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PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30-Sep-2026

Leverage Ratio Report (in million Rupiah)

No	Information	Total	
		Individual	Consolidated
1	Total assets on the balance sheet in published financial statements (gross value before deducting impairment provision)	269,712,272	313,047,507
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	(438,356)	(438,356)
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-	-
8	Adjustment to exposure of derivative transaction	2,819,322	3,137,647
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction	245,452	245,452
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	22,956,720	22,956,720
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(13,281,250)	(17,719,279)
12	Other adjustments	-	-
13	**Total exposure in Leverage Ratio Calculation**	**282,014,160**	**321,229,691**

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30-Sep-2026

Leverage Ratio Calculation Report (in million Rupiah)

	Information	Individual		Consolidated	
		30-Sep-26	30-Jun-26	30-Sep-26	30-Jun-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)	259,472,347	248,806,951	302,551,074	291,638,730
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)	(7,848,332)	(7,678,374)	(10,595,077)	(10,296,657)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(5,432,918)	(5,264,829)	(7,124,202)	(6,897,558)
7	**Total on-balance sheet exposures**	**246,191,097**	**235,863,748**	**284,831,795**	**274,444,515**
Derivative Exposure					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	936,623	1,452,654	1,296,322	1,931,589
9	Add-on amounts for potential future exposure associated with all derivatives transactions	2,610,529	2,202,649	2,825,663	2,441,659
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(63,453)	-	(63,453)	-
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**	**3,483,699**	**3,655,303**	**4,058,532**	**4,373,248**
Securities financing transaction exposures					
14	Gross SFT Assets	9,137,192	18,575,022	9,137,192	18,575,022
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	245,452	371,337	245,452	371,337
17	Agent transaction exposures	-	-	-	-
18	**Total securities financing transaction exposures**	**9,382,644**	**18,946,359**	**9,382,644**	**18,946,359**
Other off-balance sheet exposures					
19	Off-balance sheet exposure at gross notional amount	127,715,683	120,868,551	127,715,683	120,868,551
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(104,638,635)	(99,385,387)	(104,638,635)	(99,385,387)
21	(Impairment provision for off balance sheet inline with accounting standard)	(120,328)	(113,236)	(120,328)	(113,236)
22	**Off-balance sheet items**	**22,956,720**	**21,369,928**	**22,956,720**	**21,369,928**
Capital and Total Exposure					
23	Tier 1 Capital	**39,479,882**	**38,873,384**	**48,320,057**	**47,346,734**
24	**Total Exposure**	**282,014,160**	**279,835,338**	**321,229,691**	**319,134,050**

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	Information	Individual		Consolidated	
		30-Sep-26	30-Jun-26	30-Sep-26	30-Jun-26
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	**14.00%**	**13.89%**	**15.04%**	**14.84%**
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**14.00%**	**13.89%**	**15.04%**	**14.84%**
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	2,238,121	2,025,449	2,238,121	2,025,449
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	9,137,192	18,575,022	9,137,192	18,575,022
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)	275,115,089	263,285,765	314,330,620	302,584,477
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)	275,115,089	263,285,765	314,330,620	302,584,477
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)	14.35%	14.76%	15.37%	15.65%
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)	14.35%	14.76%	15.37%	15.65%