

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
 Capital and Risk Exposure Publication Report
 31 March 2021

Key Metrics - Bank Stand Alone

(in million Rupiah)

No	Description	31-Mar-21	31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20
	Available Capital					
1	Common Equity Tier 1 (CET1)	31,052,432	31,034,546	31,782,832	30,999,181	30,903,811
2	Tier 1	31,052,432	31,034,546	31,782,832	30,999,181	30,903,811
3	Total Capital	32,252,629	32,236,393	32,985,351	32,221,908	32,149,757
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	122,937,738	125,974,355	127,211,721	131,686,683	138,518,731
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.26%	24.64%	24.98%	23.54%	22.31%
6	Tier 1 Ratio (%)	25.26%	24.64%	24.98%	23.54%	22.31%
7	Total Capital Ratio (%)	26.23%	25.59%	25.93%	24.47%	23.21%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of RWA) (%)	0.00% ¹⁾	0.00% ¹⁾	0.00% ¹⁾	0.00% ¹⁾	2.50%
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)	1.00%	1.00%	1.00%	1.00%	3.50%
12	CET1 component for buffer	17.23%	16.59%	16.93%	15.47%	14.21%
	Basel III leverage ratio					
13	Total Exposure	175,622,829	179,259,522	173,677,560	170,372,546	176,475,593
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.68%	17.31%	18.30%	18.19%	17.51%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.68%	17.31%	18.30%	18.19%	17.51%
14c	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves, incorporating mean values for SFT assets (%)	17.09%	16.77%	18.67%	17.91%	17.47%
14d	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves, incorporating mean values for SFT assets (%)	17.09%	16.77%	18.67%	17.91%	17.47%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	55,140,743	51,026,785	46,629,242	37,840,145	39,327,434
16	Total net cash outflow	27,704,992	26,960,649	28,380,577	25,580,510	22,349,885
17	LCR ratio (%)	199.03%	189.26%	164.30%	147.93%	175.96%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	123,422,643	127,327,039	125,886,842	121,587,684	124,287,424
19	Total required stable funding	84,906,869	85,187,371	85,721,248	89,435,079	96,061,614
20	NSFR ratio	145.36%	149.47%	146.86%	135.95%	129.38%

¹⁾ 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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Key Metrics - Consolidated

(in million Rupiah)

No	Description	31-Mar-21	31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20
	Available Capital					
1	Common Equity Tier 1 (CET1)	38,228,398	37,969,851	38,423,616	37,526,792	37,371,640
2	Tier 1	38,228,398	37,969,851	38,423,616	37,526,792	37,371,640
3	Total Capital	39,505,611	39,277,600	39,731,752	38,870,248	38,751,636
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	153,773,180	157,250,615	159,671,247	165,881,252	175,569,070
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.86%	24.15%	24.06%	22.62%	21.29%
6	Tier 1 Ratio (%)	24.86%	24.15%	24.06%	22.62%	21.29%
7	Total Capital Ratio (%)	25.69%	24.98%	24.88%	23.43%	22.07%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of RWA) (%)	0.00% ¹⁾	0.00% ¹⁾	0.00% ¹⁾	0.00% ¹⁾	2.50%
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)	1.00%	1.00%	1.00%	1.00%	3.50%
12	CET1 component for buffer	16.69%	15.98%	15.88%	14.43%	13.07%
	Basel III leverage ratio					
13	Total Exposure	199,865,206	206,310,845	201,679,858	199,048,098	208,588,622
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	19.13%	18.40%	19.05%	18.85%	17.92%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	19.13%	18.40%	19.05%	18.85%	17.92%
14c	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves, incorporating mean values for SFT assets (%)	18.57%	17.90%	19.38%	18.60%	17.88%
14d	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves, incorporating mean values for SFT assets (%)	18.57%	17.90%	19.38%	18.60%	17.88%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	55,183,919	51,068,326	46,663,077	37,869,239	39,437,113
16	Total net cash outflow	28,192,784	27,170,258	28,318,857	25,848,973	22,172,814
17	LCR ratio (%)	195.74%	187.96%	164.78%	146.50%	177.86%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	133,606,618	139,305,729	139,543,258	135,824,896	139,030,419
19	Total required stable funding	94,876,704	97,082,718	98,459,446	103,522,692	112,278,028
20	NSFR ratio	140.82%	143.49%	141.73%	131.20%	123.83%

¹⁾ 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.