



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
Juni 30, 2017

I. CREDIT RISK

1.1. Disclosure of Net Receivables Based on Region - Bank Stand Alone

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No	Portfolio Category	June 30, 2017							
		Net Receivables Based on Region							
		Jakarta, Bogor, Tangerang, Kerawang, Bekasi, and Lampung	West Java	East Java, Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	Sumatera	Central Java and Yogyakarta	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	24,089,250	55	-	423	-	-	47	24,089,775
2	Receivables on Public Sector Entities	947,395	51	-	75	-	-	60	947,581
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Receivables on Banks	7,456,875	77,639	228,590	79,571	7	2,890	37,930	7,883,502
5	Loans Secured by Residential Property	2,200,610	133,258	173,114	26,575	31,957	65,844	52,447	2,683,805
6	Loans Secured by Commercial Real Estate	820,598	3,317	124,452	13,354	20,641	69,042	29,567	1,080,971
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	9,454,828	2,709,374	4,048,509	4,278,311	2,499,455	6,674,939	2,651,898	32,317,314
9	Receivables on Corporate	41,982,067	2,897,903	6,761,536	2,771,141	2,710,414	6,314,028	3,183,088	66,620,177
10	Past Due Receivables	666,290	111,935	297,221	222,118	233,355	342,586	204,637	2,078,142
11	Other Assets	4,075,489	276,880	633,220	507,633	441,218	806,824	399,451	7,140,715
	Total	91,693,402	6,210,412	12,266,642	7,899,201	5,937,047	14,276,153	6,559,125	144,841,982



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
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1.2. Disclosure of Net Receivables Based on Region - Consolidated

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No	Portfolio Category	June 30, 2017							
		Net Receivables Based on Region							
		Jakarta, Bogor, Tangerang, Kerawang, Bekasi, and Lampung	West Java	East Java, Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	Sumatera	Central Java and Yogyakarta	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	24,089,251	78	82	758	-	-	48	24,090,217
2	Receivables on Public Sector Entities	947,576	214	33	299	-	-	67	948,189
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Receivables on Banks	7,714,315	78,380	245,361	103,015	23,015	14,695	48,466	8,227,247
5	Loans Secured by Residential Property	2,200,610	133,258	173,114	26,575	31,957	65,844	52,447	2,683,805
6	Loans Secured by Commercial Real Estate	820,598	3,317	124,452	13,354	20,641	69,042	29,567	1,080,971
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	15,450,919	5,640,273	8,338,750	8,078,054	4,387,123	11,309,836	5,595,258	58,800,213
9	Receivables on Corporate	41,951,934	2,897,903	6,763,754	2,771,141	2,710,414	6,314,028	3,183,091	66,592,265
10	Past Due Receivables	764,404	170,768	364,896	291,786	271,287	408,092	252,977	2,524,210
11	Other Assets	4,650,432	342,597	707,278	588,427	495,981	910,683	445,253	8,140,651
	Total	98,590,039	9,266,788	16,717,720	11,873,409	7,940,418	19,092,220	9,607,174	173,087,768



PT Bank Danamon Indonesia, Tbk. And Subsidiaries

Disclosure of Quantitative Risk Exposure

Juni 30, 2017

2.1. Disclosure of Net Receivables Based on the Remaining Term of Contract-Bank Stand Alone

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No.	Portfolio Category	June 30, 2017					
		Net Receivables by Remaining Contractual Maturity					
		≤1 year	>1-3 Years	>3-5 Years	>5 Years	Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	13,134,656	2,115,648	238,399	753	8,600,319	24,089,775
2	Receivables on Public Sector Entities	617,366	321,239	8,819	157	-	947,581
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	6,339,768	1,032,740	294,032	183,153	33,809	7,883,502
5	Loans Secured by Residential Property	24,109	161,270	387,307	2,111,118	1	2,683,805
6	Loans Secured by Commercial Real Estate	750,882	40,193	250,274	39,622	-	1,080,971
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	7,060,747	15,687,229	8,354,270	1,179,241	35,827	32,317,314
9	Receivables on Corporate	48,095,905	6,884,772	5,953,776	5,618,589	67,135	66,620,177
10	Past Due Receivables	353,781	520,260	305,965	94,808	803,328	2,078,142
11	Other Assets	17	-	-	-	7,140,698	7,140,715
	Total	76,377,231	26,763,351	15,792,842	9,227,441	16,681,117	144,841,982



PT Bank Danamon Indonesia, Tbk. And Subsidiaries

Disclosure of Quantitative Risk Exposure

Juni 30, 2017

2.2. Disclosure of Net Receivables Based on the Remaining Term of Contract-Consolidated

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No.	Portfolio Category	June 30, 2017					
		Net Receivables by Remaining Contractual Maturity					
		≤1 year	>1-3 Years	>3-5 Years	>5 Years	Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	13,134,824	2,115,689	238,632	753	8,600,319	24,090,217
2	Receivables on Public Sector Entities	617,417	321,795	8,820	157	-	948,189
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	6,683,513	1,032,740	294,032	183,153	33,809	8,227,247
5	Loans Secured by Residential Property	24,109	161,270	387,307	2,111,118	1	2,683,805
6	Loans Secured by Commercial Real Estate	750,882	40,193	250,274	39,622	-	1,080,971
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	11,791,619	33,227,687	12,542,993	1,202,087	35,827	58,800,213
9	Receivables on Corporate	47,950,327	6,994,316	5,961,898	5,618,589	67,135	66,592,265
10	Past Due Receivables	458,928	814,006	352,829	95,119	803,328	2,524,210
11	Other Assets	523,455	15,447	21,010	-	7,580,739	8,140,651
	Total	81,935,074	44,723,143	20,057,795	9,250,598	17,121,158	173,087,768



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
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3.1 Disclosure of Net Receivables Based on Economic Sector-Bank Stand Alone

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No.	Economic Sectors *)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Employee/Pensioner Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	June 30, 2017											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	987,638	1,588,500	52,787	-
2	Fishery	-	-	-	-	-	-	-	83,198	18,151	2,225	-
3	Mining and Quarrying	-	-	-	-	-	-	-	66,631	626,518	89,890	-
4	Manufacturing	-	-	-	-	-	-	-	1,398,659	14,830,719	257,840	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	33,143	252,241	1,194	-
6	Construction	-	284	-	-	-	539,152	-	151,381	951,861	22,992	-
7	Wholesale and Retail Trading	-	-	-	-	3	-	-	10,002,584	25,620,370	1,026,456	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	704,100	1,144,643	33,488	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	862,205	3,021,406	141,426	-
10	Financial Intermediary	-	16,808	-	7,883,502	-	-	-	74,215	4,702,374	267	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	541,819	-	670,578	1,268,948	141,192	-
12	Public Administration, Defense and Compulsory Social Security	245	53	-	-	-	-	-	565	-	-	-
13	Education Services	-	-	-	-	13	-	-	12,833	16,062	256	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	110,857	28,862	3,447	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	676,975	341,998	34,763	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	2,009	-	118	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	483	-	127	-
18	Undefined Activities	-	-	-	-	-	-	-	-	-	-	-
19	Non Business Field	280	134	-	-	2,683,789	-	-	15,448,173	1,305,208	269,674	-
20	Others	24,089,250	930,302	-	-	-	-	-	1,031,087	10,902,316	-	7,140,715
	Total	24,089,775	947,581	-	7,883,502	2,683,805	1,080,971	-	32,317,314	66,620,177	2,078,142	7,140,715

