



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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, 2020									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, dan Lampung	Jawa Barat	Jawa Tengah dan Yogyakarta	Jawa Timur	Bali, NTT dan NTB	Sulawesi, Maluku, dan Papua	Kalimantan	Sumatra Utara	Sumatra Selatan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables on Sovereigns	36,813,514	-	80	-	-	-	-	-	-	36,813,594
2	Receivables on Public Sector Entities	3,764,940	777	7	18	-	841	28	89	-	3,766,700
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	6,094,709	62,515	134,225	16,297	380,507	35,521	-	6	44	6,723,824
5	Loans Secured by Residential Property	4,202,737	212,548	89,996	376,162	78,765	38,376	13,465	93,854	3,881	5,109,784
6	Loan Secured by Commercial Real Estate	1,057,741	148,262	43,712	92,171	24,405	1,139	18,271	87,112	32,670	1,505,483
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	11,265,226	2,747,824	1,662,465	2,770,626	256,274	3,577,305	1,874,620	4,741,764	228,673	29,124,777
9	Receivables on Corporate	48,170,529	5,037,392	4,433,459	4,361,022	1,320,035	2,124,730	2,208,085	4,437,647	1,499,289	73,592,188
10	Past Due Receivables	902,085	218,297	88,338	353,525	75,853	131,797	60,740	174,468	56,900	2,062,003
11	Other Assets	4,782,443	239,205	302,692	287,253	182,111	398,916	457,352	468,778	215,931	7,334,681
	Total	117,053,924	8,666,820	6,754,974	8,257,074	2,317,950	6,308,625	4,632,561	10,003,718	2,037,388	166,033,034

No	Portfolio Category	June 30, 2019									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, dan Lampung	Jawa Barat	Jawa Tengah dan Yogyakarta	Jawa Timur	Bali, NTT dan NTB	Sulawesi, Maluku, dan Papua	Kalimantan	Sumatra Utara	Sumatra Selatan	Total
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1	Receivables on Sovereigns	29,012,654	-	-	-	-	363	162	-	-	29,013,179
2	Receivables on Public Sector Entities	1,926,943	116	-	33	-	932	69	145	-	1,928,238
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	4,591,684	79,251	148,132	24,125	109,754	60,067	6	27	23	5,013,069
5	Loans Secured by Residential Property	4,755,265	276,913	116,606	485,974	123,265	56,858	20,848	97,057	3,686	5,936,472
6	Loan Secured by Commercial Real Estate	1,159,710	6,500	32,855	147,822	18,809	9,497	20,214	74,224	33,269	1,502,900
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	11,077,368	2,774,079	1,911,324	2,946,818	323,134	3,861,115	2,299,934	5,715,181	374,027	31,282,980
9	Receivables on Corporate	46,627,625	3,088,333	4,227,820	5,518,222	1,451,169	2,713,849	2,787,456	5,249,082	1,960,739	73,624,295
10	Past Due Receivables	1,245,537	199,467	182,344	423,241	118,758	274,877	151,501	240,419	118,016	2,954,160
11	Other Assets	4,076,166	171,091	320,399	298,021	162,052	357,776	335,662	406,908	224,107	6,352,182
	Total	104,472,952	6,595,750	6,939,480	9,844,256	2,306,941	7,335,334	5,615,852	11,783,043	2,713,867	157,607,475



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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, 2020									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, dan Lampung	Jawa Barat	Jawa Tengah dan Yogyakarta	Jawa Timur	Bali, NTT dan NTB	Sulawesi, Maluku, dan Papua	Kalimantan	Sumatra Utara	Sumatra Selatan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables on Sovereigns	36,813,514	-	92	-	-	-	-	-	-	36,813,606
2	Receivables on Public Sector Entities	3,764,962	1,042	82	20	-	1,222	31	130	-	3,767,489
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	7,389,932	62,515	134,225	16,297	380,507	35,521	-	6	44	8,019,047
5	Loans Secured by Residential Property	4,203,801	212,784	89,996	376,162	78,765	38,376	13,465	93,854	3,881	5,111,084
6	Loan Secured by Commercial Real Estate	1,057,741	148,262	43,712	92,171	24,405	1,139	18,271	87,112	32,670	1,505,483
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	19,081,182	5,588,769	4,062,794	6,890,516	256,274	7,427,567	3,486,680	8,608,826	228,673	55,631,281
9	Receivables on Corporate	47,611,364	5,037,392	4,433,650	4,361,022	1,320,035	2,125,876	2,208,311	4,444,537	1,499,289	73,041,476
10	Past Due Receivables	1,124,872	282,126	122,003	446,239	75,853	167,421	77,368	234,047	56,900	2,586,829
11	Other Assets	6,014,547	281,251	333,422	333,410	182,111	450,712	486,646	527,698	215,931	8,825,728
	Total	127,061,915	11,614,141	9,219,976	12,515,837	2,317,950	10,247,834	6,290,772	13,996,210	2,037,388	195,302,023

No	Portfolio Category	June 30, 2019									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, dan Lampung	Jawa Barat	Jawa Tengah dan Yogyakarta	Jawa Timur	Bali, NTT dan NTB	Sulawesi, Maluku, dan Papua	Kalimantan	Sumatra Utara	Sumatra Selatan	Total
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1	Receivables on Sovereigns	29,012,657	273	-	15	-	527	182	-	-	29,013,654
2	Receivables on Public Sector Entities	1,926,997	174	-	36	-	1,094	77	173	-	1,928,551
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	4,950,593	79,251	148,132	24,125	109,754	60,067	6	27	23	5,371,978
5	Loans Secured by Residential Property	4,757,832	277,335	116,606	485,974	123,265	56,858	20,848	97,057	3,686	5,939,461
6	Loan Secured by Commercial Real Estate	1,159,710	6,500	32,855	147,822	18,809	9,497	20,214	74,224	33,269	1,502,900
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	19,808,530	5,950,952	4,792,517	7,603,391	323,134	7,778,468	4,321,828	10,536,330	374,027	61,489,177
9	Receivables on Corporate	46,219,797	3,088,333	4,228,148	5,519,545	1,451,169	2,714,031	2,787,581	5,260,144	1,960,739	73,229,487
10	Past Due Receivables	1,370,083	268,694	230,072	500,949	118,758	341,519	182,008	342,082	118,016	3,472,181
11	Other Assets	4,969,489	231,405	367,074	386,910	162,052	454,227	385,696	519,785	224,107	7,700,745
	Total	114,175,688	9,902,917	9,915,404	14,668,767	2,306,941	11,416,288	7,718,440	16,829,822	2,713,867	189,648,134



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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, 2020					
		Net Receivables by Remaining Contractual Maturity					Total
		≤1 year	>1-3 years	>3-5 years	>5 years	Non Contractual	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	17,156,909	10,359,002	3,567,945	2,719,657	3,010,081	36,813,594
2	Receivables on Public Sector Entities	2,550,016	313,573	903,111	-	-	3,766,700
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	4,927,564	1,302,628	381,317	111,924	391	6,723,824
5	Loans Secured by Residential Property	19,361	196,646	583,451	4,310,267	59	5,109,784
6	Loan Secured by Commercial Real Estate	1,003,580	222,114	202,200	71,388	6,201	1,505,483
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	6,116,364	14,755,640	6,925,840	1,301,721	25,212	29,124,777
9	Receivables on Corporate	56,254,582	6,229,142	6,715,153	4,226,631	166,680	73,592,188
10	Past Due Receivables	455,589	391,960	230,092	402,283	582,079	2,062,003
11	Other Assets	88,045	-	93,324	49,224	7,104,088	7,334,681
	TOTAL	88,572,010	33,770,705	19,602,433	13,193,095	10,894,791	166,033,034

No.	Portfolio Category	June 30, 2019					
		Net Receivables by Remaining Contractual Maturity					Total
		≤1 year	>1-3 years	>3-5 years	>5 years	Non Contractual	
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on Sovereigns	18,330,712	4,766,660	860,289	119,287	4,936,231	29,013,179
2	Receivables on Public Sector Entities	1,098,359	829,417	462	-	-	1,928,238
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,540,772	691,003	529,731	243,131	8,432	5,013,069
5	Loans Secured by Residential Property	14,222	204,159	632,255	5,085,836	-	5,936,472
6	Loan Secured by Commercial Real Estate	1,051,622	109,858	215,820	125,600	-	1,502,900
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	5,584,380	15,994,052	8,569,278	1,098,703	36,567	31,282,980
9	Receivables on Corporate	55,219,280	6,700,145	6,117,136	5,336,914	250,820	73,624,295
10	Past Due Receivables	589,059	483,522	273,316	391,980	1,216,283	2,954,160
11	Other Assets	-	-	-	-	6,352,182	6,352,182
	TOTAL	85,428,406	29,778,816	17,198,287	12,401,451	12,800,515	157,607,475



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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, 2020					
		Net Receivables by Remaining Contractual Maturity					Total
		≤1 year	>1-3 years	>3-5 years	>5 years	Non Contractual	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	17,156,909	10,359,002	3,567,957	2,719,657	3,010,081	36,813,606
2	Receivables on Public Sector Entities	2,550,349	314,028	903,112	-	-	3,767,489
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	5,869,175	1,656,240	381,317	111,924	391	8,019,047
5	Loans Secured by Residential Property	19,472	197,835	583,451	4,310,267	59	5,111,084
6	Loan Secured by Commercial Real Estate	1,003,580	222,114	202,200	71,388	6,201	1,505,483
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	10,371,628	31,932,958	11,991,902	1,309,581	25,212	55,631,281
9	Receivables on Corporate	55,658,172	6,272,105	6,717,888	4,226,631	166,680	73,041,476
10	Past Due Receivables	583,175	720,436	298,856	402,283	582,079	2,586,829
11	Other Assets	369,020	362,477	111,482	49,224	7,933,525	8,825,728
	TOTAL	93,581,480	52,037,195	24,758,165	13,200,955	11,724,228	195,302,023

No.	Portfolio Category	June 30, 2019					
		Net Receivables by Remaining Contractual Maturity					Total
		≤1 year	>1-3 years	>3-5 years	>5 years	Non Contractual	
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on Sovereigns	18,330,713	4,766,811	860,612	119,287	4,936,231	29,013,654
2	Receivables on Public Sector Entities	1,098,358	829,602	591	-	-	1,928,551
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,717,745	872,939	529,731	243,131	8,432	5,371,978
5	Loans Secured by Residential Property	14,222	204,544	634,511	5,086,184	-	5,939,461
6	Loan Secured by Commercial Real Estate	1,051,622	109,858	215,820	125,600	-	1,502,900
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	5,813,195	30,253,806	22,254,426	3,131,183	36,567	61,489,177
9	Receivables on Corporate	54,650,771	6,763,037	6,227,945	5,336,914	250,820	73,229,487
10	Past Due Receivables	610,072	754,912	482,713	408,201	1,216,283	3,472,181
11	Other Assets	429,553	19,684	365,142	65	6,886,301	7,700,745
	TOTAL	85,716,251	44,575,193	31,571,491	14,450,565	13,334,634	189,648,134



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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	Loan 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, 2020											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	914,465	2,694,598	18,007	-
2	Fishery	-	-	-	-	-	-	-	84,168	29,852	989	-
3	Mining and Quarrying	-	217,206	-	-	-	-	-	147,967	570,532	3,874	-
4	Manufacturing	-	-	-	-	-	-	-	794,472	20,937,027	186,447	-
5	Electricity, Gas and Water	-	1,007,011	-	-	-	-	-	48,955	90,916	295	-
6	Construction	-	35,009	-	-	-	861,684	-	271,338	1,696,408	151,680	-
7	Wholesale and Retail Trading	80	711	-	-	-	-	-	4,440,410	27,277,721	900,635	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	146,212	1,143,136	7,933	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	1,143,752	2,116,517	129,166	-
10	Financial Intermediary	1,861,988	1,223,398	-	6,723,824	-	-	-	26,137	6,246,620	17,994	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	643,799	-	994,851	1,404,492	59,177	-
12	Public Administration, Defense and Compulsory Social Security	-	205	-	-	-	-	-	562	-	-	-
13	Education Services	-	-	-	-	-	-	-	12,417	15,626	194	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	21,194	195,825	753	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	71,403	197,762	12,546	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	2,438	-	-	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
18	Undefined Activities	-	-	-	-	-	-	-	1,366	-	112	-
19	Non Business Field	-	-	-	-	5,109,784	-	-	18,901,573	1,892,079	572,201	-
20	Others	34,951,526	1,283,160	-	-	-	-	-	1,101,097	7,083,077	-	7,334,681
	Total	36,813,594	3,766,700	-	6,723,824	5,109,784	1,505,483	-	29,124,777	73,592,188	2,062,003	7,334,681

