

PT Bank Danamon Indonesia, Tbk. and Subsidiaries  
 Capital and Risk Exposure Publication Report  
 30 September 2021

Key Metrics - Bank Stand Alone

(in million Rupiah)

No	Description	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20
	<b>Available Capital</b>					
1	Common Equity Tier 1 (CET1)	31,721,384	31,541,585	31,052,432	31,034,546	31,782,832
2	Tier 1	31,721,384	31,541,585	31,052,432	31,034,546	31,782,832
3	Total Capital	32,940,054	32,746,977	32,252,629	32,236,393	32,985,351
	<b>Risk Weighted Assets</b>					
4	Total Risk Weighted Assets (RWA)	124,002,606	123,389,653	122,937,738	125,974,355	127,211,721
	<b>Risk Based Capital Ratios as a percentage of RWA</b>					
5	CET1 Ratio (%)	25.58%	25.56%	25.26%	24.64%	24.98%
6	Tier 1 Ratio (%)	25.58%	25.56%	25.26%	24.64%	24.98%
7	Total Capital Ratio (%)	26.56%	26.54%	26.23%	25.59%	25.93%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conservation buffer (2.5% of RWA) (%)	2.50%**	2.50%**	0.00%*	0.00%*	0.00%*
9	Countercyclical Buffer (0 - 2.5% of RWA) (%)	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)	3.50%	3.50%	1.00%	1.00%	1.00%
12	CET1 component for buffer	17.56%	17.54%	17.23%	16.59%	16.93%
	<b>Basel III leverage ratio</b>					
13	Total Exposure	173,182,004	176,706,872	175,622,829	179,259,522	173,677,560
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	18.32%	17.85%	17.68%	17.31%	18.30%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	18.32%	17.85%	17.68%	17.31%	18.30%
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 (%)	18.02%	17.41%	17.09%	16.77%	18.67%
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 (%)	18.02%	17.41%	17.09%	16.77%	18.67%
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total high-quality liquid assets (HQLA)	48,974,413	54,015,310	55,140,743	51,026,785	46,629,242
16	Total net cash outflow	25,516,531	27,069,231	27,704,992	26,960,649	28,380,577
17	LCR ratio (%)	191.93%	199.55%	199.03%	189.26%	164.30%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total available stable funding	121,972,873	124,001,764	123,422,643	127,327,039	125,886,842
19	Total required stable funding	84,822,504	86,022,499	84,906,869	85,187,371	85,721,248
20	NSFR ratio	143.80%	144.15%	145.36%	149.47%	146.86%

\* 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**  
**Capital and Risk Exposure Publication Report**  
**30 September 2021**

**Key Metrics - Consolidated**

(in million Rupiah)

No	Description	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20
	<b>Available Capital</b>					
1	Common Equity Tier 1 (CET1)	39,103,781	38,594,493	38,228,398	37,969,851	38,423,616
2	Tier 1	39,103,781	38,594,493	38,228,398	37,969,851	38,423,616
3	Total Capital	40,385,159	39,876,119	39,505,611	39,277,600	39,731,752
	<b>Risk Weighted Assets</b>					
4	Total Risk Weighted Assets (RWA)	152,838,420	153,003,096	153,773,180	157,250,615	159,671,247
	<b>Risk Based Capital Ratios as a percentage of RWA</b>					
5	CET1 Ratio (%)	25.59%	25.22%	24.86%	24.15%	24.06%
6	Tier 1 Ratio (%)	25.59%	25.22%	24.86%	24.15%	24.06%
7	Total Capital Ratio (%)	26.42%	26.06%	25.69%	24.98%	24.88%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conservation buffer (2.5% of RWA) (%)	2.50%**)	2.50%**)	0.00%*)	0.00%*)	0.00%*)
9	Countercyclical Buffer (0 - 2.5% of RWA) (%)	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)	3.50%	3.50%	1.00%	1.00%	1.00%
12	CET1 component for buffer	17.42%	17.06%	16.69%	15.98%	15.88%
	<b>Basel III leverage ratio</b>					
13	Total Exposure	195,161,285	199,757,317	199,865,206	206,310,845	201,679,858
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	20.04%	19.32%	19.13%	18.40%	19.05%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	20.04%	19.32%	19.13%	18.40%	19.05%
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 (%)	19.75%	18.89%	18.57%	17.90%	19.38%
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 (%)	19.75%	18.89%	18.57%	17.90%	19.38%
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total high-quality liquid assets (HQLA)	49,078,395	54,058,544	55,183,919	51,068,326	46,663,077
16	Total net cash outflow	25,868,244	27,047,778	28,192,784	27,170,258	28,318,857
17	LCR ratio (%)	189.72%	199.86%	195.74%	187.96%	164.78%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total available stable funding	131,060,348	133,107,034	133,606,618	139,305,729	139,543,258
19	Total required stable funding	93,227,512	95,284,910	94,876,704	97,082,718	98,459,446
20	NSFR ratio	140.58%	139.69%	140.82%	143.49%	141.73%

\* Based on OJK Letter No.5-12/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.