

**PT Bank Danamon Indonesia, Tbk. and Subsidiaries**  
**Standard Format Basel III Framework – Capital Disclosure**

**30 September 2018**

**(in million rupiah)**

	Component (In English)	Komponen (Bahasa Indonesia)	Bank	Consolidation	Ref. No. from Publication Balance Sheet
	<b>Common Equity Tier 1 capital: instruments and reserves</b>	<b>Modal Inti Utama (Common Equity Tier I) / CET 1 : Instrumen dan Tambahan Modal Disetor</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	Saham biasa dan related stock surplus	13,157,446	13,157,446	a + b + c
2	Retained Earnings	Laba ditahan	27,105,238	27,105,238	d + e + l
3	Accumulated other comprehensive income (and other reserves)	Akumulasi pendapatan komprehensif lainnya (dan cadangan lain)	240,438	240,438	f + n + g
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	Modal yang termasuk phase out dari CET1	N/A	N/A	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	Kepentingan Non Pengendali yang dapat diperhitungkan	-	-	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>CET1 sebelum regulatory adjustment</b>	<b>40,503,122</b>	<b>40,503,122</b>	
	<b>Common Equity Tier 1 capital: regulatory adjustments</b>	<b>CET 1 : Faktor Pengurang (Regulatory Adjustment)</b>			
7	Prudential valuation adjustments	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book	-	-	
8	Goodwill (net of related tax liability)	Goodwill	-	(1,074,532)	h + i
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	Aset tidak berwujud lain (selain Mortgage-Servicing Rights)	(335,490)	(456,123)	j + k
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	Aset pajak tangguhan yang berasal dari future profitability	N/A	N/A	
11	Cash-flow hedge reserve	Cash-flow hedge reserve	N/A	N/A	
12	Shortfall of provisions to expected losses	Shortfall on provisions to expected losses	N/A	N/A	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	Keuntungan penjualan aset dalam transaksi sekuitisasi	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA)	47	47	l
15	Defined-benefit pension fund net assets	Aset pensiun manfaat pasti	N/A	N/A	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	Investasi pada saham sendiri (jika belum di net dalam modal di neraca)	N/A	N/A	
17	Reciprocal cross-holdings in common equity	Kepemilikan silang pada instrumen CET 1 pada entitas lain.	-	-	
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)	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah diatas batasan 10%)	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)	Investasi signifikan pada saham biasa bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah diatas batasan 10%)	N/A	N/A	
20	Mortgage servicing rights (amount above 10% threshold)	Mortgage servicing rights	-	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak)	N/A	N/A	
22	Amount exceeding the 15% threshold of which:	Jumlah melebihi batasan 15% dari:	N/A	N/A	
23	- of which : significant investments in the common stock of financials	- investasi signifikan pada saham biasa financials	N/A	N/A	
24	- of which : mortgage servicing rights	- mortgage servicing right	N/A	N/A	
25	- of which : deferred tax assets arising from temporary differences	- pajak tangguhan dari perbedaan temporer	N/A	N/A	
26	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional:			
26a	- Difference between PPA and CKPN	- Selisih PPA dan CKPN	(408,182)	-	
26b	- PPA from non productive assets	- PPA atas aset non produktif	(55,324)	(55,324)	

