent liabilities pairs**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
26	**Other Assets:**	**779,614**	**5,715,151**	**204,402**	**11,596,085**	**17,361,233**	**761,906**	**8,174,566**	**394,310**	**11,981,417**	**19,935,214**
27	Physical commodities that are traded, including gold	-				-	-				-
28	Cash, securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to the central counterparty (CCP)		70,142	-	-	59,621		72,901	-	-	61,966
29	NSFR derivative assets		-	-	119,678	119,678		-	-	383,617	383,617
30	NSFR derivative liabilities before deduction with variation margin		768	148,588	541	149,897		-	285,431	-	285,431
31	All other assets that are not included in the above categories	779,614	5,644,240	55,814	11,475,866	17,032,037	761,906	8,101,664	108,879	11,597,800	19,204,200
32	**Off Balance Sheet**		**114,027,596**	**4,364,838**	**1,742,071**	**565,466**		**114,309,068**	**4,748,169**	**1,811,314**	**579,601**
33	**Total RSF**					**152,508,538**					**163,213,859**
34	**Net Stable Funding Ratio (%)**					**117.51%**					**116.63%**

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Publication of Risk Exposure and Capital Report
30-Jun-26

(In million Rupiah)

	Encumbered Assets	Assets held or agreed with the central bank but not yet used to generate liquidity	Unencumbered Assets	Total
Cash and Cash Equivalent	-	-	2,201,554	2,201,554
Part of the placement with Bank Indonesia that can be withdrawn during stress	-	7,140,062	3,811,632	10,951,694
Securities issued by the Central Government and Bank Indonesia in rupiah and foreign currencies	14,197,686	6,008,172	15,510,635	35,716,493
Securities in the form of debt securities issued by non-financial corporations that meet the criteria of Article 11 paragraph (1) letter b POJK No 42 /POJK.03/2015 regarding LCR	-	-	268,240	268,240
Securities in the form of debt securities issued by corporations that meet the criteria of Article 12 paragraph (1) letter b POJK No 42 /POJK.03/2015 regarding LCR	-	-	255,463	255,463

Qualitative Analysis

At the end of June 2026, the Bank have assets classified as encumbered assets, also had assets that were kept or agreed with the central bank but had not yet been used to generate liquidity, in the form of Rupiah and foreign currency statutory reserves of IDR 3.81 Tn and the Macroprudential Liquidity Buffer (PLM) of IDR 5.24 Tn.
Overall, the Bank has assets that qualify as HQLA of IDR 31.02 Tn, which is dominated by Securities issued by the Central Government and Bank Indonesia.

LAPORAN KEWAJIBAN PEMENUHAN RASIO PENDANAAN STABIL BERSIH
(*NET STABLE FUNDING RATIO*)

Name of Bank : PT Bank Danamon Indonesia (individual)
Month of Report : Juni 2026

B. Analysis Improvement of NSFR

The Net Stable Funding Ratio (NSFR) of Bank Danamon in Juni 2026 for **individual** Bank positions was 121.22%, decrease compared to the position in March 2026 of 124.45%. Overall, during Quarter II/2026, Danamon's NSFR was always above the OJK requirement of a minimum of 100%.

Bank's Total ***Available Stable Fund (ASF)*** for Juni 2026 is Rp 161.28 Tn (weighted value) with the largest component coming from deposits from individual and micro customers amounted by Rp 73.01 Tn (weighted value), deposits from Corporation by Rp 42.07 Tn (weighted value) and capital by Rp 46.20 Tn (weighted value).

Compared to the position in March 2026, total ASF was increase by Rp 4.80 Tn (weighted value) mainly due to increase in Deposits from Corporation by Rp 2.75 Tn (weighted value) and Capital by Rp 1.20 Tn (weighted value).

Bank's Total ***Required Stable Fund (RSF)*** is Rp 133.05 Tn (weighted value) with the largest component coming from Loans in the Current and Special Mention category (performing) and securities that are not in default amounted by Rp 113.49 Tn (weighted value) and other assets amounted by Rp 15.17 Tn (weighted value).

Compared to the position in March 2026, total RSF increased by Rp 7.32 Tn (weighted value) mainly due to increase in Loans in the Current & Special Mention Category (performing) and Securities by Rp 5.81 Tn (weighted value).

As of Juni 2026, the Bank does not have interdependent assets or liabilities.

The implementation of Bank liquidity management in accordance with what we have reported in the liquidity risk profile, includes several things as follows :

1. In terms of risk management, the BOC and BOD have awareness of liquidity management risk and is represented through the ALCO (Asset and Liability Committee) and ROC (Risk Oversight Committee) with clear and independent duties and responsibilities.

2. In terms of risk management, Bank has a contingency funding plan (CFP), monitoring and reporting of liquidity limits through ALCO and ROC, managing positions and liquidity risk, as well as funding strategies and policies / procedures as well as monitoring liquidity risk limits and reviewed regularly.