Note:

*) Economic sector refers to economic sector used in the Commercial Bank Monthly Report (Laporan Bulanan Bank Umum - LBU). Net receivables to bank without economic sector information in LBU is classified as "Financial Intermediary", while other than that is classified as "Others"



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
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3.2 Disclosure of Net Receivables Based on Economic Sector-Consolidated

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No.	Economic Sectors *)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Employee/Pensioner Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	June 30, 2017											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	987,638	1,588,500	52,787	-
2	Fishery	-	-	-	-	-	-	-	83,198	18,151	2,225	-
3	Mining and Quarrying	-	-	-	-	-	-	-	66,631	626,518	89,890	-
4	Manufacturing	-	-	-	-	-	-	-	1,398,659	14,830,719	257,840	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	33,143	252,241	1,194	-
6	Construction	-	284	-	-	-	539,152	-	151,381	951,861	22,992	-
7	Wholesale and Retail Trading	-	-	-	-	3	-	-	10,002,583	25,620,370	1,026,456	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	704,100	1,144,643	33,488	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	862,205	3,021,406	141,426	-
10	Financial Intermediary	-	16,808	-	8,227,247	-	-	-	74,215	4,702,374	267	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	541,819	-	670,578	1,268,948	141,192	-
12	Public Administration, Defense and Compulsory Social Security	245	53	-	-	-	-	-	565	-	-	-
13	Education Services	-	-	-	-	13	-	-	12,833	16,062	256	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	110,857	28,862	3,447	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	676,975	341,998	34,763	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	2,009	-	118	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	483	-	127	-
18	Undefined Activities	-	-	-	-	-	-	-	-	-	-	-
19	Non Business Field	721	742	-	-	2,683,789	-	-	41,931,072	1,277,296	715,742	-
20	Others	24,089,251	930,302	-	-	-	-	-	1,031,088	10,902,316	-	8,140,651
	Total	24,090,217	948,189	-	8,227,247	2,683,805	1,080,971	-	58,800,213	66,592,265	2,524,210	8,140,651

Note:

*) Economic sector refers to economic sector used in the Commercial Bank Monthly Report (Laporan Bulanan Bank Umum - LBU). Net receivables to bank without economic sector information in LBU is classified as "Financial Intermediary", while other than that is classified as "Others"



PT Bank Danamon Indonesia, Tbk. And Subsidiaries

Disclosure of Quantitative Risk Exposure

Juni 30, 2017

4.1. Disclosure of Receivables and Provisioning Based on Region-Bank Stand Alone

(Rp million)

No	Explanation	June 30, 2017							
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung	West Java	East Java, Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	Sumatera	Central Java and Yogyakarta	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables	100,046,742	6,267,979	12,346,360	8,041,467	5,999,922	14,453,514	6,643,856	153,799,840
2	Impaired Receivables			-					
	a. Non Past Due	2,206,298	88,310	230,578	122,311	191,049	306,120	108,750	3,253,416
	b. Past Due	951,526	124,137	199,740	268,463	145,962	310,347	174,117	2,174,292
3	Allowance for Impairment Losses - Individual	1,056,786	8,804	9,405	100	11,731	17,730	11,714	1,116,270
4	Allowance for Impairment Losses - Collective	783,983	160,187	305,688	286,290	168,831	408,866	201,045	2,314,890
5	Written-Off Receivables	344,948	115,801	207,185	172,835	107,020	273,865	123,290	1,344,944



PT Bank Danamon Indonesia, Tbk. And Subsidiaries

Disclosure of Quantitative Risk Exposure

Juni 30, 2017

4.2. Disclosure of Receivables and Provisioning Based on Region-Consolidated

(Rp million)

No	Explanation	June 30, 2017							
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung	West Java	East Java, Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	Sumatera	Central Java and Yogyakarta	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables	102,347,339	9,357,059	16,822,740	12,042,153	8,019,313	19,296,848	9,707,809	177,593,261
2	Impaired Receivables			-					
	a. Non Past Due	2,225,111	101,645	231,682	125,625	212,802	321,997	118,104	3,336,966
	b. Past Due	1,105,806	233,121	289,634	367,431	254,558	444,684	251,387	2,946,621
3	Allowance for Impairment Losses - Individual	1,056,786	8,804	9,405	100	11,731	17,730	11,714	1,116,270
4	Allowance for Impairment Losses - Collective	1,085,430	312,730	528,599	447,943	264,286	627,690	359,763	3,626,441
5	Written-Off Receivables	505,629	185,381	306,677	264,713	160,740	400,342	183,188	2,006,670

5.1. Disclosure of Receivables and Provisioning Based on Economic Sector-Bank Stand Alone

June 30, 2017

(Rp million)

No	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses-Individual	Allowance for Impairment Losses-Collective	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Agriculture, Hunting and Forestry	2,666,054	82,447	79,097	1,898	67,695	46,037
2	Fishery	106,214	3,073	4,733	-	5,023	2,617
3	Mining and Quarrying	1,455,294	500,974	415,879	670,978	4,911	2,768
4	Manufacturing	16,572,654	413,289	141,857	66,591	205,818	95,176
5	Electricity, Gas and Water	286,621	955	1,231	-	3,079	-
6	Construction	1,668,117	34,240	3,933	771	27,997	5,622
7	Wholesale and Retail Trading	37,151,270	861,466	729,226	151,777	893,546	546,163
8	Hotel and Food & Beverage	1,917,555	102,650	55,221	2,484	58,775	35,555
9	Transportation, Warehousing and Communications	4,189,215	866,606	65,321	143,348	74,971	46,100
10	Financial Intermediary	12,576,594	70,652	3,746	-	52,073	-
11	Real Estate, Rental and Business Services	2,710,441	198,749	202,220	78,426	56,864	24,408
12	Public Administration, Defense and Compulsory Social Security	894	-	31	-	50	-
13	Education Services	29,596	1,487	667	-	833	643
14	Human Health and Social Work Activities	147,490	5,206	7,360	-	6,546	3,927
15	Public, Socio-Culture, Entertainment and Other Personal Services	1,088,539	36,817	60,971	-	54,782	35,926
16	Activities of Households as Employers	2,335	242	320	-	247	28
17	International Institution and Other Extra International Agencies	791	488	297	-	180	175
18	Undefined Activities	54,724	-	-	-	-	-
19	Non Business Field	19,818,034	74,075	400,432	-	749,217	467,277
20	Others	51,357,408	-	1,750	-	52,283	32,522
	Total	153,799,840	3,253,416	2,174,292	1,116,270	2,314,890	1,344,944



