



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2021**

**GENERAL RISK**

**Table 1. Key Metrics (KM1) - Bank Stand Alone**

(Rp million)						
No	Description	Jun 30, 2021	Mar 31, 2021	Dec 31, 2020	Sep 30, 2020	Jun 30, 2020
	Available Capital					
1	Common Equity Tier 1 (CET1)	31,541,584	31,052,432	31,034,546	31,782,832	30,999,181
2	Tier 1	31,541,584	31,052,432	31,034,546	31,782,832	30,999,181
3	Total Capital	32,746,976	32,252,629	32,236,393	32,985,351	32,221,908
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	123,389,653	122,937,738	125,974,355	127,211,721	131,686,683
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.56%	25.26%	24.64%	24.98%	23.54%
6	Tier 1 Ratio (%)	25.56%	25.26%	24.64%	24.98%	23.54%
7	Total Capital Ratio (%)	26.54%	26.23%	25.59%	25.93%	24.47%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2.50%**	0.00%*	0.00%*	0.00%*	0.00%*
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%	1.00%	1.00%	1.00%
12	CET1 component for buffer	17.54%	17.23%	16.59%	16.93%	15.47%
	Basel III leverage ratio					
13	Total Exposure	176,706,872	175,622,829	179,259,522	173,677,560	170,372,546
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.85%	17.68%	17.31%	18.30%	18.19%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.85%	17.68%	17.31%	18.30%	18.19%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	17.41%	17.09%	16.77%	18.67%	17.91%
14d	Leverage Ratio, Excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	17.41%	17.09%	16.77%	18.67%	17.91%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	54,015,310	55,140,743	51,026,785	46,629,242	37,840,145
16	Total net cash outflow	27,069,231	27,704,992	26,960,649	28,380,577	25,580,510
17	LCR ratio (%)	199.55%	199.03%	189.26%	164.30%	147.93%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	124,001,764	123,422,643	127,327,039	125,886,842	121,587,684
19	Total required stable funding	86,022,499	84,906,869	85,187,371	85,721,248	89,435,079
20	NSFR ratio	144.15%	145.36%	149.47%	146.86%	135.95%

\* 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.

\*\* The relaxation policy is completed on March 31, 2021, thus the *Capital Conservation Buffer* has effectively counted in accordance with OJK Regulation No. 34/POJK.03/2016 about Minimum Capital Adequacy Requirements for Commercial Banks.



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2021**

**GENERAL RISK**

**Table 1. Key Metrics (KM1) - Consolidated**

(Rp million)						
No	Description	Jun 30, 2021	Mar 31, 2021	Dec 31, 2020	Sep 30, 2020	Jun 30, 2020
	Available Capital					
1	Common Equity Tier 1 (CET1)	38,594,492	38,228,398	37,969,851	38,423,616	37,526,792
2	Tier 1	38,594,492	38,228,398	37,969,851	38,423,616	37,526,792
3	Total Capital	39,876,118	39,505,611	39,277,600	39,731,752	38,870,248
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	153,003,096	153,773,180	157,250,615	159,671,247	165,881,252
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.22%	24.86%	24.15%	24.06%	22.62%
6	Tier 1 Ratio (%)	25.22%	24.86%	24.15%	24.06%	22.62%
7	Total Capital Ratio (%)	26.06%	25.69%	24.98%	24.88%	23.43%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2.50%**	0.00%*	0.00%*	0.00%*	0.00%*
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%	1.00%	1.00%	1.00%
12	CET1 component for buffer	17.06%	16.69%	15.98%	15.88%	14.43%
	Basel III leverage ratio					
13	Total Exposure	199,757,317	199,865,206	206,310,845	201,679,858	199,048,098
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	19.32%	19.13%	18.40%	19.05%	18.85%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	19.32%	19.13%	18.40%	19.05%	18.85%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	18.89%	18.57%	17.90%	19.38%	18.60%
14d	Leverage Ratio, Excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	18.89%	18.57%	17.90%	19.38%	18.60%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	54,058,544	55,183,919	51,068,326	46,663,077	37,869,239
16	Total net cash outflow	27,047,778	28,192,784	27,170,258	28,318,857	25,848,973
17	LCR ratio (%)	199.86%	195.74%	187.96%	164.78%	146.50%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	133,107,034	133,606,618	139,305,729	139,543,258	135,824,896
19	Total required stable funding	95,284,910	94,876,704	97,082,718	98,459,446	103,522,692
20	NSFR ratio	139.69%	140.82%	143.49%	141.73%	131.20%

\* 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.

\*\* The relaxation policy is completed on March 31, 2021, thus the *Capital Conservation Buffer* has effectively counted in accordance with OJK Regulation No. 34/POJK.03/2016 about Minimum Capital Adequacy Requirements for Commercial Banks.



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

CAPITAL RISK

Table 2. Capital Composition (CC1)

June 30, 2021

(Rp million)

	Component	Bank	Consolidated	Ref. No. from Publication Balance Sheet
	<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	13,981,548	13,981,548	a + b + c
2	Retained earnings	29,085,662	29,085,662	d + e + f
3	Accumulated other comprehensive income (and other reserves)	1,053,672	1,053,672	g + h + i
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>44,120,882</b>	<b>44,120,882</b>	
	<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	(1,074,532)	j + k
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(424,363)	(613,486)	l + m
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	N/A	
11	Cash-flow hedge reserve	N/A	N/A	
12	Shortfall of provisions to expected losses	N/A	N/A	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined-benefit pension fund net assets	N/A	N/A	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	N/A	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	N/A	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	N/A	
20	Mortgage servicing rights (amount above 10% threshold)	-	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	N/A	
22	Amount exceeding the 15% threshold	N/A	N/A	
23	of which : significant investments in the common stock of financials	N/A	N/A	
24	of which : mortgage servicing rights	N/A	N/A	
25	of which : deferred tax assets arising from temporary differences	N/A	N/A	
26	National specific regulatory adjustments			
26a	Under provision between regulatory provision and impairment value on productive assets	-	-	
26b	Under provision between regulatory provision and impairment value on non productive assets	(110,933)	(110,933)	
26c	Deferred tax assets	(2,414,780)	(2,806,492)	n
26d	Investments	(9,629,221)	(920,946)	o
26e	Short of capital on insurance subsidiary company	-	-	
26f	Capital securitisation exposure	-	-	
26g	Others	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>(12,579,297)</b>	<b>(5,526,389)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>31,541,585</b>	<b>38,594,493</b>	



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**CAPITAL RISK**

**Table 2. Capital Composition (CC1)**

**June 30, 2021**

(Rp million)

	Component	Bank	Consolidated	Ref. No. from Publication Balance Sheet
	<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	-	
31	of which: classified as equity under applicable accounting standards	-	-	
32	of which: classified as liabilities under applicable accounting standards	-	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	N/A	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	-	
35	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	-	-	
	<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own Additional Tier 1 instruments	N/A	N/A	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	N/A	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	N/A	
41	National specific regulatory adjustments			
41a	Placement of funds in instruments AT 1 at other Banks	-	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	-	-	
44	<b>Additional Tier 1 capital (AT1)</b>	-	-	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>31,541,585</b>	<b>38,594,493</b>	
	<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	12,083	12,083	p
47	Directly issued capital instruments subject to phase out from Tier 2	N/A	N/A	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-	
49	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	
50	Provisions	1,193,309	1,269,543	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>1,205,392</b>	<b>1,281,626</b>	
	<b>Tier 2 capital: regulatory adjustments</b>			
52	Investments in own Tier 2 instruments	N/A	N/A	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
54	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5 % threshold but that no longer meets the conditions (for G-SIBs only)	N/A	N/A	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	N/A	
56	National specific regulatory adjustments			
56a	Sinking fund	-	-	
56b	Placement of funds in Tier 2 instruments at other Banks	-	-	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-	-	
58	<b>Tier 2 capital (T2)</b>	<b>1,205,392</b>	<b>1,281,626</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>32,746,977</b>	<b>39,876,119</b>	
60	<b>Total risk weighted assets</b>	<b>123,389,653</b>	<b>153,003,096</b>	
	<b>Capital ratios and buffers</b>			
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	<b>25.56%</b>	<b>25.22%</b>	
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	<b>25.56%</b>	<b>25.22%</b>	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>26.54%</b>	<b>26.06%</b>	
64	<b>Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)</b>	<b>3.50%</b>	<b>3.50%</b>	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.00%	0.00%	
67	of which: G-SIB buffer requirement	1.00%	1.00%	
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	<b>17.54%</b>	<b>17.06%</b>	



CAPITAL RISK

Table 2. Capital Composition (CC1)

June 30, 2021		(Rp million)		
Component		Bank	Consolidated	Ref. No. from Publication Balance Sheet
National minima (if different from Basel 3)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
71	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
Amounts below the thresholds for deduction (before risk weighting)				
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	N/A	
73	Significant investments in the common stock of financials	N/A	N/A	
74	Mortgage servicing rights (net of related tax liability)	N/A	N/A	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	N/A	
Applicable caps on the inclusion of provisions in Tier 2				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	N/A	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	N/A	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	N/A	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	N/A	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements	N/A	N/A	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	
82	Current cap on AT1 instruments subject to phase out arrangements	N/A	N/A	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	
84	Current cap on T2 instruments subject to phase out arrangements	N/A	N/A	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
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Table 3. Capital Reconciliation (CC2)

June 30, 2021		(Rp million)		
No	Accounts	Bank	Consolidated	Ref. No.
	<b>ASSETS</b>			
1	Cash	1,859,360	1,981,555	
2	Placements with Bank Indonesia	9,091,069	9,091,069	
3	Placements with other banks	1,574,384	2,471,484	
4	Spot and derivative receivables	143,230	155,780	
5	Marketable securities owned	39,567,013	39,541,991	
6	Securities sold under repurchase agreements (repo)	-	-	
7	Securities purchased under resale agreements (reverse repo)	3,851,424	3,851,424	
8	Acceptance receivables	1,771,745	1,771,745	
9	Loans	99,725,371	99,142,038	
10	Sharia financing	7,221,355	7,221,355	
11	Consumer financing receivables	-	23,262,338	
	Allowance for impairment losses on consumer financing receivables -/-	-	(1,634,883)	
12	Investments			
	a. Calculated as capital deduction factor	9,629,221	920,946	o
	b. Not calculated as capital deduction factor	98,137	98,137	
13	Other financial assets	1,530,313	1,530,313	
14	Allowance for impairment losses on financial assets -/-			
	a. Marketable securities	(16,839)	(16,839)	
	b. Loans	(5,067,360)	(5,067,360)	
	c. Others	(5,788)	(14,464)	
15	Intangible assets			
	a. Goodwill	-	1,906,684	j
	b. Other Intangible assets	1,901,151	2,385,004	l
	Accumulated amortisation on intangible assets -/-			
	a. Goodwill	-	(832,152)	k
	b. Other Intangible assets	(1,476,788)	(1,771,518)	m
16	Fixed assets and equipment	4,088,889	5,397,853	
	Accumulated depreciation of fixed assets and equipment -/-	(2,615,115)	(3,397,295)	
17	Non earning asset			
	a. Idle properties	41,444	41,444	
	b. Foreclosed assets	585,752	585,752	
	c. Suspense accounts	-	-	
	d. Interbranch assets	-	-	
18	Leased receivables	-	239,980	
19	Other assets			
	a. Deferred tax assets calculated as capital deduction factor	2,414,780	2,806,493	n
	b. Other assets not calculated as capital deduction factor	2,133,014	2,081,802	
	<b>Total Assets</b>	<b>178,045,762</b>	<b>193,750,676</b>	





PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
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Table 3. Capital Reconciliation (CC2)

June 30, 2021 (Rp million)

No	Accounts	Bank	Consolidated	Ref. No.
	<b>Liabilities &amp; Equity</b>			
1	Current accounts	25,510,878	24,412,058	
2	Savings	41,841,367	41,841,367	
3	Time deposits	52,579,748	52,579,748	
4	E-money	-	-	
5	Loans from Bank Indonesia	-	-	
6	Borrowings from other banks	4,028,399	4,028,399	
7	Spot and derivative / forward liabilities	127,956	331,299	
8	Securities sold under repurchase agreements (repo)	-	-	
9	Acceptance payables	1,771,745	1,771,745	
10	Marketable securities issued	850,494	7,146,605	
11	Borrowings			
	a. Can be calculated in the capital component	12,083	12,083	p
	b. Can not be calculated in the capital component	12,917	6,416,989	
12	Security deposits	10,887	10,887	
13	Interbranch liabilities	-	-	
14	Other liabilities	7,519,671	10,948,024	
15	Minority interest	-	471,855	
	<b>Total Liabilities</b>	<b>134,266,145</b>	<b>149,971,059</b>	
16	Issued and fully paid capital			
	a. Authorized capital	12,333,044	12,333,044	a
	b. Unpaid capital -/-	(6,337,467)	(6,337,467)	b
	c. Treasury stock -/-	-	-	
17	Additional paid-up capital			
	a. Agio	7,985,971	7,985,971	c
	b. Disagio -/-	-	-	
	c. Capital paid in advance	-	-	
	d. Others	10,566	10,566	
18	Other comprehensive income			
	a. Gain			
	i. Can be calculated in the capital component	573,389	573,389	g
	ii. Can not be calculated in the capital component	(351,831)	(351,831)	
	b. Losses			
	i. Can be calculated in the capital component	-	-	h
	ii. Can not be calculated in the capital component	-	-	
19	Reserves			
	a. General reserves	480,283	480,283	i
	b. Specific reserves	-	-	
20	Retained earnings			
	a. Previous years	28,440,482	28,440,482	d
	b. Current year			
	i. Can be calculated in the capital component	997,810	997,810	e
	ii. Can not be calculated in the capital component	-	-	
	c. Dividend paid	(352,630)	(352,630)	f
	<b>Total Equity Attributable to Equity Holders of The Parent Equity</b>	<b>43,779,617</b>	<b>43,779,617</b>	
	<b>Total Equity</b>	<b>43,779,617</b>	<b>43,779,617</b>	
	<b>Total Liabilities and Equity</b>	<b>178,045,762</b>	<b>193,750,676</b>	



