



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**30 June 2022**

**GENERAL RISK**

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

(Rp million)						
No	Description	Jun 30, 2022	Mar 31, 2022	Dec 31, 2021	Sep 30, 2021	Jun 30, 2021
	Available Capital					
1	Common Equity Tier 1 (CET1)	31,464,998	31,256,383	31,014,115	31,721,384	31,541,585
2	Tier 1	31,464,998	31,256,383	31,014,115	31,721,384	31,541,585
3	Total Capital	32,751,385	32,476,169	32,251,735	32,940,054	32,746,977
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	128,701,868	126,418,725	122,255,943	124,002,606	123,389,653
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.45%	24.72%	25.37%	25.58%	25.56%
6	Tier 1 Ratio (%)	24.45%	24.72%	25.37%	25.58%	25.56%
7	Total Capital Ratio (%)	25.45%	25.69%	26.38%	26.56%	26.54%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%**)
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%	3.50%	3.50%
12	CET1 component for buffer	16.45%	16.69%	17.38%	17.56%	17.54%
	Basel III leverage ratio					
13	Total Exposure	179,884,254	181,106,345	177,529,796	173,182,004	176,706,872
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.49%	17.26%	17.47%	18.32%	17.85%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.49%	17.26%	17.47%	18.32%	17.85%
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 (%).	16.71%	17.89%	17.57%	18.02%	17.41%
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 (%).	16.71%	17.89%	17.57%	18.02%	17.41%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	44,845,671	52,869,321	46,261,467	48,974,413	54,015,310
16	Total net cash outflow	27,818,607	26,800,246	24,905,018	25,516,531	27,069,231
17	LCR ratio (%)	161.21%	197.27%	185.75%	191.93%	199.55%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	126,391,694	126,288,040	123,381,969	121,972,873	124,001,764
19	Total required stable funding	90,590,260	88,395,402	85,598,106	84,822,504	86,022,499
20	NSFR ratio	139.52%	142.87%	144.14%	143.80%	144.15%

\* 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**  
**30 June 2022**

**GENERAL RISK**

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

(Rp million)						
No	Description	Jun 30, 2022	Mar 31, 2022	Dec 31, 2021	Sep 30, 2021	Jun 30, 2021
	Available Capital					
1	Common Equity Tier 1 (CET1)	39,479,114	38,930,693	38,974,429	39,103,781	38,594,493
2	Tier 1	39,479,114	38,930,693	38,974,429	39,103,781	38,594,493
3	Total Capital	40,834,169	40,226,207	40,275,907	40,385,159	39,876,119
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	157,011,978	154,728,780	150,731,797	152,838,420	153,003,096
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.14%	25.16%	25.86%	25.59%	25.22%
6	Tier 1 Ratio (%)	25.14%	25.16%	25.86%	25.59%	25.22%
7	Total Capital Ratio (%)	26.01%	26.00%	26.72%	26.42%	26.06%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%**)
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%	3.50%	3.50%
12	CET1 component for buffer	17.01%	17.00%	17.72%	17.42%	17.06%
	Basel III leverage ratio					
13	Total Exposure	201,574,565	202,935,682	199,197,996	195,161,285	199,757,317
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	19.59%	19.18%	19.57%	20.04%	19.32%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	19.59%	19.18%	19.57%	20.04%	19.32%
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 (%).	18.80%	19.81%	19.67%	19.75%	18.89%
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 (%).	18.80%	19.81%	19.67%	19.75%	18.89%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	44,938,179	52,963,143	46,364,100	49,078,395	54,058,544
16	Total net cash outflow	27,654,335	26,786,170	24,797,359	25,868,244	27,047,778
17	LCR ratio (%)	162.50%	197.73%	186.97%	189.72%	199.86%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	134,507,832	134,712,934	131,196,107	131,060,348	133,107,034
19	Total required stable funding	98,783,322	96,646,543	93,260,999	93,227,512	95,284,910
20	NSFR ratio	136.16%	139.39%	140.68%	140.58%	139.69%

\* 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, 2022

## CAPITAL RISK

Table 2. Capital Composition (CC1)

June 30, 2022

(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	30,789,688	30,789,688	d + e + f
3	Accumulated other comprehensive income (and other reserves)	511,342	511,342	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>45,282,578</b>	<b>45,282,578</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)	(465,843)	(618,372)	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	(112,337)	(112,337)	
26c	Deferred tax assets	(2,667,206)	(3,054,140)	n
26d	Investments	(10,572,194)	(944,083)	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>(13,817,580)</b>	<b>(5,803,464)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>31,464,998</b>	<b>39,479,114</b>	



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

CAPITAL RISK

Table 2. Capital Composition (CC1)

June 30, 2022

(Rp million)

Component		Bank	Consolidated	Ref. No. from Publication Balance Sheet
Additional Tier 1 capital: instruments				
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>	-	-	
Additional Tier 1 capital: regulatory adjustments				
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>31,464,998</b>	<b>39,479,114</b>	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	7,083	7,083	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	1,279,304	1,347,972	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>1,286,387</b>	<b>1,355,055</b>	
Tier 2 capital: regulatory adjustments				
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>1,286,387</b>	<b>1,355,055</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>32,751,385</b>	<b>40,834,169</b>	
60	<b>Total risk weighted assets</b>	<b>128,701,868</b>	<b>157,011,978</b>	
Capital ratios and buffers				
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	<b>24.45%</b>	<b>25.14%</b>	
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	<b>24.45%</b>	<b>25.14%</b>	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>25.45%</b>	<b>26.01%</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>16.45%</b>	<b>17.01%</b>	



CAPITAL RISK

Table 2. Capital Composition (CC1)

June 30, 2022		(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**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2022**

**Table 3. Capital Reconciliation (CC2)**

June 30, 2022				(Rp million)
No	Accounts	Bank	Consolidated	Ref. No.
	<b>ASSETS</b>			
1	Cash	2,072,011	2,185,620	
2	Placements with Bank Indonesia	17,799,007	17,799,007	
3	Placements with other banks	1,711,666	2,829,607	
4	Spot and derivative receivables	182,803	207,535	
5	Marketable securities owned	24,205,008	24,137,902	
6	Securities sold under repurchase agreements (repo)	-	-	
7	Securities purchased under resale agreements (reverse repo)	2,817,580	2,817,580	
8	Acceptance receivables	1,397,510	1,397,510	
9	Loans	105,852,597	105,181,764	
10	Sharia financing	9,670,670	9,670,670	
11	Consumer financing receivables	-	21,428,919	
	Allowance for impairment losses on consumer financing receivables -/-	-	(1,493,857)	
12	Investments			
	a. Calculated as capital deduction factor	10,572,194	944,083	o
	b. Not calculated as capital deduction factor	84,172	84,173	
13	Other financial assets	1,753,993	1,791,738	
14	Allowance for impairment losses on financial assets -/-			
	a. Marketable securities	(35,469)	(35,469)	
	b. Loans	(5,739,493)	(5,739,493)	
	c. Others	(6,493)	(6,493)	
15	Intangible assets			
	a. Goodwill	-	1,906,685	j
	b. Other Intangible assets	2,113,575	2,624,024	l
	Accumulated amortisation on intangible assets -/-			
	a. Goodwill	-	(832,153)	k
	b. Other Intangible assets	(1,647,732)	(2,005,652)	m
16	Fixed assets and equipment	3,903,780	5,153,030	
	Accumulated depreciation of fixed assets and equipment -/-	(2,551,369)	(3,358,332)	
17	Non earning asset			
	a. Idle properties	68,105	68,105	
	b. Foreclosed assets	533,389	533,389	
	c. Suspense accounts	83	83	
	d. Interbranch assets	-	-	
18	Leased receivables	-	500,128	
19	Other assets			
	a. Deferred tax assets calculated as capital deduction factor	2,667,206	3,054,140	n
	b. Other assets not calculated as capital deduction factor	2,566,540	2,731,032	
	<b>Total Assets</b>	<b>179,991,333</b>	<b>193,575,275</b>	





PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

Table 3. Capital Reconciliation (CC2)

June 30, 2022				(Rp million)
No	Accounts	Bank	Consolidated	Ref. No.
	<b>Liabilities &amp; Equity</b>			
1	Current accounts	30,742,553	29,708,014	
2	Savings	48,202,806	48,202,806	
3	Time deposits	43,831,588	43,831,588	
4	E-money	-	-	
5	Loans from Bank Indonesia	-	-	
6	Borrowings from other banks	2,475,886	2,475,886	
7	Spot and derivative / forward liabilities	308,640	341,488	
8	Securities sold under repurchase agreements (repo)	-	-	
9	Acceptance payables	1,397,510	1,397,510	
10	Marketable securities issued	-	7,249,440	
11	Borrowings			
	a. Can be calculated in the capital component	7,083	7,083	p
	b. Can not be calculated in the capital component	17,917	3,121,380	
12	Security deposits	21,057	21,057	
13	Interbranch liabilities	-	-	
14	Other liabilities	7,737,426	11,419,127	
15	Minority interest	-	551,029	
	<b>Total Liabilities</b>	<b>134,742,466</b>	<b>148,326,408</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	8,242	8,242	
18	Other comprehensive income			
	a. Gain			
	i. Can be calculated in the capital component	15,328	15,328	g
	ii. Can not be calculated in the capital component	(15,111)	(15,111)	
	b. Losses			
	i. Can be calculated in the capital component	-	-	h
	ii. Can not be calculated in the capital component	(26,842)	(26,842)	
19	Reserves			
	a. General reserves	496,014	496,014	i
	b. Specific reserves	-	-	
20	Retained earnings			
	a. Previous years	29,645,233	29,645,233	d
	b. Current year			
	i. Can be calculated in the capital component	1,694,999	1,694,999	e
	ii. Can not be calculated in the capital component	-	-	
	c. Dividend paid	(550,544)	(550,544)	f
	<b>Total Equity Attributable to Equity Holders of The Parent Equity</b>	<b>45,248,867</b>	<b>45,248,867</b>	
	<b>Total Equity</b>	<b>45,248,867</b>	<b>45,248,867</b>	
	<b>Total Liabilities and Equity</b>	<b>179,991,333</b>	<b>193,575,275</b>	



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

June 30, 2022

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  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

June 30, 2022

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) <u>Regulators decide that Debtor's business continuity is potential interrupted</u>
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 <u>regulations in Indonesia when liquidation is done</u>
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, 2022

Table 5. Leverage Ratio Report

June 30, 2022		(Rp million)	
No	Information	Total	
		Individual	Consolidated
1	Total assets on the balance sheet in published financial statements (gross value before deducting impairment provision)	185,772,789	200,850,589
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	722,849	815,103
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction	-	-
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	12,875,315	12,875,315
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(19,486,699)	(12,966,442)
12	Other adjustments	-	-
13	<b>Total exposure in Leverage Ratio Calculation</b>	<b>179,884,254</b>	<b>201,574,565</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

Table 5. Leverage Ratio Calculation Report

June 30, 2022		(Rp million)			
Information		Individual		Consolidated	
		June 30, 2022	March 31, 2022	June 30, 2022	March 31, 2022
<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)	182,771,641	170,985,511	197,824,710	186,466,309
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)	(5,781,456)	(5,733,491)	(7,275,314)	(7,185,972)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(13,705,243)	(13,306,217)	(5,691,127)	(5,631,907)
7	<b>Total on-balance sheet exposures</b>	<b>163,284,942</b>	<b>151,945,803</b>	<b>184,858,269</b>	<b>173,648,430</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)	255,924	154,300	290,549	162,325
9	Add-on amounts for potential future exposure associated with all derivatives transactions	649,728	604,641	732,089	723,326
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>905,652</b>	<b>758,941</b>	<b>1,022,638</b>	<b>885,651</b>
<b>Securities financing transaction exposures</b>					
14	Gross SFT Assets	2,818,345	16,595,445	2,818,343	16,595,445
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	-	10,004	-	10,004
17	Agent transaction exposures	-	-	-	-
18	<b>Total securities financing transaction exposures</b>	<b>2,818,345</b>	<b>16,605,449</b>	<b>2,818,343</b>	<b>16,605,449</b>
<b>Other off-balance sheet exposures</b>					
19	Off-balance sheet exposure at gross notional amount	74,024,534	67,952,003	74,024,534	67,952,003
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(61,055,552)	(56,070,243)	(61,055,552)	(56,070,243)
21	(Impairment provision for off balance sheet inline with accounting standard)	(93,667)	(85,608)	(93,667)	(85,608)
22	<b>Off-balance sheet items</b>	<b>12,875,315</b>	<b>11,796,152</b>	<b>12,875,315</b>	<b>11,796,152</b>
<b>Capital and Total Exposure</b>					
23	Tier 1 Capital	31,464,998	31,256,385	39,479,114	38,930,693
24	<b>Total Exposure</b>	<b>179,884,254</b>	<b>181,106,345</b>	<b>201,574,565</b>	<b>202,935,682</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

Table 5. Leverage Ratio Calculation Report

June 30, 2022 (Rp million)

Information		Individual		Consolidated	
		June 30, 2022	March 31, 2022	June 30, 2022	March 31, 2022
<b>Leverage Ratio</b>					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	17.49%	17.26%	19.59%	19.18%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	17.49%	17.26%	19.59%	19.18%
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	11,242,009	10,161,295	11,242,009	10,161,295
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	2,818,345	16,595,445	2,818,343	16,595,445
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)	188,307,918	174,672,195	209,998,231	196,501,532
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)	188,307,918	174,672,195	209,998,231	196,501,532
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)	16.71%	17.89%	18.80%	19.81%
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)	16.71%	17.89%	18.80%	19.81%



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

CREDIT RISK

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

(Rp million)

No	Portfolio Category	June 30, 2022									
		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	42,029,229	-	-	-	-	-	-	-	-	42,029,229
2	Receivables on Public Sector Entities	11,960,223	388	-	-	-	191	-	-	-	11,960,802
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	8,516,749	1,055,166	65,531	13,087	40,759	269	-	4	34	9,691,599
5	Loans Secured by Residential Property	4,618,210	217,229	66,642	334,724	67,212	52,501	6,561	108,354	1,253	5,472,686
6	Loan Secured by Commercial Real Estate	816,556	32,174	57,745	89,833	10,687	9,435	23,435	30,733	38,176	1,108,774
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	12,710,526	1,855,444	1,069,221	1,605,440	159,978	1,166,384	564,486	2,722,524	141,415	21,995,418
9	Receivables on Corporate	54,351,636	3,719,784	4,421,788	3,260,958	1,018,912	2,099,514	1,735,444	3,759,621	1,477,763	75,845,420
10	Past Due Receivables	214,374	55,521	20,021	59,078	22,798	19,403	24,243	62,325	4,442	482,205
11	Other Assets	4,571,297	189,153	264,241	317,035	233,327	281,158	250,179	368,976	201,751	6,677,117
	Total	139,788,800	7,124,859	5,965,189	5,680,155	1,553,673	3,628,855	2,604,348	7,052,537	1,864,834	175,263,250

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)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
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	11,270,927	1,896,496	1,128,775	1,862,940	222,426	2,169,015	1,018,033	2,959,371	159,338	22,687,321
9	Receivables on Corporate	49,399,069	3,832,636	4,042,221	3,353,077	1,118,875	1,913,725	1,961,359	3,964,930	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