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	Loan 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, 2019											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	1,149,994	2,129,544	39,647	-
2	Fishery	-	-	-	-	-	-	-	95,080	26,619	1,652	-
3	Mining and Quarrying	-	354,980	-	-	-	-	-	145,198	942,456	83,463	-
4	Manufacturing	-	219,556	-	-	-	-	-	936,272	18,801,312	529,630	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	55,559	32,867	283	-
6	Construction	-	280,462	-	-	-	996,964	-	268,446	1,389,138	93,142	-
7	Wholesale and Retail Trading	-	-	-	-	-	-	-	5,679,327	28,961,462	1,444,036	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	226,023	1,380,098	32,792	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	1,230,576	2,652,100	118,809	-
10	Financial Intermediary	-	200,116	-	5,013,069	-	-	-	55,726	4,438,219	296	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	505,936	-	947,891	1,487,665	61,983	-
12	Public Administration, Defense and Compulsory Social Security	402	860	-	-	-	-	-	361	-	-	-
13	Education Services	-	-	-	-	-	-	-	9,783	14,737	491	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	24,909	216,922	3,358	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	283,144	-	-	-	-	-	-	143,989	228,288	24,783	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	2,185	-	16	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	197	-	-	-
18	Undefined Activities	-	-	-	-	-	-	-	34,689	2,001	420	-
19	Non Business Field	28,729,437	634	-	-	5,936,472	-	-	19,229,887	1,593,910	519,359	-
20	Others	1,046,888	871,630	-	-	-	-	-	9,326,957	-	-	6,352,182
	Total	29,013,179	1,928,238	-	5,013,069	5,936,472	1,502,900	-	31,282,980	73,624,295	2,954,160	6,352,182

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
June 30, 2020

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	Loan 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, 2020											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	1,246,610	2,702,526	21,270	-
2	Fishery	-	-	-	-	-	-	-	119,365	29,852	1,208	-
3	Mining and Quarrying	-	217,206	-	-	-	-	-	227,457	577,437	8,015	-
4	Manufacturing	-	-	-	-	-	-	-	975,692	20,937,027	188,729	-
5	Electricity, Gas and Water	-	1,007,592	-	-	-	-	-	74,918	90,916	658	-
6	Construction	-	35,009	-	-	-	861,684	-	385,160	1,699,274	175,700	-
7	Wholesale and Retail Trading	92	792	-	-	-	-	-	5,604,517	27,278,710	915,699	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	196,068	1,143,136	8,345	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	1,687,374	2,141,190	182,712	-
10	Financial Intermediary	1,861,988	1,223,398	-	8,019,047	-	-	-	34,528	5,634,491	18,758	-
11	Real Estate, Rental and Business Services	-	29	-	-	-	643,799	-	1,379,765	1,404,492	65,595	-
12	Public Administration, Defense and Compulsory Social Security	-	302	-	-	-	-	-	650	-	-	-
13	Education Services	-	-	-	-	-	-	-	15,740	15,626	194	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	24,182	195,825	775	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	81,591	197,762	12,754	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	3,232	-	-	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
18	Undefined Activities	-	-	-	-	-	-	-	88,670	11,731	7,718	-
19	Non Business Field	-	-	-	-	5,111,084	-	-	42,384,663	1,898,407	978,699	-
20	Others	34,951,526	1,283,161	-	-	-	-	-	1,101,099	7,083,074	-	8,825,728
	Total	36,813,606	3,767,489	-	8,019,047	5,111,084	1,505,483	-	55,631,281	73,041,476	2,586,829	8,825,728

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	Loan 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, 2019											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	1,449,891	2,144,776	44,347	-
2	Fishery	-	-	-	-	-	-	-	123,592	26,619	2,090	-
3	Mining and Quarrying	-	354,980	-	-	-	-	-	210,225	965,770	84,844	-
4	Manufacturing	-	219,556	-	-	-	-	-	1,106,233	18,804,417	532,317	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	75,272	32,867	665	-
6	Construction	-	280,462	-	-	-	996,964	-	418,825	1,401,155	95,450	-
7	Wholesale and Retail Trading	-	-	-	-	-	-	-	6,821,646	28,963,579	1,460,857	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	264,573	1,380,098	33,873	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	1,783,114	2,724,271	130,021	-
10	Financial Intermediary	-	200,116	-	5,371,978	-	-	-	59,499	3,869,662	542	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	505,936	-	1,213,258	1,487,771	65,283	-
12	Public Administration, Defense and Compulsory Social Security	856	1,088	-	-	-	-	-	463	-	-	-
13	Education Services	-	-	-	-	-	-	-	12,829	14,737	508	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	27,803	216,922	3,361	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	283,144	-	-	-	-	-	-	158,108	228,288	25,002	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	2,860	-	37	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	197	-	-	-
18	Undefined Activities	-	-	-	-	-	-	-	99,711	39,429	1,012	-
19	Non Business Field	216	719	-	-	5,939,461	-	-	46,614,188	1,602,169	991,972	-
20	Others	28,729,438	871,630	-	-	-	-	-	1,046,890	9,326,957	-	7,700,745
	Total	29,013,654	1,928,551	-	5,371,978	5,939,461	1,502,900	-	61,489,177	73,229,487	3,472,181	7,700,745

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
June 30, 2020

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

(Rp million)

No	Explanation	June 30, 2020									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Kerawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatra	South Sumatra	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables	128,407,183	7,465,206	6,921,254	8,853,161	2,390,624	6,582,231	4,775,033	10,262,849	2,113,136	177,770,677
2	Impaired Receivables										
	a. Non Past Due	7,499,335	2,654,374	1,681,622	2,047,696	774,545	1,932,303	925,561	2,263,331	209,032	19,987,799
	b. Past Due	1,376,844	334,779	213,467	644,996	95,835	291,525	145,426	335,704	131,240	3,569,816
3	Allowance for Impairment Losses - Individual	1,803,721	210,060	148,838	569,355	57,640	216,796	123,668	202,430	72,363	3,404,871
4	Allowance for Impairment Losses - Collective	916,588	110,229	64,780	100,352	33,377	103,454	59,608	164,952	16,837	1,570,177
5	Written-Off Receivables	1,038,928	293,406	68,140	211,362	37,546	122,463	88,053	180,288	35,805	2,075,991

No	Explanation	June 30, 2019									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Kerawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatra	South Sumatra	Total
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1	Receivables	112,991,904	6,635,237	6,958,132	9,916,448	2,323,413	7,366,022	5,650,286	11,831,316	2,728,413	166,401,171
2	Impaired Receivables										
	a. Non Past Due	1,398,251	70,956	126,228	468,783	125,630	143,629	248,854	84,388	88,827	2,755,546
	b. Past Due	758,693	166,053	75,019	224,226	12,848	120,871	87,801	220,743	36,668	1,702,922
3	Allowance for Impairment Losses - Individual	415,186	16,809	1,018	43,859	3,995	-	16,135	11,008	3,237	511,247
4	Allowance for Impairment Losses - Collective	920,180	164,428	149,724	208,716	41,492	206,418	119,380	260,500	62,176	2,133,014
5	Written-Off Receivables	811,547	90,958	93,786	121,421	37,583	136,237	66,313	125,595	48,667	1,532,107



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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

(Rp million)

No	Explanation	June 30, 2020									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Kerawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatra	South Sumatra	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables	131,908,301	10,550,035	9,483,966	13,267,833	2,390,624	10,643,482	6,490,938	14,415,778	2,113,136	201,264,093
2	Impaired Receivables										
	a. Non Past Due	7,499,335	2,654,374	1,681,622	2,047,696	774,545	1,932,303	925,561	2,263,331	209,032	19,987,799
	b. Past Due	1,766,987	464,769	292,879	815,465	95,835	349,895	186,212	457,807	131,240	4,561,089
3	Allowance for Impairment Losses - Individual	2,098,827	294,561	208,070	695,519	57,640	256,078	156,524	289,253	72,363	4,128,835
4	Allowance for Impairment Losses - Collective	1,222,245	234,904	163,490	286,671	33,377	246,612	139,776	350,351	16,837	2,694,263
5	Written-Off Receivables	1,332,225	427,039	148,567	338,188	37,546	205,576	144,217	342,037	35,805	3,011,200

No	Explanation	June 30, 2019									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Kerawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatra	South Sumatra	Total
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1	Receivables	116,302,262	9,972,766	9,959,147	14,775,233	2,323,413	11,498,908	7,767,368	16,926,292	2,728,413	192,253,802
2	Impaired Receivables										
	a. Non Past Due	1,417,624	79,452	134,359	475,971	125,630	217,639	259,953	112,830	88,827	2,912,285
	b. Past Due	978,426	289,356	164,388	343,789	12,848	268,645	146,029	447,700	36,668	2,687,849
3	Allowance for Impairment Losses - Individual	415,186	16,809	1,018	43,859	3,995	-	16,135	11,008	3,237	511,247
4	Allowance for Impairment Losses - Collective	1,358,139	326,376	311,515	442,168	41,492	390,999	225,006	499,158	62,176	3,657,029
5	Written-Off Receivables	1,028,055	187,824	175,697	226,067	37,583	250,320	116,354	289,342	48,667	2,359,909



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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

June 30, 2020

(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	3,665,117	447,417	38,529	34,301	38,093	18,764
2	Fishery	116,579	56,296	1,563	770	1,709	2,131
3	Mining and Quarrying	1,304,782	122,808	6,054	193,495	14,848	4,776
4	Manufacturing	22,417,796	3,127,706	283,126	487,047	188,733	524,677
5	Electricity, Gas and Water	1,156,332	20,826	506	8,907	11,144	368
6	Construction	3,170,398	666,807	94,352	133,305	38,600	60,822
7	Wholesale and Retail Trading	33,986,352	6,728,152	1,314,616	1,247,993	357,445	725,808
8	Hotel and Food & Beverage	1,370,107	590,656	19,740	61,151	20,895	12,644
9	Transportation, Warehousing and Communications	3,609,321	991,149	102,866	196,234	42,722	33,453
10	Financial Intermediary	15,752,706	382,256	27,843	3,024	126,539	17,221
11	Real Estate, Rental and Business Services	3,159,622	827,966	40,927	41,576	41,099	16,212
12	Public Administration, Defense and Compulsory Social Security	771	350	-	-	6	-
13	Education Services	28,448	4,779	264	91	288	134
14	Human Health and Social Work Activities	219,396	5,605	2,206	1,469	1,249	442
15	Public, Socio-Culture, Entertainment and Other Personal Services	297,046	84,634	25,290	13,380	4,266	14,485
16	Activities of Households as Employers	2,452	763	-	-	43	-
17	International Institution and Other Extra International Agencies	140	-	140	140	-	-
18	Undefined Activities	55,843	-	-	-	46	435
19	Non Business Field	27,335,325	5,902,871	1,270,285	981,988	659,760	554,501
20	Others	60,122,144	26,758	341,509	-	22,692	-
	Total	177,770,677	19,987,799	3,569,816	3,404,871	1,570,177	1,986,873