Table 4. Main Capital Instrument Features Reconciliation and TLAC-Eligible (CCA)

June 30, 2021			
No	Main Capital Instrument Features Reconciliation and TLAC-Eligible (CCA)		
	Question	Answer	Answer
1	Issuer	PT Bank Danamon Indonesia Tbk	PT Bank Danamon Indonesia Tbk
2	Identification Number	Exchange Code : BDMN ISIN : ID1000094204	N/A
3	Legal applied	Indonesian Law	Indonesian Law
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	Instrument Treatment based on CAR requirements		
4	During the transition period	N/A	N/A
5	After the transition period	CET1	Tier 2
6	Are the instrument eligible for Individual/Consolidated or Consolidated and Individual	Consolidated and Individual	Consolidated and Individual
7	Instrument Type	Common Stock	Subordinated Loan
8	The amount recognized in the CAR calculation (in millions IDR)	13,981,548	12,083
9	Par Value of the instrument (in millions IDR)	5,995,577	25,000
10	Accounting Classification	Equity	Liability - Amortized cost
11	Publication Date	<p>STOCK SERIE A</p> <ul style="list-style-type: none"><li>• Initial Public Offering on December 8, 1989 of 12,000,000 shares - par value per share of Rp 1,000.</li><li>• Founders' shares of 22,400,000 sheet.</li><li>• Bonus shares from additional paid-in capital capitalisation of 34,400,000 shares in 1992.</li><li>• Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) I of 224,000,000 shares - par value per share of Rp 1,000, on 24 December 1993.</li><li>• Bonus shares from additional paid-in capital capitalisation of 112,000,000 shares - par value per share of Rp 1,000 in 1995.</li><li>• Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) II of 560,000,000 shares - par value per share of Rp 1,000, on 29 April 1996.</li><li>• Founders' shares of 155,200,000 shares in 1996.</li><li>• Shares from the changes in the par value of shares of 1,120,000,000 sheet - par value per share of Rp 500 in 1997.</li><li>• Increase in par value to Rp 10,000 per share through the reduction in total number of shares (reverse stock split) to 112,000,000 shares in 2001.</li><li>• Increase in par value to Rp 50,000 per share through the reduction in total number of shares (reverse stock split) to 22,400,000 shares in 2003.</li></ul> <p>STOCK SERIE B</p> <ul style="list-style-type: none"><li>• Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) III of 215,040,000,000 shares - par value per share of Rp 5 on 29 March 1999.</li><li>• Shares issued in order to merger with PDFCI of 45,375,000,000 shares - par value per share of Rp 5 in 1999.</li><li>• Shares issued in order to merger with Bank Tiara of 35,557,200,000 shares - par value per share of Rp 5 in 2000.</li><li>• Shares issued in order with the Bank's merger with 7 Taken-Over (BTO) of 192,480,000,000 shares - par value per share of Rp 5 in 2000.</li><li>• Increase in par value to Rp 100 per share through the reduction in total number of shares (reverse stock split) to 24,422,610,000 shares in 2001.</li><li>• Increase in par value to Rp 500 per share through the reduction in total number of shares (reverse stock split) to 4,884,522,000 shares in 2003.</li><li>• Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) IV of 3,314,893,116 shares - par value per share of Rp 500, on 20 March 2009.</li><li>• Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) V of 1,162,285,399 shares - par value per share of Rp 1,000, on 24 August 2011.</li><li>• Total Series B Shares issued start from 01 July 2015 until 30 June 2011 by the Company to, and placed/taken by, the members of the Board of Directors that determined by the Board of Commissioners of the Company and senior employees that determined by the Board of Company Directors ("Option Beneficiaries") who have exercised the option rights granted to them under the E/M SOP program are 200,542,850 Series B shares or equals with Rp 100,271,425,000 with a par value per share of Rp 500 in the period between 2005 and 2011.</li><li>• Shares conversion due to merger with PT Bank Nusantara Parahyangan Tbk (Bank BNP) , through an additional of 188,909,505 shares B series (with a par value per share of Rp 500) efective at 1 May 2019.</li></ul>	Loan proceed received on 4 December 2018





PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
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Table 4. Main Capital Instrument Features Reconciliation and TLAC-Eligible (CCA)

June 30, 2021			
No	Main Capital Instrument Features Reconciliation and TLAC-Eligible (CCA)		
	Question	Answer	Answer
12	No maturity (perpetual) or with maturity	Perpetual	With maturity
13	Due Date	No maturity date	4 December 2023
14	Execution of Call Option based on Banks' supervisor approval	No	No
15	Date of call option, amounts withdrawal and other call option requirements (if any)	N/A	N/A
16	Subsequent call option	N/A	N/A
	Coupon / Dividen		
17	Dividend or coupon with fixed or floating interest	Floating	Fixed
18	Coupon rate or other index to which reference	N/A	9.27%
19	Whether or not dividend stopper	Yes	No
20	Fully discretionary; partial or mandatory	Mandatory	Mandatory
21	Any step up feature or other incentive	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative
23	Convertible atau non-convertible	Non-convertible	Non-convertible
24	If convertible, mention its trigger point	N/A	N/A
25	If convertible, whether whole or in part	N/A	N/A
26	If convertible, how the conversion rate	N/A	N/A
27	If convertible; whether mandatory or optional	N/A	N/A
28	If convertible, specify the type of conversion instrument	N/A	N/A
29	If convertible, mention the issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	Yes
31	If write-down, mention its trigger point	N/A	(i) Common Equity Tier 1 Ratio become lower than: (a) 8% of its RWA; or (b) as required by prevailing law; or (ii) CAR Ratio become lower than: (a) 13.5%; or (b) as required by prevailing law; or (iii) Regulators decide that Debtor's business continuity is potential interrupted
32	If write-down, whether whole or in part	N/A	whole or in part
33	If write-down; permanent or temporary	N/A	Permanent
34	If temporary write-down, explain the write-up mechanism	N/A	N/A
34a	Type of subordination	N/A	Ya
35	Instrument hierarchy when the liquidation is done	Paid-up capital instrument and it's subordinated to other capital instrument. Available to absorb losses incurred prior or at the time of liquidation.	Subordinated Loan will be subordinated, Creditors wil receive payment by hierarchy after Separtist Creditors, Preference Creditors, Preference Creditors, Concurrent Creditors, and Depositors have been repaid in accordance with prevailing laws and regulations in Indonesia when liquidation is done
36	Is there non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 5. Leverage Ratio Report

June 30, 2021 (Rp million)

No	Information	Total	
		Individual	Consolidated
1	Total assets on the balance sheet in published financial statements (gross value before deducting impairment provision)	183,135,749	200,484,222
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan	-	-
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank	-	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement ( if any)	N/A	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	N/A	N/A
6	Adjustment to acquisition cost and sales price of financial assets regularly using trade date accounting method	-	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-	-
8	Adjustment to exposure of derivative transaction	614,971	907,595
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction	2,289	2,289
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	10,512,214	10,512,213
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(17,558,351)	(12,149,002)
12	Other adjustments	-	-
13	<b>Total exposure in Leverage Ratio Calculation</b>	<b>176,706,872</b>	<b>199,757,317</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 5. Leverage Ratio Calculation Report

June 30, 2021 (Rp million)

Information		Individual		Consolidated	
		June 30, 2021	March 31, 2021	June 30, 2021	March 31, 2021
<b>On Balance Sheet Exposure</b>					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) (gross value before deducting impairment provision)	179,124,328	173,882,231	196,460,251	192,456,492
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(5,089,987)	(5,329,066)	(6,733,546)	(7,215,953)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(12,468,364)	(12,689,626)	(5,415,456)	(5,513,660)
7	<b>Total on-balance sheet exposures</b>	<b>161,565,977</b>	<b>155,863,539</b>	<b>184,311,249</b>	<b>179,726,879</b>
<b>Derivative Exposure</b>					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	200,521	274,645	218,092	297,562
9	Add-on amounts for potential future exposure associated with all derivatives transactions	557,680	582,269	845,283	938,389
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A	N/A	N/A
11	Adjusted effective notional amount of written credit derivatives	-	-	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-
13	<b>Total derivative exposures</b>	<b>758,201</b>	<b>856,914</b>	<b>1,063,375</b>	<b>1,235,951</b>
<b>Securities financing transaction exposures</b>					
14	Gross SFT Assets	3,868,191	8,539,581	3,868,191	8,539,581
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
16	Counterparty credit risk exposure for SFT assets refers to Current Exposure calculation	2,289	20,227	2,289	20,227
17	Agent transaction exposures	-	-	-	-
18	<b>Total securities financing transaction exposures</b>	<b>3,870,480</b>	<b>8,559,808</b>	<b>3,870,480</b>	<b>8,559,808</b>
<b>Other off-balance sheet exposures</b>					
19	Off-balance sheet exposure at gross notional amount	63,592,353	62,877,564	63,592,352	62,877,564
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(52,970,008)	(52,418,971)	(52,970,008)	(52,418,971)
21	(Impairment provision for off balance sheet inline with accounting standard)	(110,131)	(116,025)	(110,131)	(116,025)
22	<b>Off-balance sheet items</b>	<b>10,512,214</b>	<b>10,342,568</b>	<b>10,512,213</b>	<b>10,342,568</b>
<b>Capital and Total Exposure</b>					
23	Tier 1 Capital	31,541,584	31,052,432	38,594,492	38,228,398
24	<b>Total Exposure</b>	<b>176,706,872</b>	<b>175,622,829</b>	<b>199,757,317</b>	<b>199,865,206</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 5. Leverage Ratio Calculation Report

June 30, 2021 (Rp million)

Information		Individual		Consolidated	
		June 30, 2021	March 31, 2021	June 30, 2021	March 31, 2021
<b>Leverage Ratio</b>					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	17.85%	17.68%	19.32%	19.13%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	17.85%	17.68%	19.32%	19.13%
26	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>
27	<b>Applicable leverage buffers</b>	N/A	N/A	N/A	N/A
<b>Disclosures of mean values</b>					
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	8,379,615	14,583,313	8,379,615	14,583,313
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	3,868,191	8,539,581	3,868,191	8,539,581
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	181,218,296	181,666,561	204,268,741	205,908,938
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	181,218,296	181,666,561	204,268,741	205,908,938
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	17.41%	17.09%	18.89%	18.57%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	17.41%	17.09%	18.89%	18.57%



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

CREDIT RISK

Table 6. Disclosure of Net Receivables Based on Region - Bank Stand Alone

(Rp million)

No	Portfolio Category	June 30, 2021									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Karawang, 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 on Sovereigns	44,025,869	-	-	-	-	-	-	-	-	44,025,869
2	Receivables on Public Sector Entities	7,297,587	358	-	-	-	507	45	37	-	7,298,534
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	7,008,368	1,030,832	99,320	10,725	101,068	14,617	-	4	37	8,264,971
5	Loans Secured by Residential Property	3,523,266	181,928	64,519	308,481	54,606	23,393	10,949	84,872	1,928	4,253,942
6	Loan Secured by Commercial Real Estate	1,145,481	94,715	47,837	79,786	5,896	1,651	16,263	51,837	34,322	1,477,788
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	11,096,737	1,933,752	1,135,955	1,892,377	222,426	2,235,154	1,021,985	2,989,597	159,338	22,687,321
9	Receivables on Corporate	49,573,259	3,795,380	4,035,041	3,323,640	1,118,875	1,847,586	1,957,407	3,934,704	1,342,465	70,928,357
10	Past Due Receivables	384,289	95,231	41,945	128,456	40,022	52,789	28,386	64,948	43,037	879,103
11	Other Assets	3,998,931	204,061	270,020	303,696	183,118	341,937	335,516	372,285	181,948	6,191,512
	Total	128,053,787	7,336,257	5,694,637	6,047,161	1,726,011	4,517,634	3,370,551	7,498,284	1,763,075	166,007,397