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

(Rp million)

No	Portfolio Category	June 30, 2022									
		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	42,029,229	-	-	-	-	-	-	-	-	42,029,229
2	Receivables on Public Sector Entities	11,960,229	800	189	246	-	213	-	-	-	11,961,677
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	9,738,195	1,055,166	65,531	13,087	40,759	269	-	4	34	10,913,045
5	Loans Secured by Residential Property	4,618,303	217,254	66,642	334,724	67,212	52,501	6,561	108,354	1,253	5,472,804
6	Loan Secured by Commercial Real Estate	816,556	32,174	57,745	89,833	10,687	9,435	23,435	30,733	38,176	1,108,774
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	16,662,645	3,142,550	3,734,666	5,611,640	1,984,080	5,572,051	1,949,388	2,722,524	141,415	41,520,959
9	Receivables on Corporate	54,057,437	3,780,146	4,616,814	3,926,100	1,192,510	2,534,578	1,785,009	3,759,621	1,477,763	77,129,978
10	Past Due Receivables	238,242	71,486	50,399	88,105	28,773	46,618	31,872	62,325	4,442	622,262
11	Other Assets	5,135,857	217,674	291,114	369,065	249,942	335,283	267,264	368,976	201,751	7,436,926
	Total	145,256,693	8,517,250	8,883,100	10,432,800	3,573,963	8,550,948	4,063,529	7,052,537	1,864,834	198,195,654

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)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
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



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2022**

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

(Rp million)

No.	Portfolio Category	June 30, 2022					
		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	24,398,785	12,090,423	5,440,675	98,228	1,118	42,029,229
2	Receivables on Public Sector Entities	6,448,245	2,995,865	1,254,933	1,261,759	-	11,960,802
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,552,869	3,834,773	582,105	39,893	1,681,959	9,691,599
5	Loans Secured by Residential Property	22,203	196,317	469,914	4,784,252	-	5,472,686
6	Loan Secured by Commercial Real Estate	514,641	230,056	201,763	162,314	-	1,108,774
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	4,044,534	11,648,226	5,220,363	1,082,272	23	21,995,418
9	Receivables on Corporate	54,633,862	7,279,368	9,278,927	4,653,263	-	75,845,420
10	Past Due Receivables	271,097	139,224	50,746	21,138	-	482,205
11	Other Assets	-	-	-	-	6,677,117	6,677,117
	<b>TOTAL</b>	<b>93,886,236</b>	<b>38,414,252</b>	<b>22,499,426</b>	<b>12,103,119</b>	<b>8,360,217</b>	<b>175,263,250</b>

(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)	(9)	(10)	(11)	(12)	(13)	(14)
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>





PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

(Rp million)

No.	Portfolio Category	June 30, 2022					
		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	24,398,785	12,090,423	5,440,675	98,228	1,118	42,029,229
2	Receivables on Public Sector Entities	6,448,639	2,996,238	1,255,041	1,261,759	-	11,961,677
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	4,750,979	3,858,109	582,105	39,893	1,681,959	10,913,045
5	Loans Secured by Residential Property	22,321	196,317	469,914	4,784,252	-	5,472,804
6	Loan Secured by Commercial Real Estate	514,641	230,056	201,763	162,314	-	1,108,774
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	7,321,286	23,665,668	9,417,550	1,116,432	23	41,520,959
9	Receivables on Corporate	54,666,993	7,865,856	9,914,398	4,682,731	-	77,129,978
10	Past Due Receivables	312,499	216,406	72,196	21,161	-	622,262
11	Other Assets	300,302	19,495	16,642	-	7,100,487	7,436,926
	<b>TOTAL</b>	<b>98,736,445</b>	<b>51,138,568</b>	<b>27,370,284</b>	<b>12,166,770</b>	<b>8,783,587</b>	<b>198,195,654</b>

(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)	(9)	(10)	(11)	(12)	(13)	(14)
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>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2022**

**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, 2022</b>											
1	Agriculture, Forestry and Fisheries	-	144,731	-	-	-	-	-	631,245	2,380,919	7,930	-
2	Mining and Quarrying	-	2,001,403	-	-	-	-	-	84,095	420,263	34,646	-
3	Manufacturing	-	-	-	-	-	-	-	446,376	24,997,470	62,985	-
4	Procurement of electricity, gas, steam / hot water and cold air	-	1,000,188	-	-	-	-	-	41,457	17,139	188	-
5	Water Management, Wastewater Management, Waste Management and Recycling	-	1,266	-	-	-	-	-	31,929	10,781	237	-
6	Construction	-	2,037,926	-	-	-	485,733	-	124,638	2,395,335	19,477	-
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	-	34	-	-	-	-	-	2,812,589	20,898,032	183,092	-
8	Transportation and Warehousing	-	1,261,759	-	-	-	-	-	533,997	1,091,641	11,959	-
9	Provision of Accommodation and Provision of Food and Drink	-	-	-	-	-	-	-	87,342	858,822	956	-
10	Information and Communication	-	-	-	-	-	-	-	11,518	3,009,475	-	-
11	Financial and Insurance Activities	1,751,626	4,127,984	-	9,691,599	-	-	-	13,926	5,606,190	7,247	-
12	Real Estate	-	-	-	-	-	623,041	-	9,852	3,694	37	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	27,294	161,322	6,659	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and	-	-	-	-	-	-	-	533,866	888,329	10,456	-
15	Mandatory Government Administration, Defense, and Social Security	-	168	-	-	-	-	-	256	-	-	-
16	Education	-	-	-	-	-	-	-	8,238	6,932	-	-
17	Human Health Activities and Social Activities	-	-	-	-	-	-	-	12,043	19,208	16	-
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	-	785	5,552	-	-
19	Other Service Activities	-	-	-	-	-	-	-	18,866	28,985	466	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	1,193	362	-	-
21	Household Activities as an Employer	-	-	-	-	-	-	-	-	-	-	-
22	Non Business Field	-	-	-	-	5,472,686	-	-	16,401,412	3,521,196	135,854	-
23	Others	40,277,603	1,385,343	-	-	-	-	-	162,501	9,523,773	-	6,677,117
	<b>Total</b>	<b>42,029,229</b>	<b>11,960,802</b>	<b>-</b>	<b>9,691,599</b>	<b>5,472,686</b>	<b>1,108,774</b>	<b>-</b>	<b>21,995,418</b>	<b>75,845,420</b>	<b>482,205</b>	<b>6,677,117</b>
	<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>