June 30, 2019

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	3,332,088	118,380	26,745	4,236	58,609	22,799
2	Fishery	123,830	755	1,438	-	3,060	2,354
3	Mining and Quarrying	1,771,545	220,736	247,360	244,391	17,303	738
4	Manufacturing	20,591,221	358,236	287,077	107,588	252,024	113,564
5	Electricity, Gas and Water	89,094	1	666	-	2,022	581
6	Construction	3,052,008	104,317	51,137	12,323	53,104	19,014
7	Wholesale and Retail Trading	36,237,723	1,156,107	255,222	85,596	710,377	601,440
8	Hotel and Food & Beverage	1,645,566	99,115	9,566	2,320	31,365	17,094
9	Transportation, Warehousing and Communications	4,057,595	428,243	39,885	50,414	62,913	302,440
10	Financial Intermediary	9,446,568	115,785	412	-	48,437	32
11	Real Estate, Rental and Business Services	3,010,909	81,813	38,435	4,379	50,326	25,414
12	Public Administration, Defense and Compulsory Social Security	1,623	-	-	-	39	-
13	Education Services	25,097	502	197	-	410	154
14	Human Health and Social Work Activities	245,523	1,446	47	-	4,860	2,558
15	Public, Socio-Culture, Entertainment and Other Personal Services	683,179	11,957	467	-	20,223	16,535
16	Activities of Households as Employers	2,201	-	16	-	53	46
17	International Institution and Other Extra International Agencies	200	197	-	-	3	70
18	Undefined Activities	37,110	-	-	-	994	28
19	Non Business Field	27,409,946	57,267	367,469	-	779,551	407,246
20	Others	54,638,145	689	376,783	-	37,341	-
	Total	166,401,171	2,755,546	1,702,922	511,247	2,133,014	1,532,107



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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

(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	4,019,064	447,417	44,673	38,783	48,642	31,496
2	Fishery	152,905	56,296	1,983	1,079	2,788	3,129
3	Mining and Quarrying	1,411,021	122,808	22,186	206,910	18,001	8,992
4	Manufacturing	22,606,766	3,127,706	286,757	488,985	194,960	529,253
5	Electricity, Gas and Water	1,183,706	20,826	945	9,091	11,808	635
6	Construction	3,319,713	666,807	118,174	141,098	41,628	62,784
7	Wholesale and Retail Trading	35,201,888	6,728,152	1,337,521	1,261,530	395,743	759,227
8	Hotel and Food & Beverage	1,422,247	590,656	20,344	61,531	23,083	14,021
9	Transportation, Warehousing and Communications	3,733,278	991,149	119,967	202,867	46,613	46,410
10	Financial Intermediary	16,727,300	382,256	28,331	3,396	126,801	17,315
11	Real Estate, Rental and Business Services	3,564,131	827,966	49,248	47,353	54,692	25,905
12	Public Administration, Defense and Compulsory Social Security	293,582	350	-	-	7	-
13	Education Services	31,790	4,779	266	93	346	134
14	Human Health and Social Work Activities	222,433	5,605	2,235	1,475	1,315	442
15	Public, Socio-Culture, Entertainment and Other Personal Services	307,755	84,634	25,592	13,485	4,558	14,572
16	Activities of Households as Employers	3,274	763	17	-	89	-
17	International Institution and Other Extra International Agencies	140	-	140	140	-	-
18	Undefined Activities	166,538	-	5,386	7,290	2,054	7,531
19	Non Business Field	52,438,640	5,902,871	2,155,815	1,643,730	1,698,442	1,489,354
20	Others	54,457,922	26,758	341,509	-	22,692	-
	Total	201,264,093	19,987,799	4,561,089	4,128,835	2,694,263	3,011,200

(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	3,654,477	124,428	44,258	4,236	68,751	28,142
2	Fishery	153,233	1,354	3,016	-	4,213	3,226
3	Mining and Quarrying	1,861,819	221,373	250,601	244,391	19,992	1,157
4	Manufacturing	20,768,226	361,930	296,603	107,588	257,732	116,708
5	Electricity, Gas and Water	109,326	144	1,494	-	2,728	808
6	Construction	3,217,496	104,757	56,070	12,323	57,903	19,831
7	Wholesale and Retail Trading	37,409,445	1,178,639	321,194	85,596	750,076	623,175
8	Hotel and Food & Beverage	1,685,543	100,357	11,750	2,320	32,741	18,030
9	Transportation, Warehousing and Communications	4,697,816	441,955	67,370	50,414	82,087	306,462
10	Financial Intermediary	9,568,540	115,785	786	-	48,578	67
11	Real Estate, Rental and Business Services	3,280,873	83,078	46,131	4,379	58,376	28,384
12	Public Administration, Defense and Compulsory Social Security	2,407	-	-	-	60	-
13	Education Services	28,168	502	255	-	494	160
14	Human Health and Social Work Activities	248,427	1,528	47	-	4,947	2,561
15	Public, Socio-Culture, Entertainment and Other Personal Services	697,663	12,111	1,282	-	20,770	17,181
16	Activities of Households as Employers	2,898	-	38	-	72	46
17	International Institution and Other Extra International Agencies	200	197	-	-	3	70
18	Undefined Activities	140,275	28	887	-	3,655	399
19	Non Business Field	55,514,875	163,430	1,209,284	-	2,206,510	1,193,503
20	Others	49,212,095	689	376,783	-	37,341	(1)
	Total	192,253,802	2,912,285	2,687,849	511,247	3,657,029	2,359,909



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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

(Rp million)

No	Description	June 30, 2020 ^{*)}		June 30, 2019	
		Allowance for Impairment Losses Individual	Allowance for Impairment Losses Collective	Allowance for Impairment Losses Individual	Allowance for Impairment Losses Collective
(1)	(2)	(3)	(4)	(5)	(6)
1	Beginning balance of allowance for impairment losses	926,149	2,221,397	923,356	2,040,673
2	Additional/reversal allowance for impairment losses during the year (net)	4,307,968	(674,060)	398,348	465,956
3	Allowance for impairment losses used to cover written off receivables during the year	(2,063,036)	(12,955)	(823,221)	(708,886)
4	Other additional (reversal) allowance during the year	233,790	35,794	12,764	335,271
Ending Balance of Allowance for Impairment Losses		3,404,871	1,570,176	511,247	2,133,014

^{*)} Mutation of Allowance for Impairment Losses is not included Off Balance Sheet Transactions

6.2 Disclosure of Movements Details of Allowance for Impairment Losses - Consolidated

(Rp million)

No	Description	June 30, 2020 ^{*)}		June 30, 2019	
		Allowance for Impairment Losses Individual	Allowance for Impairment Losses Collective	Allowance for Impairment Losses Individual	Allowance for Impairment Losses Collective
(1)	(2)	(3)	(4)	(5)	(6)
1	Beginning balance of allowance for impairment losses	926,149	3,795,608	923,356	3,484,408
2	Additional/reversal allowance for impairment losses during the year (net)	5,834,246	(991,290)	398,348	1,374,038
3	Allowance for impairment losses used to cover written off receivables during the year	(2,865,350)	(145,850)	(823,221)	(1,536,688)
4	Other additional (reversal) allowance during the year	233,790	35,794	12,764	335,271
Ending Balance of Allowance for Impairment Losses		4,128,835	2,694,262	511,247	3,657,029

^{*)} Mutation of Allowance for Impairment Losses is not included Off Balance Sheet Transactions



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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 for off balance sheet transactions and counterparty credit exposures

(Rp million)

June 30, 2020															
No	Portfolio Category	Net Receivables													
		Company Rating	Long Term Rating							Short Term Rating				Unrated	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+ (idn) to AA- (idn)	A+ (idn) to A- (idn)	BBB+ (idn) to BBB- (idn)	BB+ (idn) to BB- (idn)	B+ (idn) to B- (idn)	Less than B- (idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)		
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	id A+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		71,036	-	-	20,942,697	-	-	-	-	-	-	-	15,799,861	36,813,594
2	Receivables on Public Sector Entities		177,481	-	51,300	-	-	-	-	-	-	-	-	3,537,919	3,766,700
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks		1,084,269	200,844	-	169,678	-	-	-	-	-	-	-	5,269,033	6,723,824
5	Loans Secured by Residential Property													5,109,784	5,109,784
6	Loans Secured by Commercial Real Estate													1,505,483	1,505,483
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small Business & Retail Portfolio													29,124,777	29,124,777
9	Receivables on Corporate		1,022,716	906,776	50,613	-	-	-	-	-	-	-	-	71,612,083	73,592,188
10	Past Due Receivables													2,062,003	2,062,003
11	Other Assets													7,334,681	7,334,681
	TOTAL		2,355,502	1,107,620	101,913	21,112,375	-	-	-	-	-	-	-	141,355,624	166,033,034

June 30, 2019															
No	Portfolio Category	Net Receivables													
		Company Rating	Long Term Rating							Short Term Rating				Unrated	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+ (idn) to AA- (idn)	A+ (idn) to A- (idn)	BBB+ (idn) to BBB- (idn)	BB+ (idn) to BB- (idn)	B+ (idn) to B- (idn)	Less than B- (idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)		
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	id A+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		100,865	-	-	12,750,901	-	-	-	-	-	-	-	16,161,413	29,013,179
2	Receivables on Public Sector Entities		188,184	33,180	38,161	11,602	-	-	-	-	-	-	-	1,657,111	1,928,238
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks		663,849	100,963	-	-	-	-	-	-	-	-	-	4,248,257	5,013,069
5	Loans Secured by Residential Property													5,936,472	5,936,472
6	Loans Secured by Commercial Real Estate													1,502,900	1,502,900
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small Business & Retail Portfolio													31,282,980	31,282,980
9	Receivables on Corporate		1,325,664	801,437	88,868	-	-	-	-	-	-	-	-	71,408,326	73,624,295
10	Past Due Receivables													2,954,160	2,954,160
11	Other Assets													6,352,182	6,352,182
	TOTAL		2,278,562	935,580	127,029	12,762,503	-	-	-	-	-	-	-	141,503,801	157,607,475



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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 for off balance sheet transactions and counterparty credit exposures

(Rp million)

June 30, 2020															
No	Portfolio Category	Company Rating	Net Receivables											Unrated	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+ (idn) to AA- (idn)	A+ (idn) to A- (idn)	BBB+ (idn) to BBB- (idn)	BB+ (idn) to BB- (idn)	B+ (idn) to B- (idn)	Less than B- (idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)		
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	id A+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
1	Receivables on Sovereigns		71,036	-	-	20,942,697	-	-	-	-	-	-	-	15,799,873	36,813,606
2	Receivables on Public Sector Entities		177,481	-	51,300	-	-	-	-	-	-	-	-	3,538,708	3,767,489
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks		1,084,269	200,844	-	169,678	-	-	-	-	-	-	-	6,564,256	8,019,047
5	Loans Secured by Residential Property													5,111,084	5,111,084
6	Loans Secured by Commercial Real Estate													1,505,483	1,505,483
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small Business & Retail Portfolio													55,631,281	55,631,281
9	Receivables on Corporate		1,022,716	906,776	50,613	-	-	-	-	-	-	-	-	71,061,371	73,041,476
10	Past Due Receivables													2,586,829	2,586,829
11	Other Assets													8,825,728	8,825,728
	TOTAL		2,355,502	1,107,620	101,913	21,112,375	-	-	-	-	-	-	-	170,624,613	195,302,023