No	Portfolio Category	June 30, 2020									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Karawang, 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 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



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 6. Disclosure of Net Receivables Based on Region - Consolidated

(Rp million)

No	Portfolio Category	June 30, 2021									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Karawang, 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 on Sovereigns	44,025,869	-	-	-	-	-	-	-	-	44,025,869
2	Receivables on Public Sector Entities	7,297,599	455	-	-	-	987	51	82	-	7,299,174
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	8,123,105	1,030,832	99,320	10,725	101,068	14,617	-	4	37	9,379,708
5	Loans Secured by Residential Property	3,523,567	182,047	64,519	308,481	54,606	23,393	10,949	84,872	1,928	4,254,362
6	Loan Secured by Commercial Real Estate	1,145,481	94,715	47,837	79,786	5,896	1,651	16,263	51,837	34,322	1,477,788
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	16,493,476	3,869,215	2,907,310	5,031,651	222,426	5,907,676	2,617,883	7,078,663	159,338	44,287,638
9	Receivables on Corporate	48,894,517	3,853,160	4,051,517	3,394,658	1,118,875	2,118,579	2,008,763	4,080,859	1,342,465	70,863,393
10	Past Due Receivables	457,353	142,457	61,064	188,940	40,022	92,969	41,245	106,357	43,037	1,173,444
11	Other Assets	4,392,187	236,373	292,825	338,186	183,118	385,756	356,879	423,429	181,948	6,790,701
	Total	134,353,154	9,409,254	7,524,392	9,352,427	1,726,011	8,545,628	5,052,033	11,826,103	1,763,075	189,552,077

No	Portfolio Category	June 30, 2020									
		Net Receivables Based on Region									
		Jakarta, Bogor, Tangerang, Karawang, 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 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





PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 7. Disclosure of Net Receivables Based on the Remaining Term of Contract - Bank Stand Alone

(Rp million)

No.	Portfolio Category	June 30, 2021					
		Net Receivables by Remaining Contractual Maturity					
		≤1 year	>1-3 years	>3-5 years	>5 years	Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	21,754,182	12,164,897	5,850,974	-	4,255,816	44,025,869
2	Receivables on Public Sector Entities	3,710,874	2,224,912	862,062	500,686	-	7,298,534
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,321,442	4,596,433	347,096	-	-	8,264,971
5	Loans Secured by Residential Property	19,467	195,520	453,239	3,585,716	-	4,253,942
6	Loan Secured by Commercial Real Estate	890,437	471,624	92,720	5,283	17,724	1,477,788
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	4,692,851	12,091,847	4,597,219	1,218,893	86,511	22,687,321
9	Receivables on Corporate	54,033,166	7,310,424	5,160,670	4,193,829	230,268	70,928,357
10	Past Due Receivables	169,296	264,614	88,861	74,860	281,472	879,103
11	Other Assets	200,361	-	-	-	5,991,151	6,191,512
	<b>TOTAL</b>	<b>88,792,076</b>	<b>39,320,271</b>	<b>17,452,841</b>	<b>9,579,267</b>	<b>10,862,942</b>	<b>166,007,397</b>

(Rp million)

No.	Portfolio Category	June 30, 2020					
		Net Receivables by Remaining Contractual Maturity					
		≤1 year	>1-3 years	>3-5 years	>5 years	Non Contractual	Total
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14)
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
	<b>TOTAL</b>	<b>88,572,010</b>	<b>33,770,705</b>	<b>19,602,433</b>	<b>13,193,095</b>	<b>10,894,791</b>	<b>166,033,034</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2021**

**Table 7. Disclosure of Net Receivables Based on the Remaining Term of Contract - Consolidated**

(Rp million)

No.	Portfolio Category	June 30, 2021					
		Net Receivables by Remaining Contractual Maturity					
		≤1 year	>1-3 years	>3-5 years	>5 years	Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	21,754,182	12,164,897	5,850,974	-	4,255,816	44,025,869
2	Receivables on Public Sector Entities	3,711,067	2,225,166	862,255	500,686	-	7,299,174
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	4,264,046	4,768,566	347,096	-	-	9,379,708
5	Loans Secured by Residential Property	19,506	195,901	453,239	3,585,716	-	4,254,362
6	Loan Secured by Commercial Real Estate	890,437	471,624	92,720	5,283	17,724	1,477,788
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	8,735,448	25,278,682	8,964,578	1,222,419	86,511	44,287,638
9	Receivables on Corporate	53,448,766	7,419,512	5,569,627	4,195,220	230,268	70,863,393
10	Past Due Receivables	252,382	436,141	128,589	74,860	281,472	1,173,444
11	Other Assets	438,728	355,925	7,504	-	5,988,544	6,790,701
	<b>TOTAL</b>	<b>93,514,562</b>	<b>53,316,414</b>	<b>22,276,582</b>	<b>9,584,184</b>	<b>10,860,335</b>	<b>189,552,077</b>

(Rp million)

No.	Portfolio Category	June 30, 2020					
		Net Receivables by Remaining Contractual Maturity					
		≤1 year	>1-3 years	>3-5 years	>5 years	Non Contractual	Total
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14)
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
	<b>TOTAL</b>	<b>93,581,480</b>	<b>52,037,195</b>	<b>24,758,165</b>	<b>13,200,955</b>	<b>11,724,228</b>	<b>195,302,023</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2021**

**Table 8. Disclosure of Net Receivables Based on Economic Sector - Bank Stand Alone**

(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)
	<b>June 30, 2021</b>											
1	Agriculture, Forestry and Fisheries	-	147,858	-	-	-	-	-	669,498	3,060,341	8,763	-
2	Mining and Quarrying	-	99,767	-	-	-	-	-	87,178	579,503	6,150	-
3	Manufacturing	-	-	-	-	-	-	-	575,043	22,620,424	137,264	-
4	Procurement of electricity, gas, steam / hot water and cold air	-	-	-	-	-	-	-	42,488	27,540	689	-
5	Water Management, Wastewater Management, Waste Management and Recycling	-	1,186	-	-	-	-	-	23,433	9,704	8,144	-
6	Construction	-	1,322,092	-	-	-	544,772	-	199,848	2,294,738	22,811	-
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	-	76	-	-	-	-	-	3,347,873	22,697,766	387,297	-
8	Transportation and Warehousing	-	500,686	-	-	-	-	-	759,951	1,654,871	21,382	-
9	Provision of Accommodation and Provision of Food and Drink	-	-	-	-	-	-	-	94,488	833,277	2,961	-
10	Information and Communication	-	-	-	-	-	-	-	14,308	426,121	64	-
11	Financial and Insurance Activities	1,592,978	3,699,408	-	5,052,187	-	-	-	21,436	4,931,552	682	-
12	Real Estate	-	-	-	-	-	933,016	-	10,680	15,623	1,658	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	612,666	221,121	10,411	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and	-	-	-	-	-	-	-	47,641	763,001	6,173	-
15	Mandatory Government Administration, Defense, and Social Security	-	299	-	-	-	-	-	114	-	-	-
16	Education	-	-	-	-	-	-	-	9,667	11,623	306	-
17	Human Health Activities and Social Activities	-	-	-	-	-	-	-	1,329	177,796	1	-
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	-	85	-	-	-
19	Other Service Activities	-	-	-	-	-	-	-	68,969	147,321	5,015	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	1,496	-	-	-
21	Household Activities as an Employer	-	-	-	-	-	-	-	-	-	-	-
22	Non Business Field	-	-	-	-	4,253,941	-	-	15,839,856	2,201,715	259,331	-
23	Others	42,432,891	1,527,162	-	3,212,784	-	-	-	259,274	8,254,320	-	6,191,512
	<b>Total</b>	<b>44,025,869</b>	<b>7,298,534</b>	<b>-</b>	<b>8,264,971</b>	<b>4,253,941</b>	<b>1,477,788</b>	<b>-</b>	<b>22,687,321</b>	<b>70,928,357</b>	<b>879,102</b>	<b>6,191,512</b>
	<b>June 30, 2020</b>											
1	Agriculture, Forestry and Fisheries	-	-	-	-	-	-	-	998,633	2,724,450	18,996	-
2	Mining and Quarrying	-	217,206	-	-	-	-	-	147,967	570,532	3,874	-
3	Manufacturing	-	-	-	-	-	-	-	794,472	20,937,027	186,447	-
4	Procurement of electricity, gas, steam / hot water and cold air	-	1,007,011	-	-	-	-	-	48,955	90,916	295	-
5	Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	-	-	-	-	-	-
6	Construction	-	35,009	-	-	-	861,684	-	271,338	1,696,408	151,680	-
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	80	711	-	-	-	-	-	4,440,410	27,277,721	900,635	-
8	Transportation and Warehousing	-	-	-	-	-	-	-	1,143,752	2,116,517	129,166	-
9	Provision of Accommodation and Provision of Food and Drink	-	-	-	-	-	-	-	146,212	1,143,136	7,933	-
10	Information and Communication	-	-	-	-	-	-	-	-	-	-	-
11	Financial and Insurance Activities	1,861,988	1,223,398	-	6,723,824	-	-	-	26,137	6,246,620	17,994	-
12	Real Estate	-	-	-	-	-	643,799	-	994,851	1,404,492	59,177	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	-	-	-	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports	-	-	-	-	-	-	-	-	-	-	-
15	Mandatory Government Administration, Defense, and Social Security	-	205	-	-	-	-	-	562	-	-	-
16	Education	-	-	-	-	-	-	-	12,417	15,626	194	-
17	Human Health Activities and Social Activities	-	-	-	-	-	-	-	21,194	195,825	753	-
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	-	71,403	197,762	12,546	-
19	Other Service Activities	-	-	-	-	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	2,438	-	-	-
21	Household Activities as an Employer	-	-	-	-	-	-	-	-	-	-	-
22	Non Business Field	-	-	-	-	5,109,784	-	-	18,902,939	1,892,079	572,313	-
23	Others	34,951,526	1,283,160	-	-	-	-	-	1,101,097	7,083,077	-	7,334,681
	<b>Total</b>	<b>36,813,594</b>	<b>3,766,700</b>	<b>-</b>	<b>6,723,824</b>	<b>5,109,784</b>	<b>1,505,483</b>	<b>-</b>	<b>29,124,777</b>	<b>73,592,188</b>	<b>2,062,003</b>	<b>7,334,681</b>

Note:

\*) Economic sector refers to economic sector used in the Integrated Commercial Bank Monthly Report (Integrated - LBU). Net receivables to bank without economic sector information in Integrated LBU is classified as "Financial and Insurance Activities" while other than that is classified as "Others"



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 8. Disclosure of Net Receivables Based on Economic Sector - Consolidated

(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, 2021											
1	Agriculture, Forestry and Fisheries		147,858	-	-	-	-	-	1,199,910	3,109,543	14,922	-
2	Mining and Quarrying	-	99,767	-	-	-	-	-	150,578	592,223	17,449	-
3	Manufacturing	-	-	-	-	-	-	-	778,560	22,635,837	139,463	-
4	Procurement of electricity, gas, steam / hot water and cold air	-	-	-	-	-	-	-	79,300	28,948	929	-
5	Water Management, Wastewater Management, Waste Management and Recycling	-	1,754	-	-	-	-	-	42,189	11,239	8,503	-
6	Construction	-	1,322,092	-	-	-	544,772	-	302,485	2,296,507	27,371	-
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	-	85	-	-	-	-	-	4,800,103	22,816,438	403,934	-
8	Transportation and Warehousing	-	500,686	-	-	-	-	-	1,263,598	1,697,726	36,224	-
9	Provision of Accommodation and Provision of Food and Drink	-	-	-	-	-	-	-	145,359	837,148	3,302	-
10	Information and Communication	-	-	-	-	-	-	-	21,958	427,348	84	-
11	Financial and Insurance Activities	1,592,978	3,699,408	-	6,166,924	-	-	-	30,855	4,335,628	682	-
12	Real Estate	-	17	-	-	-	933,016	-	16,316	15,925	1,719	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	972,804	239,156	15,579	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and	-	-	-	-	-	-	-	60,076	763,974	6,235	-
15	Mandatory Government Administration, Defense, and Social Security	-	344	-	-	-	-	-	426	-	-	-
16	Education	-	-	-	-	-	-	-	13,277	11,651	315	-
17	Human Health Activities and Social Activities	-	-	-	-	-	-	-	5,972	177,796	10	-
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	-	85	-	-	-
19	Other Service Activities	-	-	-	-	-	-	-	126,340	151,442	6,681	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	1	-	-	2,231	168	-	-
21	Household Activities as an Employer	-	-	-	-	-	-	-	-	-	-	-
22	Non Business Field	-	-	-	-	4,254,360	-	-	34,015,942	2,460,377	490,041	-
23	Others	42,432,891	1,527,163	-	3,212,784	-	-	-	259,274	8,254,319	-	6,790,701
	Total	44,025,869	7,299,174	-	9,379,708	4,254,361	1,477,788	-	44,287,638	70,863,393	1,173,443	6,790,701
	June 30, 2020											
1	Agriculture, Forestry and Fisheries	-	-	-	-	-	-	-	1,365,975	2,732,378	22,478	-
2	Mining and Quarrying	-	217,206	-	-	-	-	-	227,457	577,437	8,015	-
3	Manufacturing	-	-	-	-	-	-	-	975,692	20,937,027	188,729	-
4	Procurement of electricity, gas, steam / hot water and cold air	-	1,007,592	-	-	-	-	-	74,918	90,916	658	-
5	Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	-	-	-	-	-	-
6	Construction	-	35,009	-	-	-	861,684	-	385,160	1,699,274	175,700	-
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	92	792	-	-	-	-	-	5,604,517	27,278,710	915,699	-
8	Transportation and Warehousing	-	-	-	-	-	-	-	1,687,374	2,141,190	182,712	-
9	Provision of Accommodation and Provision of Food and Drink	-	-	-	-	-	-	-	196,068	1,143,136	8,345	-
10	Information and Communication	-	-	-	-	-	-	-	-	-	-	-
11	Financial and Insurance Activities	1,861,988	1,223,398	-	8,019,047	-	-	-	34,528	5,634,491	18,758	-
12	Real Estate	-	29	-	-	-	643,799	-	1,379,765	1,404,492	65,595	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	-	-	-	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports	-	-	-	-	-	-	-	-	-	-	-
15	Mandatory Government Administration, Defense, and Social Security	-	302	-	-	-	-	-	650	-	-	-
16	Education	-	-	-	-	-	-	-	15,740	15,626	194	-
17	Human Health Activities and Social Activities	-	-	-	-	-	-	-	24,182	195,825	775	-
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	-	81,591	197,762	12,754	-
19	Other Service Activities	-	-	-	-	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	3,232	-	-	-
21	Household Activities as an Employer	-	-	-	-	-	-	-	-	-	-	-
22	Non Business Field	-	-	-	-	5,111,084	-	-	42,473,333	1,910,138	986,417	-
23	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

