

PT Bank Danamon Indonesia, Tbk. and Subsidiaries  
 Capital and Risk Exposure Publication Report  
 30 September 2020

Key Metrics - Bank Stand Alone

(in million Rupiah)

No	Description	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19
	<b>Available Capital</b>					
1	Common Equity Tier 1 (CET1)	31,782,832	30,999,181	30,903,811	32,181,271	29,674,904
2	Tier 1	31,782,832	30,999,181	30,903,811	32,181,271	29,674,904
3	Total Capital	32,985,351	32,221,908	32,149,757	33,445,305	30,899,442
	<b>Risk Weighted Assets</b>					
4	Total Risk Weighted Assets (RWA)	127,211,721	131,686,683	138,518,731	135,997,251	134,104,398
	<b>Risk Based Capital Ratios as a percentage of RWA</b>					
5	CET1 Ratio (%)	24.98%	23.54%	22.31%	23.66%	22.13%
6	Tier 1 Ratio (%)	24.98%	23.54%	22.31%	23.66%	22.13%
7	Total Capital Ratio (%)	25.93%	24.47%	23.21%	24.59%	23.04%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conservation buffer (2.5% of ATMR) (%)	0.00% <sup>*)</sup>	0.00% <sup>*)</sup>	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total CET1 as buffer requirements (row 8 + row 9 + row 10)	1.00%	1.00%	3.50%	3.50%	3.50%
12	CET1 component for buffer	16.93%	15.47%	14.21%	15.59%	14.04%
	<b>Basel III leverage ratio</b>					
13	Total Exposure	173,677,560	170,372,546	176,475,593		
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	18.30%	18.19%	17.51%		
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	18.30%	18.19%	17.51%		
14c	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves, incorporating mean values for SFT assets (%)	18.67%	17.91%	17.47%		
14d	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves, incorporating mean values for SFT assets (%)	18.67%	17.91%	17.47%		
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total high-quality liquid assets (HQLA)	46,629,242	37,840,145	39,327,434	34,044,555	33,156,675
16	Total net cash outflow	28,380,577	25,580,510	22,349,885	21,939,240	21,871,848
17	LCR ratio (%)	164.30%	147.93%	175.96%	155.18%	151.60%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total available stable funding	125,886,842	121,587,684	124,287,424	125,055,624	123,714,289
19	Total required stable funding	85,721,248	89,435,079	96,061,614	93,749,532	93,176,570
20	NSFR ratio	146.86%	135.95%	129.38%	133.39%	132.77%

\* Based on OJK letter No.S-12/D.03/2020 regarding Advanced Relaxation Policy in order to Support National Economic Recovery Program in Banking Sector, the obligation to fulfil the Capital Conservation Buffer is temporarily removed until 31 March 2021.

PT Bank Danamon Indonesia, Tbk. and Subsidiaries  
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Key Metrics - Consolidated

(in million Rupiah)

No	Description	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19
	<b>Available Capital</b>					
1	Common Equity Tier 1 (CET1)	38,423,616	37,526,792	37,371,640	39,893,286	36,882,033
2	Tier 1	38,423,616	37,526,792	37,371,640	39,893,286	36,882,033
3	Total Capital	39,731,752	38,870,248	38,751,636	41,298,702	38,245,675
	<b>Risk Weighted Assets</b>					
4	Total Risk Weighted Assets (RWA)	159,671,247	165,881,252	175,569,070	170,789,224	169,690,262
	<b>Risk Based Capital Ratios as a percentage of RWA</b>					
5	CET1 Ratio (%)	24.06%	22.62%	21.29%	23.36%	21.73%
6	Tier 1 Ratio (%)	24.06%	22.62%	21.29%	23.36%	21.73%
7	Total Capital Ratio (%)	24.88%	23.43%	22.07%	24.18%	22.54%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conservation buffer (2.5% of ATMR) (%)	0.00% <sup>1)</sup>	0.00% <sup>1)</sup>	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total CET1 as buffer requirements (row 8 + row 9 + row 10)	1.00%	1.00%	3.50%	3.50%	3.50%
12	CET1 component for buffer	15.88%	14.43%	13.07%	15.18%	13.54%
	<b>Basel III leverage ratio</b>					
13	Total Exposure	201,679,858	199,048,098	208,588,622		
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	19.05%	18.85%	17.92%		
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	19.05%	18.85%	17.92%		
14c	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves, incorporating mean values for SFT assets (%)	19.38%	18.60%	17.88%		
14d	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves, incorporating mean values for SFT assets (%)	19.38%	18.60%	17.88%		
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total high-quality liquid assets (HQLA)	46,663,077	37,869,239	39,437,113	34,361,305	33,871,590
16	Total net cash outflow	28,318,857	25,848,973	22,172,814	21,702,256	22,420,610
17	LCR ratio (%)	164.78%	146.50%	177.86%	158.33%	151.07%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total available stable funding	139,543,258	135,824,896	139,030,419	140,193,281	139,646,757
19	Total required stable funding	98,459,446	103,522,692	112,278,028	108,646,527	108,445,452
20	NSFR ratio	141.73%	131.20%	123.83%	129.04%	128.77%

<sup>1)</sup> Based on OJK letter No.S-12/D.03/2020 regarding Advanced Relaxation Policy in order to Support National Economic Recovery Program in Banking Sector, the obligation to fulfil the Capital Conservation Buffer is temporarily removed until 31 March 2021.