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5.2. Disclosure of Receivables and Provisioning Based on Economic Sector-Consolidated

June 30, 2017

(Rp million)

No	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses- Individual	Allowance for Impairment Losses- Collective	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Agriculture, Hunting and Forestry	2,921,254	86,398	90,187	1,898	74,829	50,733
2	Fishery	132,760	3,073	5,743	-	5,810	3,252
3	Mining and Quarrying	1,491,129	502,003	418,132	670,978	6,181	3,666
4	Manufacturing	16,802,677	415,587	151,835	66,591	212,925	100,950
5	Electricity, Gas and Water	302,370	1,074	1,516	-	3,543	254
6	Construction	1,760,192	34,799	7,940	771	30,747	7,589
7	Wholesale and Retail Trading	39,006,203	879,930	823,345	151,777	954,186	596,752
8	Hotel and Food & Beverage	1,965,736	103,680	57,376	2,484	60,312	36,459
9	Transportation, Warehousing and Communications	4,632,961	876,417	94,690	143,348	87,395	56,434
10	Financial Intermediary	12,855,914	70,795	3,916	-	52,326	85
11	Real Estate, Rental and Business Services	2,892,190	200,484	209,298	78,423	62,523	30,675
12	Public Administration, Defense and Compulsory Social Security	1,883	-	31	-	83	97
13	Education Services	33,442	1,487	673	-	941	728
14	Human Health and Social Work Activities	150,211	5,206	7,360	-	6,623	3,943
15	Public, Socio-Culture, Entertainment and Other Personal Services	1,137,364	37,573	64,414	-	56,199	37,872
16	Activities of Households as Employers	3,562	242	331	-	280	162
17	International Institution and Other Extra International Agencies	791	488	297	-	180	175
18	Undefined Activities	353,695	8,737	12,466	-	11,701	12,567
19	Non Business Field	43,506,486	108,993	995,324	-	1,947,375	1,031,754
20	Others	47,642,442	-	1,747	-	52,282	32,523
	Total	177,593,261	3,336,966	2,946,621	1,116,270	3,626,441	2,006,670



6.1. Disclosure of Movements Details of Allowances for Impairment Losses-Bank Stand Alone

(Rp million)

No	Description	June 30, 2017	
		Allowance for Impairment Losses-Individual	Allowance for Impairment Losses-Collective
(1)	(2)	(3)	(4)
1	Beginning balance of allowance for impairment losses	907,946	2,460,076
2	Additional/reversal allowance for impairment losses during the year (net)	389,532	654,906
3	Allowance for impairment losses used to cover written off receivables during the year	(235,527)	(1,109,417)
4	Other additional (reversal) allowance during the year	54,319	309,326
	Ending Balance of Allowance for Impairment Losses	1,116,270	2,314,891

6.2. Disclosure of Movements Details of Allowances for Impairment Losses-Consolidated

(Rp million)

No	Description	June 30, 2017	
		Allowance for Impairment Losses-Individual	Allowance for Impairment Losses-Collective
(1)	(2)	(3)	(4)
1	Beginning balance of allowance for impairment losses	907,946	3,701,230
2	Additional/reversal allowance for impairment losses during the year (net)	389,532	1,387,029
3	Allowance for impairment losses used to cover written off receivables during the year	(235,527)	(1,771,143)
4	Other additional (reversal) allowance during the year	54,319	309,325
	Ending Balance of Allowance for Impairment Losses	1,116,270	3,626,441



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7.1 Disclosure of Net Receivables based on Portfolio Categories and Ratings-Bank Stand Alone

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No	Portfolio Category	June 30, 2017													
		Company Rating	Net Receivables											Unrated	Total
			Long Term Rating							Short Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	A-1	A-2	A-3	Lower than A-3		
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	F1+ s.d F1	F2	F3	Lower than F3		
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Less than B3	P-1	P-2	P-3	Lower than P-3		
	PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)			
	PT Pemingkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Less than idB-	idA1	idA2	idA3 s.d id A4	Lower than idA4			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		-	-	-	12,588,413	-	-	-	-	-	-	-	11,501,362	24,089,775
2	Receivables on Public Sector Entities		48,776	140,308	-	269,233	-	-	-	-	-	-	-	489,264	947,581
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks		1,261,430	152,124	-	67,338	-	-	-	-	-	-	-	6,402,610	7,883,502
5	Loans Secured by Residential Property													2,683,805	2,683,805
6	Loans Secured by Commercial Real Estate													1,080,971	1,080,971
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small Business & Retail Portfolio													32,317,314	32,317,314
9	Receivables on Corporate		891,648	633,755	317,267	-	-	-	-	-	-	-	-	64,777,507	66,620,177
10	Past Due Receivables													2,078,142	2,078,142
11	Other Assets													7,140,715	7,140,715
	TOTAL		2,201,854	926,187	317,267	12,924,984	-	-	-	-	-	-	-	128,471,690	144,841,982



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
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7.2 Disclosure of Net Receivables based on Portfolio Categories and Ratings-Consolidated

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No	Portfolio Category	June 30, 2017														Unrated	Total
		Company Rating	Net Receivables														
			Long Term Rating							Short Term Rating							
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	A-1	A-2	A-3	Lower than A-3				
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	F1+ s.d F1	F2	F3	Lower than F3				
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Less than B3	P-1	P-2	P-3	Lower than P-3				
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)				
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Less than idB-	idA1	idA2	idA3 s.d id A4	Lower than idA4						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
1	Receivables on Sovereigns		-	-	-	12,588,414	-	-	-	-	-	-	-	11,501,803	24,090,217		
2	Receivables on Public Sector Entities		48,776	140,308	-	269,233	-	-	-	-	-	-	-	489,872	948,189		
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Receivables on Banks		1,261,430	152,124	-	67,338	-	-	-	-	-	-	-	6,746,355	8,227,247		
5	Loans Secured by Residential Property													2,683,805	2,683,805		
6	Loans Secured by Commercial Real Estate													1,080,971	1,080,971		
7	Employee/Pensioner Loans													-	-		
8	Receivables on Micro, Small Business & Retail Portfolio													58,800,213	58,800,213		
9	Receivables on Corporate		891,648	633,755	317,267	-	-	-	-	-	-	-	-	64,749,595	66,592,265		
10	Past Due Receivables													2,524,210	2,524,210		
11	Other Assets													8,140,651	8,140,651		
	TOTAL		2,201,854	926,187	317,267	12,924,985	-	-	-	-	-	-	-	156,717,475	173,087,768		

8.1.a Disclosure of counterparty credit risk: Derivative Transactions Over the Counter - Bank Stand Alone

(Rp million)