Note:

\*) Economic sector refers to economic sector used in the Integrated Commercial Bank Monthly Report (Integrated - LBU). Net receivables to bank without economic sector information in Integrated 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, 2021

Table 9. Disclosure of Receivables and Provisioning Based on Region - Bank Stand Alone

(Rp million)

No	Explanation	June 30, 2021									
		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	143,495,542	7,746,146	5,949,235	6,592,528	1,927,054	4,728,885	3,482,955	7,395,121	1,818,283	183,135,749
2	Receivables with increased and worsening credit risk										
	a. Non Past Due	7,588,792	1,908,217	1,360,331	1,539,323	586,752	1,298,639	646,008	1,646,218	190,584	16,764,864
	b. Past Due	928,602	303,650	143,466	310,877	85,473	193,627	119,603	245,802	110,433	2,441,533
3	Allowance for Impairment Losses - Stage 1 *)	942,132	96,950	63,793	100,414	24,014	84,053	34,860	110,510	10,205	1,466,931
4	Allowance for Impairment Losses - Stage 2 *)	324,208	100,757	32,363	79,306	18,329	21,255	19,528	52,623	10,382	658,751
5	Allowance for Impairment Losses - Stage 3 *)	1,519,965	262,248	177,799	420,258	162,748	129,745	78,318	170,752	42,472	2,964,305
6	Written-Off Receivables	1,100,386	287,998	103,145	627,618	60,792	170,750	71,132	222,000	60,975	2,704,796

(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)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
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	Receivables with increased and worsening credit risk										
	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 - Stage 1 *)	916,940	110,150	64,780	100,352	33,375	103,448	59,608	164,952	16,837	1,570,443
4	Allowance for Impairment Losses - Stage 2 *)	407,646	47,759	17,623	86,324	5,915	9,566	11,228	43,711	13,061	642,833
5	Allowance for Impairment Losses - Stage 3 *)	1,282,109	275,991	131,214	483,032	51,727	207,238	112,440	158,720	59,301	2,761,772
6	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



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2021**

**Table 9. Disclosure of Receivables and Provisioning Based on Region - Consolidated**

(Rp million)

No	Explanation	June 30, 2021									
		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	142,810,620	9,970,426	7,896,117	10,040,629	1,927,054	8,899,182	5,225,231	11,896,680	1,818,283	200,484,222
2	Receivables with increased and worsening credit risk										
	a. Non Past Due	7,588,792	1,908,217	1,360,331	1,539,323	586,752	1,298,639	646,008	1,646,218	190,584	16,764,864
	b. Past Due	2,481,080	1,026,275	647,536	1,075,256	85,473	1,366,932	418,198	1,304,467	110,433	8,515,650
3	Allowance for Impairment Losses - Stage 1 *)	1,177,205	191,237	157,553	244,911	24,014	229,710	107,366	307,048	10,205	2,449,249
4	Allowance for Impairment Losses - Stage 2 *)	371,019	124,739	50,587	106,524	18,329	37,220	28,249	83,095	10,382	830,144
5	Allowance for Impairment Losses - Stage 3 *)	1,644,163	344,228	231,606	491,877	162,748	191,930	108,919	236,210	42,472	3,454,153
6	Written-Off Receivables	1,460,661	463,378	234,905	833,903	60,792	322,058	135,547	368,086	60,975	3,940,305

(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)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
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	Receivables with increased and worsening credit risk										-
	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 - Stage 1 *)	1,215,998	226,737	161,026	279,982	33,375	244,421	139,434	346,005	16,837	2,663,816
4	Allowance for Impairment Losses - Stage 2 *)	473,974	64,555	28,246	126,958	5,915	15,493	17,244	60,214	13,061	805,660
5	Allowance for Impairment Losses - Stage 3 *)	1,517,487	351,784	182,286	575,250	51,727	242,777	139,623	233,387	59,301	3,353,622
6	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





**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2021**

**Table 10. Disclosure of Receivables and Provisioning Based on Economic Sector - Bank Stand Alone**

June 30, 2021 (Rp million)

No	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses - Stage 1	Allowance for Impairment Losses - Stage 2	Allowance for Impairment Losses - Stage 3	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Agriculture, Forestry and Fisheries	3,928,079	447,260	19,732	39,927	9,071	19,904	39,446
2	Mining and Quarrying	958,308	154,718	11,173	9,544	6,356	175,202	7,550
3	Manufacturing	24,245,421	2,909,516	217,999	163,214	137,392	748,885	321,748
4	Procurement of electricity, gas, steam / hot water and cold air	71,327	17,276	878	1,018	96	189	45,092
5	Water Management, Wastewater Management, Waste Management and Recycling	43,882	4,804	9,262	728	69	1,150	890
6	Construction	4,533,316	760,109	92,621	41,940	21,805	115,966	120,284
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	27,806,490	5,440,243	788,711	228,292	163,640	1,109,869	1,048,223
8	Transportation and Warehousing	3,105,321	637,655	50,398	42,886	23,721	126,057	103,853
9	Provision of Accommodation and Provision of Food and Drink	979,312	492,199	6,388	13,416	20,481	23,338	10,102
10	Information and Communication	447,984	42,454	4,586	3,731	2,178	4,854	1,675
11	Financial and Insurance Activities	17,920,196	251,090	6,440	67,868	252	32	2,941
12	Real Estate	971,863	118,529	5,726	7,972	2,817	4,068	2,168
13	Professional, Scientific, and Technical Activities	903,727	342,486	25,913	24,075	6,055	35,179	22,973
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports	837,985	216,098	13,478	9,187	3,056	12,698	43,713
15	Mandatory Government Administration, Defense, and Social Security	418	242	0	5	0	0	176
16	Education	22,725	6,734	481	122	895	174	45
17	Human Health Activities and Social Activities	179,295	4,048	2	464	161	1	314
18	Arts, Entertainment and Recreation	85	0	0	0	0	0	0
19	Other Service Activities	233,951	72,670	11,677	4,697	1,429	7,884	4,985
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	1,509	313	0	36	2	0	5
21	Household Activities as an Employer	0	0	0	0	0	0	0
22	Non Business Field	23,725,596	4,846,290	795,738	786,858	259,275	578,855	928,523
23	Others	72,218,959	130	380,330	20,951	0	0	90
	<b>Total</b>	<b>183,135,749</b>	<b>16,764,864</b>	<b>2,441,533</b>	<b>1,466,931</b>	<b>658,751</b>	<b>2,964,305</b>	<b>2,704,796</b>

June 30, 2020 (Rp million)

No	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses - Stage 1 *)	Allowance for Impairment Losses - Stage 2 *)	Allowance for Impairment Losses - Stage 3 *)	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Agriculture, Forestry and Fisheries	3,781,696	499,713	35,093	39,802	15,320	19,751	26,746
2	Mining and Quarrying	1,304,782	356,522	27,959	14,848	969	192,525	6,010
3	Manufacturing	22,356,332	2,846,712	(142,167)	186,071	93,569	389,386	525,082
4	Procurement of electricity, gas, steam / hot water and cold air	1,126,198	20,753	424	10,897	77	8,805	631
5	Water Management, Wastewater Management, Waste Management and Recycling	63,786	16,945	893	2,831	25	420	479
6	Construction	3,273,765	697,380	254,115	39,202	8,181	125,125	62,095
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	33,986,352	6,696,089	1,468,682	357,439	176,487	1,071,512	734,819
8	Transportation and Warehousing	3,395,215	1,016,967	242,765	41,498	19,731	171,914	35,498
9	Provision of Accommodation and Provision of Food and Drink	1,370,107	670,803	(15,075)	20,895	6,200	54,951	13,008
10	Information and Communication	457,443	31,051	23,544	4,313	193	18,152	5,823
11	Financial and Insurance Activities	15,752,706	382,256	27,843	130,281	17	3,008	17,221
12	Real Estate	680,421	172,338	3,599	4,500	1,323	1,878	551
13	Professional, Scientific, and Technical Activities	1,154,030	449,267	(31,699)	25,004	2,737	11,575	15,601
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports	1,010,955	167,885	64,115	7,940	1,244	13,154	5,141
15	Mandatory Government Administration, Defense, and Social Security	771	350	0	6	0	0	0
16	Education	28,448	4,779	264	288	20	71	134
17	Human Health Activities and Social Activities	217,657	5,605	2,206	1,240	16	1,454	442
18	Arts, Entertainment and Recreation	471	0	0	0	0	0	0
19	Other Service Activities	349,481	72,534	29,409	5,502	2,274	14,174	10,171
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	2,452	763	0	43	0	0	0
21	Household Activities as an Employer	140	0	140	0	0	140	0
22	Non Business Field	27,334,311	5,879,084	1,244,072	658,876	314,404	663,777	616,539
23	Others	60,123,158	3	333,634	18,967	46	0	0
	<b>Total</b>	<b>177,770,677</b>	<b>19,987,799</b>	<b>3,569,816</b>	<b>1,570,443</b>	<b>642,833</b>	<b>2,761,772</b>	<b>2,075,991</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 10. Disclosure of Receivables and Provisioning Based on Economic Sector - Consolidated

June 30, 2021								
(Rp million)								
No	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses - Stage 1	Allowance for Impairment Losses - Stage 2	Allowance for Impairment Losses - Stage 3	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Agriculture, Forestry and Fisheries	4,549,249	447,260	149,674	56,809	11,833	26,424	53,849
2	Mining and Quarrying	1,097,117	154,718	56,591	15,694	7,660	180,345	12,659
3	Manufacturing	24,478,449	2,909,516	274,525	170,207	138,699	751,451	327,527
4	Procurement of electricity, gas, steam / hot water and cold air	110,991	17,276	6,200	1,923	146	327	45,312
5	Water Management, Wastewater Management, Waste Management and Recycling	65,848	4,804	12,425	1,461	126	1,325	1,269
6	Construction	4,694,189	760,109	124,234	45,461	24,122	119,083	123,430
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	29,464,677	5,440,243	1,165,939	275,944	171,407	1,128,778	1,093,545
8	Transportation and Warehousing	3,769,734	637,655	231,214	61,239	35,639	136,116	121,163
9	Provision of Accommodation and Provision of Food and Drink	1,037,557	492,199	25,271	16,026	20,795	23,946	11,968
10	Information and Communication	457,241	42,454	6,051	4,000	2,182	4,897	1,702
11	Financial and Insurance Activities	18,828,155	251,090	7,539	68,026	327	39	3,013
12	Real Estate	978,335	118,529	7,467	8,180	2,864	4,091	2,535
13	Professional, Scientific, and Technical Activities	1,308,261	342,486	153,775	37,043	9,630	40,925	35,939
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports	852,258	216,098	16,982	9,604	3,140	12,926	44,554
15	Mandatory Government Administration, Defense, and Social Security	901	242	39	14	20	0	209
16	Education	26,403	6,734	753	169	896	188	46
17	Human Health Activities and Social Activities	184,082	4,048	558	536	199	4	339
18	Arts, Entertainment and Recreation	85	0	0	0	0	0	10
19	Other Service Activities	306,431	72,670	20,561	5,831	2,054	8,525	5,696
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	2,430	313	223	83	2	0	8
21	Household Activities as an Employer	0	0	0	0	0	0	0
22	Non Business Field	43,100,661	4,846,290	5,875,299	1,650,048	398,403	1,014,763	2,055,442
23	Others	65,171,168	130	380,330	20,951	0	0	90
	<b>Total</b>	<b>200,484,222</b>	<b>16,764,864</b>	<b>8,515,650</b>	<b>2,449,249</b>	<b>830,144</b>	<b>3,454,153</b>	<b>3,940,305</b>