3. Bank has and implements a liquidity risk management process, independent human resources and a liquidity management information system.

4. Bank has a sufficient risk control system through a risk management unit and a

Name of Bank : PT Bank Danamon Indonesia (individual)

Month of Report : Juni 2026

compliance unit that is independent from the operational unit and Line of Business.

LAPORAN KEWAJIBAN PEMENUHAN RASIO PENDANAAN STABIL BERSIH
(*NET STABLE FUNDING RATIO*)

Name of Bank : PT Bank Danamon Indonesia (Consolidated)
Month of Report : Juni 2026

B. Analysis Improvement of NSFR

The Net Stable Funding Ratio (NSFR) of Bank Danamon in Juni 2026 for Bank's consolidated position was 116.63%, decrease compared to the position in March 2026 of 117.51%. Overall, during Quarter II/2026, Danamon's consolidated NSFR was always above the OJK requirement of a minimum of 100%.

Bank's consolidated Total ***Available Stable Fund (ASF)*** for the position in Juni 2026 is Rp 190.35 trillion (weighted value) with the largest component coming from deposits originating from individual customers and funding originating from micro and small business customers amounted by Rp 73.01 Trillion (weighted value), Deposits from corporation by Rp 51.79 Tn (weighted value) and Capital by Rp 56.59 Trillion (weighted value).

Compared to the position in March 2026, total ASF has increased by Rp 11.14 trillion (weighted value) mainly due to increase in funding originating from Corporate customers by Rp 1.99 trillion (weighted value) and other liabilities by Rp 7.23 trillion (weighted value).

Bank's total ***Required Stable Fund (RSF)*** on a consolidated basis is Rp 163.21 Trillion (weighted value) with the largest component coming from loans in the Current and Special Mention category (performing) and non-default securities amounted by Rp 138.66 trillion (weighted value) and other assets by Rp 19.94 trillion (weighted value).

Compared to the position in March 2026, the consolidated total RSF has increased by Rp 10.71 Trillion (weighted value) mainly due to increase in loans in the Current and Special Mention category (performing) and non-default securities by Rp 6.87 Trillion (weighted value) and Other Assets by Rp 2.57 Tn (weighted value).

As of Juni 2026, Bank does not have interdependent assets or liabilities.

The implementation of Danamon liquidity management in accordance with what we have reported in the liquidity risk profile, includes the following :

1. In terms of risk management, the BOC and BOD have awareness of liquidity management risk and is represented through the ALCO (Asset and Liability Committee) and ROC (Risk Oversight Committee) with clear and independent duties and responsibilities.

2. In terms of risk management, Bank has a contingency funding plan (CFP), monitoring and reporting of liquidity limits through ALCO and ROC, managing positions and liquidity risk, as well as funding strategies and policies / procedures as well as

monitoring liquidity risk limits and reviewed regularly.

3. Bank has and implements a liquidity risk management process, independent human resources and a liquidity management information system.

4. Bank has a sufficient risk control system through a risk management unit and a compliance unit that is independent from the operational unit and Line of Business.

REPORT OF RISK MANAGEMENT FOR IRRBB (INTEREST RATE RISK IN THE BANKING BOOK)

Name of Bank : **P.T. Bank Danamon Tbk (Consolidated)**
Position : **June 30, 2026**

ANALYSIS

1. **Definition of IRRBB**

   Interest Rate Risk in the Banking Book (IRRBB) is a risk due to interest rate movements in the market that are opposite to the position of the Banking Book, which has the potential impact on the Bank's capital and profitability both present and in the future.
   Included in IRRBB exposure is any instrument or position that is sensitive to interest rates but is not included in the Trading Book/Fair Value to Profit & Loss (FVPL). In this case, financial instruments or assets that are booked as Available-for-Sale (AFS)/Fair Value to OCI (FVOCI) groups and as Held-to-Maturity (HTM).

2. **Strategy of Risk Management and Risk Mitigation for IRRBB**

   IRRBB is managed for each exposure in a specific currency with a material (significant) value, i.e. exposure in a specific currency with an amount of at least 5% (five percent) of the total assets or liabilities in the Banking Book position. The major currencies must be actively managed by the Treasury unit and monitored by the Risk Management Task Force independently.
   Related to that, the Board of Directors delegates the authority to the Assets & Liabilities Committee (ALCO) to monitor and evaluate the structure and trends of the balance sheet in terms of interest rate risk, including interest rate risk in the Banking Book (IRRBB). Therefore, ALCO must hold regular meetings, with a discussion agenda including IRRBB.
   In general, in the management of IRRBB, ALCO is supported by the Treasury & Capital Market (TCM) Division and the Market & Liquidity Risk (MLR) Division).
   TCM involve actively with role in managing IRRBB exposure within the limits and parameters that approved by ALCO, including managing gap risk, repricing risk, and other risks associated with IRRBB, as well as hedging for the necessary interest rates. Management is carried out in accordance with the decisions and mandates given by ALCO as the senior management committee which is the highest body for interest rate risk management and IRRBB limit holders.
   MLR is an independent function within the Bank that is responsible for managing market risk and liquidity. The responsibilities of MLR in relation to the management of IRRBB include :

   - Identify, measure, monitor and report risk exposure in accordance with IRRBB-related regulations, methods and policies.
   - Develop and review policies, guidelines, methods and procedures related to the management of IRRBB.
   - Review Limit of IRRBB periodically to ensure compliance with limits.