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26c.	- Deferred tax assets	- Aset Pajak Tangguhan	(2,075,419)	(2,495,400)	m
26d.	- Investments	- Penyertaan	(9,077,814)	(1,780,697)	o + p
26e.	- Capital shortfall in insurance subsidiary	- Kekurangan modal pada perusahaan anak asuransi	-	-	
26f.	- Securitisation exposure	- Eksposur sekuritisasi	-	-	
26g.	- Others	- Lainnya	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya	-	-	
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>Jumlah pengurang (regulatory adjustment) terhadap CET 1</b>	<b>(11,952,182)</b>	<b>(5,862,029)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>Jumlah CET 1 setelah faktor pengurang</b>	<b>28,550,940</b>	<b>34,641,093</b>	
	<b>Additional Tier 1 capital: instruments</b>	<b>Modal Inti Tambahan (AT 1) : Instrumen</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	Instrumen AT 1 yang diterbitkan oleh bank (termasuk stock surplus)	-	-	
31	- of which: classified as equity under applicable accounting standards	- Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi	-	-	
32	- of which: classified as liabilities under applicable accounting standards	- Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi	-	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	Modal yang termasuk phase out dari AT1	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)	Instrumen AT1 yang diterbitkan oleh entitas anak yang diakui dalam perhitungan KPMM secara konsolidasi	-	-	
35	of which: instruments issued by subsidiaries subject to phase out	Instrumen yang diterbitkan entitas anak yang termasuk phase out	N/A	N/A	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>Jumlah AT 1 sebelum regulatory adjustment</b>	<b>-</b>	<b>-</b>	
	<b>Additional Tier 1 capital: regulatory adjustments</b>	<b>Modal Inti Tambahan : Faktor Pengurang (Regulatory Adjustment)</b>			
37	Investments in own Additional Tier 1 instruments	Investasi pada instrumen AT1 sendiri	N/A	N/A	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	Kepemilikan silang pada instrumen AT 1 pada entitas lain	-	-	
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)	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	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)	Investasi signifikan pada modal bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan net posisi short yang diperkenankan	N/A	N/A	
41	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional			
41a.	- Investment in AT1 instrument in other Banks	- Penempatan dana pada instrumen AT 1 pada Bank lain	-	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya	-	-	
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>Jumlah faktor pengurang (regulatory adjustment) terhadap AT1</b>	<b>-</b>	<b>-</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>Jumlah AT 1 setelah faktor pengurang</b>	<b>-</b>	<b>-</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>Jumlah Modal Inti (Tier 1) ( CET1 + AT 1)</b>	<b>28,550,940</b>	<b>34,641,093</b>	
	<b>Tier 2 capital: instruments and provisions</b>	<b>Modal Pelengkap (Tier 2) : Instrumen dan cadangan</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	Instrumen T2 yang diterbitkan oleh bank (termasuk stock surplus)	-	-	
47	Directly issued capital instruments subject to phase out from Tier 2	Modal yang termasuk phase out dari 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)	Instrumen Tier 2 yang diterbitkan oleh entitas anak yang diakui dalam perhitungan KPMM secara konsolidasi	-	-	

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49	of which: instruments issued by subsidiaries subject to phase out	Modal yang diterbitkan entitas anak yang termasuk phase out	N/A	N/A	
50	Provisions	Cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	1,146,620	1,281,085	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang</b>	<b>1,146,620</b>	<b>1,281,085</b>	
	<b>Tier 2 capital: regulatory adjustments</b>	<b>Modal Pelengkap (Tier 2) : Faktor Pengurang (Regulatory Adjustment)</b>			
52	Investments in own Tier 2 instruments	Investasi pada instrumen Tier 2 sendiri	N/A	N/A	
53	Reciprocal cross-holdings in Tier 2 instruments	Kepemilikan silang pada instrumen Tier 2 pada entitas lain	-	-	
54	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 the 10% threshold)	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	N/A	N/A	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)	N/A	N/A	
56	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional	-	-	
56a	- Sinking fund	- Sinking fund	-	-	
56b	- Investment in Tier 2 instrument of other Banks	- Penempatan dana pada instrumen Tier 2 pada Bank lain			
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap</b>			
58	<b>Tier 2 capital (T2)</b>	<b>Jumlah Modal Pelengkap (T2) setelah regulatory adjustment</b>	<b>1,146,620</b>	<b>1,281,085</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>Total Modal (Modal Inti + Modal Pelengkap)</b>	<b>29,697,560</b>	<b>35,922,178</b>	
60	<b>Total risk weighted assets</b>	<b>Total Aset Tertimbang Menurut Risiko (ATMR)</b>	<b>128,692,896</b>	<b>161,463,321</b>	
	<b>Capital ratios and buffers</b>	<b>Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer)</b>			
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	<b>Rasio Modal Inti Utama (CET1) – persentase terhadap ATMR</b>	<b>22.19%</b>	<b>21.45%</b>	
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	<b>Rasio Modal Inti (Tier 1) – persentase terhadap ATMR</b>	<b>22.19%</b>	<b>21.45%</b>	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>Rasio Total Modal – persentase terhadap ATMR</b>	<b>23.08%</b>	<b>22.25%</b>	
64	<b>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)</b>	<b>Tambahan modal (buffer) – persentase terhadap ATMR</b>	<b>2.625%</b>	<b>2.625%</b>	
65	- of which: capital conservation buffer requirement	- Capital Conservation Buffer	1.875%	1.875%	
66	- of which: bank specific countercyclical buffer requirement	- Countercyclical Buffer	0.000%	0.000%	
67	- of which: G-SIB buffer requirement	- Capital Surcharge untuk D-SIB	0.750%	0.750%	
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	<b>Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (Buffer) – prosentase terhadap ATMR</b>	<b>14.08%</b>	<b>13.25%</b>	
	<b>National minima (if different from Basel 3)</b>	<b>National minima (if different from Basel 3)</b>			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	Rasio minimal CET 1 nasional (jika berbeda dengan Basel 3)	N/A	N/A	