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, 2022

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, 2022												
1	Agriculture, Forestry and Fisheries	-	144,731	-	-	-	-	-	1,461,198	2,524,783	11,597	-
2	Mining and Quarrying	-	2,001,403	-	-	-	-	-	175,444	453,625	35,990	-
3	Manufacturing	-	-	-	-	-	-	-	677,376	25,041,443	64,275	-
4	Procurement of electricity, gas, steam / hot water and cold air	-	1,000,188	-	-	-	-	-	77,516	21,124	256	-
5	Water Management, Wastewater Management, Waste Management and Recycling	-	2,105	-	-	-	-	-	54,529	16,661	604	-
6	Construction	-	2,037,926	-	-	-	485,733	-	234,735	2,400,153	20,406	-
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	-	38	-	-	-	-	-	4,455,705	21,229,307	194,987	-
8	Transportation and Warehousing	-	1,261,759	-	-	-	-	-	1,006,673	1,148,215	17,075	-
9	Provision of Accommodation and Provision of Food and Drink	-	-	-	-	-	-	-	158,675	869,238	1,241	-
10	Information and Communication	-	-	-	-	-	-	-	19,959	3,011,992	47	-
11	Financial and Insurance Activities	1,751,626	4,127,984	-	10,913,045	-	-	-	26,542	4,890,650	7,354	-
12	Real Estate	-	6	-	-	-	623,041	-	20,857	5,912	42	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	450,320	228,624	9,455	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and	-	-	-	-	-	-	-	555,519	890,743	10,565	-
15	Mandatory Government Administration, Defense, and Social Security	-	194	-	-	-	-	-	739	-	-	-
16	Education	-	-	-	-	-	-	-	12,263	8,188	-	-
17	Human Health Activities and Social Activities	-	-	-	-	-	-	-	18,762	19,753	119	-
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	-	785	5,552	-	-
19	Other Service Activities	-	-	-	-	-	-	-	39,535	35,562	574	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	3,091	825	-	-
21	Household Activities as an Employer	-	-	-	-	-	-	-	-	-	-	-
22	Non Business Field	-	-	-	-	5,472,804	-	-	31,908,236	4,803,855	247,675	-
23	Others	40,277,603	1,385,343	-	-	-	-	-	162,500	9,523,773	-	7,436,926
	<b>Total</b>	<b>42,029,229</b>	<b>11,961,677</b>	<b>-</b>	<b>10,913,045</b>	<b>5,472,804</b>	<b>1,108,774</b>	<b>-</b>	<b>41,520,959</b>	<b>77,129,978</b>	<b>622,262</b>	<b>7,436,926</b>
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
	<b>Total</b>	<b>44,025,869</b>	<b>7,299,174</b>	<b>-</b>	<b>9,379,708</b>	<b>4,254,361</b>	<b>1,477,788</b>	<b>-</b>	<b>44,287,638</b>	<b>70,863,393</b>	<b>1,173,443</b>	<b>6,790,701</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 Intermediary" while other than that is classified as "Others"



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
 Disclosure of Quantitative Risk Exposure  
 June 30, 2022

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

(Rp million)

No	Explanation	June 30, 2022									
		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	148,455,360	7,563,399	6,387,296	5,958,392	1,657,934	3,781,431	2,741,366	7,293,905	1,933,705	185,772,788
2	Receivables with increased and worsening credit risk (Stage 2 dan Stage 3)										
	a. Non Past Due	16,808,403	1,965,090	1,196,580	1,375,974	445,106	775,417	513,631	1,485,998	155,084	24,721,283
	b. Past Due	1,150,994	323,863	364,289	345,763	139,694	187,594	146,355	275,864	77,355	3,011,771
3	Allowance for Impairment Losses - Stage 1 *)	1,210,170	101,809	60,109	99,528	9,084	64,656	24,166	147,475	7,880	1,724,877
4	Allowance for Impairment Losses - Stage 2 *)	402,246	46,080	34,306	54,997	28,339	26,611	33,523	65,748	17,783	709,633
5	Allowance for Impairment Losses - Stage 3 *)	1,569,820	435,412	422,107	278,951	104,008	152,078	121,289	205,775	57,505	3,346,945
6	Written-Off Receivables	920,651	255,122	129,188	366,997	87,398	125,069	40,212	158,209	29,824	2,112,670

(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)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
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 (Stage 2 dan Stage 3)										
	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



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

(Rp million)

No	Explanation	June 30, 2022									
		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	145,855,814	8,984,787	7,865,219	8,928,529	1,657,934	8,576,317	4,777,344	12,270,938	1,933,705	200,850,587
2	Receivables with increased and worsening credit risk (Stage 2 dan Stage 3)										
	a. Non Past Due	16,808,403	1,965,090	1,196,580	1,375,974	445,106	775,417	513,631	1,485,998	155,084	24,721,283
	b. Past Due	1,223,000	368,515	390,184	431,391	139,694	254,136	167,611	357,019	77,355	3,408,905
3	Allowance for Impairment Losses - Stage 1 *)	1,428,088	168,623	127,107	245,969	9,084	288,364	128,493	406,863	7,880	2,810,471
4	Allowance for Impairment Losses - Stage 2 *)	428,079	63,339	46,344	83,234	28,339	51,987	39,823	100,239	17,783	859,167
5	Allowance for Impairment Losses - Stage 3 *)	1,615,714	464,410	440,849	331,177	104,008	194,318	136,978	260,715	57,505	3,605,674
6	Written-Off Receivables	1,050,660	335,712	179,096	459,594	87,398	220,361	75,280	262,803	29,824	2,700,728

(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)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
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 (Stage 2 dan Stage 3)										
	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



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

June 30, 2022								
(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	3,177,288	342,504	28,338	37,155	14,522	22,025	14,717
2	Mining and Quarrying	2,772,600	237,146	108,703	16,246	4,580	235,731	5,158
3	Manufacturing	26,128,596	5,790,858	326,986	138,346	107,500	697,500	548,496
4	Procurement of electricity, gas, steam / hot water and cold air	1,059,035	4,589	722	11,536	170	566	804
5	Water Management, Wastewater Management, Waste Management and Recycling	44,693	6,363	972	1,881	253	756	1,071
6	Construction	5,290,146	336,506	180,018	60,858	14,010	218,085	27,508
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	25,311,623	7,710,883	1,350,038	189,007	132,840	1,542,638	765,601
8	Transportation and Warehousing	3,001,279	409,588	81,797	100,932	15,828	113,839	116,257
9	Provision of Accommodation and Provision of Food and Drink	935,334	825,845	5,627	8,820	24,153	6,977	2,141
10	Information and Communication	3,012,959	1,587,761	714	14,914	4,585	714	13,437
11	Financial and Insurance Activities	16,601,276	19,000	328	40,422	515	323	16,567
12	Real Estate	634,892	275	231	2,604	5	193	6,896
13	Professional, Scientific, and Technical Activities	153,655	37,942	19,691	942	926	13,594	13,760
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports	1,445,771	246,763	23,742	29,142	8,068	20,494	19,440
15	Mandatory Government Administration, Defense, and Social Security	420	43	-	17	4	0	0
16	Education	15,084	0	-	176	0	0	3,061
17	Human Health Activities and Social Activities	31,148	19	24	286	1	8	0
18	Arts, Entertainment and Recreation	5,872	5,900	92	32	134	92	128
19	Other Service Activities	48,387	6,641	800	1,014	419	335	260
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	1,544	0	-	46	0	0	10
21	Household Activities as an Employer	0	0	-	0	0	0	0
22	Non Business Field	25,851,338	7,150,688	516,430	1,028,425	381,117	473,075	557,339
23	Others	70,249,848	1,969	366,518	42,076	3	0	19
	<b>Total</b>	<b>185,772,788</b>	<b>24,721,283</b>	<b>3,011,771</b>	<b>1,724,877</b>	<b>709,633</b>	<b>3,346,945</b>	<b>2,112,670</b>

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>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

