



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
December 31, 2021

GENERAL RISK

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

(Rp million)						
No	Description	31-Dec-21	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20
	Available Capital					
1	Common Equity Tier 1 (CET1)	31,014,115	31,721,384	31,541,585	31,052,432	31,034,546
2	Tier 1	31,014,115	31,721,384	31,541,585	31,052,432	31,034,546
3	Total Capital	32,251,735	32,940,054	32,746,977	32,252,629	32,236,393
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	122,255,943	124,002,606	123,389,653	122,937,738	125,974,355
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.37%	25.58%	25.56%	25.26%	24.64%
6	Tier 1 Ratio (%)	25.37%	25.58%	25.56%	25.26%	24.64%
7	Total Capital Ratio (%)	26.38%	26.56%	26.54%	26.23%	25.59%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2,50%**)	2,50%**)	2,50%**)	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)	3.50%	3.50%	3.50%	1.00%	1.00%
12	CET1 component for buffer	17.38%	17.56%	17.54%	17.23%	16.59%
	Basel III leverage ratio					
13	Total Exposure	177,480,560	173,182,004	176,706,872	175,622,829	179,259,522
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.47%	18.32%	17.85%	17.68%	17.31%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.47%	18.32%	17.85%	17.68%	17.31%
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 (%)	17.58%	18.02%	17.41%	17.09%	16.77%
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 (%)	17.58%	18.02%	17.41%	17.09%	16.77%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	46,261,467	48,974,413	54,015,310	55,140,743	51,026,785
16	Total net cash outflow	24,905,018	25,516,531	27,069,231	27,704,992	26,960,649
17	LCR ratio (%)	185,75%	191,93%	199,55%	199,03%	189,26%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	123,381,969	121,972,873	124,001,764	123,422,643	127,327,039
19	Total required stable funding	85,598,106	84,822,504	86,022,499	84,906,869	85,187,371
20	NSFR ratio	144,14%	143,80%	144,15%	145,36%	149,47%

\* 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  
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GENERAL RISK

Table 1. Key Metrics (KM1) - Consolidated

(Rp million)						
No	Description	31-Dec-21	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20
	Available Capital					
1	Common Equity Tier 1 (CET1)	38,974,429	39,103,781	38,594,493	38,228,398	37,969,851
2	Tier 1	38,974,429	39,103,781	38,594,493	38,228,398	37,969,851
3	Total Capital	40,275,907	40,385,159	39,876,119	39,505,611	39,277,600
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	150,731,797	152,838,420	153,003,096	153,773,180	157,250,615
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.86%	25.59%	25.22%	24.86%	24.15%
6	Tier 1 Ratio (%)	25.86%	25.59%	25.22%	24.86%	24.15%
7	Total Capital Ratio (%)	26.72%	26.42%	26.06%	25.69%	24.98%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2,50%**)	2,50%**)	2,50%**)	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)	3.50%	3.50%	3.50%	1.00%	1.00%
12	CET1 component for buffer	17.72%	17.42%	17.06%	16.69%	15.98%
	Basel III leverage ratio					
13	Total Exposure	199,197,996	195,161,285	199,757,317	199,865,206	206,310,845
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	19.57%	20.04%	19.32%	19.13%	18.40%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	19.57%	20.04%	19.32%	19.13%	18.40%
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 (%)	19.67%	19.75%	18.89%	18.57%	17.90%
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 (%)	19.67%	19.75%	18.89%	18.57%	17.90%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	46,364,100	49,078,395	54,058,544	55,183,919	51,068,326
16	Total net cash outflow	24,797,359	25,868,244	27,047,778	28,192,784	27,170,258
17	LCR ratio (%)	186,97%	189.72%	199.86%	195.74%	187.96%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	131,196,107	131,060,348	133,107,034	133,606,618	139,305,729
19	Total required stable funding	93,260,999	93,227,512	95,284,910	94,876,704	97,082,718
20	NSFR ratio	140,68%	140.58%	139.69%	140.82%	143.49%

\* 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.

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