		June 30, 2019													
No	Portfolio Category	Net Receivables													
		Company Rating	Long Term Rating							Short Term Rating				Unrated	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+ (idn) to AA- (idn)	A+ (idn) to A-(idn)	BBB+ (idn) to BBB- (idn)	BB+ (idn) to BB- (idn)	B+ (idn) to B-(idn)	Less than B-(idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)		
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	id A+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
1	Receivables on Sovereigns		100,865	-	-	12,750,901	-	-	-	-	-	-	-	16,161,888	29,013,654
2	Receivables on Public Sector Entities		188,184	33,180	38,161	11,602	-	-	-	-	-	-	-	1,657,424	1,928,551
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks		663,849	100,963	-	-	-	-	-	-	-	-	-	4,607,166	5,371,978
5	Loans Secured by Residential Property													5,939,461	5,939,461
6	Loans Secured by Commercial Real Estate													1,502,900	1,502,900
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small Business & Retail Portfolio													61,489,177	61,489,177
9	Receivables on Corporate		1,325,664	801,437	88,868	-	-	-	-	-	-	-	-	71,013,518	73,229,487
10	Past Due Receivables													3,472,181	3,472,181
11	Other Assets													7,700,745	7,700,745
	TOTAL		2,278,562	935,580	127,029	12,762,503	-	-	-	-	-	-	-	173,544,460	189,648,134



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Disclosure of Quantitative Risk Exposure
June 30, 2020

8.1.a Disclosure of Counterparty Credit Risk: Derivative Transactions Over the Counter - Bank Stand Alone

(Rp million)

No	Underlying Variables	June 30, 2020								June 30, 2019							
		Potential Future Exposure (PFE)**			Derivative Receivables	Derivatives Payables	Net Receivables before CRM**	CRM	Net Receivables after CRM**	Potential Future Exposure (PFE)**			Derivative Receivables	Derivatives Payables	Net Receivables before CRM**	CRM	Net Receivables after CRM**
		≤ 1 year	> 1 years ≤ 5 years	> 5 years						≤ 1 year	> 1 years ≤ 5 years	> 5 years					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1	Interest Rate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Exchange Rate*	193,980	41,497	-	478,898	149,724	1,000,064	-	1,000,064	133,582	58,540	-	166,558	93,780	502,151	-	502,151
3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	193,980	41,497	-	478,898	149,724	1,000,064	-	1,000,064	133,582	58,540	-	166,558	93,780	502,151	-	502,151

(*) Including Cross Currency Swap

(**) Refer to SE OJK No. 48/SEOJK.03/2017

8.2.a Disclosure of Counterparty Credit Risk: Derivative Transactions Over the Counter - Consolidated

(Rp million)

No	Underlying Variables	June 30, 2020								June 30, 2019							
		Potential Future Exposure (PFE)**			Derivative Receivables	Derivatives Payables	Net Receivables before CRM**	CRM	Net Receivables after CRM**	Potential Future Exposure (PFE)**			Derivative Receivables	Derivatives Payables	Net Receivables before CRM**	CRM	Net Receivables after CRM**
		≤ 1 year	> 1 years ≤ 5 years	> 5 years						≤ 1 year	> 1 years ≤ 5 years	> 5 years					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1	Interest Rate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Exchange Rate*	193,980	270,732	-	502,242	546,630	1,353,736	-	1,353,736	155,273	188,494	-	238,257	446,663	814,833	-	814,833
3	Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Gold	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Metal other than Gold	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	193,980	270,732	-	502,242	546,630	1,353,736	-	1,353,736	155,273	188,494	-	238,257	446,663	814,833	-	814,833

(*) Including Cross Currency Swap

(**) Refere to SE OJK No. 48/SEOJK.03/2017



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

8.1.b Disclosure of Counterparty Credit Risk: Repo Transactions - Bank Stand Alone

(Rp million)

No	Portfolio Category	June 30, 2020				June 30, 2019			
		Fair Value of Securities Sold Under Repo Agreement	Repo Liabilities	Net Receivables	RWA	Fair Value of Securities Sold Under Repo Agreement	Repo Liabilities	Net Receivables	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	-	66,448	-	-	100,049	122,151	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	-	66,448	-	-	100,049	122,151	-	-

8.2.b Disclosure of Counterparty Credit Risk: Repo Transactions - Consolidated

(Rp million)

No	Portfolio Category	June 30, 2020				June 30, 2019			
		Fair Value of Securities Sold Under Repo Agreement	Repo Liabilities	Net Receivables	RWA	Fair Value of Securities Sold Under Repo Agreement	Repo Liabilities	Net Receivables	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	-	66,448	-	-	100,049	122,151	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	-	66,448.00	-	-	100,049	122,151	-	-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

8.1.c Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Bank Stand Alone

(Rp million)

No	Portfolio Category	June 30, 2020				June 30, 2019			
		Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM	Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	3,972,844	-	3,972,844	-	1,159,201	-	1,159,201	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	3,972,844	-	3,972,844	-	1,159,201	-	1,159,201	-

8.2.c Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Consolidated

(Rp million)

No	Portfolio Category	June 30, 2020				June 30, 2019			
		Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM	Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	3,972,844	-	3,972,844	-	1,159,201	-	1,159,201	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	3,972,844	-	3,972,844	-	1,159,201	-	1,159,201	-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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, 2020											RWA	Capital Charge (12.5% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts												
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A	Exposure on Balance Sheet													
1	Receivables on Sovereigns	32,774,650	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	177,483	-	-	-	-	3,589,217	-	-	-	-	1,830,105	164,709
3	Receivables on Multilateral Development Banks and International Institution	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	251,960	2,523,926	-	-	-	-	3,309,376	-	-	-	-	2,159,473	194,353
5	Loans Secured by Residential Property	-	950,582	1,829,560	2,328,793	-	-	-	-	-	-	-	1,462,584	131,633
6	Loan Secured by Commercial Real Estate	141,350	-	-	-	-	-	-	-	1,363,083	-	-	1,363,083	122,677
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	65,683	-	-	-	-	-	-	28,093,807	-	-	-	21,070,355	1,896,332
9	Receivables on Corporate	1,444,471	1,929,492	-	-	-	-	50,613	-	66,633,311	-	-	67,044,517	6,034,007
10	Past Due Receivables	823	-	-	-	-	-	-	-	232,387	1,828,793	-	2,975,577	267,802
11	Other Assets	2,052,177	-	-	-	-	-	-	-	4,571,546	710,958	-	5,637,980	507,418
	Total Exposure on Balance Sheet	36,731,114	5,581,483	1,829,560	2,328,793	-	-	6,949,206	28,093,807	72,800,327	2,539,751	-	103,543,674	9,318,931
B	Commitments /Contingencies Exposure for Off Balance Sheet Transactions													
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institution	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	19,521	-	-	-	-	-	-	-	-	-	3,904	351
5	Loans Secured by Residential Property	-	737	32	80	-	-	-	-	-	-	-	183	16
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	1,050	-	-	1,050	95
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	11,446	-	-	-	-	-	-	890,329	-	-	-	667,749	60,097
9	Receivables on Corporate	66,588	-	-	-	-	-	-	-	3,216,301	-	-	3,216,301	289,467
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	78,034	20,258	32	80	-	-	-	890,329	3,217,351	-	-	3,889,187	350,026
C	Exposure on Counterparty Credit Risk													
1	Receivables on Sovereigns	4,038,944	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institution	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	126,632	-	-	-	-	492,409	-	-	-	-	271,531	24,438
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	63,512	-	-	-	47,634	4,287
6	Receivables on Corporate	-	-	-	-	-	-	-	-	251,412	-	-	251,412	22,627
	Total Counterparty Credit Risk Exposures	4,038,944	126,632	-	-	-	-	492,409	63,512	251,412	-	-	570,577	51,352



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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, 2019											RWA	Capital Charge (11.625% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts												
(1)	(2)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
A	Exposure on Balance Sheet													
1	Receivables on Sovereigns	27,833,873	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	221,365	-	-	-	-	1,706,358	-	-	-	-	897,452	80,771
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	7,102	2,833,948	-	-	-	-	1,829,553	-	-	-	-	1,481,566	133,341
5	Loans Secured by Residential Property	-	1,101,313	2,035,334	2,799,341	-	-	-	-	-	-	-	1,708,865	153,798
6	Loan Secured by Commercial Real Estate	193,778	-	-	-	-	-	-	-	1,307,122	-	-	1,307,121	117,641
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	70,644	-	-	-	-	-	-	30,263,255	-	-	-	22,697,441	2,042,770
9	Receivables on Corporate	1,729,218	2,127,102	-	-	-	-	88,868	-	66,083,832	-	-	66,553,686	5,989,832
10	Past Due Receivables	-	-	-	-	-	-	-	-	200,680	2,753,480	-	4,330,900	389,781
11	Other Assets	1,816,924	-	-	-	-	-	-	-	3,929,045	606,213	-	4,838,365	435,453
	Total Exposure on Balance Sheet	31,651,539	6,283,728	-	2,799,341	-	-	3,624,779	30,263,255	71,520,679	3,359,693	-	103,815,396	9,343,387
B	Commitments /Contingencies Exposure for Off Balance Sheet Transactions													
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	315	-	-	-	-	158	14
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	48,183	-	-	-	-	-	-	-	-	-	9,637	867
5	Loans Secured by Residential Property	-	460	24	-	-	-	-	-	-	-	-	98	9
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	2,000	-	-	2,000	180
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	20,825	-	-	-	-	-	-	884,719	-	-	-	663,539	59,719
9	Receivables on Corporate	81,721	-	-	-	-	-	-	-	3,359,711	-	-	3,359,712	302,374
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	102,546	48,643	24	-	-	-	315	884,719	3,361,711	-	-	4,035,144	363,163
C	Exposure on Counterparty Credit Risk													
1	Receivables on Sovereigns	1,179,306	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	200	-	-	-	-	100	9
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	120,215	-	-	-	-	174,068	-	-	-	-	111,077	9,997
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	43,537	-	-	-	32,653	2,939
6	Receivables on Corporate	-	-	-	-	-	-	-	-	153,843	-	-	153,843	13,846
	Total Counterparty Credit Risk Exposures	1,179,306	120,215	-	-	-	-	174,268	43,537	153,843	-	-	297,673	26,791



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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, 2020											RWA	Capital Charge (12.5% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts												
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A	Exposure on Balance Sheet													
1	Receivables on Sovereigns	32,774,662	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	177,483	-	-	-	-	3,590,006	-	-	-	-	1,830,500	164,745
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	251,960	3,465,537	-	-	-	-	3,309,376	-	-	-	-	2,347,795	211,302
5	Loans Secured by Residential Property	-	951,755	1,829,687	2,328,793	-	-	-	-	-	-	-	1,462,851	131,657
6	Loan Secured by Commercial Real Estate	141,350	-	-	-	-	-	-	-	1,363,083	-	-	1,363,083	122,677
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	65,684	-	-	-	-	-	-	54,600,310	-	-	-	40,950,233	3,685,521
9	Receivables on Corporate	1,444,469	1,881,297	-	-	-	-	50,613	-	66,130,739	-	-	66,532,304	5,987,908
10	Past Due Receivables	823	-	-	-	-	-	-	-	232,505	2,353,501	-	3,762,757	338,648
11	Other Assets	2,116,114	-	-	-	-	-	-	-	5,998,656	710,958	-	7,065,092	635,858
	Total Exposure on Balance Sheet	36,795,062	6,476,072	1,829,687	2,328,793	-	-	6,949,995	54,600,310	73,724,983	3,064,459	-	125,314,615	11,278,316
B	Commitments /Contingencies Exposure for Off Balance Sheet Transactions													
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	19,521	-	-	-	-	-	-	-	-	-	3,904	351
5	Loans Secured by Residential Property	-	737	32	80	-	-	-	-	-	-	-	183	16
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	1,050	-	-	1,050	95
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	11,446	-	-	-	-	-	-	890,329	-	-	-	667,749	60,097
9	Receivables on Corporate	66,586	-	-	-	-	-	-	-	3,216,301	-	-	3,216,299	289,467
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	78,032	20,258	32	80	-	-	-	890,329	3,217,351	-	-	3,889,185	350,026
C	Exposure on Counterparty Credit Risk													
1	Receivables on Sovereigns	4,038,944	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	126,632	-	-	-	-	846,021	-	-	-	-	448,337	40,351
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	63,512	-	-	-	47,634	4,287
6	Receivables on Corporate	-	-	-	-	-	-	-	-	251,471	-	-	251,471	22,632
	Total Counterparty Credit Risk Exposures	4,038,944	126,632	-	-	-	-	846,021	63,512	251,471	-	-	747,442	67,270



