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

GENERAL RISK

Table 1 Key Metrics - Bank Only

No	Deskripsi	30-Sep-26	30-Jun-26	31-Mar-26	31-Dec-25 *)	30-Sep-25 *)
	Available Capital					
1	Common Equity Tier 1 (CET1)	39,479,882	38,873,384	38,406,506	39,271,143	38,877,490
1a	Expected Credit Loss (ECL) Model in Accordance with PSAK 71	N/A	N/A	N/A	N/A	N/A
2	Tier 1	39,479,882	38,873,384	38,406,506	39,271,143	38,877,490
2a	Tier 1 Capital with the Full Adoption of the Expected Credit Loss Model in Accordance with PSAK 71	N/A	N/A	N/A	N/A	N/A
3	Total Capital	41,499,658	40,931,614	40,279,746	41,097,378	40,603,472
3a	Total Capital Considering the Full Implementation of the Expected Credit Loss Model in Accordance with PSAK 71	N/A	N/A	N/A	N/A	N/A
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	191,396,574	188,080,075	176,890,487	174,475,976	164,392,713
4a	Total Risk-Weighted Assets (Pre-Floor)	N/A	N/A	N/A	N/A	N/A
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	20.63%	20.67%	21.71%	23.65%	23.65%
5a	Common Equity Tier 1 (CET1) Ratio with the Full Implementation of the Expected Credit Loss (ECL) Model under PSAK 71 (%)	N/A	N/A	N/A	N/A	N/A
5b	Common Equity Tier 1 (CET1) Ratio (pre-floor ratio) (%)	N/A	N/A	N/A	N/A	N/A
6	Tier 1 Ratio (%)	20.63%	20.67%	21.71%	23.65%	22.67%
6a	Tier 1 Capital Ratio with the Full Implementation of the Expected Credit Loss (ECL) Model under PSAK 71 (%)	N/A	N/A	N/A	N/A	N/A
6b	Tier 1 Capital Ratio (pre-floor ratio) (%)	N/A	N/A	N/A	N/A	N/A
7	Total Capital Ratio (%)	21.69%	21.76%	22.77%	24.70%	23.69%
7a	Total Capital Ratio with the Full Adoption of the Expected Credit Loss Model in Accordance with PSAK 71 (%)	N/A	N/A	N/A	N/A	N/A
7b	Capital Ratio (pre-floor ratio) (%)	N/A	N/A	N/A	N/A	N/A
	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	12.69%	12.76%	13.77%	14.56%	14.69%
	Basel III leverage ratio					
13	Total Exposure	282,014,160	279,835,338	262,163,166	258.222.472	247,229,721
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	14.00%	13.89%	14.65%	15.37%	15.73%
14a	Leverage Ratio under Basel III with the Full Implementation of the Expected Credit Loss (ECL) Model in accordance with PSAK 71 (%) (Row 2a / Row 13)	N/A	N/A	N/A	N/A	N/A
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	14.00%	13.89%	14.65%	15.37%	15.73%
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 (%).	14.35%	14.76%	14.82%	15.27%	15.67%
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 (%).	14.35%	14.76%	14.82%	15.27%	15.67%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	41,353,139	41,885,723	54,044,761	55,040,792	45,536,056
16	Total net cash outflow	31,390,887	32,461,170	38,186,203	36,092,187	32,572,972
17	LCR (%)	131,74%	129,03%	141,53%	152,50%	139,80%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	163,359,608	161,280,243	156,477,790	157,273,017	161,453,821
19	Total Required Stable Funding (RSF)	131,248,127	133,051,927	125,730,701	125,835,768	127,117,498
20	NSFR (%)	124,47%	121,22%	124,45%	124,98%	127.01%

