



PT Bank Danamon Indonesia, Tbk. and Subsidiaries  
Standard Format Basel III Framework – Capital Disclosure  
31 March 2020  
(in million Rupiah)

Component (In English)	Komponen (Bahasa Indonesia)	Bank	Consolidated	Ref. No. from Publication Balance Sheet
<b>Common Equity Tier 1 capital: instruments and reserves</b>	<b>Modal Inti Utama (Common Equity Tier 1) / 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 (termasuk <i>stock surplus</i> )	13,981,548	13,981,548	a + b + c
2 Retained Earnings	Laba ditahan	28,688,327	28,688,327	d + e
3 Accumulated other comprehensive income (and other reserves)	Akumulasi pendapatan komprehensif lainnya (dan cadangan lain)	484,021	484,021	f + g + l + n
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	Modal yang 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	-	-	
<b>6 Common Equity Tier 1 capital before regulatory adjustments</b>	<b>CET1 sebelum <i>regulatory adjustment</i></b>	<b>43,153,896</b>	<b>43,153,896</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 <i>trading book</i>	-	-	
8 Goodwill (net of related tax liability)	<i>Goodwill</i>	-	(1,074,532)	h + i
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	Aset tidak berwujud lain (selain <i>Mortgage-Servicing Rights</i> )	(383,627)	(580,294)	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 <i>future profitability</i>	N/A	N/A	
11 Cash-flow hedge reserve	<i>Cash-flow hedge reserve</i>	N/A	N/A	
12 Shortfall of provisions to expected losses	<i>Shortfall on provisions to expected losses</i>	N/A	N/A	
13 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	Keuntungan penjualan aset dalam transaksi sekutitisasi	-	-	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA)	-	-	
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 <i>short</i> yang diperkenankan (jumlah diatas batasan10%)	N/A	N/A	
20 Mortgage servicing rights (amount above 10% threshold)	<i>Mortgage servicing rights</i>	-	-	
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 <i>financials</i>	N/A	N/A	
24 - of which : mortgage servicing rights	- <i>mortgage servicing rights</i>	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 Under provision between regulatory provision and impairment value on productive assets	Selisih PPA dan CKPN	-	-	
26b Under provision between regulatory provision and impairment value on non productive assets	PPA atas aset non produktif	(74,431)	(74,431)	
26c Deferred tax assets	Aset Pajak Tangguhan	(2,687,783)	(3,191,935)	m
26d Investments	Penyertaan	(9,104,244)	(861,064)	o
26e Short of capital on insurance subsidiary company	Kekurangan modal pada perusahaan anak asuransi	-	-	
26f Capital securitisation exposure	Eksposur sekutitisasi	-	-	
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	-	-	
<b>28 Total regulatory adjustments to Common equity Tier 1</b>	<b>Jumlah pengurang (<i>regulatory adjustment</i>) terhadap CET 1</b>	<b>(12,250,085)</b>	<b>(5,782,256)</b>	
<b>29 Common Equity Tier 1 capital (CET1)</b>	<b>Jumlah CET 1 setelah faktor pengurang</b>	<b>30,903,811</b>	<b>37,371,640</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 <i>stock surplus</i> )	-	-	
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	-	-	