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70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	Rasio minimal Tier 1 nasional (jika berbeda dengan Basel 3)	N/A	N/A	
71	National total capital minimum ratio (if different from Basel 3 minimum)	Rasio minimal total modal nasional (jika berbeda dengan Basel 3)	N/A	N/A	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		<b>Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)</b>			
72	Non-significant investments in the capital of other financials	Investasi non-signifikan pada modal entitas keuangan lain	N/A	N/A	
73	Significant investments in the common stock of financials	Investasi signifikan pada saham biasa entitas keuangan	N/A	N/A	
74	Mortgage servicing rights (net of related tax liability)	Mortgage servicing rights (net dari kewajiban pajak)	N/A	N/A	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)	N/A	N/A	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		<b>Cap yang dikenakan untuk provisi pada Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap)	N/A	N/A	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar	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)	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap)	N/A	N/A	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB	N/A	N/A	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		<b>Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements	Cap pada CET 1 yang termasuk phase out	N/A	N/A	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikecualikan dari CET1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	N/A	N/A	
82	Current cap on AT1 instruments subject to phase out arrangements	Cap pada AT1 yang termasuk phase out	N/A	N/A	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikecualikan dari AT1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	N/A	N/A	
84	Current cap on T2 instruments subject to phase out arrangements	Cap pada Tier 2 yang termasuk phase out	N/A	N/A	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikecualikan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	N/A	N/A	

**PT Bank Danamon Indonesia, Tbk. and Subsidiaries**  
**Capital Reconciliation**  
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**(in million rupiah)**

No	Accounts	Publication Balance Sheet - Bank	Publication Balance Sheet - Consolidations	Consolidated Balance Sheet as per Prudential Regulation	Ref. No.
<b>ASSETS</b>					
1	Cash	1,586,586	1,854,814	1,854,814	
2	Placements with Bank Indonesia	9,883,000	9,883,000	9,883,000	
3	Placements with other banks	1,662,284	1,778,497	1,778,497	
4	Spot and derivative receivables	130,750	557,125	557,125	
5	Marketable securities				
	a. Designated at fair value through profit/loss	340,449	340,449	340,449	
	b. Available for sale	17,007,662	16,941,394	16,941,394	
	c. Held to maturity	10,913	10,913	10,913	
	d. Loans and receivables	6,953,023	6,953,023	6,953,023	
6	Securities sold under repurchase agreements (repo)	-	-	-	
7	Securities purchased under resale agreements (reverse repo)	-	-	-	
8	Acceptance receivables	1,521,690	1,521,690	1,521,690	
9	Loans				
	a. Designated at fair value through profit/loss	-	-	-	
	b. Available for sale	-	-	-	
	c. Held to maturity	-	-	-	
	d. Loans and receivables	94,941,370	94,291,370	94,291,370	
10	Sharia financing	3,912,402	3,912,402	3,912,402	
11	Consumer financing receivables	-	28,870,958	28,254,294	
	Allowance for impairment losses on consumer financing receivables -/-	-	(1,417,053)	(1,417,053)	
12	Premium receivables	-	-	-	
13	Reinsurance Assets	-	-	-	
14	Investments				
	a. Calculated as capital deduction factor	7,297,117	-	-	o
	b. Not calculated as capital deduction factor	126,762	126,765	126,765	
15	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(91,950)	(91,950)	(91,950)	
	b. Loans	(2,853,898)	(2,853,898)	(2,853,898)	
	c. Others	(1,254)	(8,504)	(8,504)	
16	Intangible assets				
	a. Goodwill	-	1,906,683	1,906,683	h
	b. Other Intangible assets	1,420,048	1,732,619	1,732,619	j
	Accumulated amortisation on intangible assets -/-				
	a. Goodwill	-	(832,151)	(832,151)	i
	b. Other Intangible assets	(1,084,558)	(1,276,495)	(1,276,496)	k
17	Fixed assets and equipment	4,124,776	4,914,571	4,914,571	
	Accumulated depreciation of fixed assets and equipment -/-	(2,471,744)	(3,023,093)	(3,023,093)	
18	Non earning asset				
	a. Idle properties	73,417	73,417	73,417	
	b. Foreclosed assets	631,587	631,587	631,587	
	c. Suspense accounts	68	68	68	
	d. Interbranch assets				
	i. Conducting operational activities in Indonesia	-	59	59	
	ii. Conducting operational activities outside Indonesia	-	-	-	
19	Allowance for impairment losses on non financial assets -/-	-	-	-	
20	Leased receivables	-	256,340	256,340	
21	Deferred tax assets	2,075,419	2,495,400	2,495,400	m
22	Other assets	3,285,373	3,906,344	4,057,307	
23	Asset of disposal group classified as held-for-sale	1,780,697	5,178,270	1,780,697	p
	<b>Total Assets</b>	<b>152,261,989</b>	<b>178,634,614</b>	<b>174,771,339</b>	
<b>Liabilities &amp; Equity</b>					
1	Current accounts	15,176,552	13,964,403	13,995,648	
2	Savings	32,718,667	32,718,667	32,718,667	
3	Time deposits	48,470,909	48,436,026	48,470,909	
4	Revenue sharing investment funds	3,467,175	3,207,420	3,248,938	
5	Deferred premium income	-	-	-	
6	Unearned premium reserve	-	-	-	
7	Loans from Bank Indonesia	-	-	-	
8	Borrowings from other banks	6,475,567	6,475,567	6,475,567	
9	Spot and derivative liabilities	173,473	173,473	173,473	
10	Securities sold under repurchase agreements (repo)	-	-	-	

