

PT Bank Danamon Indonesia, Tbk. and Subsidiaries  
 Capital and Risk Exposure Publication Report  
 31 March 2022

Key Metrics - Bank Stand Alone

| No  | Description   | 31-Mar-22   | 31-Dec-21   | 30-Sep-21   | 30-Jun-21   | 31-Mar-21   |
|-----|---|-------------|-------------|-------------|-------------|-------------|
|     | Available Capital   |             |             |             |             |             |
| 1   | Common Equity Tier 1 (CET1)   | 31,256,383  | 31,014,115  | 31,721,384  | 31,541,585  | 31,052,432  |
| 2   | Tier 1  | 31,256,383  | 31,014,115  | 31,721,384  | 31,541,585  | 31,052,432  |
| 3   | Total Capital   | 32,476,169  | 32,251,735  | 32,940,054  | 32,746,977  | 32,252,629  |
|     | Risk Weighted Assets  |             |             |             |             |             |
| 4   | Total Risk Weighted Assets (RWA)  | 126,418,725 | 122,255,943 | 124,002,606 | 123,389,653 | 122,937,738 |
|     | Risk Based Capital Ratios as a percentage of RWA  |             |             |             |             |             |
| 5   | CET1 Ratio (%)  | 24.72%      | 25.37%      | 25.58%      | 25.56%      | 25.26%      |
| 6   | Tier 1 Ratio (%)  | 24.72%      | 25.37%      | 25.58%      | 25.56%      | 25.26%      |
| 7   | Total Capital Ratio (%)   | 25.69%      | 26.38%      | 26.56%      | 26.54%      | 26.23%      |
|     | Additional CET1 buffer requirements as a percentage of RWA  |             |             |             |             |             |
| 8   | Capital conservation buffer (2.5% of RWA) (%)   | 2.50%       | 2.50%       | 2.50%       | 2.50%**     | 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%       | 3.50%       | 3.50%       | 1.00%       |
| 12  | CET1 component for buffer   | 16.69%      | 17.38%      | 17.56%      | 17.54%      | 17.23%      |
|     | Basel III leverage ratio  |             |             |             |             |             |
| 13  | Total Exposure  | 181,106,345 | 177,529,796 | 173,182,004 | 176,706,872 | 175,622,829 |
| 14  | Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)   | 17.26%      | 17.47%      | 18.32%      | 17.85%      | 17.68%      |
| 14b | Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)   | 17.26%      | 17.47%      | 18.32%      | 17.85%      | 17.68%      |
| 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 (%) | 17.89%      | 17.57%      | 18.02%      | 17.41%      | 17.09%      |
| 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 (%) | 17.89%      | 17.57%      | 18.02%      | 17.41%      | 17.09%      |
|     | Liquidity Coverage Ratio (LCR)  |             |             |             |             |             |
| 15  | Total high-quality liquid assets (HQLA)   | 52,869,321  | 46,261,467  | 48,974,413  | 54,015,310  | 55,140,743  |
| 16  | Total net cash outflow  | 26,800,246  | 24,905,018  | 25,516,531  | 27,069,231  | 27,704,992  |
| 17  | LCR ratio (%)   | 197.27%     | 185.75%     | 191.93%     | 199.55%     | 199.03%     |
|     | Net Stable Funding Ratio (NSFR)   |             |             |             |             |             |
| 18  | Total available stable funding  | 126,288,040 | 123,381,969 | 121,972,873 | 124,001,764 | 123,422,643 |
| 19  | Total required stable funding   | 88,395,402  | 85,598,106  | 84,822,504  | 86,022,499  | 84,906,869  |
| 20  | NSFR ratio  | 142.87%     | 144.14%     | 143.80%     | 144.15%     | 145.36%     |

\* 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**  
**31 March 2022**

**Key Metrics - Consolidated**

| No  | Description   | 31-Mar-22   | 31-Dec-21   | 30-Sep-21   | 30-Jun-21   | 31-Mar-21   |
|-----|---|-------------|-------------|-------------|-------------|-------------|
|     | Available Capital   |             |             |             |             |             |
| 1   | Common Equity Tier 1 (CET1)   | 38,930,693  | 38,974,429  | 39,103,781  | 38,594,493  | 38,228,398  |
| 2   | Tier 1  | 38,930,693  | 38,974,429  | 39,103,781  | 38,594,493  | 38,228,398  |
| 3   | Total Capital   | 40,226,207  | 40,275,907  | 40,385,159  | 39,876,119  | 39,505,611  |
|     | Risk Weighted Assets  |             |             |             |             |             |
| 4   | Total Risk Weighted Assets (RWA)  | 154,728,780 | 150,731,797 | 152,838,420 | 153,003,096 | 153,773,180 |
|     | Risk Based Capital Ratios as a percentage of RWA  |             |             |             |             |             |
| 5   | CET1 Ratio (%)  | 25.16%      | 25.86%      | 25.59%      | 25.22%      | 24.86%      |
| 6   | Tier 1 Ratio (%)  | 25.16%      | 25.86%      | 25.59%      | 25.22%      | 24.86%      |
| 7   | Total Capital Ratio (%)   | 26.00%      | 26.72%      | 26.42%      | 26.06%      | 25.69%      |
|     | Additional CET1 buffer requirements as a percentage of RWA  |             |             |             |             |             |
| 8   | Capital conservation buffer (2.5% of RWA) (%)   | 2.50%       | 2.50%       | 2.50%       | 2.50%**     | 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%       | 3.50%       | 3.50%       | 1.00%       |
| 12  | CET1 component for buffer   | 17.00%      | 17.72%      | 17.42%      | 17.06%      | 16.69%      |
|     | Basel III leverage ratio  |             |             |             |             |             |
| 13  | Total Exposure  | 202,935,682 | 199,197,996 | 195,161,285 | 199,757,317 | 199,865,206 |
| 14  | Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)   | 19.18%      | 19.57%      | 20.04%      | 19.32%      | 19.13%      |
| 14b | Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)   | 19.18%      | 19.57%      | 20.04%      | 19.32%      | 19.13%      |
| 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 (%) | 19.81%      | 19.67%      | 19.75%      | 18.89%      | 18.57%      |
| 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 (%) | 19.81%      | 19.67%      | 19.75%      | 18.89%      | 18.57%      |
|     | Liquidity Coverage Ratio (LCR)  |             |             |             |             |             |
| 15  | Total high-quality liquid assets (HQLA)   | 52,963,143  | 46,364,100  | 49,078,395  | 54,058,544  | 55,183,919  |
| 16  | Total net cash outflow  | 26,786,170  | 24,797,359  | 25,868,244  | 27,047,778  | 28,192,784  |
| 17  | LCR ratio (%)   | 197,73%     | 186,97%     | 189,72%     | 199,86%     | 195,74%     |
|     | Net Stable Funding Ratio (NSFR)   |             |             |             |             |             |
| 18  | Total available stable funding  | 134,712,934 | 131,196,107 | 131,060,348 | 133,107,034 | 133,606,618 |
| 19  | Total required stable funding   | 96,646,543  | 93,260,999  | 93,227,512  | 95,284,910  | 94,876,704  |
| 20  | NSFR ratio  | 139,39%     | 140,68%     | 140,58%     | 139,69%     | 140,82%     |

\* 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.