June 30, 2022 (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	4,186,318	342,504	38,539	82,536	19,370	29,111	30,577
2	Mining and Quarrying	3,151,867	237,146	129,694	44,566	7,748	247,163	7,737
3	Manufacturing	26,421,160	5,790,858	330,977	151,819	109,135	700,376	555,152
4	Procurement of electricity, gas, steam / hot water and cold air	1,101,348	4,589	949	13,164	220	751	1,192
5	Water Management, Wastewater Management, Waste Management and Recycling	75,083	6,363	1,596	3,349	851	1,014	1,517
6	Construction	5,451,860	336,506	186,897	67,616	22,223	219,819	30,056
7	Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	27,352,104	7,710,883	1,380,688	283,781	146,734	1,562,323	810,672
8	Transportation and Warehousing	3,610,741	409,588	98,306	128,539	23,953	125,180	124,863
9	Provision of Accommodation and Provision of Food and Drink	1,020,999	825,845	6,419	14,173	24,897	7,462	3,567
10	Information and Communication	3,027,233	1,587,761	875	15,516	4,656	828	13,501
11	Financial and Insurance Activities	17,765,656	19,000	572	41,055	531	482	16,586
12	Real Estate	648,741	275	258	3,209	348	205	7,019
13	Professional, Scientific, and Technical Activities	672,799	37,942	27,180	26,425	4,334	18,537	14,023
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports	1,472,460	246,763	23,997	30,274	8,179	20,640	29,237
15	Mandatory Government Administration, Defense, and Social Security	928	43	0	51	5	0	0
16	Education	20,365	0	0	308	0	0	3,080
17	Human Health Activities and Social Activities	39,854	19	130	603	1	12	1
18	Arts, Entertainment and Recreation	5,872	5,900	92	32	134	92	146
19	Other Service Activities	77,164	6,641	966	2,477	660	417	571
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	3,905	0	0	157	0	0	84
21	Household Activities as an Employer	0	0	0	0	0	0	0
22	Non Business Field	42,488,208	7,150,688	814,252	1,858,746	485,185	671,262	1,051,128
23	Others	62,255,922	1,969	366,518	42,075	3	0	19
	<b>Total</b>	<b>200,850,587</b>	<b>24,721,283</b>	<b>3,408,905</b>	<b>2,810,471</b>	<b>859,167</b>	<b>3,605,674</b>	<b>2,700,728</b>

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	56,594	56,594	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>





PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
 Disclosure of Quantitative Risk Exposure  
 June 30, 2022

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

(Rp million)

No	Description	June 30, 2022			June 30, 2021		
		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	1,598,852	693,689	3,858,430	2,164,273	768,035	2,542,925
2	Additional/reversal allowance for impairment losses during the year (net)	130,902	43,533	(94,793)	(677,629)	(97,226)	2,539,380
3	Allowance for impairment losses used to cover written off receivables during the year	(6,948)	(33,963)	(1,219,711)	(21,136)	(15,605)	(2,668,055)
4	Other additional (reversal) allowance during the year	2,071	6,374	803,019	1,423	3,547	550,055
	<b>Ending Balance of Allowance for Impairment Losses</b>	<b>1,724,877</b>	<b>709,633</b>	<b>3,346,945</b>	<b>1,466,931</b>	<b>658,751</b>	<b>2,964,305</b>

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

(Rp million)

No	Description	June 30, 2022			June 30, 2021		
		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	2,579,950	861,929	4,349,722	3,353,995	1,188,910	2,849,291
2	Additional/reversal allowance for impairment losses during the year (net)	248,852	28,938	248,173	(851,092)	(317,428)	3,895,150
3	Allowance for impairment losses used to cover written off receivables during the year	(20,402)	(38,074)	(1,795,240)	(55,077)	(44,885)	(3,840,343)
4	Other additional (reversal) allowance during the year	2,071	6,374	803,019	1,423	3,547	550,055
	<b>Ending Balance of Allowance for Impairment Losses</b>	<b>2,810,471</b>	<b>859,167</b>	<b>3,605,674</b>	<b>2,449,249</b>	<b>830,144</b>	<b>3,454,153</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

Table 12. Disclosure of Net Receivables Based on Portfolio Categories and Ratings - Bank Stand Alone

(Rp million)															
		June 30, 2022													
	Portfolio Category		Net Receivables											Unrated	Total
		Company Rating	Long Term Rating							Short Term Rating					
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+ (idn) to AA-(idn)	A+ (idn) to A-(idn)	BBB+ (idn) to BBB-(idn)	BB+ (idn) to BB-(idn)	B+ (idn) to B-(idn)	Less than B-(idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)		
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	id A+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		-	-	-	19,542,327	-	-	-	-	-	-	-	22,486,902	42,029,229
2	Receivables on Public Sector Entities	385,556	-	-	-	-	-	-	-	-	-	-	-	11,575,246	11,960,802
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	713,238	164,417	-	171,721	-	-	-	-	-	-	-	-	8,642,223	9,691,599
5	Loans Secured by Residential Property													5,472,686	5,472,686
6	Loans Secured by Commercial Real Estate													1,108,774	1,108,774
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	21,995,418	21,995,418
9	Receivables on Corporate	867,126	273,064	1,362,643	-	-	-	-	-	-	-	-	-	73,342,587	75,845,420
10	Past Due Receivables													482,205	482,205
11	Other Assets													6,677,117	6,677,117
	TOTAL		1,965,920	437,481	1,362,643	19,714,048	-	-	-	-	-	-	-	151,783,158	175,263,250
Portfolio Category		June 30, 2021													
			Net Receivables											Unrated	Total
		Company Rating	Long Term Rating							Short Term Rating					
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+ (idn) to AA-(idn)	A+ (idn) to A-(idn)	BBB+ (idn) to BBB-(idn)	BB+ (idn) to BB-(idn)	B+ (idn) to B-(idn)	Less than B-(idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)		
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	id A+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		-	-	-	29,391,061	-	-	-	-	-	-	-	14,634,808	44,025,869
2	Receivables on Public Sector Entities	476,480	99,816	-	-	-	-	-	-	-	-	-	-	6,722,238	7,298,534
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	1,084,730	259,970	-	179,431	-	-	-	-	-	-	-	-	6,740,840	8,264,971
5	Loans Secured by Residential Property													4,253,942	4,253,942
6	Loans Secured by Commercial Real Estate													1,477,788	1,477,788
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small Business & Retail Portfolio													22,687,321	22,687,321
9	Receivables on Corporate	794,326	464,543	150,515	-	-	-	-	-	-	-	-	-	69,518,973	70,928,357
10	Past Due Receivables													879,103	879,103
11	Other Assets													6,191,512	6,191,512
12	Eksposur di Unit Usaha Syariah *)													-	-
	TOTAL		2,355,536	824,329	150,515	29,570,492	-	-	-	-	-	-	-	133,106,525	166,007,397



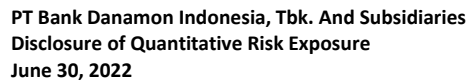
PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

Table 12. Disclosure of Net Receivables Based on Portfolio Categories and Ratings - Consolidated

(Rp million)

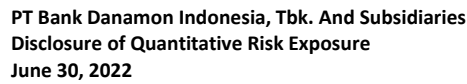
		June 30, 2022														
	Portfolio Category		Net Receivables											Unrated	Total	
		Company Rating	Long Term Rating							Short Term Rating						
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3			
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+ (idn) to AA-(idn)	A+ (idn) to A-(idn)	BBB+ (idn) to BBB-(idn)	BB+ (idn) to BB-(idn)	B+ (idn) to B-(idn)	Less than B-(idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)			
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	idA+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Receivables on Sovereigns		-	-	-	19,542,327	-	-	-	-	-	-	-	-	22,486,902	42,029,229
2	Receivables on Public Sector Entities		385,556	-	-	-	-	-	-	-	-	-	-	-	11,576,121	11,961,677
3	Receivables on Multilateral Development Banks and International Institutions						-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks		713,238	164,417	-	171,721	-	-	-	-	-	-	-	-	9,863,669	10,913,045
5	Loans Secured by Residential Property														5,472,804	5,472,804
6	Loans Secured by Commercial Real Estate														1,108,774	1,108,774
7	Employee/Pensioner Loans														-	-
8	Receivables on Micro, Small Business & Retail Portfolio		0	0	0	0									41,520,959	41,520,959
9	Receivables on Corporate		819,718	273,064	3,028,645	-	-	-	-	-	-	-	-	-	73,008,551	77,129,978
10	Past Due Receivables														622,262	622,262
11	Other Assets														7,436,926	7,436,926
	TOTAL		1,918,512	437,481	3,028,645	19,714,048	-	-	-	-	-	-	-	-	173,096,968	198,195,654