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11	Acceptance payables	1,521,690	1,521,690	1,521,690	
12	Marketable securities issued	-	10,522,172	11,014,172	
13	Borrowings	50,339	9,979,328	9,979,328	
14	Security deposits	12,278	12,278	12,278	
15	Interbranch liabilities				
	a. Conducting operational activities in Indonesia	-	-	-	
	b. Conducting operational activities outside Indonesia	-	-	-	
16	Deferred tax liabilities	-	-	-	
17	Other liabilities	4,041,702	6,501,875	6,656,444	
18	Profit sharing investment funds	-	-	-	
19	Liabilities of disposal group classified as held-for-sale	-	4,398,107	-	
	<b>Total Liabilities</b>	<b>112,108,352</b>	<b>137,911,006</b>	<b>134,267,114</b>	
20	Issued and fully paid capital				
	a. Authorized capital	12,238,589	12,238,589	12,238,589	a
	b. Unpaid capital -/-	(6,337,467)	(6,337,467)	(6,337,467)	b
	c. Treasury stock -/-	-	-	-	
21	Additional paid-up capital				
	a. Agio	7,256,324	7,256,324	7,256,324	c
	b. Disagio -/-	-	-	-	
	c. Donated capital	-	-	-	
	d. Capital paid in advance	-	-	-	
	e. Others	-	-	-	
22	Other comprehensive income				
	a. Adjustment in foreign currencies translation	-	-	-	
	b. Gains (losses) from changes in the value of financial assets as available for sale	(197,010)	(196,003)	(183,347)	f
	c. Effective portion on fair value for cash flow hedge	14,919	19,803	20,220	
	d. Gain on revaluation of fixed asset	-	-	-	
	e. Part of other comprehensive income of associates	-	-	-	
	f. Actuarial gain (loss) from defined benefit program	(425,874)	(485,874)	(511,384)	
	g. Income tax related to components of other comprehensive income				
	i. Can be calculated in the capital component	47,197	46,190	33,534	n
	ii. Cannot be calculated in the capital component	61,470	116,586	139,995	
	h. Others	-	-	-	
23	Difference in quasi - reorganisation	-	-	-	
24	Difference in restructuring value of transaction of entities under common control	-	-	-	
25	Others Equity	-	-	-	
26	Reserves				
	a. General reserves	390,251	390,251	390,251	g
	b. Specific reserves	-	-	-	
27	Retained earnings				
	a. Previous years				
	i. Gain/loss due to changes on fair valued liabilities	(47)	(47)	(47)	l
	ii. Previous years retained earnings	24,067,400	24,067,400	24,067,400	d
	b. Current year	3,037,885	3,037,885	3,037,885	e
	<b>Total Equity Attributable to Equity Holders of The Parent Equity</b>	<b>40,153,637</b>	<b>40,153,637</b>	<b>40,151,953</b>	
28	Non-controlling interests	-	569,971	352,272	
	<b>Total Equity</b>	<b>40,153,637</b>	<b>40,723,608</b>	<b>40,504,225</b>	
	<b>Total Liabilities and Equity</b>	<b>152,261,989</b>	<b>178,634,614</b>	<b>174,771,339</b>	

Notes:

Refer to POJK No. 38/POJK.03/2017 regarding Implementation of Consolidated Risk Management for Bank Conducting Control to Subsidiaries, Subsidiary which perform insurance business activities is not included in the Implementation scope of the Consolidated Risk Management.