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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, 2019											RWA	Capital Charge (11.625% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts												
(1)	(2)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
A	Exposure on Balance Sheet													
1	Receivables on Sovereigns	27,834,348	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	221,365	-	-	-	-	1,706,671	-	-	-	-	897,609	80,785
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	7,101	2,880,176	-	-	-	-	1,829,553	-	-	-	-	1,490,812	134,173
5	Loans Secured by Residential Property	-	1,104,023	2,035,613	2,799,341	-	-	-	-	-	-	-	1,709,477	153,853
6	Loan Secured by Commercial Real Estate	193,778	-	-	-	-	-	-	-	1,307,122	-	-	1,307,121	117,641
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	70,645	-	-	-	-	-	-	60,469,451	-	-	-	45,352,088	4,081,688
9	Receivables on Corporate	1,729,218	2,058,820	-	-	-	-	88,868	-	65,757,306	-	-	66,213,505	5,959,216
10	Past Due Receivables	-	-	-	-	-	-	-	-	200,680	3,271,501	-	5,107,932	459,714
11	Other Assets	2,124,012	-	-	-	-	-	-	-	4,970,520	606,213	-	5,879,838	529,186
	Total Exposure on Balance Sheet	31,959,102	6,264,384	-	2,799,341	-	-	3,625,092	60,469,451	72,235,628	3,877,714	-	127,958,382	11,516,256
B	Commitments /Contingencies Exposure for Off Balance Sheet Transactions													
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	315	-	-	-	-	158	14
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	48,183	-	-	-	-	-	-	-	-	-	9,637	867
5	Loans Secured by Residential Property	-	460	24	-	-	-	-	-	-	-	-	98	9
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	2,000	-	-	2,000	180
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	20,825	-	-	-	-	-	-	884,719	-	-	-	663,539	59,719
9	Receivables on Corporate	81,721	-	-	-	-	-	-	-	3,359,711	-	-	3,359,712	302,374
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	102,546	48,643	-	-	-	-	315	884,719	3,361,711	-	-	4,035,144	363,163
C	Exposure on Counterparty Credit Risk													
1	Receivables on Sovereigns	1,179,306	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	200	-	-	-	-	100	9
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	120,215	-	-	-	-	486,750	-	-	-	-	267,418	24,068
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	43,537	-	-	-	32,653	2,939
6	Receivables on Corporate	-	-	-	-	-	-	-	-	153,843	-	-	153,843	13,846
	Total Counterparty Credit Risk Exposures	1,179,306	120,215	-	-	-	-	486,950	43,537	153,843	-	-	454,014	40,862



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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

(Rp million)

No.	Portfolio Category	June 30, 2020					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure
			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	32,774,650	-	-	-	-	32,774,650
2	Receivables on Public Sector Entities	3,766,700	-	-	-	-	3,766,700
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	6,085,262	251,960	-	-	-	5,833,302
5	Loans Secured by Residential Property	5,108,935	-	-	-	-	5,108,935
6	Loan Secured by Commercial Real Estate	1,504,433	141,350	-	-	-	1,363,083
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	28,159,490	65,683	-	-	-	28,093,807
9	Receivables on Corporate	70,057,887	1,444,471	-	-	-	68,613,416
10	Past Due Receivables	2,062,003	823	-	-	-	2,061,180
11	Other Assets	7,334,681	-	-	-	-	7,334,681
	Total Exposure on Balance Sheet	156,854,041	1,904,287	-	-	-	154,949,754
B	Commitments /Contingencies Exposure for Off Balance Sheet Transactions						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	19,521	-	-	-	-	19,521
5	Loans Secured by Residential Property	849	-	-	-	-	849
6	Loan Secured by Commercial Real Estate	1,050	-	-	-	-	1,050
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	901,775	11,446	-	-	-	890,329
9	Receivables on Corporate	3,282,889	66,588	-	-	-	3,216,301
10	Past Due Receivables	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	4,206,084	78,034	-	-	-	4,128,050
C	Exposure on Counterparty Credit Risk						
1	Receivables on Sovereigns	4,038,944	-	-	-	-	4,038,944
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	619,041	-	-	-	-	619,041
5	Receivables on Micro, Small Business & Retail Portfolio	63,512	-	-	-	-	63,512
6	Receivables on Corporate	251,412	-	-	-	-	251,412
	Total Counterparty Credit Risk Exposures	4,972,909	-	-	-	-	4,972,909
Total (A+B+C)		166,033,034	1,982,321	-	-	-	164,050,713



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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

(Rp million)

No.	Portfolio Category	June 30, 2019					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure
			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
A	Exposure on Balance Sheet						
1	Receivables on Sovereigns	27,833,873	-	-	-	-	27,833,873
2	Receivables on Public Sector Entities	1,927,723	-	-	-	-	1,927,723
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	4,670,603	7,102	-	-	-	4,663,501
5	Loans Secured by Residential Property	5,935,988	-	-	-	-	5,935,988
6	Loan Secured by Commercial Real Estate	1,500,900	193,778	-	-	-	1,307,122
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	30,333,899	70,644	-	-	-	30,263,255
9	Receivables on Corporate	70,029,020	1,729,218	-	-	-	68,299,802
10	Past Due Receivables	2,954,160	-	-	-	-	2,954,160
11	Other Assets	6,352,182	-	-	-	-	6,352,182
	Total Exposure on Balance Sheet	151,538,348	2,000,742	-	-	-	149,537,606
B	Commitments /Contingencies Exposure for Off Balance Sheet Transactions						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	315	-	-	-	-	315
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	48,183	-	-	-	-	48,183
5	Loans Secured by Residential Property	484	-	-	-	-	484
6	Loan Secured by Commercial Real Estate	2,000	-	-	-	-	2,000
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	905,544	20,825	-	-	-	884,719
9	Receivables on Corporate	3,441,432	81,721	-	-	-	3,359,711
10	Past Due Receivables	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	4,397,958	102,546	-	-	-	4,295,412
C	Exposure on Counterparty Credit Risk						
1	Receivables on Sovereigns	1,179,306	-	-	-	-	1,179,306
2	Receivables on Public Sector Entities	200	-	-	-	-	200
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	294,283	-	-	-	-	294,283
5	Receivables on Micro, Small Business & Retail Portfolio	43,537	-	-	-	-	43,537
6	Receivables on Corporate	153,843	-	-	-	-	153,843
	Total Counterparty Credit Risk Exposures	1,671,169	-	-	-	-	1,671,169
Total (A+B+C)		157,607,475	2,103,288	-	-	-	155,504,187



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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

(Rp million)

No.	Portfolio Category	June 30, 2020					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure
			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	32,774,662	-	-	-	-	32,774,661
2	Receivables on Public Sector Entities	3,767,489	-	-	-	-	3,767,489
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	7,026,873	251,960	-	-	-	6,774,913
5	Loans Secured by Residential Property	5,110,235	-	-	-	-	5,110,233
6	Loan Secured by Commercial Real Estate	1,504,433	141,350	-	-	-	1,363,083
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	54,665,994	65,683	-	-	-	54,600,310
9	Receivables on Corporate	69,507,118	1,444,471	-	-	-	68,062,649
10	Past Due Receivables	2,586,829	823	-	-	-	2,586,005
11	Other Assets	8,825,728	-	-	-	-	8,825,726
	Total Exposure on Balance Sheet	185,769,361	1,904,287	-	-	-	183,865,069
B	Commitments /Contingencies Exposure for Off Balance Sheet Transactions						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	19,521	-	-	-	-	19,521
5	Loans Secured by Residential Property	849	-	-	-	-	849
6	Loan Secured by Commercial Real Estate	1,050	-	-	-	-	1,050
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	901,775	11,446	-	-	-	890,329
9	Receivables on Corporate	3,282,889	66,588	-	-	-	3,216,301
10	Past Due Receivables	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	4,206,084	78,034	-	-	-	4,128,050
C	Exposure on Counterparty Credit Risk						
1	Receivables on Sovereigns	4,038,944	-	-	-	-	4,038,944
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	972,653	-	-	-	-	972,654
5	Receivables on Micro, Small Business & Retail Portfolio	63,512	-	-	-	-	63,512
6	Receivables on Corporate	251,471	-	-	-	-	251,471
	Total Counterparty Credit Risk Exposures	5,326,580	-	-	-	-	5,326,581
Total (A+B+C)		195,302,025	1,982,321	-	-	-	193,319,700



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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

(Rp million)

No.	Portfolio Category	June 30, 2019					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure
(1)	(2)	(9)	Collateral (10)	Guarantee (11)	Credit Insurance (12)	Others (13)	(14) = (9)-[(10)+(11)+(12)+(13)]
A	Exposure on Balance Sheet						
1	Receivables on Sovereigns	27,834,348	-	-	-	-	27,834,348
2	Receivables on Public Sector Entities	1,928,036	-	-	-	-	1,928,036
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	4,716,830	7,102	-	-	-	4,709,728
5	Loans Secured by Residential Property	5,938,977	-	-	-	-	5,938,977
6	Loan Secured by Commercial Real Estate	1,500,900	193,778	-	-	-	1,307,122
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	60,540,096	70,644	-	-	-	60,469,452
9	Receivables on Corporate	69,634,212	1,729,218	-	-	-	67,904,994
10	Past Due Receivables	3,472,181	-	-	-	-	3,472,181
11	Other Assets	7,700,745	-	-	-	-	7,700,745
	Total Exposure on Balance Sheet	183,266,325	2,000,742	-	-	-	181,265,583
B	Commitments /Contingencies Exposure for Off Balance Sheet Transactions						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	315	-	-	-	-	315
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	48,183	-	-	-	-	48,183
5	Loans Secured by Residential Property	484	-	-	-	-	484
6	Loan Secured by Commercial Real Estate	2,000	-	-	-	-	2,000
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	905,544	20,825	-	-	-	884,719
9	Receivables on Corporate	3,441,431	81,721	-	-	-	3,359,710
10	Past Due Receivables	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	4,397,957	102,546	-	-	-	4,295,411
C	Exposure on Counterparty Credit Risk						
1	Receivables on Sovereigns	1,179,306	-	-	-	-	1,179,306
2	Receivables on Public Sector Entities	200	-	-	-	-	200
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	606,965	-	-	-	-	606,965
5	Receivables on Micro, Small Business & Retail Portfolio	43,537	-	-	-	-	43,537
6	Receivables on Corporate	153,843	-	-	-	-	153,843
	Total Counterparty Credit Risk Exposures	1,983,851	-	-	-	-	1,983,851
	Total (A+B+C)	189,648,133	2,103,288	-	-	-	187,544,845



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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, 2020			June 30, 2019		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	32,774,650	-	-	27,833,873	-	-
2	Receivables on Public Sector Entities	3,766,700	1,830,105	1,830,105	1,927,723	897,452	897,452
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	6,085,262	2,285,453	2,159,473	4,670,603	1,485,117	1,481,566
5	Loans Secured by Residential Property	5,108,935	1,462,584	1,462,584	5,935,988	1,708,865	1,708,865
6	Loan Secured by Commercial Real Estate	1,504,433	1,504,433	1,363,083	1,500,900	1,500,900	1,307,121
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	28,159,490	21,119,618	21,070,355	30,333,899	22,750,424	22,697,441
9	Receivables on Corporate	70,057,887	68,488,987	67,044,517	70,029,020	68,282,904	66,553,686
10	Past Due Receivables	2,062,003	2,976,811	2,975,577	2,954,160	4,330,900	4,330,900
11	Other Assets	7,334,681	-	5,637,980	6,352,182	-	4,838,365
TOTAL		156,854,041	99,667,991	103,543,674	151,538,348	100,956,562	103,815,396

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

(Rp million)