		June 30, 2021														
	Portfolio Category		Net Receivables											Unrated	Total	
		Company Rating	Long Term Rating							Short Term Rating						
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3			
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3			
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	idA+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Receivables on Sovereigns		-	-	-	29,391,061	-	-	-	-	-	-	-	-	14,634,808	44,025,869
2	Receivables on Public Sector Entities		476,480	99,816	-	-	-	-	-	-	-	-	-	-	6,722,878	7,299,174
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks		1,084,730	259,970	-	179,431	-	-	-	-	-	-	-	-	7,855,577	9,379,708
5	Loans Secured by Residential Property														4,254,362	4,254,362
6	Loans Secured by Commercial Real Estate														1,477,788	1,477,788
7	Employee/Pensioner Loans														-	-
8	Receivables on Micro, Small Business & Retail Portfolio														44,287,638	44,287,638
9	Receivables on Corporate		794,326	464,543	150,515	-	-	-	-	-	-	-	-	-	69,454,009	70,863,393
10	Past Due Receivables														1,173,444	1,173,444
11	Other Assets														6,790,701	6,790,701
	TOTAL		2,355,536	824,329	150,515	29,570,492	-	-	-	-	-	-	-	-	156,651,205	189,552,077



(Rp million)

[illegible]



(Rp million)

[illegible]



## PT Bank Danamon Indonesia, Tbk. And Subsidiaries Disclosure of Quantitative Risk Exposure

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, 2022**

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, 2022

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

(Rp million)

No.	Portfolio Category	June 30, 2022						June 30, 2021					
		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	39,094,078	-	-	-	-	39,094,078	40,075,329	-	-	-	-	40,075,329
2	Receivables on Public Sector Entities	11,949,664	-	-	-	-	11,949,664	7,261,832	-	-	-	-	7,261,832
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	8,289,527	22,470	-	-	-	8,267,057	7,615,596	8,057	-	-	-	7,607,539
5	Loans Secured by Residential Property	5,471,892	-	-	-	-	5,471,892	4,253,152	-	-	-	-	4,253,152
6	Loan Secured by Commercial Real Estate	1,108,774	22,470	-	-	-	1,086,304	1,476,738	111,266	-	-	-	1,365,472
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	21,778,838	62,865	-	-	-	21,715,973	22,428,255	50,118	-	-	-	22,378,137
9	Receivables on Corporate	70,459,585	2,069,816	-	-	-	68,389,769	66,266,072	1,500,316	-	-	-	64,765,756
10	Past Due Receivables	482,205	-	-	-	-	482,205	879,103	11	-	-	-	879,092
11	Other Assets	6,677,117	-	-	-	-	6,677,117	6,191,512	-	-	-	-	6,191,512
	<b>Total Exposure on Balance Sheet</b>	<b>165,311,680</b>	<b>2,177,621</b>	-	-	-	<b>163,134,059</b>	<b>156,447,589</b>	<b>1,669,768</b>	-	-	-	<b>154,777,821</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	830,935	-	-	-	-	830,935	214,353	-	-	-	-	214,353
5	Loans Secured by Residential Property	794	-	-	-	-	794	790	-	-	-	-	790
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	1,050	-	-	-	-	1,050
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	216,425	1,624	-	-	-	214,801	242,036	250	-	-	-	241,786
9	Receivables on Corporate	5,273,285	35,275	-	-	-	5,238,010	4,540,316	106,834	-	-	-	4,433,482
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions</b>	<b>6,321,439</b>	<b>36,899</b>	-	-	-	<b>6,284,540</b>	<b>4,998,545</b>	<b>107,084</b>	-	-	-	<b>4,891,461</b>
<b>C</b>	<b>Exposure on Counterparty Credit Risk</b>												
1	Receivables on Sovereigns	2,818,345	-	-	-	-	2,818,345	3,868,192	-	-	-	-	3,868,192
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Counterparty Credit Risk Exposures</b>	<b>2,818,345</b>	-	-	-	-	<b>2,818,345</b>	<b>3,868,192</b>	-	-	-	-	<b>3,868,192</b>
<b>Total (A+B+C)</b>		<b>174,451,464</b>	<b>2,214,520</b>	-	-	-	<b>172,236,944</b>	<b>165,314,326</b>	<b>1,776,852</b>	-	-	-	<b>163,537,474</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

(Rp million)													
No.	Portfolio Category	June 30, 2022						June 30, 2021					
		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	39,094,078	-	-	-	-	39,094,078	40,075,329	-	-	-	-	40,075,329
2	Receivables on Public Sector Entities	11,950,539	-	-	-	-	11,950,539	7,262,472	-	-	-	-	7,262,472
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	9,407,467	22,470	-	-	-	9,384,997	8,512,696	8,057	-	-	-	8,504,639
5	Loans Secured by Residential Property	5,472,010	-	-	-	-	5,472,010	4,253,572	-	-	-	-	4,253,572
6	Loan Secured by Commercial Real Estate	1,108,774	22,470	-	-	-	1,086,304	1,476,738	111,266	-	-	-	1,365,472
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	41,304,379	62,865	-	-	-	41,241,514	44,028,572	50,118	-	-	-	43,978,454
9	Receivables on Corporate	71,744,143	2,069,816	-	-	-	69,674,327	66,201,110	1,500,316	-	-	-	64,700,794
10	Past Due Receivables	622,262	-	-	-	-	622,262	1,173,444	11	-	-	-	1,173,433
11	Other Assets	7,436,926	-	-	-	-	7,436,926	6,790,701	-	-	-	-	6,790,701
	<b>Total Exposure on Balance Sheet</b>	<b>188,140,578</b>	<b>2,177,621</b>	-	-	-	<b>185,962,957</b>	<b>179,774,634</b>	<b>1,669,768</b>	-	-	-	<b>178,104,866</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	830,935	-	-	-	-	830,935	214,353	-	-	-	-	214,353
5	Loans Secured by Residential Property	794	-	-	-	-	794	790	-	-	-	-	790
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	1,050	-	-	-	-	1,050
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	216,425	1,624	-	-	-	214,801	242,036	250	-	-	-	241,786
9	Receivables on Corporate	5,273,285	35,275	-	-	-	5,238,010	4,540,315	106,834	-	-	-	4,433,481
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions</b>	<b>6,321,439</b>	<b>36,899</b>	-	-	-	<b>6,284,540</b>	<b>4,998,544</b>	<b>107,084</b>	-	-	-	<b>4,891,460</b>
<b>C</b>	<b>Exposure on Counterparty Credit Risk</b>												
1	Receivables on Sovereigns	2,818,345	-	-	-	-	2,818,345	3,868,192	-	-	-	-	3,868,192
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Counterparty Credit Risk Exposures</b>	<b>2,818,345</b>	-	-	-	-	<b>2,818,345</b>	<b>3,868,192</b>	-	-	-	-	<b>3,868,192</b>
<b>Total (A+B+C)</b>		<b>197,280,362</b>	<b>2,214,520</b>	-	-	-	<b>195,065,842</b>	<b>188,641,370</b>	<b>1,776,852</b>	-	-	-	<b>186,864,518</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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, 2022			June 30, 2021		
		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	39,094,078	-	-	40,075,329	-	-
	a. Receivables on Indonesia Sovereigns	39,094,078	-	-	40,075,329	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	11,949,664	5,859,165	5,859,165	7,261,832	3,458,027	3,458,027
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	8,289,527	3,356,926	3,345,692	7,615,596	2,933,644	2,929,615
	a. Short Term Receivables	1,748,467	349,693	349,693	1,569,149	313,830	313,830
	b. Long Term Receivables	6,541,059	3,007,233	2,995,998	6,046,447	2,619,814	2,615,785
5	Loans Secured by Residential Property	5,471,892	1,602,352	1,602,352	4,253,152	1,208,461	1,208,461
6	Loan Secured by Commercial Real Estate	1,108,774	1,108,774	1,086,303	1,476,738	1,476,738	1,365,472
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	21,778,838	16,334,128	16,286,979	22,428,255	16,821,191	16,783,603
9	Receivables on Corporate	70,459,585	68,866,111	66,796,295	66,266,072	65,027,602	63,527,286
10	Past Due Receivables	482,205	718,634	718,634	879,103	1,301,954	1,301,938
	a. Loans Secured by Residential Property	9,345	9,345	9,345	33,401	33,401	33,401
	b. In Addition to Loans Secured by Residential Property	472,860	709,289	709,289	845,702	1,268,553	1,268,537
11	Other Assets	6,677,117	-	4,873,741	6,191,512	-	4,626,968
	a. Cash, Gold and Commemorative Coin	2,072,011	-	-	1,859,360	-	-
	b. Investment (in addition to being a deduction factor for capital)	84,173	-	86,113	98,137	-	100,077
	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	80,293	-	80,293	94,257	-	94,257
	c. Fixed Assets and Net Inventory	1,352,411	-	1,352,411	1,473,774	-	1,473,774
	d. Foreclosed Assets	533,389	-	800,084	585,752	-	878,628
	e. Net Interbranch Assets	-	-	-	-	-	-
	f. Others	2,635,133	-	2,635,133	2,174,489	-	2,174,489
TOTAL		165,311,680	97,846,090	100,569,161	156,447,589	92,227,617	95,201,370