PT Asuransi Adira Dinamika is a subsidiary of PT Bank Danamon Indonesia Tbk. which has business activities in insurance, hence it is not consolidated in Consolidated Balance Sheet according to scope of prudential regulation (regulatory scope).

Below are total Asset & Equity of PT Asuransi Adira Dinamika as of 30 September 2018 (in mio IDR):

a. Conventional

Total Asset 5,148,872  
Total Equity 1,744,604

b. Sharia

Total Asset 833,573  
Total Equity 272,752

**PT Bank Danamon Indonesia, Tbk. and Subsidiaries**  
**Disclosure of Capital Instrument Features**  
**30 September 2018**

Disclosure of Capital Instrument Features		
No.	Question	Answer
1	Issuer	PT Bank Danamon Indonesia Tbk
2	Identification Number	Exchange Code : BDMN ISIN : ID1000094204
3	Legal applied	Indonesia Law
	Instrument Treatment based on CAR requirements	
4	During the transition period	N/A
5	After the transition period	CET1
6	Is it eligible to Solo/Group or Group and Solo	Group and Solo
7	Type of Instrument	Common Stock
8	Amount recognized in CAR calculation (in millions IDR)	13,157,446
9	Par Value of the instrument (in millions IDR)	5,901,122
10	Accounting Classification	Equity
11	Published Date	<p><b>SERIES A STOCK</b></p> <ul style="list-style-type: none"> <li>• Initial Public Offering on December 8, 1989 of 12,000,000 shares - par value per share of Rp 1,000.</li> <li>• Founders' shares of 22,400,000 sheet.</li> <li>• Bonus shares from additional paid-in capital capitalisation of 34,400,000 shares in 1992.</li> <li>• Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) I of 224,000,000 shares - par value per share of Rp 100, on 24 December 1993.</li> <li>• Bonus shares from additional paid-in capital capitalisation of 112,000,000 shares - par value per share of Rp 1,000 in 1995.</li> <li>• 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.</li> <li>• Founders' shares of 155,200,000 shares in 1996.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> </ul> <p><b>SERIES B STOCK</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Shares issued in order to merger with PDFCI of 45,375,000,000 shares - par value per share of Rp 5 in 1999.</li> <li>• Shares issued in order to merger with Bank Tiara of 35,557,200,000 shares - par value per share of Rp 5 in 2000.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• Total Series B Shares issued by the Company from 01 July 2005 until 30 June 2011, 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, those are 200,542,850 Series B shares or equals with Rp 100,271,425,000.00 with a par value per share of Rp. 500 in the period between 2005 and 2011.</li> </ul>
12	No maturity (perpetual) or with maturity	perpetual
13	Maturity Date	No maturity date
14	Call Option Execution from the approval of Bank Supervisor	No
15	Call option date, amounts withdrawal and other call option requirements (if any)	N/A
16	Subsequent call option	N/A
	Coupon / Dividen	
17	Fixed or floating	Floating
18	Coupon rate or other index to which reference	N/A

Disclosure of Capital Instrument Features		
No.	Question	Answer
19	Whether or not dividend stopper	Yes
20	Fully discretionary; partial or mandatory	Mandatory
21	Any step up feature or other incentive	No
22	Noncumulative or cumulative.	Cumulative dan Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If converted,-mention its trigger point.	N/A
25	If converted, whether whole or in part	N/A
26	If converted, how the conversion rate	N/A
27	If converted; whether mandatory or optional	N/A
28	If converted, specify the type of conversion instrument	N/A
29	If converted, mention the issuer of the instrument converts it into	N/A
30	Write-down Features	No
31	If Write-down, mention its trigger point.	N/A
32	If write-down, whether full or partial	N/A
33	If write down; permanent or temporary	N/A
34	If the temporary write down, explain the write-up mechanism	N/A
35	Instrument hierarchy at the time of liquidation	Pad-up capital instrument and it's subordinated to other capital instrument. Available to absorb losses incurred prior or at the time of liquidation.
36	Is the transition to features that are non-compliant	No
37	If Yes,please describe of non-compliant features	N/A