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33 <i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	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 <i>of which: instruments issued by subsidiaries subject to phase out</i>	Instrumen yang diterbitkan entitas anak yang termasuk phase out	N/A	N/A	
<b>36 Additional Tier 1 capital before regulatory adjustments</b>	<b>Jumlah AT 1 sebelum regulatory adjustment</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. Placement of funds in instruments AT 1 at 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 pengurangan	-	-	
<b>43 Total regulatory adjustments to Additional Tier 1 capital</b>	<b>Jumlah faktor pengurang (regulatory adjustment) terhadap AT1</b>	-	-	
<b>44 Additional Tier 1 capital (AT1)</b>	<b>Jumlah AT 1 setelah faktor pengurang</b>	-	-	
<b>45 Tier 1 capital (T1 = CET1 + AT1)</b>	<b>Jumlah Modal Inti (Tier 1) ( CET1 + AT 1)</b>	<b>30,903,811</b>	<b>37,371,640</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)	18,333	18,333	p
47 <i>Directly issued capital instruments subject to phase out from Tier 2</i>	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	-	-	
49 <i>of which: instruments issued by subsidiaries subject to phase out</i>	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	1,227,613	1,361,663	
<b>51 Tier 2 capital before regulatory adjustments</b>	<b>Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang</b>	<b>1,245,946</b>	<b>1,379,996</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. Placement of funds in Tier 2 instruments at other Banks	Penempatan dana pada instrumen Tier 2 pada Bank lain	-	-	
<b>57 Total regulatory adjustments to Tier 2 capital</b>	<b>Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap</b>	-	-	
<b>58 Tier 2 capital (T2)</b>	<b>Jumlah Modal Pelengkap (T2) setelah regulatory adjustment</b>	<b>1,245,946</b>	<b>1,379,996</b>	
<b>59 Total capital (TC = T1 + T2)</b>	<b>Total Modal (Modal Inti + Modal Pelengkap)</b>	<b>32,149,757</b>	<b>38,751,636</b>	
<b>60 Total risk weighted assets</b>	<b>Total Aset Tertimbang Menurut Risiko (ATMR)</b>	<b>138,518,731</b>	<b>175,569,070</b>	
<b>Capital ratios and buffers</b>	<b>Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer)</b>			
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti Utama (CET1) – persentase terhadap ATMR	22.31%	21.29%	
62 Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti (Tier 1) – persentase terhadap ATMR	22.31%	21.29%	
63 Total capital (as a percentage of risk weighted assets)	Rasio Total Modal – persentase terhadap ATMR	23.21%	22.07%	
64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	Tambahan modal (buffer) – persentase terhadap ATMR	3.50%	3.50%	



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65 of which: capital conservation buffer requirement	Capital Conservation Buffer	2.50%	2.50%	
66 of which: bank specific countercyclical buffer requirement	Countercyclical Buffer	0.00%	0.00%	
67 of which: G-SIB buffer requirement	Capital Surcharge untuk D-SIB	1.00%	1.00%	
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (Buffer) – persentase terhadap ATMR	14.21%	13.07%	
<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	
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>				
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>				
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>				
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**  
**31 March 2020**  
(in million Rupiah)

No	Accounts	Bank	Consolidated	Ref. No.
<b>ASSETS</b>				
1	Cash	2,004,174	2,103,902	
2	Placements with Bank Indonesia	9,052,162	9,052,162	
3	Placements with other banks	2,135,633	3,129,650	
4	Spot and derivative receivables	760,840	1,582,726	
5	Marketable securities			
	a. Fair value through profit/loss	635,005	618,667	
	b. Fair value through other comprehensive income	19,695,204	19,637,570	
	c. Amortized cost	2,839,534	2,839,534	
6	Securities sold under repurchase agreements (repo)	-	-	
7	Securities purchased under resale agreements (reverse repo)	8,260,574	8,260,574	
8	Acceptance receivables	1,384,185	1,384,185	
9	Loans			
	a. Fair value through profit/loss	-	-	
	b. Fair value through other comprehensive income	-	-	
	c. Amortized cost	108,710,404	107,960,404	
10	Sharia financing	5,164,892	5,164,892	
11	Consumer financing receivables	-	30,756,529	
	Allowance for impairment losses on consumer financing receivables -/-	-	(1,739,931)	
12	Investments			
	a. Calculated as capital deduction factor	9,104,244	861,064	o
	b. Not calculated as capital deduction factor	112,799	112,799	
13	Allowance for impairment losses on financial assets -/-			
	a. Marketable securities	(28,111)	(28,111)	
	b. Loans	(4,520,758)	(4,520,758)	
	c. Others	(18,015)	(25,487)	
14	Intangible assets			
	a. Goodwill	-	1,906,685	h
	b. Other Intangible assets	1,681,012	2,125,976	j
	Accumulated amortisation on intangible assets -/-			
	a. Goodwill	-	(832,153)	i
	b. Other Intangible assets	(1,297,385)	(1,545,682)	k
15	Fixed assets and equipment	4,158,935	5,503,989	
	Accumulated depreciation of fixed assets and equipment -/-	(2,458,529)	(3,200,845)	
16	Non earning asset			
	a. Idle properties	41,692	41,692	
	b. Foreclosed assets	729,806	729,806	
	c. Suspense accounts	15	15	
	d. Interbranch assets			
	i. Conducting operational activities in Indonesia	-	41	
	ii. Conducting operational activities outside Indonesia	-	-	
17	Allowance for impairment losses on non financial assets -/-	-	-	
18	Leased receivables	-	294,700	
19	Deferred tax assets	2,687,783	3,191,935	m
20	Other assets	7,527,847	7,846,522	
	<b>Total Assets</b>	<b>178,363,942</b>	<b>203,213,052</b>	
<b>Liabilities &amp; Equity</b>				
1	Current accounts	20,226,807	19,157,437	
2	Savings	37,701,557	37,701,557	
3	Time deposits	57,627,042	57,627,042	
4	Revenue sharing investment funds	3,237,317	3,204,937	
5	Deferred premium income	-	-	
6	Unearned premium reserve	-	-	