*) As Restated

Table 1. Key Metrics - Consolidated with Subsidiary

No	Deskripsi	30-Sep-26	30-Jun-26	31-Mar-26	31-Dec-25 *)	30-Sep-25 *)
	Available Capital					
1	Common Equity Tier 1 (CET1)	48,320,057	47,346,734	49,178,749	47,489,023	46,316,740
1a	Expected Credit Loss (ECL) Model in Accordance with PSAK 71	N/A	N/A	N/A	N/A	N/A
2	Tier 1	48,320,057	47,346,734	49,178,749	47,489,023	46,316,740
2a	Tier 1 Capital with the Full Adoption of the Expected Credit Loss Model in Accordance with PSAK 71	N/A	N/A	N/A	N/A	N/A
3	Total Capital	50,632,601	49,697,889	51,325,575	49,619,786	48,327,542
3a	Total Capital Considering the Full Implementation of the Expected Credit Loss Model in Accordance with PSAK 71	N/A	N/A	N/A	N/A	N/A
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	226,457,966	223,064,686	209,247,388	209,486,848	198,055,636
4a	Total Risk-Weighted Assets (Pre-Floor)	N/A	N/A	N/A	N/A	N/A
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	21.34%	21.23%	23.50%	22.67%	23.39%
5a	Common Equity Tier 1 (CET1) Ratio with the Full Implementation of the Expected Credit Loss (ECL) Model under PSAK 71 (%)	N/A	N/A	N/A	N/A	N/A
5b	Common Equity Tier 1 (CET1) Ratio (pre-floor ratio) (%)	N/A	N/A	N/A	N/A	N/A
6	Tier 1 Ratio (%)	21.34%	21.23%	23.50%	22.67%	23.39%
6a	Tier 1 Capital Ratio with the Full Implementation of the Expected Credit Loss (ECL) Model under PSAK 71 (%)	N/A	N/A	N/A	N/A	N/A
6b	Tier 1 Capital Ratio (pre-floor ratio) (%)	N/A	N/A	N/A	N/A	N/A
7	Total Capital Ratio (%)	22.36%	22.28%	24.53%	23.69%	24.41%
7a	Total Capital Ratio with the Full Adoption of the Expected Credit Loss Model in Accordance with PSAK 71 (%)	N/A	N/A	N/A	N/A	N/A
7b	Capital Ratio (pre-floor ratio) (%)	N/A	N/A	N/A	N/A	N/A
	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	13.36%	13.28%	15.53%	14.69%	15.70%
	Basel III leverage ratio					
13	Total Exposure	321,229,691	319,134,050	299,066,451	294,376,266	285,636,690
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	15.04%	14.84%	16.44%	17.04%	16.22%
14a	Leverage Ratio under Basel III with the Full Implementation of the Expected Credit Loss (ECL) Model in accordance with PSAK 71 (%) (Row 2a / Row 13)	N/A	N/A	N/A	N/A	N/A
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	15.04%	14.84%	16.44%	17.04%	16.22%
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 (%).	15.37%	15.65%	16.61%	16.94%	16.17%
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 (%).	15.37%	15.65%	16.61%	16.94%	16.17%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	41,498,940	42,038,192	54,196,736	55,188,844	45,664,004
16	Total net cash outflow	30,077,471	31,195,138	37,054,580	34,727,727	31,338,138
17	LCR (%)	137,97%	134,76%	146,26%	158,92%	145.71%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	192,543,284	190,353,680	179,213,886	179,224,316	171,886,302
19	Total Required Stable Funding (RSF)	162,004,819	163,213,859	152,508,538	152,069,336	139,577,654
20	NSFR (%)	118,85%	116,63%	117,51%	117,86%	123.15%

*) As Restated

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OV1: Overview of Bank Risk-Weighted Assets - Bank Only