June 30, 2020								
(Rp million)								
No	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses - Stage 1 *)	Allowance for Impairment Losses - Stage 2 *)	Allowance for Impairment Losses - Stage 3 *)	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Agriculture, Forestry and Fisheries	4,196,393	499,713	41,658	51,601	17,968	23,930	34,628
2	Mining and Quarrying	1,437,426	356,522	43,230	18,358	2,111	206,007	8,063
3	Manufacturing	22,547,356	2,846,712	(138,744)	191,678	94,090	391,389	528,340
4	Procurement of electricity, gas, steam / hot water and cold air	1,153,030	20,753	863	11,543	125	8,950	769
5	Water Management, Wastewater Management, Waste Management and Recycling	70,844	16,945	1,090	3,084	76	502	561
6	Construction	3,490,247	697,380	277,937	43,432	9,673	131,860	63,720
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	35,222,637	6,696,089	1,492,447	395,006	179,471	1,084,041	759,346
8	Transportation and Warehousing	4,138,275	1,016,967	287,888	59,997	28,841	200,239	43,002
9	Provision of Accommodation and Provision of Food and Drink	1,423,187	670,803	(14,471)	23,095	6,407	55,242	14,021
10	Information and Communication	(2,079,552)	31,051	23,593	4,471	196	18,196	5,836
11	Financial and Insurance Activities	19,275,734	382,256	28,331	130,533	72	3,357	17,333
12	Real Estate	687,540	172,338	3,609	4,709	1,363	2,014	608
13	Professional, Scientific, and Technical Activities	1,543,845	449,267	(23,651)	37,916	4,522	16,203	21,480
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports	1,024,085	167,885	64,446	8,374	1,259	13,274	5,612
15	Mandatory Government Administration, Defense, and Social Security	1,106	350	0	8	0	0	0
16	Education	31,790	4,779	266	347	20	73	134
17	Human Health Activities and Social Activities	220,783	5,605	2,235	1,306	39	1,460	442
18	Arts, Entertainment and Recreation	471	0	0	0	0	0	0
19	Other Service Activities	494,657	72,534	35,077	7,989	5,889	18,207	16,691
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	3,274	763	17	73	0	17	0
21	Household Activities as an Employer	140	0	140	0	0	140	0
22	Non Business Field	51,921,888	5,879,084	2,101,494	1,651,327	453,492	1,178,521	1,490,614
23	Others	54,458,937	3	333,634	18,969	46	0	0
	<b>Total</b>	<b>201,264,093</b>	<b>19,987,799</b>	<b>4,561,089</b>	<b>2,663,816</b>	<b>805,660</b>	<b>3,353,622</b>	<b>3,011,200</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 11. Disclosure of Movements Details of Allowance for Impairment Losses - Bank Stand Alone

(Rp million)

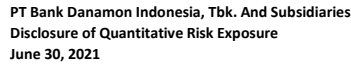
No	Description	June 30, 2021			June 30, 2020		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Beginning balance of allowance for impairment losses	2,164,273	768,035	2,542,925	2,221,397	-	926,149
2	Additional/reversal allowance for impairment losses during the year (net)	(677,629)	(97,226)	2,539,380	(673,798)	649,731	3,657,975
	2.a Pembentukan CKPN pada periode berjalan	-	-	-	-	-	-
	2.b Pemulihan CKPN pada periode berjalan	-	-	-	-	-	-
3	Allowance for impairment losses used to cover written off receivables during the year	(21,136)	(15,605)	(2,668,055)	(12,955)	(7,403)	(2,055,633)
4	Other additional (reversal) allowance during the year	1,423	3,547	550,055	35,799	505	233,281
Ending Balance of Allowance for Impairment Losses		1,466,931	658,751	2,964,305	1,570,443	642,833	2,761,772

Table 11. Disclosure of Movements Details of Allowance for Impairment Losses - Consolidated

(Rp million)

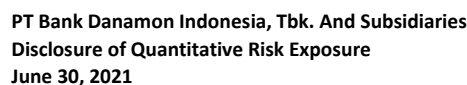
No	Description	June 30, 2021			June 30, 2020		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Beginning balance of allowance for impairment losses	3,353,995	1,188,910	2,849,291	3,795,608	-	926,149
2	Additional/reversal allowance for impairment losses during the year (net)	(851,092)	(317,428)	3,895,150	(1,021,741)	827,578	5,037,119
	2.a Pembentukan CKPN pada periode berjalan	-	-	-	-	-	-
	2.b Pemulihan CKPN pada periode berjalan	-	-	-	-	-	-
3	Allowance for impairment losses used to cover written off receivables during the year	(55,077)	(44,885)	(3,840,343)	(145,850)	(22,423)	(2,842,927)
4	Other additional (reversal) allowance during the year	1,423	3,547	550,055	35,799	505	233,281
Ending Balance of Allowance for Impairment Losses		2,449,249	830,144	3,454,153	2,663,816	805,660	3,353,622





(Rp million)

[illegible]



(Rp million)

[illegible]





PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 13. Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impacts - Bank Stand Alone

(Rp million)

No.	Kategori Portofolio	June 30, 2020									RWA	Capital Charge 12.5% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts										
		0%	20%	25%	35%	50%	75%	100%	150%	Others		
(1)	(2)	(3)	(4)	(5)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
A	Exposure on Balance Sheet											
1	Receivables on Sovereigns	32,774,650	-	-	-	-	-	-	-	-	-	
2	Receivables on Public Sector Entities	-	177,483	-	-	3,589,217	-	-	-	-	1,830,106	228,763
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	251,960	2,523,926	-	-	3,309,376	-	-	-	-	2,159,473	269,934
5	Loans Secured by Residential Property	-	950,582	1,829,560	2,328,793	-	-	-	-	-	1,462,584	182,823
6	Loan Secured by Commercial Real Estate	141,350	-	-	-	-	-	1,363,083	-	-	1,363,083	170,385
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	65,683	-	-	-	-	28,093,806	-	-	-	21,070,354	2,633,794
9	Receivables on Corporate	1,444,471	1,929,492	-	-	50,613	-	66,633,311	-	-	67,044,517	8,380,565
10	Past Due Receivables	823	-	-	-	-	-	232,387	1,828,793	-	2,975,577	371,947
11	Other Assets	2,052,177	-	-	-	-	-	4,571,546	710,958	-	5,637,980	704,748
	Total Exposure on Balance Sheet	36,731,114	5,581,483	1,829,560	2,328,793	6,949,206	28,093,806	72,800,327	2,539,751	-	103,543,674	12,942,959
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	488
5	Loans Secured by Residential Property	-	737	32	80	-	-	-	-	-	183	23
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	1,050	-	-	1,050	131
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	11,447	-	-	-	-	890,329	-	-	-	667,749	83,469
9	Receivables on Corporate	66,588	-	-	-	-	-	3,216,301	-	-	3,216,301	402,038
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	78,035	20,258	32	80	-	890,329	3,217,351	-	-	3,889,187	486,149
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	-	-	492,409	-	-	-	-	271,531	33,941
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	63,512	-	-	-	47,634	5,954
6	Receivables on Corporate	-	-	-	-	-	-	251,412	-	-	251,412	31,427
	Total Counterparty Credit Risk Exposures	4,038,944	126,632	-	-	492,409	63,512	251,412	-	-	570,577	71,322



PT Bank Danamon Indonesia, Tbk. And Subsidiaries

## Disclosure of Quantitative Risk Exposure

June 30, 2021

Table 13. Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impacts - Consolidated

(Rp million)

[illegible]



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 13. Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impacts - Consolidated

(Rp million)

No.	Kategori Portofolio	June 30, 2020									RWA	Capital Charge 12.5% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts										
		0%	20%	25%	35%	50%	75%	100%	150%	Others		
(1)	(2)	(15)	(16)		(17)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
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	228,813
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	251,960	3,465,537	-	-	3,309,376	-	-	-	-	2,347,795	293,474
5	Loans Secured by Residential Property	-	951,755	1,829,687	2,328,793	-	-	-	-	-	1,462,851	182,856
6	Loan Secured by Commercial Real Estate	141,350	-	-	-	-	-	1,363,083	-	-	1,363,083	170,385
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	65,684	-	-	-	-	54,600,309	-	-	-	40,950,232	5,118,779
9	Receivables on Corporate	1,444,469	1,881,297	-	-	50,613	-	66,130,739	-	-	66,532,304	8,316,538
10	Past Due Receivables	823	-	-	-	-	-	232,505	2,353,501	-	3,762,757	470,345
11	Other Assets	2,116,114	-	-	-	-	-	5,998,656	710,958	-	7,065,093	883,137
	Total Exposure on Balance Sheet	36,795,062	6,476,072	-	2,328,793	6,949,995	54,600,309	73,724,983	3,064,459	-	125,314,615	15,664,327
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	488
5	Loans Secured by Residential Property	-	737	32	80	-	-	-	-	-	183	23
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	1,050	-	-	1,050	131
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	11,446	-	-	-	-	890,330	-	-	-	667,749	83,469
9	Receivables on Corporate	66,586	-	-	-	-	-	3,216,301	-	-	3,216,299	402,037
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	78,032	20,258	-	80	-	890,330	3,217,351	-	-	3,889,185	486,148
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	56,042
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	63,512	-	-	-	47,634	5,954
6	Receivables on Corporate	-	-	-	-	-	-	251,471	-	-	251,471	31,434
	Total Counterparty Credit Risk Exposures	4,038,944	126,632	-	-	846,021	63,512	251,471	-	-	747,442	93,430



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 14. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Stand Alone

(Rp million)

No.	Portfolio Category	June 30, 2021						June 30, 2020					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure	Net Receivables	Exposure which is Secured by				Unsecured Exposure
(1)	(2)	(3)	Collateral	Guarantee	Credit Insurance	Others	(8) = (3)-[(4)+(5)+(6)+(7)]	(9)	Collateral	Guarantee	Credit Insurance	Others	(14) = (9)-[(10)+(11)+(12)+(13)]
<b>A</b>	<b>Exposure on Balance Sheet</b>												
1	Receivables on Sovereigns	40,075,329	-	-	-	-	40,075,329	32,774,650	-	-	-	-	32,774,650
2	Receivables on Public Sector Entities	7,261,832	-	-	-	-	7,261,832	3,766,700	-	-	-	-	3,766,700
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	7,615,596	8,057	-	-	-	7,607,539	6,085,262	251,960	-	-	-	5,833,302
5	Loans Secured by Residential Property	4,253,152	-	-	-	-	4,253,152	5,108,935	-	-	-	-	5,108,935
6	Loan Secured by Commercial Real Estate	1,476,738	111,266	-	-	-	1,365,472	1,504,433	141,350	-	-	-	1,363,083
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	22,428,255	50,118	-	-	-	22,378,137	28,159,490	65,683	-	-	-	28,093,807
9	Receivables on Corporate	66,266,072	1,500,316	-	-	-	64,765,756	70,057,887	1,444,471	-	-	-	68,613,416
10	Past Due Receivables	879,103	11	-	-	-	879,092	2,062,003	823	-	-	-	2,061,180
11	Other Assets	6,191,512	-	-	-	-	6,191,512	7,334,681	-	-	-	-	7,334,681
	<b>Total Exposure on Balance Sheet</b>	<b>156,447,589</b>	<b>1,669,768</b>	-	-	-	<b>154,777,821</b>	<b>156,854,041</b>	<b>1,904,287</b>	-	-	-	<b>154,949,754</b>
<b>B</b>	<b>Commitments /Contingencies Exposure for Off Balance Sheet Transactions</b>												
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	214,353	-	-	-	-	214,353	19,521	-	-	-	-	19,521
5	Loans Secured by Residential Property	790	-	-	-	-	790	849	-	-	-	-	849
6	Loan Secured by Commercial Real Estate	1,050	-	-	-	-	1,050	1,050	-	-	-	-	1,050
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	242,036	250	-	-	-	241,786	901,775	11,446	-	-	-	890,329
9	Receivables on Corporate	4,540,316	106,834	-	-	-	4,433,482	3,282,889	66,588	-	-	-	3,216,301
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions</b>	<b>4,998,545</b>	<b>107,084</b>	-	-	-	<b>4,891,461</b>	<b>4,206,084</b>	<b>78,034</b>	-	-	-	<b>4,128,050</b>
<b>C</b>	<b>Exposure on Counterparty Credit Risk</b>												
1	Receivables on Sovereigns	3,868,192	-	-	-	-	3,868,192	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
	<b>Total Counterparty Credit Risk Exposures</b>	<b>3,868,192</b>	-	-	-	-	<b>3,868,192</b>	<b>4,972,909</b>	-	-	-	-	<b>4,972,909</b>
<b>Total (A+B+C)</b>		<b>165,314,326</b>	<b>1,776,852</b>	-	-	-	<b>163,537,474</b>	<b>166,033,034</b>	<b>1,982,321</b>	-	-	-	<b>164,050,713</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 14. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Consolidated