2. Disclosure of Commitments/Contingencies Exposure for Off Balance Sheet Transactions (Rp million)							
No.	Portfolio Category	June 30, 2022			June 30, 2021		
		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	830,935	415,467	415,467	214,353	42,871	42,871
	a. Short Term Receivables	-	-	-	214,353	42,871	42,871
	b. Long Term Receivables	830,935	415,467	415,467	-	-	-
5	Loans Secured by Residential Property	794	173	173	790	159	159
6	Loan Secured by Commercial Real Estate	-	-	-	1,050	1,050	1,050
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	216,425	162,318	161,100	242,036	181,527	181,339
9	Receivables on Corporate	5,273,285	5,273,285	5,238,010	4,540,316	4,540,316	4,433,482
10	Past Due Receivables	-	-	-	-	-	-
	a. Loans Secured by Residential Property	-	-	-	-	-	-
	b. In Addition to Loans Secured by Residential Property	-	-	-	-	-	-
TOTAL		6,321,439	5,851,243	5,814,750	4,998,545	4,765,923	4,658,901



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2022**

**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, 2022			June 30, 2021		
		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	2,818,345	-	-	3,868,192	-	-
	a. Receivables on Indonesia Sovereigns	2,818,345	-	-	3,868,192	-	-
	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>2,818,345</b>	<b>-</b>	<b>-</b>	<b>3,868,192</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, 2022 and June 30, 2021.

**5. Disclosure of Securitization Exposures**

There is no exposure of Securitization in June 30, 2022 and June 30, 2021.

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

No.	Portfolio Category	June 30, 2022			June 30, 2021		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
1.	Receivables on Sovereigns	116,806	-	-	82,348	-	-
	a. Receivables on Indonesia Sovereigns	116,806	-	-	82,348	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2.	Receivables on Public Sector Entities	11,138	5,569	5,569	36,702	18,351	18,351
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	571,137	213,696	213,696	435,022	182,424	182,424
	a. Short Term Receivables	239,574	47,915	47,915	116,956	23,391	23,391
	b. Long Term Receivables	331,563	165,782	165,782	318,066	159,033	159,033
5.	Receivables on Micro, Small Business & Retail Portfolio	155	116	116	17,030	12,772	12,772
6.	Receivables on Corporate	112,550	112,550	112,550	121,969	121,969	121,969
7.	Credit Valuation Adjustment risk weighted assets			30,733			35,041
<b>TOTAL</b>		<b>811,786</b>	<b>331,931</b>	<b>362,664</b>	<b>693,071</b>	<b>335,516</b>	<b>370,557</b>

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

		June 30, 2022	June 30, 2021
TOTAL CREDIT RISK RWA	( A )	106,746,575	100,230,828
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 )	106,746,575	100,230,828
TOTAL CAPITAL DEDUCTION FACTOR	( D )	-	-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

1. Disclosure of Asset Exposures in the Balance Sheet (Rp million)							
No.	Portfolio Category	June 30, 2022			June 30, 2021		
		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	39,094,078	-	-	40,075,329	-	-
	a. Receivables on Indonesia Sovereigns	39,094,078	-	-	40,075,329	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	11,950,539	5,859,603	5,859,603	7,262,472	3,458,347	3,458,347
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	9,407,467	3,580,515	3,569,280	8,512,696	3,113,064	3,109,035
	a. Short Term Receivables	2,866,408	573,282	573,282	2,466,249	493,250	493,250
	b. Long Term Receivables	6,541,059	3,007,233	2,995,998	6,046,447	2,619,814	2,615,785
5	Loans Secured by Residential Property	5,472,010	1,602,375	1,602,375	4,253,572	1,208,545	1,208,545
6	Loan Secured by Commercial Real Estate	1,108,774	1,108,774	1,086,303	1,476,738	1,476,738	1,365,472
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	41,304,379	30,978,284	30,931,135	44,028,572	33,021,429	32,983,841
9	Receivables on Corporate	71,744,143	69,355,595	67,285,779	66,201,110	64,745,983	63,245,667
10	Past Due Receivables	622,262	928,717	928,717	1,173,444	1,743,446	1,743,429
	a. Loans Secured by Residential Property	9,352	9,352	9,352	33,441	33,441	33,441
	b. In Addition to Loans Secured by Residential Property	612,910	919,365	919,365	1,140,003	1,710,005	1,709,988
11	Other Assets	7,436,926	-	5,519,941	6,790,701	-	5,103,962
	a. Cash, Gold and Commemorative Coin	2,185,619	-	-	1,981,555	-	-
	b. Investment (in addition to being a deduction factor for capital)	84,173	-	86,113	98,137	-	100,077
	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	80,293	-	80,293	94,257	-	94,257
	c. Fixed Assets and Net Inventory	1,794,698	-	1,794,698	2,000,557	-	2,000,557
	d. Foreclosed Assets	533,389	-	800,084	585,752	-	878,628
	e. Net Interbranch Assets	-	-	-	-	-	-
	f. Others	2,839,046	-	2,839,046	2,124,700	-	2,124,700
TOTAL		188,140,578	113,413,863	116,783,133	179,774,634	108,767,552	112,218,298

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

No.	Portfolio Category	June 30, 2022			June 30, 2021		
		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	830,935	415,467	415,467	214,353	42,871	42,871
	a. Short Term Receivables	-	-	-	214,353	42,871	42,871
	b. Long Term Receivables	830,935	415,467	415,467	-	-	-
5	Loans Secured by Residential Property	794	173	173	790	159	159
6	Loan Secured by Commercial Real Estate	-	-	-	1,050	1,050	1,050
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	216,425	162,318	161,100	242,036	181,527	181,339
9	Receivables on Corporate	5,273,285	5,273,285	5,238,010	4,540,315	4,540,315	4,433,481
10	Past Due Receivables	-	-	-	-	-	-
	a. Loans Secured by Residential Property	-	-	-	-	-	-
	b. In Addition to Loans Secured by Residential Property	-	-	-	-	-	-
TOTAL		6,321,439	5,851,243	5,814,750	4,998,544	4,765,922	4,658,900



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

3. Disclosure of Exposures causing Counterparty Credit Risk (Rp million)							
No.	Portfolio Category	June 30, 2022			June 30, 2021		
		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	2,818,345	-	-	3,868,192	-	-
	a. Receivables on Indonesia Sovereigns	2,818,345	-	-	3,868,192	-	-
	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		2,818,345	-	-	3,868,192	-	-

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, 2022 and June 30, 2021.