No	Underlying Variables	June 30, 2017							
		Notional Amount			Derivative Receivables	Derivative Payables	Net Receivables before CRM	CRM	Net Receivables after CRM
		≤1 year	>1 year- ≤5 years	>5 years					
1	Interest Rate	290,584	553,536	-	71	-	2,839	-	2,839
2	Exchange Rate	7,694,933	533,100	-	9,741	20,637	113,345	-	113,345
3	Others	-	-	-	-	-	-	-	-
	TOTAL	7,985,517	1,086,636	-	9,812	20,637	116,184	-	116,184

8.2.a Disclosure of counterparty credit risk: Derivative Transactions Over the Counter - Consolidated

(Rp million)

No	Underlying Variables	June 30, 2017							
		Notional Amount			Derivative Receivables	Derivative Payables	Net Receivables before CRM	CRM	Net Receivables after CRM
		≤1 year	>1 year- ≤5 years	>5 years					
1	Interest Rate	4,610,414	1,086,636	-	71	-	5,504	-	5,504
2	Exchange Rate	12,014,763	1,066,200	-	49,428	39,698	222,887	-	222,887
3	Shares	-	-	-	-	-	-	-	-
4	Gold	-	-	-	-	-	-	-	-
5	Metal other than Gold	-	-	-	-	-	-	-	-
6	Others	-	-	-	-	-	-	-	-
	TOTAL	16,625,177	2,152,836	-	49,499	39,698	228,391	-	228,391



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8.1.b Disclosure of counterparty credit risk: Repo transactions-Bank Stand Alone

(Rp million)

No	Portfolio Category	June 30, 2017			
		Fair Value of Securities Sold Under Repo Agreement	Repo Liabilities	Net Receivables	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on Sovereigns	965,480	965,717	-	-
2	Receivables on Public Sector Entities	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-
4	Receivables on Banks	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-
6	Receivables on Corporate	-	-	-	-
	TOTAL	965,480	965,717	-	-

8.2.b Disclosure of counterparty credit risk: Repo transactions-Consolidated

(Rp million)

No	Portfolio Category	June 30, 2017			
		Fair Value of Securities Sold Under Repo Agreement	Repo Liabilities	Net Receivables	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on Sovereigns	965,480	965,717	-	-
2	Receivables on Public Sector Entities	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-
4	Receivables on Banks	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-
6	Receivables on Corporate	-	-	-	-
	TOTAL	965,480	965,717	-	-



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8.1.c Disclosure of counterparty credit risk: Reverse Repo transactions-Bank Stand Alone

(Rp million)

No	Portfolio Category	June 30, 2017			
		Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on Sovereigns	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-
4	Receivables on Banks	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-
6	Receivables on Corporate	-	-	-	-
	TOTAL	-	-	-	-

8.2.c Disclosure of counterparty credit risk: Reverse Repo transactions-Consolidated

(Rp million)

No	Portfolio Category	June 30, 2017			
		Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on Sovereigns	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-
4	Receivables on Banks	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-
6	Receivables on Corporate	-	-	-	-
	TOTAL	-	-	-	-



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Disclosure of Quantitative Risk Exposure
Juni 30, 2017

9.1 Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impacts-Bank Stand Alone

(Rp million)

No.	Portfolio Category	June 30, 2017										RWA	Capital Charge (9% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	Exposure on Balance Sheet												
1	Receivables on Sovereigns	24,088,440	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	6	189,084	-	-	-	750,843	-	-	-	-	413,238	37,191
3	Receivables on Multilateral Development Banks and International Institutions	-									-	-	-
4	Receivables on Banks	2,537	5,072,618	-	-	-	2,720,519	-	-	-	-	2,374,783	213,730
5	Loans Secured by Residential Property	-	-	2,683,563	-	-	-	-	-	-	-	939,247	84,532
6	Loans Secured by Commercial Real Estate	101,429	-	-	-	-	-	-	979,542	-	-	979,542	88,159
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	84,694	-	-	-	-	-	31,326,430	-	-	-	23,494,822	2,114,534
9	Receivables on Corporate	1,755,586	1,525,403	-	-	-	317,267	-	60,234,681	-	-	60,698,395	5,462,856
10	Past Due Receivables	35	-	-	-	-	-	-	51,941	2,026,166	-	3,091,189	278,207
11	Other Assets	3,074,175	-	-	-	-	-	-	3,800,775	265,765	-	4,199,423	377,948
	Total Exposure on Balance Sheet	29,106,902	6,787,105	2,683,563	-	-	3,788,629	31,326,430	65,066,939	2,291,931	-	96,190,639	8,657,157
B	Commitments/Contingencies Exposure for Off Balance Sheet Transactions												
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	7,648	-	-	-	-	3,824	344
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	1,400	-	-	-	2,500	-	-	-	-	1,530	138
5	Loans Secured by Residential Property	-	-	242	-	-	-	-	-	-	-	85	8
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	26,127	-	-	-	-	-	858,552	-	-	-	643,914	57,952
9	Receivables on Corporate	104,861	-	-	-	-	-	-	2,672,969	-	-	2,672,969	240,567
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions	130,988	1,400	242	-	-	10,148	858,552	2,672,969	-	-	3,322,322	299,009
C	Exposure on Counterparty Credit Risk												
1	Receivables on Sovereigns	1,335	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	60,901	-	-	-	23,027	-	-	-	-	23,694	2,132
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	21,511	-	-	-	16,133	1,452
6	Receivables on Corporate	-	-	-	-	-	-	-	9,410	-	-	9,410	847
	Total Counterparty Credit Risk Exposures	1,335	60,901	-	-	-	23,027	21,511	9,410	-	-	49,237	4,431



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9.2 Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impacts-Consolidated

(Rp million)

No.	Portfolio Category	June 30, 2017										RWA	Capital Charge (9% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	Exposure on Balance Sheet												
1	Receivables on Sovereigns	24,088,882	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	6	189,084	-	-	-	751,451	-	-	-	-	413,542	37,218
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	2,537	5,304,156	-	-	-	2,720,519	-	-	-	-	2,421,091	217,898
5	Loans Secured by Residential Property	-	-	2,683,563	-	-	-	-	-	-	-	939,247	84,532
6	Loans Secured by Commercial Real Estate	101,429	-	-	-	-	-	-	979,542	-	-	979,542	88,159
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	84,694	-	-	-	-	-	57,809,329	-	-	-	43,356,997	3,902,130
9	Receivables on Corporate	1,755,586	1,458,012	-	-	-	317,267	-	60,274,160	-	-	60,724,396	5,465,196
10	Past Due Receivables	35	-	-	-	-	-	-	51,941	2,472,234	-	3,760,293	338,426
11	Other Assets	3,306,491	-	-	-	-	-	-	4,568,395	265,765	-	4,967,041	447,034
	Total Exposure on Balance Sheet	29,339,660	6,951,252	2,683,563	-	-	3,789,237	57,809,329	65,874,038	2,737,999	-	117,562,149	10,580,593
B	Commitments/Contingencies Exposure for Off Balance Sheet Transactions												
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	7,648	-	-	-	-	3,824	344
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	1,400	-	-	-	2,500	-	-	-	-	1,530	138
5	Loans Secured by Residential Property	-	-	242	-	-	-	-	-	-	-	85	8
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	26,127	-	-	-	-	-	858,552	-	-	-	643,914	57,952
9	Receivables on Corporate	104,861	-	-	-	-	-	-	2,672,969	-	-	2,672,969	240,567
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions	130,988	1,400	242	-	-	10,148	858,552	2,672,969	-	-	3,322,322	299,009
C	Exposure on Counterparty Credit Risk												
1	Receivables on Sovereigns	1,335	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	69,488	-	-	-	126,647	-	-	-	-	77,221	6,949
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	21,511	-	-	-	16,133	1,452
6	Receivables on Corporate	-	-	-	-	-	-	-	9,410	-	-	9,410	847
	Total Counterparty Credit Risk Exposures	1,335	69,488	-	-	-	126,647	21,511	9,410	-	-	102,764	9,248