(Rp million)

No.	Portfolio Category	June 30, 2021						June 30, 2020					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure	Net Receivables	Exposure which is Secured by				Unsecured Exposure
			Collateral	Guarantee	Credit Insurance	Others			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
<b>A</b>	<b>Exposure on Balance Sheet</b>												
1	Receivables on Sovereigns	40,075,329	-	-	-	-	40,075,329	32,774,662	-	-	-	-	32,774,661
2	Receivables on Public Sector Entities	7,262,472	-	-	-	-	7,262,472	3,767,489	-	-	-	-	3,767,489
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	8,512,696	8,057	-	-	-	8,504,639	7,026,873	251,960	-	-	-	6,774,913
5	Loans Secured by Residential Property	4,253,572	-	-	-	-	4,253,572	5,110,235	-	-	-	-	5,110,233
6	Loan Secured by Commercial Real Estate	1,476,738	111,266	-	-	-	1,365,472	1,504,433	141,350	-	-	-	1,363,083
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	44,028,572	50,118	-	-	-	43,978,454	54,665,994	65,683	-	-	-	54,600,310
9	Receivables on Corporate	66,201,110	1,500,316	-	-	-	64,700,794	69,507,118	1,444,471	-	-	-	68,062,649
10	Past Due Receivables	1,173,444	11	-	-	-	1,173,433	2,586,829	823	-	-	-	2,586,005
11	Other Assets	6,790,701	-	-	-	-	6,790,701	8,825,728	-	-	-	-	8,825,726
	<b>Total Exposure on Balance Sheet</b>	<b>179,774,634</b>	<b>1,669,768</b>	-	-	-	<b>178,104,866</b>	<b>185,769,361</b>	<b>1,904,287</b>	-	-	-	<b>183,865,069</b>
<b>B</b>	<b>Commitments /Contingencies Exposure for Off Balance Sheet Transactions</b>												
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	214,353	-	-	-	-	214,353	19,521	-	-	-	-	19,521
5	Loans Secured by Residential Property	790	-	-	-	-	790	849	-	-	-	-	849
6	Loan Secured by Commercial Real Estate	1,050	-	-	-	-	1,050	1,050	-	-	-	-	1,050
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	242,036	250	-	-	-	241,786	901,775	11,446	-	-	-	890,329
9	Receivables on Corporate	4,540,315	106,834	-	-	-	4,433,481	3,282,889	66,588	-	-	-	3,216,301
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions</b>	<b>4,998,544</b>	<b>107,084</b>	-	-	-	<b>4,891,460</b>	<b>4,206,084</b>	<b>78,034</b>	-	-	-	<b>4,128,050</b>
<b>C</b>	<b>Exposure on Counterparty Credit Risk</b>												
1	Receivables on Sovereigns	3,868,192	-	-	-	-	3,868,192	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
	<b>Total Counterparty Credit Risk Exposures</b>	<b>3,868,192</b>	-	-	-	-	<b>3,868,192</b>	<b>5,326,580</b>	-	-	-	-	<b>5,326,581</b>
<b>Total (A+B+C)</b>		<b>188,641,370</b>	<b>1,776,852</b>	-	-	-	<b>186,864,518</b>	<b>195,302,025</b>	<b>1,982,321</b>	-	-	-	<b>193,319,700</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2021**

**Table 15. Calculation of the Standardized Approach of Credit Risk Weighted Assets - Bank Stand Alone**

**1. Disclosure of Asset Exposures in the Balance Sheet** (Rp million)

No.	Portfolio Category	June 30, 2021			June 30, 2020		
		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	40,075,329	-	-	32,774,650	-	-
	a. Receivables on Indonesia Sovereigns	40,075,329	-	-	32,774,650	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	7,261,832	3,458,027	3,458,027	3,766,700	1,830,106	1,830,106
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	7,615,596	2,933,644	2,929,615	6,085,262	2,285,453	2,159,473
	a. Short Term Receivables	1,569,149	313,830	313,830	1,238,813	247,763	247,763
	b. Long Term Receivables	6,046,447	2,619,814	2,615,785	4,846,449	2,037,691	1,911,710
5	Loans Secured by Residential Property	4,253,152	1,208,461	1,208,461	5,108,935	1,462,584	1,462,584
6	Loan Secured by Commercial Real Estate	1,476,738	1,476,738	1,365,472	1,504,433	1,504,433	1,363,083
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	22,428,255	16,821,191	16,783,603	28,159,489	21,119,618	21,070,354
9	Receivables on Corporate	66,266,072	65,027,602	63,527,286	70,057,887	68,488,987	67,044,517
10	Past Due Receivables	879,103	1,301,954	1,301,938	2,062,003	2,976,811	2,975,577
	a. Loans Secured by Residential Property	33,401	33,401	33,401	232,387	232,387	232,387
	b. In Addition to Loans Secured by Residential Property	845,702	1,268,553	1,268,537	1,829,616	2,744,424	2,743,190
11	Other Assets	6,191,512	-	4,626,968	7,334,681	-	5,637,980
	a. Cash, Gold and Commemorative Coin	1,859,360	-	-	2,052,180	-	-
	b. Investment (in addition to being a deduction factor for capital)	98,137	-	100,077	96,042	-	97,982
	1) Temporary capital investment in the context of credit restructuring	-	-	-	-	-	-
	2) Investment in financial companies that are not listed on the stock exchange	3,880	-	5,820	3,880	-	5,820
	3) investment in financial companies listed on the stock exchange	94,257	-	94,257	92,162	-	92,162
	c. Fixed Assets and Net Inventory	1,473,774	-	1,473,774	1,649,550	-	1,649,550
	d. Foreclosed Assets	585,752	-	878,628	707,078	-	1,060,617
	e. Net Interbranch Assets	-	-	-	-	-	-
	f. Others	2,174,489	-	2,174,489	2,829,831	-	2,829,831
<b>TOTAL</b>		<b>156,447,589</b>	<b>92,227,617</b>	<b>95,201,370</b>	<b>156,854,040</b>	<b>99,667,992</b>	<b>103,543,674</b>

**2. Disclosure of Commitments/Contingencies Exposure for Off Balance Sheet Transactions** (Rp million)

No.	Portfolio Category	June 30, 2021			June 30, 2020		
		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	-	-	-	-	-	-
	a. Receivables on Indonesia Sovereigns	-	-	-	-	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	214,353	42,871	42,871	19,521	3,904	3,904
	a. Short Term Receivables	214,353	42,871	42,871	19,521	3,904	3,904
	b. Long Term Receivables	-	-	-	-	-	-
5	Loans Secured by Residential Property	790	159	159	849	183	183
6	Loan Secured by Commercial Real Estate	1,050	1,050	1,050	1,050	1,050	1,050
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	242,036	181,527	181,339	901,776	676,332	667,749
9	Receivables on Corporate	4,540,316	4,540,316	4,433,482	3,282,889	3,282,889	3,216,301
10	Past Due Receivables	-	-	-	-	-	-
	a. Loans Secured by Residential Property	-	-	-	-	-	-
	b. In Addition to Loans Secured by Residential Property	-	-	-	-	-	-
<b>TOTAL</b>		<b>4,998,545</b>	<b>4,765,923</b>	<b>4,658,901</b>	<b>4,206,085</b>	<b>3,964,358</b>	<b>3,889,187</b>





**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2021**

**Table 15. Calculation of the Standardized Approach of Credit Risk Weighted Assets - Bank Stand Alone**

**3. Disclosure of Exposures causing Counterparty Credit Risk** (Rp million)

No.	Portfolio Category	June 30, 2021			June 30, 2020		
		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	3,868,192	-	-	3,972,844	-	-
	a. Receivables on Indonesia Sovereigns	3,868,192	-	-	3,972,844	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-
	a. Short Term Receivables	-	-	-	-	-	-
	b. Long Term Receivables	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-
<b>TOTAL</b>		<b>3,868,192</b>	<b>-</b>	<b>-</b>	<b>3,972,844</b>	<b>-</b>	<b>-</b>

**4. Disclosure of Exposures causing Credit Risk due to Settlement Risk**

There is no exposure that cause Credit Risk due to Settlement Risk in June 30, 2021 and June 30, 2020.

**5. Disclosure of Securitization Exposures**

There is no exposure of Securitization in June 30, 2021 and June 30, 2020.

**6. Disclosures of Derivative Exposure** (Rp million)

No.	Portfolio Category	June 30, 2021			June 30, 2020		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
1.	Receivables on Sovereigns	82,348	-	-	66,100	-	-
	a. Receivables on Indonesia Sovereigns	82,348	-	-	66,100	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2.	Receivables on Public Sector Entities	36,702	18,351	18,351	-	-	-
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	435,022	182,424	182,424	619,041	271,531	271,531
	a. Short Term Receivables	116,956	23,391	23,391	126,631	25,326	25,326
	b. Long Term Receivables	318,066	159,033	159,033	492,409	246,205	246,205
5.	Receivables on Micro, Small Business & Retail Portfolio	17,030	12,772	12,772	63,512	47,634	47,634
6.	Receivables on Corporate	121,969	121,969	121,969	251,412	251,412	251,412
7.	Credit Valuation Adjustment risk weighted assets			35,041			80,754
<b>TOTAL</b>		<b>693,071</b>	<b>335,516</b>	<b>370,557</b>	<b>1,000,065</b>	<b>570,577</b>	<b>651,331</b>

**7. Total Credit Risk Measurement (1+2+3+4+5+6)** (Rp million)

		June 30, 2021	June 30, 2020
TOTAL CREDIT RISK RWA	( A )	100,230,828	108,084,192
RWA CREDIT RISK DEDUCTION FACTOR : Diffirence between General allowance for possible losses on earning assets (max. 1.25% of RWA Credit Risk)	( B )	-	-
TOTAL CREDIT RISK RWA (A) - (B)	( C )	100,230,828	108,084,192
TOTAL CAPITAL DEDUCTION FACTOR	( D )	-	-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 15. Calculation of the Standardized Approach of Credit Risk Weighted Assets - Consolidated

(Rp million)							
1. Disclosure of Asset Exposures in the Balance Sheet							
No.	Portfolio Category	June 30, 2021			June 30, 2020		
		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	40,075,329	-	-	32,774,662	-	-
	a. Receivables on Indonesia Sovereigns	40,075,329	-	-	32,774,662	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	7,262,472	3,458,347	3,458,347	3,767,489	1,830,500	1,830,500
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	8,512,696	3,113,064	3,109,035	7,026,873	2,473,775	2,347,795
	a. Short Term Receivables	2,466,249	493,250	493,250	2,180,424	436,085	436,085
	b. Long Term Receivables	6,046,447	2,619,814	2,615,785	4,846,449	2,037,691	1,911,710
5	Loans Secured by Residential Property	4,253,572	1,208,545	1,208,545	5,110,235	1,462,851	1,462,851
6	Loan Secured by Commercial Real Estate	1,476,738	1,476,738	1,365,472	1,504,433	1,504,433	1,363,083
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	44,028,572	33,021,429	32,983,841	54,665,993	40,999,496	40,950,232
9	Receivables on Corporate	66,201,110	64,745,983	63,245,667	69,507,118	67,976,774	66,532,304
10	Past Due Receivables	1,173,444	1,743,446	1,743,429	2,586,829	3,763,991	3,762,757
	a. Loans Secured by Residential Property	33,441	33,441	33,441	232,505	232,505	232,505
	b. In Addition to Loans Secured by Residential Property	1,140,003	1,710,005	1,709,988	2,354,324	3,531,486	3,530,252
11	Other Assets	6,790,701	-	5,103,962	8,825,728	-	7,065,093
	a. Cash, Gold and Commemorative Coin	1,981,555	-	-	2,116,114	-	-
	b. Investment (in addition to being a deduction factor for capital)	98,137	-	100,077	96,042	-	97,982
	1) Temporary capital investment in the context of credit restructuring	-	-	-	-	-	-
	2) Investment in financial companies that are not listed on the stock exchange	3,880	-	5,820	3,880	-	5,820
	3) Investment in financial companies listed on the stock exchange	94,257	-	94,257	92,162	-	92,162
	c. Fixed Assets and Net Inventory	2,000,557	-	2,000,557	2,256,575	-	2,256,575
	d. Foreclosed Assets	585,752	-	878,628	707,078	-	1,060,617
	e. Net Interbranch Assets	-	-	-	-	-	-
	f. Others	2,124,700	-	2,124,700	3,649,919	-	3,649,919
TOTAL		179,774,634	108,767,552	112,218,298	185,769,360	120,011,820	125,314,615