No.	Portfolio Category	June 30, 2020			June 30, 2019		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	315	158	158
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	19,521	3,904	3,904	48,183	9,637	9,637
5	Loans Secured by Residential Property	849	183	183	484	98	98
6	Loan Secured by Commercial Real Estate	1,050	1,050	1,050	2,000	2,000	2,000
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	901,775	676,332	667,749	905,544	679,158	663,539
9	Receivables on Corporate	3,282,889	3,282,889	3,216,301	3,441,432	3,441,432	3,359,712
10	Past Due Receivables	-	-	-	-	-	-
TOTAL		4,206,084	3,964,358	3,889,187	4,397,958	4,132,483	4,035,144



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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

c. Disclosure of Exposures causing Counterparty Credit Risk

(Rp million)

No.	Portfolio Category	June 30, 2020			June 30, 2019		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	4,038,944	-	-	1,179,306	-	-
2	Receivables on Public Sector Entities	-	-	-	200	100	100
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	619,041	271,531	271,531	294,283	111,077	111,077
5	Receivables on Micro, Small Business & Retail Portfolio	63,512	47,634	47,634	43,537	32,653	32,653
6	Receivables on Corporate	251,412	251,412	251,412	153,843	153,843	153,843
7	Weighted Exposure from Credit Valuation Adjustment (CVA)			80,754			57,171
TOTAL		4,972,909	570,577	651,331	1,671,169	297,673	354,844

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

There is no exposure that cause Credit Risk due to Settlement Risk in 30 June 2020 and 30 June 2019

e. Disclosure of Securitization Exposures

There is no exposure of Securitization in 30 June 2020 and 30 June 2019

f. Disclosure of Total Credit Risks Measurement

(Rp million)

	June 30, 2020	June 30, 2019
TOTAL CREDIT RISK RWA	108,084,192	108,205,384
TOTAL CAPITAL DEDUCTION FACTOR	-	-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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, 2020			June 30, 2019		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	32,774,662	-	-	27,834,348	-	-
2	Receivables on Public Sector Entities	3,767,489	1,830,500	1,830,500	1,928,036	897,609	897,609
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	7,026,873	2,473,775	2,347,795	4,716,830	1,494,363	1,490,812
5	Loans Secured by Residential Property	5,110,235	1,462,851	1,462,851	5,938,977	1,709,477	1,709,477
6	Loan Secured by Commercial Real Estate	1,504,433	1,504,433	1,363,083	1,500,900	1,500,900	1,307,121
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	54,665,994	40,999,496	40,950,233	60,540,096	45,405,072	45,352,088
9	Receivables on Corporate	69,507,118	67,976,774	66,532,304	69,634,212	67,942,723	66,213,505
10	Past Due Receivables	2,586,829	3,763,991	3,762,757	3,472,181	5,107,932	5,107,932
11	Other Assets	8,825,728	-	7,065,092	7,700,745	-	5,879,838
TOTAL		185,769,361	120,011,820	125,314,615	183,266,325	124,058,076	127,958,382

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

(Rp million)

No.	Portfolio Category	June 30, 2020			June 30, 2019		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	315	158	158
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	19,521	3,904	3,904	48,183	9,637	9,637
5	Loans Secured by Residential Property	849	183	183	484	98	98
6	Loan Secured by Commercial Real Estate	1,050	1,050	1,050	2,000	2,000	2,000
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	901,775	676,332	667,749	905,544	679,158	663,539
9	Receivables on Corporate	3,282,887	3,282,887	3,216,299	3,441,432	3,441,432	3,359,712
10	Past Due Receivables	-	-	-	-	-	-
TOTAL		4,206,082	3,964,356	3,889,185	4,397,958	4,132,483	4,035,144



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

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

c. Disclosure of Exposures causing Counterparty Credit Risk

(Rp million)

No.	Portfolio Category	June 30, 2020			June 30, 2019		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	4,038,944	-	-	1,179,306	-	-
2	Receivables on Public Sector Entities	-	-	-	200	100	100
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	972,653	448,337	448,337	606,965	267,418	267,418
5	Receivables on Micro, Small Business & Retail Portfolio	63,512	47,634	47,634	43,537	32,653	32,653
6	Receivables on Corporate	251,471	251,471	251,471	153,843	153,843	153,843
7	Weighted Exposure from Credit Valuation Adjustment (CVA)			352,507			213,121
TOTAL		5,326,580	747,442	1,099,949	1,983,851	454,014	667,135

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

There is no exposure that cause Credit Risk due to Settlement Risk in 30 June 2020 and 30 June 2019

e. Disclosure of Securitization Exposures

There is no exposure of Securitization in 30 June 2020 and 30 June 2019

f. Disclosure of Total Credit Risks Measurement

(Rp million)

	June 30, 2020	June 30, 2019
TOTAL CREDIT RISK RWA	130,303,749	132,660,661
TOTAL CAPITAL DEDUCTION FACTOR	-	-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

II. MARKET RISK

1. Disclosure of Market Risks by Using Standardized Approach

(Rp million)

No.	Type of Risk	June 30, 2020				June 30, 2019			
		Bank		Consolidated		Bank		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Interest Rate Risk								
	a. Specific Risk	256	3,196	256	3,196	771	9,640	771	9,640
	b. General Risk	49,337	616,712	49,337	616,712	21,947	274,343	21,947	274,343
2	Foreign Exchange Risk	36,230	452,872	35,496	443,705	45,712	571,397	45,761	572,017
3	Equity Risk			-	-			-	-
4	Commodity Risk			-	-			-	-
5	Option Risk	-	-	-	-	-	-	-	-
	Total	85,822	1,072,781	85,089	1,063,614	68,430	855,379	68,480	856,000



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

Tabel 2.a Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposures – Bank Stand Alone

Currency : IDR

In Million IDR	ΔEVE		ΔNII	
Period	June 30, 2020	March 31, 2020	June 30, 2020	March 31, 2020
<i>Parallel Up</i>	-2,703,489	-2,394,969	-553,229	-543,321
<i>Parallel Down</i>	3,107,240	2,721,922	-407,035	-407,031
<i>Steepener</i>	293,928	356,093		
<i>Flattener</i>	-911,263	-897,177		
<i>Short Rate Up</i>	-1,917,816	-1,767,594		
<i>Short Rate Down</i>	2,084,203	1,928,978		
Maximum Negative Amount (Absolute)	2,703,489	2,394,969	553,229	543,321
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	30,999,181	30,903,812	7,848,247	8,186,416
Maximum Amount divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	8.72%	7.75%	7.05%	6.64%

Currency : USD

In Million IDR	ΔEVE		ΔNII	
Period	June 30, 2020	March 31, 2020	June 30, 2020	March 31, 2020
<i>Parallel Up</i>	-250,525	-274,447	35,650	58,351
<i>Parallel Down</i>	-1,949	29,040	-60,400	-48,378
<i>Steepener</i>	137,520	145,239		
<i>Flattener</i>	-137,779	-147,044		
<i>Short Rate Up</i>	-226,761	-244,847		
<i>Short Rate Down</i>	-833	31,513		
Maximum Negative Amount (Absolute)	250,525	274,447	60,400	48,378
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	30,999,181	30,903,812	7,848,247	8,186,416
Maximum Amount divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.81%	0.89%	0.77%	0.59%

Currency : Combined (IDR & USD)

In Million IDR	Δ EVE		Δ NII	
Period	June 30, 2020	March 31, 2020	June 30, 2020	March 31, 2020
Maximum Negative Amount (Absolute)	2,954,014	2,669,416	553,229	543,321
Tier 1 Capital (for Δ EVE) or Projected Income (for Δ NII)	30,999,181	30,903,812	7,848,247	8,186,416
Maximum Amount divided by Tier 1 Capital (for Δ EVE) or Projected Income (for Δ NII)	9.53%	8.64%	7.05%	6.64%

Tabel 2.a Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposures – Bank Stand Alone

ANALYSIS
<p>1. IRRBB Definition</p> <p>Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to the Bank's capital and earnings arising from adverse movements in interest rates that affect the Bank's Banking Book positions.</p> <p>Included in the IRRBB exposure are any instruments or positions that are sensitive to interest rates but are not included in the Trading Book/Fair Value to Profit & Loss (FVPL). In this case, including financial instruments or assets which are recorded as Available-for-Sale (AFS)/Fair Value to OCI (FVOCI) and as Held-to-Maturity (HTM).</p> <p>2. Risk Management Strategy and Risk Mitigation for IRRBB</p> <p>IRRBB is managed for each exposure in a particular currency with material (major) exposures, ie those accounting for minimum 5% of either Banking Book assets or liabilities. The major currencies must be actively managed by Treasury and monitored by Risk Management independently.</p> <p>In relation to the above, BOD delegates the authority to Assets & Liabilities Committee (ALCO) to monitor and review the structure and trends of the balance sheet in terms of, inter alia, interest rate risk, including interest rate risk in Banking Book (IRRBB). Accordingly, ALCO should conduct regular meeting, including agenda related to IRRBB.</p> <p>In general, ALCO management of IRRBB is supported by the Treasury & Capital Market (TCM) Division and the Market & Liquidity Risk (MLR) Unit.</p> <p>TCM has an active role in managing the IRRBB exposure within the limits and parameters approved by ALCO, including managing the gap risk, repricing risk, and other risks associated with the IRRBB, as well as performing on necessary interest rate hedge. The management is performed based on the decisions and mandates given by ALCO as a senior management committee which is the apex body entrusted for interest rate risk management and as the owner of the IRRBB limit.</p> <p>MLR is an independent function within the Bank that is responsible for managing market and liquidity risk. The responsibility of the MLR in relation to the management of the IRRBB includes:</p> <ul style="list-style-type: none"> • Identifying, measuring, monitoring, and reporting the risk exposure in accordance with regulations, methods and policies related to IRRBB. • Developing and reviewing related policies, guidelines, methods and procedures in managing IRRBB. • Reviewing the limits associated with IRRBB in regular basis to ensure they remain adequately set. <p>3. Periodization of IRRBB Calculations and Measurements Used to Measure Sensitivity to IRRBB</p> <p>Internally, Bank measures and monitor IRRBB exposures through ΔEVE and ΔNII method on a monthly basis.</p>



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Tabel 2.a Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposures – Bank Stand Alone

4. Interest Rate Shock Scenario and Stress Scenario Being Used

IRRBB exposure measurement through $\Delta E\text{VE}$ is conducted based on 6 (six) interest rate shock scenarios as follow:

- parallel shock up;
 - parallel shock down;
-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

Tabel 2.b. Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposures – Consolidated

Currency : IDR

In Million IDR	ΔEVE		ΔNII	
Period	June 30, 2020	March 31, 2020	June 30, 2020	March 31, 2020
<i>Parallel Up</i>	-2,953,991	-2,803,476	-522,403	-493,663
<i>Parallel Down</i>	3,388,078	3,177,472	-439,398	-458,946
<i>Steepener</i>	363,569	478,137		
<i>Flattener</i>	-1,032,680	-1,103,005		
<i>Short Rate Up</i>	-2,124,492	-2,110,777		
<i>Short Rate Down</i>	2,310,142	2,304,454		
Maximum Negative Amount (Absolute)	2,953,991	2,803,476	522,403	493,663
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	37,526,792	37,371,640	16,308,045	17,433,061
Maximum Amount divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7.87%	7.50%	3.20%	2.83%

Currency : USD

In Million IDR	ΔEVE		ΔNII	
Period	June 30, 2020	March 31, 2020	June 30, 2020	March 31, 2020
<i>Parallel Up</i>	-250,525	-274,447	35,650	58,351
<i>Parallel Down</i>	-1,949	29,040	-60,400	-48,378
<i>Steepener</i>	137,520	145,239		
<i>Flattener</i>	-137,779	-147,044		
<i>Short Rate Up</i>	-226,761	-244,847		
<i>Short Rate Down</i>	-833	31,513		
Maximum Negative Amount (Absolute)	250,525	274,447	60,400	48,378
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	37,526,792	37,371,640	16,308,045	17,433,061
Maximum Amount divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.67%	0.73%	0.37%	0.28%