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**Capital Reconciliation**  
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(in million Rupiah)

No	Accounts	Bank	Consolidated	Ref. No.
7	Loans from Bank Indonesia	-	-	
8	Borrowings from other banks	1,988,323	1,988,323	
9	Spot and derivative liabilities	1,119,264	1,119,264	
10	Securities sold under repurchase agreements (repo)	1,159	1,159	
11	Acceptance payables	1,384,185	1,384,185	
12	Marketable securities issued	1,995,518	11,558,070	
13	Borrowings			
	a. Can be calculated in the capital component	18,333	18,333	p
	b. Can not be calculated in the capital component	56,667	11,815,925	
14	Security deposits	9,429	9,429	
15	Interbranch liabilities			
	a. Conducting operational activities in Indonesia	-	-	
	b. Conducting operational activities outside Indonesia	-	-	
16	Deferred tax liabilities	-	-	
17	Other liabilities	10,152,422	14,349,648	
18	Profit sharing investment funds	-	-	
	<b>Total Liabilities</b>	<b>135,518,023</b>	<b>159,935,309</b>	
19	Issued and fully paid capital			
	a. Authorized capital	12,333,044	12,333,044	a
	b. Unpaid capital -/-	(6,337,467)	(6,337,467)	b
	c. Treasury stock -/-	-	-	
20	Additional paid-up capital			
	a. Agio	7,985,971	7,985,971	c
	b. Disagio -/-	-	-	
	c. Donated capital	-	-	
	d. Capital paid in advance	-	-	
	e. Others	-	-	
21	Other comprehensive income			
	a. Adjustment in foreign currencies translation	-	-	
	b. Gains (losses) from changes in fair value of financial assets measured at fair value through other comprehensive income	1,647	1,647	f
	c. Effective portion on fair value for cash flow hedge	(101,627)	(135,595)	
	d. Gain on revaluation of fixed asset	0	0	
	e. Part of other comprehensive income of associates			
	i. Can be calculated in the capital component	(10,687)	(10,687)	l
	ii. Can not be calculated in the capital component	2,597	2,597	
	f. Actuarial gain (loss) from defined benefit program	(258,372)	(281,990)	
	g. Income tax related to components of other comprehensive income			
	i. Can be calculated in the capital component	22,854	22,854	n
	ii. Can not be calculated in the capital component	49,429	107,015	
	h. Others	-	-	
22	Difference in quasi- reorganisation	-	-	
23	Difference in restructuring value of transaction of entities under common control	-	-	
24	Others Equity	-	-	
25	Reserves			
	a. General reserves	470,207	470,207	g
	b. Specific reserves	-	-	
26	Retained earnings			
	a. Previous years	27,442,920	27,442,920	d
	b. Current year			
	i. Can be calculated in the capital component	1,245,407	1,245,407	e
	ii. Can not be calculated in the capital component	(4)	(4)	
	<b>Total Equity Attributable to Equity Holders of The Parent Equity</b>	<b>42,845,919</b>	<b>42,845,919</b>	
27	Non-controlling interests	-	431,824	
	<b>Total Equity</b>	<b>42,845,919</b>	<b>43,277,743</b>	
	<b>Total Liabilities and Equity</b>	<b>178,363,942</b>	<b>203,213,052</b>	