		RWA		Minimum Capital
		30-Sep-26	30-Jun-26	
		a	b	c = a * 9%
1	**Credit risk (excluding counterparty credit risk)**	**176,589,249**	**173,624,452**	**15,893,032**
2	Of which: standardised approach (SA)	176,589,249	173,624,452	15,893,032
3	Of which: foundation internal ratings-based (F-IRB) approach	N/A	N/A	N/A
4	Of which: supervisory slotting approach	N/A	N/A	N/A
5	Of which: advanced internal ratings-based (A-IRB) approach	N/A	N/A	N/A
6	**Counterparty credit risk (CCR)**	**1,554,689**	**1,513,911**	**139,922**
7	Of which: standardised approach for counterparty credit risk	1,554,689	1,513,911	139,922
8	Of which: Internal Model Method (IMM)	N/A	N/A	N/A
9	Of which: other CCR	N/A	N/A	N/A
10	**Credit valuation adjustment (CVA)**	**374,856**	**597,544**	**33,737**
11	Equity positions under the simple risk weight approach	N/A	N/A	N/A
12	Equity investments in funds – look-through approach	N/A	N/A	N/A
13	Equity investments in funds – mandate-based approach	N/A	N/A	N/A
14	Equity investments in funds – fall-back approach	N/A	N/A	N/A
15	Settlement risk	0	0	0
16	**Securitisation exposures in banking book**	**0**	**0**	**0**
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	N/A	N/A	N/A
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	0	0	0
19	Of which: securitisation standardised approach (SEC-SA)	0	0	0
20	**Market risk**	**1,684,292**	**1,150,681**	**151,586**
21	ATMR yang dihitung berdasarkan pendekatan standar	1,684,292	1,150,681	151,586
22	Of which: internal model approaches (IMA)	N/A	N/A	N/A
23	Capital charge for switch between trading book and banking book	N/A	N/A	0
24	**Operational risk**	**11,193,488**	**11,193,488**	**1,007,414**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	N/A	N/A	N/A
26	Output floor implementation	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	N/A	N/A	N/A
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	**191,396,574**	**188,080,075**	**17,225,692**

Qualitative Analysis

Referring to POJK No. 11/POJK.03/2016, banks are required to maintain a minimum capital adequacy level based on their risk profile rating. With a Low to Moderate Risk Profile (Rating 2), the Bank applies a minimum Capital Adequacy Ratio (CAR) requirement of 9% of Risk-Weighted Assets (RWA) in accordance with its risk profile.

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OV1: Overview of Consolidated Risk-Weighted Assets - Bank Consolidated with Subsidiary

		RWA		Minimum Capital
		30-Sep-26	30-Jun-26	
		a	b	c = a * 9%
1	**Credit risk (excluding counterparty credit risk)**	**207,631,951**	**204,433,710**	**18,686,876**
2	Of which: standardised approach (SA)	207,631,951	204,433,710	18,686,876
3	Of which: foundation internal ratings-based (F-IRB) approach	N/A	N/A	N/A
4	Of which: supervisory slotting approach	N/A	N/A	N/A
5	Of which: advanced internal ratings-based (A-IRB) approach	N/A	N/A	N/A
6	**Counterparty credit risk (CCR)**	**1,784,206**	**1,801,089**	**160,579**
7	Of which: standardised approach for counterparty credit risk	1,784,206	1,801,089	160,579
8	Of which: Internal Model Method (IMM)	N/A	N/A	N/A
9	Of which: other CCR	N/A	N/A	N/A
10	**Credit valuation adjustment (CVA)**	**561,885**	**846,642**	**50,570**
11	Equity positions under the simple risk weight approach	N/A	N/A	N/A
12	Equity investments in funds – look-through approach	N/A	N/A	N/A
13	Equity investments in funds – mandate-based approach	N/A	N/A	N/A
14	Equity investments in funds – fall-back approach	N/A	N/A	N/A
15	Settlement risk	0	0	0
16	**Securitisation exposures in banking book**	**0**	**0**	**0**
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	N/A	N/A	N/A
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	0	0	0
19	Of which: securitisation standardised approach (SEC-SA)	0	0	0
20	**Market risk**	**1,688,820**	**1,192,140**	**151,994**
21	ATMR yang dihitung berdasarkan pendekatan standar	1,688,820	1,192,140	151,994
22	Of which: internal model approaches (IMA)	N/A	N/A	N/A
23	Capital charge for switch between trading book and banking book	0		0
24	**Operational risk**	**14,791,105**	**14,791,105**	**1,331,199**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	N/A	N/A	N/A
26	Output floor implementation	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	N/A	N/A	N/A
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	**226,457,966**	**223,064,686**	**20,381,217**

Qualitative Analysis

Referring to POJK No. 11/POJK.03/2016, banks are required to maintain a minimum capital adequacy level based on their risk profile rating. With a Low to Moderate Risk Profile (Rating 2), the Bank applies a minimum Capital Adequacy Ratio (CAR) requirement of 9% of Risk-Weighted Assets (RWA) in accordance with its risk profile.