Currency : Combined (IDR & USD)

In Million IDR	Δ EVE		Δ NII	
Period	June 30, 2020	March 31, 2020	June 30, 2020	March 31, 2020
Maximum Negative Amount (Absolute)	3,204,517	3,077,923	522,403	507,325
Tier 1 Capital (for Δ EVE) or Projected Income (for Δ NII)	37,526,792	37,371,640	16,308,045	17,515,151
Maximum Amount divided by Tier 1 Capital (for Δ EVE) or Projected Income (for Δ NII)	8.54%	8.24%	3.20%	2.90%

Tabel 2.b. Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposures – Consolidated

ANALYSIS
<p>1. IRRBB Definition</p> <p>Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to the Bank's capital and earnings arising from adverse movements in interest rates that affect the Bank's Banking Book positions.</p> <p>Included in the IRRBB exposure are any instruments or positions that are sensitive to interest rates but are not included in the Trading Book/Fair Value to Profit & Loss (FVPL). In this case, including financial instruments or assets which are recorded as Available-for-Sale (AFS)/Fair Value to OCI (FVOCI) and as Held-to-Maturity (HTM).</p> <p>2. Risk Management Strategy and Risk Mitigation for IRRBB</p> <p>IRRBB is managed for each exposure in a particular currency with material (major) exposures, ie those accounting for minimum 5% of either Banking Book assets or liabilities. The major currencies must be actively managed by Treasury and monitored by Risk Management independently.</p> <p>In relation to the above, BOD delegates the authority to Assets & Liabilities Committee (ALCO) to monitor and review the structure and trends of the balance sheet in terms of, inter alia, interest rate risk, including interest rate risk in Banking Book (IRRBB). Accordingly, ALCO should conduct regular meeting, including agenda related to IRRBB.</p> <p>In general, ALCO management of IRRBB is supported by the Treasury & Capital Market (TCM) Division and the Market & Liquidity Risk (MLR) Unit.</p> <p>TCM has an active role in managing the IRRBB exposure within the limits and parameters approved by ALCO, including managing the gap risk, repricing risk, and other risks associated with the IRRBB, as well as performing on necessary interest rate hedge. The management is performed based on the decisions and mandates given by ALCO as a senior management committee which is the apex body entrusted for interest rate risk management and as the owner of the IRRBB limit.</p> <p>MLR is an independent function within the Bank that is responsible for managing market and liquidity risk. The responsibility of the MLR in relation to the management of the IRRBB includes:</p> <ul style="list-style-type: none"> • Identifying, measuring, monitoring, and reporting the risk exposure in accordance with regulations, methods and policies related to IRRBB. • Developing and reviewing related policies, guidelines, methods and procedures in managing IRRBB. • Reviewing the limits associated with IRRBB in regular basis to ensure they remain adequately set. <p>3. Periodization of IRRBB Calculations and Measurements Used to Measure Sensitivity to IRRBB</p> <p>Internally, Bank measures and monitor IRRBB exposures through ΔEVE and ΔNII method on a monthly basis.</p>



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Tabel 2.b. Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposures – Consolidated

4. Interest Rate Shock Scenario and Stress Scenario Being Used

IRRBB exposure measurement through ΔEVE is conducted based on 6 (six) interest rate shock scenarios as follow:

- parallel shock up;
 - parallel shock down;
-



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III. LIQUIDITY RISK

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

(Rp million)

No.	Items	June 30, 2020						June 30, 2019					
		Balance	Maturity					Balance	Maturity				
			≤ 1 month	> 1-3 months	> 3-6 months	> 6-12 months	>12 months		≤ 1 month	> 1-3 months	> 3-6 months	> 6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
I	BALANCE SHEET												
	A. Assets												
	1. Cash	1,825,538	1,825,538	-	-	-	-	2,433,464	2,433,464	-	-	-	-
	2. Placements with Bank Indonesia	8,101,297	8,101,297	-	-	-	-	6,938,677	6,687,269	251,408	-	-	-
	3. Placements with Other Banks	654,257	132,057	197,057	325,143	-	-	182,746	84,221	-	98,525	-	-
	4. Marketable Securities	20,079,252	519,497	829,969	1,125,330	2,557,720	15,046,736	14,867,099	715,346	2,408,675	4,454,920	1,589,287	5,698,871
	5. Loans	103,379,574	13,428,344	11,680,225	10,463,332	33,310,858	34,496,815	97,281,582	14,296,039	14,730,317	14,069,982	19,764,881	34,420,363
	6. Other Receivables	4,590,744	373,569	2,052,181	1,704,942	392,328	67,724	677,260	263,604	245,570	113,274	20,344	34,468
	7. Others	2,506,470	10,720	38,104	53,420	24,866	2,379,360	1,209,608	60,397	143,544	50,229	-	955,438
	Total Assets	141,137,132	24,391,022	14,797,536	13,672,167	36,285,772	51,990,635	123,590,436	24,540,340	17,779,514	18,786,930	21,374,512	41,109,140
	B. Liabilities												
	1. Deposits from Customers	103,888,290	37,986,082	20,660,041	2,869,685	2,031,292	40,341,190	86,322,733	30,889,151	11,708,589	4,468,580	4,765,045	34,491,368
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Liabilities with Other Banks	2,179,561	394,749	422,822	30,932	292,278	1,038,780	3,146,329	965,035	245,892	265,170	508,998	1,161,234
	4. Securities Issued	848,510	-	-	-	-	848,510	-	-	-	-	-	-
	5. Borrowings	75,000	50,000	-	-	-	25,000	75,283	50,000	-	-	-	25,283
	6. Other Liabilities	467,311	139,683	58,122	31,149	45,962	192,395	1,115,128	595,245	246,603	80,013	11,591	181,676
	7. Others	7,118,313	975	-	200	-	7,117,138	2,642,209	30,202	-	-	-	2,612,007
	Total Liabilities	114,576,985	38,571,489	21,140,985	2,931,966	2,369,532	49,563,013	93,301,682	32,529,633	12,201,084	4,813,763	5,285,634	38,471,568
	On Balance Sheet Assets and Liabilities Differences	26,560,147	(14,180,467)	(6,343,449)	10,740,201	33,916,240	2,427,622	30,288,754	(7,989,293)	5,578,430	13,973,167	16,088,878	2,637,572
II	OFF BALANCE SHEET												
	A. Off Balance Sheet Receivables												
	1. Commitments	-	-	-	-	-	-	-	-	-	-	-	-
	2. Contingencies	14,080	4,624	-	-	9,456	-	14,900	-	9,400	-	5,500	-
	Total Off Balance Sheet Receivables	14,080	4,624	-	-	9,456	-	14,900	-	9,400	-	5,500	-
	B. Off Balance Sheet Payables												
	1. Commitments	41,753,901	5,481,084	7,434,180	6,775,931	13,116,041	8,946,665	32,519,484	2,027,475	4,924,292	6,351,130	10,131,977	9,084,610
	2. Contingencies	4,292,368	301,310	583,428	974,679	2,163,712	269,239	4,191,995	797,733	802,393	948,794	1,359,710	283,365
	Total Off Balance Sheet Payables	46,046,269	5,782,394	8,017,608	7,750,610	15,279,753	9,215,904	36,711,479	2,825,208	5,726,685	7,299,924	11,491,687	9,367,975
	Off Balance Sheet Receivables and Payables Differences	(46,032,189)	(5,777,770)	(8,017,608)	(7,750,610)	(15,270,297)	(9,215,904)	(36,696,579)	(2,825,208)	(5,717,285)	(7,299,924)	(11,486,187)	(9,367,975)
	Differences [(IIA-IB)+(IIA-IIB)]	(19,472,042)	(19,958,237)	(14,361,057)	2,989,591	18,645,943	(6,788,282)	(6,407,825)	(10,814,501)	(138,855)	6,673,243	4,602,691	(6,730,403)
	Cummulative Differences		(19,958,237)	(34,319,294)	(31,329,703)	(12,683,760)	(19,472,042)		(10,814,501)	(10,953,356)	(4,280,113)	322,578	(6,407,825)



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1.1.b Disclosure of Maturity Profile for Rupiah - Consolidated

(Rp million)

(Rp. million)													
No.	Items	June 30, 2020						June 30, 2019					
		Balance	Maturity					Balance	Maturity				
			≤ 1 month	> 1-3 months	> 3-6 months	> 6-12 months	>12 months		≤ 1 month	> 1-3 months	> 3-6 months	> 6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
I	BALANCE SHEET												
	A. Assets												
	1. Cash	1,889,475	1,889,475	-	-	-	-	2,683,064	2,683,064	-	-	-	-
	2. Placements with Bank Indonesia	8,101,297	8,101,297	-	-	-	-	6,938,677	6,687,269	251,408	-	-	-
	3. Placements with Other Banks	1,595,334	1,073,134	197,057	325,143	-	-	362,303	263,778	-	98,525	-	-
	4. Marketable Securities	20,016,067	519,490	829,969	1,125,330	2,557,720	14,983,558	14,805,140	715,346	2,408,675	4,454,920	1,589,287	5,636,912
	5. Loans	130,717,132	13,600,651	11,952,765	11,357,748	36,019,071	57,786,897	126,348,722	14,419,120	15,045,131	15,009,962	23,049,488	58,825,021
	6. Other Receivables	4,883,370	375,939	2,058,785	1,709,108	419,062	320,476	925,385	265,583	249,414	125,598	43,784	241,006
	7. Others	3,041,567	140,164	44,315	55,001	26,027	2,776,060	1,815,655	218,701	154,412	59,771	1,292	1,381,479
	Total Assets	170,244,242	25,700,150	15,082,891	14,572,330	39,021,880	75,866,991	153,878,946	25,252,861	18,109,040	19,748,776	24,683,851	66,084,418
	B. Liabilities												
	1. Deposits from Customers	101,301,205	35,399,008	20,660,041	2,869,685	2,031,292	40,341,179	84,840,453	29,406,871	11,708,589	4,468,580	4,765,045	34,491,368
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Liabilities with Other Banks	2,179,554	394,749	422,822	30,932	292,278	1,038,773	3,146,329	965,035	245,892	265,170	508,998	1,161,234
	4. Securities Issued	9,008,428	449,979	395,944	1,246,004	1,310,687	5,605,814	10,126,907	-	330,433	1,684,236	1,258,608	6,853,630
	5. Borrowings	3,082,980	54,167	266,654	120,825	2,288,757	352,577	4,023,922	116,667	50,000	1,120,834	1,128,755	1,607,666
	6. Other Liabilities	864,218	139,683	58,122	31,149	45,962	589,302	1,353,098	595,245	246,603	80,013	11,591	419,646
	7. Others	10,389,099	2,340,526	161,546	14,092	585,940	7,286,995	4,887,997	1,561,015	70,097	7,998	636,880	2,612,007
	Total Liabilities	126,825,484	38,778,112	21,965,129	4,312,687	6,554,916	55,214,640	108,378,706	32,644,833	12,651,614	7,626,831	8,309,877	47,145,551
	On Balance Sheet Assets and Liabilities Differences	43,418,758	(13,077,962)	(6,882,238)	10,259,643	32,466,964	20,652,351	45,500,240	(7,391,972)	5,457,426	12,121,945	16,373,974	18,938,867
II	OFF BALANCE SHEET												
	A. Off Balance Sheet Receivables												
	1. Commitments	-	-	-	-	-	-	-	-	-	-	-	-
	2. Contingencies	14,080	4,624	-	-	9,456	-	14,900	-	9,400	-	5,500	-
	Total Off Balance Sheet Receivables	14,080	4,624	-	-	9,456	-	14,900	-	9,400	-	5,500	-
	B. Off Balance Sheet Payables												
	1. Commitments	41,753,901	5,481,084	7,434,180	6,775,931	13,116,041	8,946,665	40,443,391	2,027,475	5,849,166	7,237,635	11,688,775	13,640,340
	2. Contingencies	4,292,368	301,310	583,428	974,679	2,163,712	269,239	4,191,995	797,733	802,393	948,794	1,359,710	283,365
	Total Off Balance Sheet Payables	46,046,269	5,782,394	8,017,608	7,750,610	15,279,753	9,215,904	44,635,386	2,825,208	6,651,559	8,186,429	13,048,485	13,923,705
	Off Balance Sheet Receivables and Payables Differences	(46,032,189)	(5,777,770)	(8,017,608)	(7,750,610)	(15,270,297)	(9,215,904)	(44,620,486)	(2,825,208)	(6,642,159)	(8,186,429)	(13,042,985)	(13,923,705)
	Differences [(IA-IB)+(IIA-IB)]	(2,613,431)	(18,855,732)	(14,899,846)	2,509,033	17,196,667	11,436,447	879,754	(10,217,180)	(1,184,733)	3,935,516	3,330,989	5,015,162
	Cummulative Differences		(18,855,732)	(33,755,578)	(31,246,545)	(14,049,878)	(2,613,431)		(10,217,180)	(11,401,913)	(7,466,397)	(4,135,408)	879,754