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Juni 30, 2017

10.1 Disclosure of Net Receivables and Credit Risk Mitigation Techniques-Bank Stand Alone

(Rp million)

No.	Portfolio Category	June 30, 2017					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure
(1)	(2)		Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	Exposure on Balance Sheet						
1	Receivables on Sovereigns	24,088,440	-	-	-	-	24,088,440
2	Receivables on Public Sector Entities	939,933	6	-	-	-	939,927
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	7,795,674	2,537	-	-	-	7,793,137
5	Loans Secured by Residential Property	2,683,563	-	-	-	-	2,683,563
6	Loans Secured by Commercial Real Estate	1,080,971	101,429	-	-	-	979,542
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	31,411,124	84,694	-	-	-	31,326,430
9	Receivables on Corporate	63,832,937	1,755,586	-	-	-	62,077,351
10	Past Due Receivables	2,078,142	35	-	-	-	2,078,107
11	Other Assets	7,140,715	-	-	-	-	7,140,715
	Total Exposure on Balance Sheet	141,051,499	1,944,287	-	-	-	139,107,212
B	Commitments/Contingencies Exposure for Off Balance Sheet Transactions						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	7,648	-	-	-	-	7,648
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,900	-	-	-	-	3,900
5	Loans Secured by Residential Property	242	-	-	-	-	242
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	884,679	26,127	-	-	-	858,552
9	Receivables on Corporate	2,777,830	104,861	-	-	-	2,672,969
10	Past Due Receivables	-	-	-	-	-	-
	Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions	3,674,299	130,988	-	-	-	3,543,311
C	Exposure on Counterparty Credit Risk						
1	Receivables on Sovereigns	1,335	-	-	-	-	1,335
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	83,928	-	-	-	-	83,928
5	Receivables on Micro, Small Business & Retail Portfolio	21,511	-	-	-	-	21,511
6	Receivables on Corporate	9,410	-	-	-	-	9,410
	Total Counterparty Credit Risk Exposures	116,184	-	-	-	-	116,184
	Total (A+B+C)	144,841,982	2,075,275	-	-	-	142,766,707



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
Juni 30, 2017

10.2 Disclosure of Net Receivables and Credit Risk Mitigation Techniques-Consolidated

(Rp million)

No.	Portfolio Category	June 30, 2017					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure
			Collateral	Guarantee	Credit	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	Exposure on Balance Sheet						
1	Receivables on Sovereigns	24,088,882	-	-	-	-	24,088,882
2	Receivables on Public Sector Entities	940,541	6	-	-	-	940,535
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	8,027,212	2,537	-	-	-	8,024,675
5	Loans Secured by Residential Property	2,683,563	-	-	-	-	2,683,563
6	Loans Secured by Commercial Real Estate	1,080,971	101,429	-	-	-	979,542
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	57,894,023	84,694	-	-	-	57,809,329
9	Receivables on Corporate	63,805,025	1,755,586	-	-	-	62,049,439
10	Past Due Receivables	2,524,210	35	-	-	-	2,524,175
11	Other Assets	8,140,651	-	-	-	-	8,140,651
	Total Exposure on Balance Sheet	169,185,078	1,944,287	-	-	-	167,240,791
B	Commitments/Contingencies Exposure for Off Balance Sheet Transactions						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	7,648	-	-	-	-	7,648
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,900	-	-	-	-	3,900
5	Loans Secured by Residential Property	242	-	-	-	-	242
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	884,679	26,127	-	-	-	858,552
9	Receivables on Corporate	2,777,830	104,861	-	-	-	2,672,969
10	Past Due Receivables	-	-	-	-	-	-
	Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions	3,674,299	130,988	-	-	-	3,543,311
C	Exposure on Counterparty Credit Risk						
1	Receivables on Sovereigns	1,335	-	-	-	-	1,335
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	196,135	-	-	-	-	196,135
5	Receivables on Micro, Small Business & Retail Portfolio	21,511	-	-	-	-	21,511
6	Receivables on Corporate	9,410	-	-	-	-	9,410
	Total Counterparty Credit Risk Exposures	228,391	-	-	-	-	228,391
	Total (A+B+C)	173,087,768	2,075,275	-	-	-	171,012,493



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
Juni 30, 2017

11.1 Disclosure of Securitization Transactions-Bank Stand Alone

(Rp million)

No.	Securitization Exposure	June 30, 2017					
		Value of Securitized Asset	Impaired Securitized		Profit/Loss from Securitization Activity	Risk Weighted Asset	Capital Deduction
			Past Due	Non - Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Bank acting as First Creditor	-			-		
2	Bank acting as Credit Enhancement Provider						
	a. First Risk Insurer Facility	-	-	-	-	-	-
	b. Second Risk Insurer Facility	-	-	-	-	-	
3	Bank acting as Liquidity Facility Provider	-	-	-	-	-	
4	Bank acting as Service Provider	-					
5	Bank acting as Custodian Bank	-					
6	Bank acting as Investor						
	a. Senior tranche	-	-	-	-	-	-
	b. Junior tranche	-	-	-	-		-
	Total:	-	-	-	-	-	-

11.2 Disclosure of Securitization Transactions-Consolidated

(Rp million)

No.	Securitization Exposure	June 30, 2017					
		Value of Securitized Asset	Impaired Securitized Assets		Profit/Loss from Securitization Activity	Risk Weighted Asset	Capital Deduction
			Past Due	Non - Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Bank acting as First Creditor	-			-		
2	Bank acting as Credit Enhancement Provider						
	a. First Risk Insurer Facility	-	-	-	-	-	-
	b. Second Risk Insurer Facility	-	-	-	-	-	
3	Bank acting as Liquidity Facility Provider	-	-	-	-	-	
4	Bank acting as Service Provider	-					
5	Bank acting as Custodian Bank	-					
6	Bank acting as Investor						
	a. Senior tranche	-	-	-	-	-	-
	b. Junior tranche	-	-	-	-		-
	Total:	-	-	-	-	-	-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries

Disclosure of Quantitative Risk Exposure

Juni 30, 2017

13.1. Calculation of the Standardized Approach of Credit Risk Weighted Assets-Bank Stand Alone

a. Disclosure of Asset Exposures in the Balance Sheet

(Rp million)

No.	Portfolio Category	June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on Sovereigns	24,088,440	-	-
2	Receivables on Public Sector Entities	939,933	413,241	413,238
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-
4	Receivables on Banks	7,795,674	2,376,052	2,374,783
5	Loans Secured by Residential Property	2,683,563	939,247	939,247
6	Loans Secured by Commercial Real Estate	1,080,971	1,080,971	979,542
7	Employee/Pensioner Loans	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	31,411,124	23,558,343	23,494,822
9	Receivables on Corporate	63,832,937	62,453,981	60,698,395
10	Past Due Receivables	2,078,142	3,091,242	3,091,189
11	Other Assets	7,140,715	-	4,199,423
TOTAL		141,051,499	93,913,077	96,190,639

b. Disclosure of Commitments/Contingencies Exposure for Off Balance Sheet Transactions

(Rp million)

No.	Portfolio Category	June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on Sovereigns	-	-	-
2	Receivables on Public Sector Entities	7,648	3,824	3,824
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-
4	Receivables on Banks	3,900	1,530	1,530
5	Loans Secured by Residential Property	242	85	85
6	Loans Secured by Commercial Real Estate	-	-	-
7	Employee/Pensioner Loans	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	884,679	663,509	643,914
9	Receivables on Corporate	2,777,830	2,777,830	2,672,969
10	Past Due Receivables	-	-	-
TOTAL		3,674,299	3,446,778	3,322,322



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
Juni 30, 2017

c. Disclosure of Exposures causing Counterparty Credit Risk

(Rp million)

No.	Portfolio Category	June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on Sovereigns	1,335	-	-
2	Receivables on Public Sector Entities	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-
4	Receivables on Banks	83,928	23,694	23,694
5	Receivables on Micro, Small Business & Retail Portfolio	21,511	16,133	16,133
6	Receivables on Corporate	9,410	9,410	9,410
7	Weighted Exposure from Credit Valuation Adjustment (CVA)			8,852
TOTAL		116,184	49,237	58,089

d. Disclosure of Exposures causing Credit Risk due to Settlement Risk

(Rp million)

No.	Type of Transactions	June 30, 2017		
		Exposure Value	Capital Deduction Factor	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Delivery versus payment	-		-
	a. Capital Charge 8% (5-15 days)	-		-
	b. Capital Charge 50% (16-30 days)	-		-
	c. Capital Charge 75% (31-45 days)	-		-
	d. Capital Charge 100% (more than 45 days)	-		-
2	Non-delivery versus payment	-	-	
TOTAL		-	-	-



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Disclosure of Quantitative Risk Exposure
Juni 30, 2017

e. Disclosure of Securitization Exposures

(Rp million)

No.	Type of Transactions	June 30, 2017	
		Capital Deduction Factor	RWA
(1)	(2)	(3)	(4)
1	Qualified Enhancement Credit Facility	-	-
2	Unqualified Enhancement Credit Facility	-	-
3	Qualified Liquidity Facility	-	-
4	Unqualified Liquidity Facility	-	-
5	Qualified Purchase of Assets-Backed Security	-	-
6	Unqualified Purchase of Assets-Backed Security	-	-
7	Securitization Exposure which is not included in the regulation regarding prudent principles in activating banks assets securitization	-	-
TOTAL		-	-

f. Disclosure of Total Credit Risks Measurement

(Rp million)

	June 30, 2017
Total Credit Risk RWA	99,571,050
Total Capital Deduction Factor	-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries

Disclosure of Quantitative Risk Exposure

Juni 30, 2017

13.2. Calculation of the Standardized Approach of Credit Risk Weighted Assets-Consolidated

a. Disclosure of Asset Exposures in the Balance Sheet

(Rp million)

No.	Portfolio Category	June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on Sovereigns	24,088,882	-	-
2	Receivables on Public Sector Entities	940,541	413,545	413,542
3	Receivables on Multilateral Development Banks and International Institution	-	-	-
4	Receivables on Banks	8,027,212	2,422,359	2,421,091
5	Loans Secured by Residential Property	2,683,563	939,247	939,247
6	Loans Secured by Commercial Real Estate	1,080,971	1,080,971	979,542
7	Employee/Pensioner Loans	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	57,894,023	43,420,517	43,356,997
9	Receivables on Corporate	63,805,025	62,479,982	60,724,396
10	Past Due Receivables	2,524,210	3,760,345	3,760,293
11	Other Assets	8,140,651	-	4,967,041
TOTAL		169,185,078	114,516,966	117,562,149

b. Disclosure of Commitments/Contingencies Exposure for Off Balance Sheet Transactions

(Rp million)

No.	Portfolio Category	June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on Sovereigns	-	-	-
2	Receivables on Public Sector Entities	7,648	3,824	3,824
3	Receivables on Multilateral Development Banks and International Institution	-	-	-
4	Receivables on Banks	3,900	1,530	1,530
5	Loans Secured by Residential Property	242	85	85
6	Loans Secured by Commercial Real Estate	-	-	-
7	Employee/Pensioner Loans	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	884,679	663,509	643,914
9	Receivables on Corporate	2,777,830	2,777,830	2,672,969
10	Past Due Receivables	-	-	-
TOTAL		3,674,299	3,446,778	3,322,322



PT Bank Danamon Indonesia, Tbk. And Subsidiaries

Disclosure of Quantitative Risk Exposure

June 30, 2017

c. Disclosure of Exposures causing Counterparty Credit Risk

(Rp million)

No.	Portfolio Category	June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on Sovereigns	1,335	-	-
2	Receivables on Public Sector Entities	-	-	-
3	Receivables on Multilateral Development Banks and International Institution	-	-	-
4	Receivables on Banks	196,135	77,221	77,221
5	Receivables on Micro, Small Business & Retail Portfolio	21,511	16,133	16,133
6	Receivables on Corporate	9,410	9,410	9,410
7	Weighted Exposure from Credit Valuation Adjustment (CVA)			8,852
TOTAL		228,391	102,764	111,616

d. Disclosure of Exposures causing Credit Risk due to Settlement Risk

(Rp million)

No.	Type of Transactions	June 30, 2017		
		Exposure Value	Capital Deduction Factor	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Delivery versus payment	-		-
	a. Capital Charge 8% (5-15 days)	-		-
	b. Capital Charge 50% (16-30 days)	-		-
	c. Capital Charge 75% (31-45 days)	-		-
	d. Capital Charge 100% (more than 45 days)	-		-
2	Non-delivery versus payment	-	-	
TOTAL		-	-	-



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Disclosure of Quantitative Risk Exposure
Juni 30, 2017

e. Disclosure of Securitization Exposures

(Rp million)