2. Disclosure of Commitments/Contingencies Exposure for Off Balance Sheet Transactions (Rp million)  
1,000,000

No.	Portfolio Category	June 30, 2021			June 30, 2020		
		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	-	-	-	-	-	-
	a. Receivables on Indonesia Sovereigns	-	-	-	-	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	214,353	42,871	42,871	19,521	3,904	3,904
	a. Short Term Receivables	214,353	42,871	42,871	19,521	3,904	3,904
	b. Long Term Receivables	-	-	-	-	-	-
5	Loans Secured by Residential Property	790	159	159	849	183	183
6	Loan Secured by Commercial Real Estate	1,050	1,050	1,050	1,050	1,050	1,050
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	242,036	181,527	181,339	901,776	676,332	667,749
9	Receivables on Corporate	4,540,315	4,540,315	4,433,481	3,282,887	3,282,887	3,216,299
10	Past Due Receivables	-	-	-	-	-	-
	a. Loans Secured by Residential Property	-	-	-	-	-	-
	b. In Addition to Loans Secured by Residential Property	-	-	-	-	-	-
TOTAL		4,998,544	4,765,922	4,658,900	4,206,083	3,964,356	3,889,185



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 15. Calculation of the Standardized Approach of Credit Risk Weighted Assets - Consolidated

(Rp million)							
3. Disclosure of Exposures causing Counterparty Credit Risk							
No.	Portfolio Category	June 30, 2021			June 30, 2020		
		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	3,868,192	-	-	3,972,844	-	-
	a. Receivables on Indonesia Sovereigns	3,868,192	-	-	3,972,844	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-
	a. Short Term Receivables	-	-	-	-	-	-
	b. Long Term Receivables	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-
TOTAL		3,868,192	-	-	3,972,844	-	-

4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)

There is no exposure that cause Credit Risk due to Settlement Risk in June 30, 2021 and June 30, 2020.

5. Eksposur Sekuritisasi

There is no exposure of Securitization in June 30, 2021 and June 30, 2020.

(Rp million)							
6. Disclosures of Derivative Exposure							
No.	Portfolio Category	June 30, 2021			June 30, 2020		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
1.	Receivables on Sovereigns	82,348	-	-	66,100	-	-
	a. Receivables on Indonesia Sovereigns	82,348	-	-	66,100	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2.	Receivables on Public Sector Entities	36,702	18,351	18,351	-	-	-
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	652,659	291,243	291,243	972,653	448,337	448,337
	a. Short Term Receivables	116,956	23,391	23,391	126,631	25,326	25,326
	b. Long Term Receivables	535,703	267,852	267,852	846,021	423,011	423,011
5.	Receivables on Micro, Small Business & Retail Portfolio	17,030	12,772	12,772	63,512	47,634	47,634
6.	Receivables on Corporate	121,968	121,968	121,968	251,471	251,471	251,471
7.	Credit Valuation Adjustment risk weighted assets			106,576			352,507
TOTAL		910,707	444,334	550,910	1,353,736	747,442	1,099,949

7. Total Credit Risk Measurement (1+2+3+4+5+6) (Rp million)

		June 30, 2021	June 30, 2020
TOTAL CREDIT RISK RWA	( A )	117,428,108	130,303,749
RWA CREDIT RISK DEDUCTION FACTOR : Difference between General allowance for possible losses on	( B )	-	-
TOTAL CREDIT RISK RWA (A) - (B)	( C )	117,428,108	130,303,749
TOTAL CAPITAL DEDUCTION FACTOR	( D )	-	-



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Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 16. Exposure Counterparty Credit Risk (CCR1) Analysis - Bank Stand Alone

June 30, 2021 (Rp million)

		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for EAD regulatory calculation	Net Receivables	RWA
1	SA-CCR (for derivative)	143,230	351,821		1.4	693,071	335,517
2	Internal Model Method (For Derivative and SFT)					N/A	N/A
3	Basic Approach for credit risk mitigation (for SFT)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (For SFT)					N/A	N/A
5	VaR for SFT					N/A	N/A
6	<b>Total</b>						<b>335,517</b>

Qualitative Analysis

The Amount of SA-CCR Net Receivables (for derivative) for Bank stand alone at the end of June 2021 (IDR 693 billion) decreased compared to December 2020 position (IDR 766 billion). Hence, the amount of SA-CCR RWA ( for derivative) for Bank stand alone at the end of June 2021 (IDR 336 billion) also decreased compared to December 2020 position (IDR 439 billion).

Table 16. Exposure Counterparty Credit Risk (CCR1) Analysis - Consolidated

June 30, 2021 (Rp million)

		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for EAD regulatory calculation	Net Receivables	RWA
1	SA-CCR (for derivative)	155,780	494,726		1.4	910,708	444,336
2	Internal Model Method (For Derivative and SFT)					N/A	N/A
3	Basic Approach for credit risk mitigation (for SFT)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (For SFT)					N/A	N/A
5	VaR for SFT					N/A	N/A
6	<b>Total</b>						<b>444,336</b>

Qualitative Analysis

The Amount of SA-CCR Net Receivables (for derivative) for consolidated at the end of June 2021 (IDR 911 billion) decreased compared to December 2020 position (IDR 956 billion). Hence, the amount of SA-CCR RWA ( for derivative) for consolidated at the end of June 2021 (IDR 444 billion) also decreased compared to December 2020 position (IDR 534 billion).



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Disclosure of Quantitative Risk Exposure  
June 30, 2021

Table 17. Capital Charge for Credit Valuation Adjustment (CCR2) - Bank Stand Alone

		(Rp million)	
June 30, 2021		Net Receivables	RWA
	Total portfolios based on Advanced CVA capital charge	N/A	N/A
1	(i) VaR components (includes 3x multiplier)		N/A
2	(ii) Stressed VaR Component (includes 3x multiplier)		N/A
3	All portfolios based on Standardized CVA Capital Charge	693,071	35,041
4	<b>Total based on CVA Capital Charge</b>	<b>693,071</b>	<b>35,041</b>

Qualitative Analysis	
The Amount of Total RWA based on CVA Capital Charge for Bank stand alone at the end of June 2021 (IDR 35 billion) decreased compared to December 2019 (IDR 59 billion).	

Table 17. Capital Charge for Credit Valuation Adjustment (CCR2) - Consolidated

		(Rp million)	
June 30, 2021		Net Receivables	RWA
	Total portfolios based on Advanced CVA capital charge	N/A	N/A
1	(i) VaR components (includes 3x multiplier)		N/A
2	(ii) Stressed VaR Component (includes 3x multiplier)		N/A
3	All portfolios based on Standardized CVA Capital Charge	910,708	106,576
4	<b>Total based on CVA Capital Charge</b>	<b>910,708</b>	<b>106,576</b>

Qualitative Analysis	
The Amount of Total RWA based on CVA Capital Charge Bank Consolidated at the end of June 2021 (IDR 106 billion) decreased compared to December 2020 position (IDR 203 billion).	



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Table 18. CCR Exposure based on Portfolio Category and Risk Weight (CCR3) - Bank Stand Alone

June 30, 2021		(Rp million)							
<div><div>Risk Weight</div><div>Portfolio Category</div></div>	0%	10%	20%	50%	75%	100%	150%	Others	Total Net Receivables
Indonesia									
Receivables on Sovereigns and Central Bank	82,348								82,348
Receivables on Public Sector Entities				36702					36,702
Receivables on Multilateral Development Banks									-
Receivables on Banks			116,956	318,066					435,022
Receivables on Security Firms									-
Receivables on Corporates						121,969			121,969
Receivables on Micro, Small and Retail					17,030				17,030
Other Assets									-
Total	82,348	-	116,956	354,768	17,030	121,969	-	-	693,071

Table 18. CCR Exposure based on Portfolio Category and Risk Weight (CCR3) - Consolidated

June 30, 2021		(Rp million)							
<div><div>Risk Weight</div><div>Portfolio Category</div></div>	0%	10%	20%	50%	75%	100%	150%	Others	Total Net Receivables
Indonesia									
Receivables on Sovereigns and Central Bank	82,348								82,348
Receivables on Public Sector Entities				36,702					36,702
Receivables on Multilateral Development Banks									-
Receivables on Banks			116,956	535,703					652,659
Receivables on Security Firms									-
Receivables on Corporates						121,969			121,969
Receivables on Micro, Small and Retail					17,030				17,030
Other Assets									-
Total	82,348	-	116,956	572,405	17,030	121,969	-	-	910,708







Table 20. Interest Rate Risk in Banking Book - IRRBB Calculation Report - Bank Stand Alone

Bank Name : P.T. Bank Danamon Tbk (Individual)  
Report Position : June 30, 2021  
Currency : IDR

In Million IDR	ΔEVE		ΔNII	
Period	Jun-21	Mar-21	Jun-21	Mar-21
Parallel Up	-3,097,338	-2,884,562	-1,025,830	-872,134
Parallel Down	3,498,753	3,239,282	-719,683	-712,553
Steepener	614,749	538,509		
Flattener	-1,291,248	-1,171,335		
Short Rate Up	-2,386,813	-2,200,449		
Short Rate Down	2,458,095	2,274,416		
Maximum Value Negative (Absolute)	3,097,338	2,884,562	1,025,830	872,134
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	31,541,584	31,052,432	8,513,768	8,305,226
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	9.82%	9.29%	12.05%	10.50%

In Million IDR	ΔEVE		ΔNII	
Period	Jun-21	Mar-21	Jun-21	Mar-21
Parallel Up	-151,149	-116,359	-12,947	98,151
Parallel Down	3,017	-8,642	-110,446	-118,782
Steepener	124,111	108,809		
Flattener	-111,139	-94,604		
Short Rate Up	-162,109	-132,994		
Short Rate Down	10,773	-6,744		
Maximum Value Negative (Absolute)	162,109	132,994	110,446	118,782
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	31,541,584	31,052,432	8,513,768	8,305,226
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.51%	0.43%	1.30%	1.43%

In Million IDR	ΔEVE		ΔNII	
Period	Jun-21	Mar-21	Jun-21	Mar-21
Maximum Value Negative (Absolute)	3,259,447	3,017,555	1,136,276	990,917
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	31,541,584	31,052,432	8,513,768	8,305,226
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	10.33%	9.72%	13.35%	11.93%

Table 27. Interest Rate Risk in Banking Book - IRRBB Calculation Report - Consolidated

Name Bank : P.T. Bank Danamon Tbk (Consolidated)  
Report Position : June 30, 2021  
Currency : IDR

In Million IDR	ΔEVE		ΔNII	
Period	Jun-21	Mar-21	Jun-21	Mar-21
Parallel Up	-3,601,480	-3,267,475	-988,647	-792,335
Parallel Down	4,056,268	3,656,604	-758,240	-795,333
Steepener	727,260	634,994		
Flattener	-1,511,381	-1,348,460		
Short Rate Up	-2,784,088	-2,510,208		
Short Rate Down	2,872,164	2,591,394		
Maximum Value Negative (Absolute)	3,601,480	3,267,475	988,647	795,333
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	38,594,492	38,228,398	15,624,876	15,416,334
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	9.33%	8.55%	6.33%	5.16%

In Million IDR	ΔEVE		ΔNII	
Period	Jun-21	Mar-21	Jun-21	Mar-21
Parallel Up	-151,149	-116,359	-12,947	98,151
Parallel Down	3,017	-8,642	-110,446	-118,782
Steepener	124,111	108,809		
Flattener	-111,139	-94,604		
Short Rate Up	-162,109	-132,994		
Short Rate Down	10,773	-6,744		
Maximum Value Negative (Absolute)	162,109	132,994	110,446	118,782
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	38,594,492	38,228,398	15,624,876	15,416,334
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.42%	0.35%	0.71%	0.77%

In Million IDR	ΔEVE		ΔNII	
Period	Jun-21	Mar-21	Jun-21	Mar-21
Maximum Value Negative (Absolute)	3,763,589	3,400,468	1,099,093	914,115
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	38,594,492	38,228,398	15,624,876	15,416,334
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	9.75%	8.90%	7.03%	5.93%



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June 30, 2021

## LIQUIDITY RISK

Table 21. Liquidity Adequacy Ratio (LCR) Calculation Report

(Rp million)