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 Details Disclosure of Capital Instrument Features  
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No.	Question	Answer	Answer
1	Issuer	PT Bank Danamon Indonesia Tbk	PT Bank Danamon Indonesia Tbk
2	Identification Number	Exchange Code : BDMN ISIN : ID1000094204	N/A
3	Legal applied	Indonesian Law	Indonesian Law
4	Instrument Treatment based on CAR requirements		
5	During the transition period	N/A	N/A
6	After the transition period	CE11	Tier2
7	Are the instrument eligible for Solo/Group or Group and Solo	Group and Solo	Group dan Solo
8	Instrument Type	Common Stock	Subordinated Loan
9	The amount recognized in the CAR calculation (in millions IDR)	13,981,548	18,333
10	Par Value of the instrument (in millions IDR)	5,995,577	25,000
11	Accounting Classification	Equity	Liability - Amortized Cost
12	Publication Date	STOCK SERIE A <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 1,000, 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> STOCK SERIE B <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 PDEFI 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 start from 01 July 2015 until 30 June 2011 by the Company to, and placed/taken by, the members of the Board of Directors that determined by the Board of Commissioners of the Company and senior employees that determined by the Board of Company Directors ("Option Beneficiaries") who have exercised the option rights granted to them under the E/M SOP program are 200,542,850 Series B shares or equals with Rp 100,271,425,000 with a par value per share of Rp 500 in the period between 2005 and 2011.</li> <li>Shares conversion due to merger with PT Bank Nusantara Parahyangan Tbk (Bank BNP), through an additional of 188,909,505 shares B series (with a par value per share of Rp 500) effective at 1 May 2019.</li> </ul>	Loan proceed received on 4 December 2018
13	No maturity (perpetual) or with maturity	Perpetual	With maturity
14	Due Date	No maturity date	4 December 2023
15	Execution of Call Option based on Banks' supervisor approval	No	No
16	Date of call option, amounts withdrawal and other call option requirements (if any)	N/A	N/A
17	Subsequent call option	N/A	N/A
18	Coupon / Dividen		
19	Fixed or floating	Floating	Fixed
20	Coupon rate or other index to which reference	N/A	9.27%
21	Whether or not dividend stopper	Yes	No
22	Fully discretionary; partial or mandatory	Mandatory	Mandatory
23	Any step up feature or other incentive	No	No
24	Noncumulative or cumulative	Cumulative dan Noncumulative	Cumulative
25	Convertible atau non-convertible	Non-convertible	Non-convertible
26	If convertible, mention its trigger point.	N/A	N/A
27	If convertible, whether whole or in part	N/A	N/A
28	If converted, how the conversion rate	N/A	N/A
29	If converted, whether mandatory or optional	N/A	N/A
30	If converted, specify the type of conversion instrument	N/A	N/A
31	If converted, mention the issuer of instrument it converts into	N/A	N/A
32	Fitur Write-down	No	Yes
33	If Write-down, mention its trigger point.	N/A	(i) Common Equity Tier 1 Ratio become lower than: (a) 8% of its RWA; or (b) as required by prevailing law; or (ii) CAR Ratio become lower than: (a) 13.5%; or (b) as required by prevailing law; or (iii) Regulators decide that Debtor's business continuity is potential interrupted
34	If write-down, whether whole or in part	N/A	whole or in part
35	If write-down, permanent or temporary	N/A	Permanent
36	If the temporary write down, explain the write-up mechanism	N/A	N/A
37	Instrument hierarchy when the liquidation is done	Paid-up capital instrument and it's subordinated to other capital instrument. Available to absorb losses incurred prior or at the time of liquidation.	Subordinated Loan will be subordinated. Creditors will receive payment by hierarchy after Separatist Creditors, Preference Creditors, Preference Creditors, Concurrent Creditors, and Depositors have been repaid in accordance with prevailing laws and regulations in Indonesia when liquidation is done
38	Is the transition to non-compliant features	No	No
39	If Yes, please describe the non-compliant feature	N/A	N/A