No.	Type of Transactions	June 30, 2017	
		Capital Deduction Factor	RWA
(1)	(2)	(3)	(4)
1	Qualified Enhancement Credit Facility	-	-
2	Unqualified Enhancement Credit Facility	-	-
3	Qualified Liquidity Facility	-	-
4	Unqualified Liquidity Facility	-	-
5	Qualified Purchase of Assets-Backed Security	-	-
6	Unqualified Purchase of Assets-Backed Security	-	-
7	Securitization Exposure which is not included in the regulation regarding prudent principles in activating banks assets securitization	-	-
TOTAL		-	-

f. Disclosure of Total Credit Risks Measurement

(Rp million)

	June 30, 2017
Total Credit Risk RWA	120,996,087
Total Capital Deduction Factor	-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
Juni 30, 2017

II. MARKET RISK

1. Disclosure of Market Risks by Using Standardized Approach

(Rp million)

No.	Type of Risk	June 30, 2017			
		Bank		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Interest Rate Risk		176,250		176,250
	a. Specific Risk	-	-	-	-
	b. General Risk	14,100	176,250	14,100	176,250
2	Foreign Exchange Risk	9,234	115,426	9,278	115,975
3	Equity Risk			-	-
4	Commodity Risk			-	-
5	Option Risk	-	-	-	-
	Total	23,334	291,676	23,378	292,225



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
Juni 30, 2017

III. LIQUIDITY RISK

1.1.a Disclosure of Maturity Profile for Rupiah-Bank Stand Alone

(Rp million)

No.	Items	June 30, 2017					
		Balance	Maturity				
			≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	BALANCE SHEET						
	A. Assets						
	1. Cash	2,888,632	2,888,632	-	-	-	-
	2. Placements with Bank Indonesia	10,906,274	8,553,166	1,086,902	929,266	336,940	-
	3. Placements with Other Banks	2,499,327	603,607	642,711	317,412	935,597	-
	4. Marketable Securities	11,072,410	1,153,140	1,998,262	2,450,141	2,123,656	3,347,211
	5. Loans	88,195,664	12,248,277	12,522,583	14,019,877	19,507,993	29,896,934
	6. Other Receivables	266,561	74,854	128,226	31,326	720	31,435
	7. Others	1,159,763	203,833	45,818	18,676	-	891,436
	Total Assets	116,988,631	25,725,509	16,424,502	17,766,698	22,904,906	34,167,016
	B. Liabilities						
	1. Deposits from Customers	84,414,271	35,139,649	10,141,773	3,841,661	3,552,370	31,738,818
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Liabilities with Other Banks	1,617,962	286,149	122,775	177,997	369,691	661,350
	4. Securities issued	-	-	-	-	-	-
	5. Borrowings	62,518	-	-	-	-	62,518
	6. Other Liabilities	1,581,879	1,053,360	122,453	32,284	3,544	370,238
	7. Others	3,075,832	483,302	2,045	-	-	2,590,485
	Total Liabilities	90,752,462	36,962,460	10,389,046	4,051,942	3,925,605	35,423,409
	On Balance Sheet Assets and Liabilities Differences	26,236,169	(11,236,951)	6,035,456	13,714,756	18,979,301	(1,256,393)
II	OFF BALANCE SHEET						
	A. Off Balance Sheet Receivables						
	1. Commitments	-	-	-	-	-	-
	2. Contingencies	-	-	-	-	-	-
	Total Off Balance Sheet Receivables	-	-	-	-	-	-
	B. Off Balance Sheet Payables						
	1. Commitments	33,790,197	5,276,507	5,443,390	6,335,843	8,660,436	8,074,021
	2. Contingencies	3,316,218	346,806	542,973	680,882	1,602,020	143,537
	Total Off Balance Sheet Payables	37,106,415	5,623,313	5,986,363	7,016,725	10,262,456	8,217,558
	Off Balance Sheet Receivables and Payables Differences	(37,106,415)	(5,623,313)	(5,986,363)	(7,016,725)	(10,262,456)	(8,217,558)
	Differences [(IA-IB)+(IIA-IIB)]	(10,870,246)	(16,860,264)	49,093	6,698,031	8,716,845	(9,473,951)
	Cummulative Differences		(16,860,264)	(16,811,171)	(10,113,140)	(1,396,295)	(10,870,246)



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Disclosure of Quantitative Risk Exposure
Juni 30, 2017

1.1.b Disclosure of Maturity Profile for Rupiah-Consolidated

(Rp million)

No.	Items	June 30, 2017					
		Balance	Maturity				
			≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	BALANCE SHEET						
	A. Assets						
	1. Cash	3,120,948	3,120,948	-	-	-	-
	2. Placements with Bank Indonesia	10,906,274	8,553,166	1,086,902	929,266	336,940	-
	3. Placements with Other Banks	2,730,364	834,644	642,711	317,412	935,597	-
	4. Marketable Securities	11,006,366	1,153,140	1,998,262	2,450,141	2,123,656	3,281,167
	5. Loans	114,735,583	12,335,667	12,742,348	14,986,747	22,911,947	51,758,874
	6. Other Receivables	863,806	78,166	137,753	58,732	101,784	487,371
	7. Others	1,579,229	562,037	52,695	23,971	2,622	937,904
	Total Assets	144,942,570	26,637,768	16,660,671	18,766,269	26,412,546	56,465,316
	B. Liabilities						
	1. Deposits from Customers	83,535,481	34,260,859	10,141,773	3,841,661	3,552,370	31,738,818
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Liabilities with Other Banks	1,617,962	286,149	122,775	177,997	369,691	661,350
	4. Securities issued	10,522,071	-	1,537,679	852,642	2,833,961	5,297,789
	5. Borrowings	5,524,953	1,175,611	601,118	715,759	2,982,328	50,137
	6. Other Liabilities	1,601,065	1,054,523	122,648	32,284	4,152	387,458
	7. Others	5,481,550	2,133,323	253,571	6,291	501,869	2,586,496
	Total Liabilities	108,283,082	38,910,465	12,779,564	5,626,634	10,244,371	40,722,048
	On Balance Sheet Assets and Liabilities Differences	36,659,488	(12,272,697)	3,881,107	13,139,635	16,168,175	15,743,268
II	OFF BALANCE SHEET						
	A. Off Balance Sheet Receivables						
	1. Commitments	-	-	-	-	-	-
	2. Contingencies	-	-	-	-	-	-
	Total Off Balance Sheet Receivables	-	-	-	-	-	-
	B. Off Balance Sheet Payables						
	1. Commitments	33,790,197	5,276,507	5,443,390	6,335,843	8,660,436	8,074,021
	2. Contingencies	3,316,218	346,806	542,973	680,882	1,602,020	143,537
	Total Off Balance Sheet Payables	37,106,415	5,623,313	5,986,363	7,016,725	10,262,456	8,217,558
	Off Balance Sheet Receivables and Payables Differences	(37,106,415)	(5,623,313)	(5,986,363)	(7,016,725)	(10,262,456)	(8,217,558)
	Differences [(IA-IB)+(IIA-IIB)]	(446,927)	(17,896,010)	(2,105,256)	6,122,910	5,905,719	7,525,710
	Cummulative Differences		(17,896,010)	(20,001,266)	(13,878,356)	(7,972,637)	(446,927)