No.	Components	INDIVIDUAL				CONSOLIDATED			
		June 30, 2020		March 31, 2021		June 30, 2020		March 31, 2021	
		The outstanding value of liabilities and commitments / contractual invoice value	The value of HQLA after a haircut or outstanding liabilities and commitments multiplied by the run-off rate or the value of contractual invoices times the inflow rate	The outstanding value of liabilities and commitments / contractual invoice value	The value of HQLA after a haircut or outstanding liabilities and commitments multiplied by the run-off rate or the value of contractual invoices times the inflow rate	The outstanding value of liabilities and commitments / contractual invoice value	The value of HQLA after a haircut or outstanding liabilities and commitments multiplied by the run-off rate or the value of contractual invoices times the inflow rate	The outstanding value of liabilities and commitments / contractual invoice value	The value of HQLA after a haircut or outstanding liabilities and commitments multiplied by the run-off rate or the value of contractual invoices times the inflow rate
1	Total data points used in the calculation of the LCR		61 hari		59 hari		61 hari		59 hari
<b>HIGH QUALITY LIQUID ASSET (HQLA)</b>									
2	Total High Quality Liquid Asset (HQLA)		54,015,310		51,026,785		54,058,544		51,068,326
<b>CASH OUTFLOWS</b>									
7	<b>CASH OUTFLOWS</b>		50,968,843		48,018,854		52,038,162		49,414,435
<b>CASH INFLOWS</b>									
11	<b>CASH INFLOWS</b>	33,179,386	23,899,612	38,792,987	21,058,205	34,995,822	24,990,383	40,797,141	22,244,178
			<b>TOTAL ADJUSTED VALUE1</b>		<b>TOTAL ADJUSTED VALUE1</b>		<b>TOTAL ADJUSTED VALUE1</b>		<b>TOTAL ADJUSTED VALUE1</b>
12	<b>TOTAL HQLA</b>		51,026,785		46,629,242		51,068,326		46,663,077
13	<b>NET CASH OUTFLOWS</b>		26,960,649		28,380,577		27,170,258		28,318,857
14	<b>LCR (%)</b>		189.26%		164.30%		187.96%		164.78%

Table 22. NSFR Report - Bank Stand Alone

(Rp million)

Komponen ASF	March 31, 2021					June 30, 2021				
	Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value	Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value
	No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year		No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year	
1 Capital:	44,942,255	-	-	-	44,942,255	45,215,340	-	-	-	45,215,340
2 Capital in Accordance to POJK KPMM	44,942,255	-	-	-	44,942,255	45,215,340	-	-	-	45,215,340
3 Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4 Deposits originating from individual customers and Funding from micro and small business customers:	37,308,119	28,713,307	965,730	2,600	60,392,628	38,292,508	28,338,321	920,719	2,600	60,898,429
5 Stable Deposits and Funding	1,693,107	263,542	75,097	-	1,930,158	1,640,714	268,924	79,081	-	1,889,283
6 Less Stable Deposits and Funding	35,615,013	28,449,764	890,633	2,600	58,462,469	36,651,794	28,069,397	841,638	2,600	59,009,146
7 Funding originating from corporate customers:	30,304,499	24,800,219	514,332	934,285	18,086,149	30,990,052	24,952,881	1,239,290	75,000	17,883,304
8 Operational Deposits	14,822,826	-	-	-	7,411,413	15,027,358	-	-	-	7,513,679
9 Other funding originating from corporate customers	15,481,673	24,800,219	514,332	934,285	10,674,736	15,962,694	24,952,881	1,239,290	75,000	10,369,625
10 Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11 Liabilities and other equities	7,296,751	-	3,225	-	1,612	7,052,694	-	9,382	-	4,691
12 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13 equities and other liabilities that are not included in the above categories	7,296,751	1,739,906	3,225	960,690	1,612	7,052,694	1,762,363	9,382	481,781	4,691
14 Total ASF					123,422,643					124,001,764

Komponen RSF	March 31, 2021					June 30, 2021				
	Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value	Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value
	No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year		No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year	
15 Total HQLA in the framework of calculating the NSFR					1,576,372					1,791,827
16 Deposits with other financial institutions for operational purposes	1,158,539	-	-	-	579,269	1,524,675	-	-	-	762,338
17 Loans classified as Current and Special Mention (performing) and marketable securities	-	66,307,840	16,412,913	32,064,946	61,873,731	-	59,624,463	18,971,572	31,727,758	62,591,881
18 to financial institutions guaranteed by HQLA Level 1	-	-	-	-	-	-	(0.00)	-	-	(0.00)
19 to financial institutions that are not guaranteed with Level 1 HQLA and loans to financial institutions without collateral	-	7,457,059	980,486	5,040,935	6,649,737	-	5,668,063	2,341,468	5,662,067	7,683,010
20 to non-financial companies, individual customers and customers of micro and small businesses, the Government of Indonesia, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, including:	-	58,204,653	14,775,678	18,670,598	48,608,152	-	53,311,364	15,445,409	18,156,420	48,398,786
21 meet the qualifications to get a risk weight of 35% or less, according to the SE OJK ATMR for Credit Risk	-	-	-	-	-	-	-	-	-	-
22 Residential mortgage backed loans that are not being guaranteed, which include:	-	-	-	-	-	-	-	-	-	-
23 meet the qualifications to get a risk weight of 35% or less, according to the SE OJK ATMR for Credit Risk	-	349,231	360,121	5,679,987	4,046,668	-	374,824	388,201	5,638,308	4,046,413
24 Securities that are not being pledged as collateral, are not default on payment, and are not included as HQLA, including shares traded on an exchange	-	296,897	296,628	2,673,426	2,569,175	-	270,212	796,494	2,270,963	2,463,672
25 Assets with interdependent liabilities pairs	-	-	-	-	-	-	-	-	-	-
26 Other Assets:	-	14,380,262	51,195	7,033,755	20,676,979	-	14,236,944	47,163	6,692,262	20,645,446
27 Physical commodities that are traded, including gold	-				-	-				-
28 Cash, securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to the central counterparty (CCP)		-	-	-	-		-	-	-	-
29 NSFR derivative assets		-	0	-	0		-	12,974	-	12,974
30 NSFR derivative liabilities before deduction with variation margin		-	47,970	-	47,970		-	24,808	-	24,808
31 All other assets that are not included in the above categories	-	14,380,262	3,225	7,033,755	20,629,008	0	14,236,944	9381.873179	6,692,262	20,607,665
32 Off Balance Sheet		59,686,669	2,830,458	360,438	200,518		60,307,183	2,938,337	346,832	231,008
33 Total RSF					84,906,869					86,022,499
34 Net Stable Funding Ratio (%)					145.36%					144.15%



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Table 22. NSFR Report - Consolidated

(Rp million)										
Komponen ASF	March 31, 2021					June 30, 2021				
	Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value	Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value
	No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year		No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year	
1 Capital:	45,019,271	-	-	-	45,019,271	45,291,574	-	-	-	45,291,574
2 Capital in Accordance to POJK KPM	45,019,271	-	-	-	45,019,271	45,291,574	-	-	-	45,291,574
3 Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4 Deposits originating from individual customers and Funding from micro and small business customers:	37,308,119	28,713,307	965,730	2,600	60,392,628	38,292,508	28,338,321	920,719	2,600	60,898,429
5 Stable Deposits and Funding	1,693,107	263,542	75,097	-	1,930,158	1,640,714	268,924	79,081	-	1,889,283
6 Less Stable Deposits and Funding	35,615,013	28,449,764	890,633	2,600	58,462,469	36,651,794	28,069,397	841,638	2,600	59,009,146
7 Funding originating from corporate customers:	29,300,024	29,307,311	2,830,778	7,475,932	25,786,019	29,891,231	29,441,278	3,995,609	5,529,982	24,716,446
8 Operational Deposits	14,822,826	-	-	-	7,411,413	15,027,358	-	-	-	7,513,679
9 Other funding originating from corporate customers	14,477,198	29,307,311	2,830,778	7,475,932	18,374,606	14,863,874	29,441,278	3,995,609	5,529,982	17,202,767
10 Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11 Liabilities and other equities	7,150,765	-	529,766	-	2,408,701	6,471,800	-	532,046	-	2,200,585
12 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13 equities and other liabilities that are not included in the above categories	7,150,765	2,821,605	529,766	3,104,508	2,408,701	6,471,800	3,310,468	532,046	2,416,342	2,200,585
14 Total ASF					133,606,618					133,107,034

Komponen RSF	March 31, 2021					June 30, 2021				
	Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value	Outstanding Value Based on Remaining Period (in Million IDR)				Total Weighted Value
	No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year		No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year	
15 Total HQLA in the framework of calculating the NSFR					1,576,372					1,791,827
16 Deposits with other financial institutions for operational purposes	2,110,867	-	-	-	1,055,434	2,421,775	-	-	-	1,210,888
17 Loans classified as Current and Special Mention (performing) and marketable securities	-	72,487,652	21,699,193	42,573,241	76,538,827	-	65,054,416	24,438,595	42,354,914	77,073,451
18 to financial institutions guaranteed by HQLA Level 1	-	-	-	-	-	-	(0.00)	-	-	(0.00)
19 to financial institutions that are not guaranteed with Level 1 HQLA and loans to financial institutions without collateral	-	7,457,059	980,486	5,040,935	6,649,737	-	5,668,063	2,341,468	5,662,067	7,683,010
20 to non-financial companies, individual customers and customers of micro and small businesses, the Government of Indonesia, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, including:	-	64,384,466	20,061,959	29,212,956	63,302,202	-	58,741,317	20,912,432	28,808,598	62,901,625
21 meet the qualifications to get a risk weight of 35% or less, according to the SE OJK ATMR for Credit Risk	-	-	-	-	-	-	-	-	-	-
22 Residential mortgage backed loans that are not being guaranteed, which include:	-	-	-	-	-	-	-	-	-	-
23 meet the qualifications to get a risk weight of 35% or less, according to the SE OJK ATMR for Credit Risk	-	349,231	360,121	5,679,987	4,046,668	-	374,824	388,201	5,638,308	4,046,413
24 Securities that are not being pledged as collateral, are not default on payment, and are not included as HQLA, including shares traded on an exchange	-	296,897	296,628	2,639,362	2,540,220	-	270,212	796,494	2,245,941	2,442,403
25 Assets with interdependent liabilities pairs	-	-	-	-	-	-	-	-	-	-
26 Other Assets:	660,215	7,337,354	71,849	8,224,369	15,505,553	580,834	7,311,897	63,981	7,351,949	14,977,737
27 Physical commodities that are traded, including gold	-				-	-				-
28 Cash, securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to the central counterparty (CCP)		-	-	-	-		-	-	-	-
29 NSFR derivative assets		-	0	-	0		-	12,974	-	12,974
30 NSFR derivative liabilities before deduction with variation margin		16,612	60,489	19,356	96,457		16,106	33,884	15,486	65,476
31 All other assets that are not included in the above categories	660,215	7,320,742	11,360	8,205,013	15,409,096	580,834	7,295,791	17,123	7,336,463	14,899,287
32 Off Balance Sheet		59,686,669	2,830,458	360,438	200,518		60,307,183	2,938,337	346,832	231,008
33 Total RSF					94,876,704					95,284,910
34 Net Stable Funding Ratio (%)					140.82%					139.69%



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**Table 23. Encumbered Assets**

	(Rp million)			
	Encumbered Assets	Assets held or agreed with the central bank but not yet used to generate liquidity	Unencumbered Assets	Total
<b>June 30, 2021</b>				
Cash and Cash Equivalent	-	-	1,859,054	1,859,054
Part of the placement with Bank Indonesia that can be withdrawn during stress	-	4,379,069	4,712,000	9,091,069
Securities issued by the Central Government and Bank Indonesia in rupiah and foreign currencies	-	6,336,958	33,045,055	39,382,013
Securities in the form of debt securities issued by non-financial corporations that meet the criteria of Article 11 paragraph (1) letter b POJK No 42 /POJK.03/2015 regarding LCR	-	-	154,533	154,533
Securities in the form of debt securities issued by corporations that meet the criteria of Article 12 paragraph (1) letter b POJK No 42 /POJK.03/2015 regarding LCR	-	-	50,865	50,865
<b>Qualitative Analysis</b>				
At the end of June 2021, the Bank did not have assets classified as encumbered assets, but had assets that were kept or agreed with the central bank but had not yet been used to generate liquidity, in the form of Rupiah and foreign currency statutory reserves of IDR 2.19 Tn and the Macroprudential Liquidity Buffer (PLM) of IDR 6.76 Tn. Overall, the Bank has assets that qualify as HQLA of IDR 50.82 Tn, which is dominated by Securities issued by the Central Government and Bank Indonesia.				



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OPERATIONAL RISK

Table 24. Quantitative Exposure of Operational Risks - Bank Stand Alone

(Rp million)

No	Indicator Approach	June 30, 2021			June 30, 2020		
		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	11,638,814	1,745,822	21,822,776	12,015,845	1,802,377	22,529,710

Table 24. Quantitative Exposure of Operational Risks - Consolidated

(Rp million)

No	Indicator Approach	June 30, 2021			June 30, 2020		
		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	18,230,245	2,734,537	34,181,709	18,407,408	2,761,111	34,513,889