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III. LIQUIDITY RISK

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

(Rp million)

No.	Items	June 30, 2020						June 30, 2019					
		Balance	Maturity					Balance	Maturity				
			≤ 1 month	> 1-3 months	> 3-6 months	> 6-12 months	> 12 months		≤ 1 month	> 1-3 months	> 3-6 months	> 6-12 months	> 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
I	BALANCE SHEET												
	A. Assets												
	1. Cash	226,640	226,640	-	-	-	-	140,708	140,708	-	-	-	-
	2. Placements with Bank Indonesia	2,787,665	1,362,778	1,140,272	284,615	-	-	8,983,905	6,826,905	2,157,000	-	-	-
	3. Placements with Other Banks	1,070,479	1,070,479	-	-	-	-	1,190,046	1,190,046	-	-	-	-
	4. Marketable Securities	5,749,312	99,144	102,251	-	1,337,817	4,210,100	4,312,806	370,774	2,398,469	260,968	10,368	1,272,227
	5. Loans	9,921,466	4,366,720	1,799,551	1,283,820	693,620	1,777,755	7,290,172	2,080,211	1,443,709	918,523	507,600	2,340,129
	6. Other Receivables	1,146,003	466,866	336,133	317,045	17,306	8,653	1,203,103	751,010	241,742	178,441	31,507	403
	7. Others	212,987	529	457	-	10,050	201,951	124,431	8,556	75,941	2,330	14	37,590
	Total Assets	21,114,552	7,593,156	3,378,664	1,885,480	2,058,793	6,198,459	23,245,171	11,368,210	6,316,861	1,360,262	549,489	3,650,349
	B. Liabilities												
	1. Deposits from Customers	13,423,619	3,727,255	3,559,887	309,205	136,819	5,690,453	23,234,442	7,176,066	4,467,219	4,695,214	2,894,104	4,001,839
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Liabilities with Other Banks	290,261	286,326	2,438	-	-	1,497	6,097	259	503	762	1,524	3,049
	4. Securities Issued	-	-	-	-	-	-	-	-	-	-	-	-
	5. Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
	6. Other Liabilities	1,201,598	485,441	336,133	313,282	17,306	49,436	1,345,322	757,898	231,087	181,907	31,507	142,923
	7. Others	185,672	-	43	-	-	185,629	78,083	2,243	-	-	-	75,840
	Total Liabilities	15,101,150	4,499,022	3,898,501	622,487	154,125	5,927,015	24,663,944	7,936,466	4,698,809	4,877,883	2,927,135	4,223,651
	On Balance Sheet Assets and Liabilities Differences	6,013,402	3,094,134	(519,837)	1,262,993	1,904,668	271,444	(1,418,773)	3,431,744	1,618,052	(3,517,621)	(2,377,646)	(573,302)
II	OFF BALANCE SHEET												
	A. Off Balance Sheet Receivables												
	1. Commitments	9,005,197	6,671,725	1,442,535	142,550	409,831	338,556	11,715,544	5,620,811	4,926,344	143,800	287,600	736,989
	2. Contingencies	94,368	22,924	35,437	-	36,007	-	50,847	-	15,098	35,749	-	-
	Total Off Balance Sheet Receivables	9,099,565	6,694,649	1,477,972	142,550	445,838	338,556	11,766,391	5,620,811	4,941,442	179,549	287,600	736,989
	B. Off Balance Sheet Payables												
	1. Commitments	20,956,774	12,124,148	3,859,613	1,281,510	2,673,739	1,017,764	15,513,604	4,719,703	4,695,573	2,612,659	2,171,855	1,313,814
	2. Contingencies	206,371	5,303	92,943	14,341	88,652	5,132	254,541	21,843	35,001	81,693	109,389	6,615
	Total Off Balance Sheet Payables	21,163,145	12,129,451	3,952,556	1,295,851	2,762,391	1,022,896	15,768,145	4,741,546	4,730,574	2,694,352	2,281,244	1,320,429
	Off Balance Sheet Receivables and Payables Differences	(12,063,580)	(5,434,802)	(2,474,584)	(1,153,301)	(2,316,553)	(684,340)	(4,001,754)	879,265	210,868	(2,514,803)	(1,993,644)	(583,440)
	Differences [(IIA-IB)+(IIB-IIB)]	(6,050,178)	(2,340,668)	(2,994,421)	109,692	(411,885)	(412,896)	(5,420,527)	4,311,009	1,828,920	(6,032,424)	(4,371,290)	(1,156,742)
	Cummulative Differences		(2,340,668)	(5,335,089)	(5,225,397)	(5,637,282)	(6,050,178)		4,311,009	6,139,929	107,505	(4,263,785)	(5,420,527)



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1.1.b Disclosure of Maturity Profile for Rupiah - Consolidated

(Rp million)

No.	Items	June 30, 2020						June 30, 2019					
		Balance	Maturity					Balance	Maturity				
			≤ 1 month	> 1-3 months	> 3-6 months	> 6-12 months	> 12 months		≤ 1 month	> 1-3 months	> 3-6 months	> 6-12 months	> 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
I	BALANCE SHEET												
	A. Assets												
	1. Cash	226,640	226,640	-	-	-	-	140,708	140,708	-	-	-	-
	2. Placements with Bank Indonesia	2,787,665	1,362,778	1,140,272	284,615	-	-	8,983,905	6,826,905	2,157,000	-	-	-
	3. Placements with Other Banks	1,071,013	1,071,013	-	-	-	-	1,190,585	1,190,585	-	-	-	-
	4. Marketable Securities	5,749,312	99,144	102,251	-	1,337,817	4,210,100	4,312,806	370,774	2,398,469	260,968	10,368	1,272,227
	5. Loans	9,921,466	4,366,720	1,799,551	1,283,820	693,620	1,777,755	7,290,172	2,080,211	1,443,709	918,523	507,600	2,340,129
	6. Other Receivables	1,169,347	466,866	336,133	317,045	17,306	31,997	1,456,659	751,010	326,331	235,422	143,493	403
	7. Others	212,987	529	457	-	10,050	201,951	124,431	8,556	75,941	2,330	14	37,590
	Total Assets	21,138,430	7,593,690	3,378,664	1,885,480	2,058,793	6,221,803	23,499,266	11,368,749	6,401,450	1,417,243	661,475	3,650,349
	B. Liabilities												
	1. Deposits from Customers	13,414,987	3,718,623	3,559,887	309,205	136,819	5,690,453	23,234,336	7,175,960	4,467,219	4,695,214	2,894,104	4,001,839
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Liabilities with Other Banks	290,261	286,326	2,438	-	-	1,497	6,097	259	503	762	1,524	3,049
	4. Securities Issued	-	-	-	-	-	-	-	-	-	-	-	-
	5. Borrowings	8,796,523	-	-	-	-	8,796,523	7,829,198	-	1,005,399	933,228	1,648,471	4,242,100
	6. Other Liabilities	1,201,598	485,441	336,133	313,282	17,306	49,436	1,345,322	757,898	231,087	181,907	31,507	142,923
	7. Others	279,813	48,546	45,638	-	-	185,629	179,299	67,425	36,034	-	-	75,840
	Total Liabilities	23,983,182	4,538,936	3,944,096	622,487	154,125	14,723,538	32,594,252	8,001,542	5,740,242	5,811,111	4,575,606	8,465,751
	On Balance Sheet Assets and Liabilities Differences	(2,844,752)	3,054,754	(565,432)	1,262,993	1,904,668	(8,501,735)	(9,094,986)	3,367,207	661,208	(4,393,868)	(3,914,131)	(4,815,402)
II	OFF BALANCE SHEET												
	A. Off Balance Sheet Receivables												
	1. Commitments	9,005,197	6,671,725	1,442,535	142,550	409,831	338,556	11,715,544	5,620,811	4,926,344	143,800	287,600	736,989
	2. Contingencies	94,368	22,924	35,437	-	36,007	-	50,847	-	15,098	35,749	-	-
	Total Off Balance Sheet Receivables	9,099,565	6,694,649	1,477,972	142,550	445,838	338,556	11,766,391	5,620,811	4,941,442	179,549	287,600	736,989
	B. Off Balance Sheet Payables												
	1. Commitments	20,956,774	12,124,148	3,859,613	1,281,510	2,673,739	1,017,764	15,513,604	4,719,703	4,695,573	2,612,659	2,171,855	1,313,814
	2. Contingencies	206,371	5,303	92,943	14,341	88,652	5,132	254,541	21,843	35,001	81,693	109,389	6,615
	Total Off Balance Sheet Payables	21,163,145	12,129,451	3,952,556	1,295,851	2,762,391	1,022,896	15,768,145	4,741,546	4,730,574	2,694,352	2,281,244	1,320,429
	Off Balance Sheet Receivables and Payables Differences	(12,063,580)	(5,434,802)	(2,474,584)	(1,153,301)	(2,316,553)	(684,340)	(4,001,754)	879,265	210,868	(2,514,803)	(1,993,644)	(583,440)
	Differences [(IA-IB)+(IIA-IIB)]	(14,908,332)	(2,380,048)	(3,040,016)	109,692	(411,885)	(9,186,075)	(13,096,740)	4,246,472	872,076	(6,908,671)	(5,907,775)	(5,398,842)
	Cummulative Differences		(2,380,048)	(5,420,064)	(5,310,372)	(5,722,257)	(14,908,332)		4,246,472	5,118,548	(1,790,123)	(7,697,898)	(13,096,740)



PT Bank Danamon Indonesia, Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

2. Disclosure on Liquidity Coverage Ratio

LCR Value (%)				
	1 st Quarter 2020	2 nd Quarter 2020	3 rd Quarter 2020	4 th Quarter 2020
	(2)	(2)		
Individual	175.96%	147.93%	N/A	N/A
Consolidated	177.86%	146.50%	N/A	N/A



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2020

IV. OPERATIONAL RISK

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

(Rp million)

No.	Indicator Approach	June 30, 2020			June 30, 2019		
		Average Gross Income in the Last 3 Years	Capital Charge	RWA	Average Gross Income in the Last 3 Years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Basic Indicator Approach	12,015,845	1,802,377	22,529,710	12,323,227	1,848,484	23,106,050
	Total	12,015,845	1,802,377	22,529,710	12,323,227	1,848,484	23,106,050

1.b. Quantitative Exposure of Operational Risks - Consolidated

(Rp million)

No.	Indicator Approach	June 30, 2020			June 30, 2019		
		Average Gross Income in the Last 3 Years	Capital Charge	RWA	Average Gross Income in the Last 3 Years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Basic Indicator Approach	18,407,408	2,761,111	34,513,889	18,214,911	2,732,237	34,152,959
	Total	18,407,408	2,761,111	34,513,889	18,214,911	2,732,237	34,152,959