3. **Periodization of IRRBB Calculation and Measurements Used to Measure Sensitivity to IRRB**

   Internally, the Bank measures and monitors IRRBB exposure through the ΔEVE and ΔNII methods on a monthly basis.

4. **Interest Rate Shock Scenario and Stress Tset Scenario that used by Banks**

   The measurement of IRRBB exposure through the ΔEVE method is carried out based on 6 (six) interest rate shock scenarios as follows :

   - *parallel shock up*;
   - *parallel shock down*;
   - *steepener shock* with *short rates down and long rates up*;

- *flattener shock* with *short rates up and long rates down*;
- *short rates shock up*; and
- *short rates shock down*.

Meanwhile, measurements through the ∆NII method are carried out based on 2 (two) scenarios as follows :

- *parallel shock up*;
- *parallel shock down*;

The magnitude of the interest rate shock used by the Bank in the calculation of ∆EVE and ∆NII follows the scenario set by the OJK, which is as follows :

(in bps)	**IDR**	**USD**
Parallel	400	200
Short	500	300
Long	350	150

5. Model's Assumptions that is different with Standard Approaches

For the purpose of IRRBB disclosure, the Bank uses a standard approach as stipulated in the OJK SE. As a complement to interest rate risk management, in the measurement of capital adequacy internally (ICAAP), the Bank also conducts IRRBB simulations with a standard approach, using the assumption of internal interest rate shock.

In addition, for the calculation of the discount factor, the method used by the Bank is the simple compounding method, which is different from the continuous compounding method recommended in the OJK SE. This is done on the consideration that the interest rate in the market used as the reference rate does not use the continuous compounding method but simple compounding.

If the calculation will be carried out using the continuous compounding method, it is necessary to convert the yield curve market value quote used into a quote based on the continuous compounding method. Based on the results of the calculation carried out by the Bank, if converted to continuous compounding, it will produce the same discount factor value. Therefore, the Bank continues to use the simple compounding method in calculating the discount factor.

6. Hedging of IRRBB and Related Accounting Treatment

In the event that there is an activity that uses hedge accounting treatment, the activity is taken into account in the IRRBB measurement.

As of June 2026 reporting, the subsidiary has activities with hedge accounting treatment that have been included in the scope of the consolidated IRRBB calculation.

7. Key Assumptions of Modeling and Parametrics Used in Calculations of ∆EVE dan ∆NII.

a. In calculating cash flow and discounts in the calculation of ∆EVE, the Bank does not include commercial margin components and other spread components. Calculation ∆EVE is cash flow in the form of notional multiplied by the base rate at the time the transaction is made, discounted by the risk-free rate at the time of the reporting date;

b. The determination of repricing maturities for NMD is determined based on the behavioral analysis of NMD using sufficient historical data. The analysis of the behavior results in core and non-core portions. The core part is assumed to have longer repricing maturities while the non-core part is assumed to have shorter repricing maturities.

c. The methodology used to estimate the prepayment rate of loans and the early withdrawal rate for time deposits is the maximum value of the prepayment rate and early withdrawal rate based on historical data.

The results of the calculation of the prepayment rate and early withdrawal rate carried out by the Bank produce a value that is below the minimum threshold set by the Bank, so the Bank considers the value of the prepayment rate and early withdrawal rate to be insignificant. Therefore, in the calculation of IRRBB for this period, the Bank does not include the value of the prepayment rate and early withdrawal rate in the calculation of ΔEVE and ΔNII.

d. At this time, there are no other assumptions that have a material impact on the ΔEVE and ΔNII excluded from the calculation.

e. The aggregation method between currencies is as follows :
   - For the purpose of consolidated measurement, the calculation is carried out by combining the ΔEVE and ΔNII results of each entity based on the same interest rate scenario category and the same currency type.
   - For the purpose of aggregating significant inter-currency measurements, the calculation is done by summing the maximum value of the worst ΔEVE and ΔNII losses of each significant currency type.

Quantitative Analysis

1. The average of repricing maturity applied to NMD for the end of June 2026 position is as follows :

IDR	USD
1.57 years	102 days

2. The longest repricing maturity period applied to NMD for the position at the end of December 2025 is as follows :

IDR	USD
5 years	12 months

AR	RH