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Disclosure of Quantitative Risk Exposure
Juni 30, 2017

1.2.a Disclosure of Maturity Profile for Foreign Currency-Bank Stand Alone

(Rp million)

No.	Items	June 30, 2017					
		Balance	Maturity				
			≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	BALANCE SHEET						
	A. Assets						
	1. Cash	185,545	185,545	-	-	-	-
	2. Placements with Bank Indonesia	7,277,614	3,476,292	996,910	2,243,298	561,114	-
	3. Placements with Other Banks	2,942,899	2,942,899	-	-	-	-
	4. Marketable Securities	4,596,869	619,077	750,725	403,503	1,396,682	1,426,882
	5. Loans	6,544,310	1,833,931	1,328,299	919,771	418,657	2,043,652
	6. Other Receivables	872,459	183,733	421,362	238,549	13,262	15,553
	7. Others	177,880	127,970	17,779	2,771	-	29,360
	Total Assets	22,597,576	9,369,447	3,515,075	3,807,892	2,389,715	3,515,447
	B. Liabilities						
	1. Deposits from Customers	20,572,596	6,730,161	3,843,558	3,223,989	1,729,510	5,045,378
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Liabilities with Other Banks	20,257	2,639	2,932	2,092	4,198	8,396
	4. Securities issued	13	13	-	-	-	-
	5. Borrowings	330,362	-	-	-	-	330,362
	6. Other Liabilities	919,386	200,647	422,335	238,549	13,181	44,674
	7. Others	88,441	13,194	1,226	1,439	-	72,582
	Total Liabilities	21,931,055	6,946,654	4,270,051	3,466,069	1,746,889	5,501,392
	On Balance Sheet Assets and Liabilities Differences	666,521	2,422,793	(754,976)	341,823	642,826	(1,985,945)
II	OFF BALANCE SHEET						
	A. Off Balance Sheet Receivables						
	1. Commitments	5,146,508	3,403,977	1,455,550	-	-	286,981
	2. Contingencies	25,123	16,060	9,063	-	-	-
	Total Off Balance Sheet Receivables	5,171,631	3,420,037	1,464,613	-	-	286,981
	B. Off Balance Sheet Payables						
	1. Commitments	11,315,181	4,147,984	2,900,544	1,262,248	2,300,180	704,225
	2. Contingencies	348,901	10,196	245,279	17,979	75,447	-
	Total Off Balance Sheet Payables	11,664,082	4,158,180	3,145,823	1,280,227	2,375,627	704,225
	Off Balance Sheet Receivables and Payables Differences	(6,492,451)	(738,143)	(1,681,210)	(1,280,227)	(2,375,627)	(417,244)
	Differences [(IA-IB)+(IIA-IIB)]	(5,825,930)	1,684,650	(2,436,186)	(938,404)	(1,732,801)	(2,403,189)
	Cummulative Differences		1,684,650	(751,536)	(1,689,940)	(3,422,741)	(5,825,930)



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
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1.2.b Disclosure of Maturity Profile for Foreign Currency-Consolidated

(Rp million)

No.	Items	June 30, 2017					
		Balance	Maturity				
			≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	BALANCE SHEET						
	A. Assets						
	1. Cash	185,545	185,545	-	-	-	-
	2. Placements with Bank Indonesia	7,277,614	3,476,292	996,910	2,243,298	561,114	-
	3. Placements with Other Banks	2,943,399	2,943,399	-	-	-	-
	4. Marketable Securities	4,596,869	619,077	750,725	403,503	1,396,682	1,426,882
	5. Loans	6,544,310	1,833,931	1,328,299	919,771	418,657	2,043,652
	6. Other Receivables	912,146	194,644	433,468	242,268	26,213	15,553
	7. Others	177,880	127,970	17,779	2,771	-	29,360
	Total Assets	22,637,763	9,380,858	3,527,181	3,811,611	2,402,666	3,515,447
	B. Liabilities						
	1. Deposits from Customers	20,572,549	6,730,114	3,843,558	3,223,989	1,729,510	5,045,378
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Liabilities with Other Banks	20,257	2,639	2,932	2,092	4,198	8,396
	4. Securities issued	13	13	-	-	-	-
	5. Borrowings	5,168,538	1,036,293	562,250	110,718	2,599,329	859,948
	6. Other Liabilities	919,386	200,647	422,335	238,549	13,181	44,674
	7. Others	133,056	45,543	13,492	1,439	-	72,582
	Total Liabilities	26,813,799	8,015,249	4,844,567	3,576,787	4,346,218	6,030,978
	On Balance Sheet Assets and Liabilities Differences	(4,176,037)	1,365,609	(1,317,386)	234,824	(1,943,552)	(2,515,531)
II	OFF BALANCE SHEET						
	A. Off Balance Sheet Receivables						
	1. Commitments	5,146,508	3,403,977	1,455,550	-	-	286,981
	2. Contingencies	25,123	16,060	9,063	-	-	-
	Total Off Balance Sheet Receivables	5,171,631	3,420,037	1,464,613	-	-	286,981
	B. Off Balance Sheet Payables						
	1. Commitments	11,315,181	4,147,984	2,900,544	1,262,248	2,300,180	704,225
	2. Contingencies	348,901	10,196	245,279	17,979	75,447	-
	Total Off Balance Sheet Payables	11,664,082	4,158,180	3,145,823	1,280,227	2,375,627	704,225
	Off Balance Sheet Receivables and Payables Differences	(6,492,451)	(738,143)	(1,681,210)	(1,280,227)	(2,375,627)	(417,244)
	Differences [(IA-IB)+(IIA-IIB)]	(10,668,488)	627,466	(2,998,596)	(1,045,403)	(4,319,179)	(2,932,775)
	Cummulative Differences		627,466	(2,371,131)	(3,416,534)	(7,735,713)	(10,668,488)



PT Bank Danamon Indonesia, Tbk. And Subsidiaries

Disclosure of Quantitative Risk Exposure

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2. Disclosure on LCR

LCR Value		
	March 31, 2017	Juni 30, 2017
	(1)	(2)
Individual	97.31%	97.57%
Consolidated	94.67%	93.50%



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Disclosure of Quantitative Risk Exposure
Juni 30, 2017

IV. OPERATIONAL RISK

1.a. Quantitative Exposure of Operational Risks-Bank Stand Alone

(Rp million)

No.	Indicator Approach	June 30, 2017		
		Average Gross Income in the last 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach	12,679,111	1,901,867	23,773,333
	Total	12,679,111	1,901,867	23,773,333

1.b. Quantitative Exposure of Operational Risks-Consolidated

(Rp million)

No.	Indicator Approach	June 30, 2017		
		Average Gross Income in the last 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach	18,030,095	2,704,514	33,806,429
	Total	18,030,095	2,704,514	33,806,429