5. Eksposur Sekuritisasi

There is no exposure of Securitization in June 30, 2022 and June 30, 2021.

6. Disclosures of Derivative Exposure (Rp million)							
No.	Portfolio Category	June 30, 2022			June 30, 2021		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
1.	Receivables on Sovereigns	116,806	-	-	82,348	-	-
	a. Receivables on Indonesia Sovereigns	116,806	-	-	82,348	-	-
	b. Receivables on Others Sovereigns	-	-	-	-	-	-
2.	Receivables on Public Sector Entities	11,138	5,569	5,569	36,702	18,351	18,351
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	674,643	265,449	265,449	652,659	291,243	291,243
	a. Short Term Receivables	239,574	47,915	47,915	116,956	23,391	23,391
	b. Long Term Receivables	435,069	217,534	217,534	535,703	267,852	267,852
5.	Receivables on Micro, Small Business & Retail Portfolio	155	116	116	17,030	12,772	12,772
6.	Receivables on Corporate	112,550	112,550	112,550	121,968	121,968	121,968
7.	Credit Valuation Adjustment risk weighted assets			48,950			106,576
TOTAL		915,292	383,684	432,634	910,707	444,334	550,910

7. Total Credit Risk Measurement (1+2+3+4+5+6) (Rp million)			
		June 30, 2022	June 30, 2021
TOTAL CREDIT RISK RWA	( A )	123,030,517	117,428,108
RWA CREDIT RISK DEDUCTION FACTOR : Diffirence between General allowance for possible losses on	( B )	-	-
TOTAL CREDIT RISK RWA (A) - (B)	( C )	123,030,517	117,428,108
TOTAL CAPITAL DEDUCTION FACTOR	( D )	-	-



June 30, 2022 (Rp million)

Qualitative Analysis
<p>The Amount of SA-CCR Net Receivables (for derivative) for Bank stand alone at the end of June 2022 (IDR 812 billion) increased compared to June 2021 position (IDR 693 billion). Meanwhile, the amount of SA-CCR RWA ( for derivative) for Bank stand alone at the end of June 2022 (IDR 332 billion) decreased compared to June 2021 position (IDR 335 billion) due to asset class composition in 2022 was dominated by lower risk weight asset class.</p>

June 30, 2022 (Rp million)

Qualitative Analysis	
	<p>The Amount of SA-CCR Net Receivables (for derivative) for consolidated at the end of June 2022 (IDR 915 billion) increased compared to June 2021 position (IDR 911 billion). Meanwhile, the amount of SA-CCR RWA ( for derivative) for consolidated at the end of June 2022 (IDR 384 billion) decreased compared to June 2021 position (IDR 444 billion) due to asset class composition in 2022 was dominated by lower risk weight asset class.</p>





PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

(Rp million)

June 30, 2022		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	811,787	30,733
4	<b>Total based on CVA Capital Charge</b>	<b>811,787</b>	<b>30,733</b>

**Qualitative Analysis**

The Amount of Total RWA based on CVA Capital Charge for Bank stand alone at the end of June 2022 (IDR 31 billion) decreased compared to June 2021 (IDR 35 billion).

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

(Rp million)

June 30, 2022		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	915,292	48,950
4	<b>Total based on CVA Capital Charge</b>	<b>915,292</b>	<b>48,950</b>

**Qualitative Analysis**

The Amount of Total RWA based on CVA Capital Charge Bank Consolidated at the end of June 2022 (IDR 49 billion) decreased compared to June 2021 position (IDR 106 billion).



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

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

June 30, 2022 (Rp million)

<b>Risk Weight</b>	<b>0%</b>	<b>10%</b>	<b>20%</b>	<b>50%</b>	<b>75%</b>	<b>100%</b>	<b>150%</b>	<b>Others</b>	<b>Total Net Receivables</b>
<b>Portfolio Category</b>									
<b>Indonesia</b>									
Receivables on Sovereigns and Central Bank	116,806								116,806
Receivables on Public Sector Entities				11,138					11,138
Receivables on Multilateral Development Banks and International Institutions									-
Receivables on Banks			239,574	331,563					571,137
Receivables on Security Firms									-
Receivables on Corporates						112,550			112,550
Receivables on Micro, Small and Retail Businesses Portfolio					155				155
Other Assets									-
<b>Total</b>	<b>116,806</b>	<b>-</b>	<b>239,574</b>	<b>342,701</b>	<b>155</b>	<b>112,550</b>	<b>-</b>	<b>-</b>	<b>811,787</b>

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

June 30, 2022 (Rp million)

<b>Risk Weight</b>	<b>0%</b>	<b>10%</b>	<b>20%</b>	<b>50%</b>	<b>75%</b>	<b>100%</b>	<b>150%</b>	<b>Others</b>	<b>Total Net Receivables</b>
<b>Portfolio Category</b>									
<b>Indonesia</b>									
Receivables on Sovereigns and Central Bank	116,806								116,806
Receivables on Public Sector Entities				11,138					11,138
Receivables on Multilateral Development Banks and International Institutions									-
Receivables on Banks			239,574	435,069					674,643
Receivables on Security Firms									-
Receivables on Corporates						112,550			112,550
Receivables on Micro, Small and Retail Businesses Portfolio					155				155
Other Assets									-
<b>Total</b>	<b>116,806</b>	<b>-</b>	<b>239,574</b>	<b>446,207</b>	<b>155</b>	<b>112,550</b>	<b>-</b>	<b>-</b>	<b>915,292</b>





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, 2022			
Currency	: IDR			
In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	-3,426,379	-3,111,627	-1,018,767	-732,226
Parallel Down	3,877,309	3,467,617	-680,329	-1,156,790
Steepener	515,792	639,131		
Flattener	-1,279,271	-1,293,335		
Short Rate Up	-2,528,760	-2,412,184		
Short Rate Down	2,669,899	2,478,111		
Maximum Value Negative (Absolute)	3,426,379	3,111,627	1,018,767	1,156,790
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	31,464,998	31,256,383	8,657,663	8,657,663
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	10.89%	9.96%	11.77%	13.36%

Currency	: USD			
In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	-86,554	-98,047	-70,384	-113,519
Parallel Down	90,073	85,993	-189,101	-135,907
Steepener	77,156	88,265		
Flattener	-71,630	-77,303		
Short Rate Up	-100,063	-109,855		
Short Rate Down	97,667	81,909		
Maximum Value Negative (Absolute)	100,063	109,855	189,101	135,907
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	31,464,998	31,256,383	8,657,663	8,657,663
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.32%	0.35%	2.18%	1.57%

Currency	: Combined (IDR & USD)			
In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Maximum Value Negative (Absolute)	3,526,442	3,221,482	1,207,868	1,292,696
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	31,464,998	31,256,383	8,657,663	8,657,663
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	11.21%	10.31%	13.95%	14.93%

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

Name Bank	: P.T. Bank Danamon Tbk (Consolidated)			
Report Position	: June 30, 2022			
Currency	: IDR			
In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	-3,970,243	-3,563,950	-963,434	-669,861
Parallel Down	4,488,816	3,961,467	-737,723	-1,221,486
Steepener	633,985	746,318		
Flattener	-1,513,770	-1,496,455		
Short Rate Up	-2,954,545	-2,772,633		
Short Rate Down	3,127,380	2,851,561		
Maximum Value Negative (Absolute)	3,970,243	3,563,950	963,434	1,221,486
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	39,479,114	38,930,693	16,440,988	16,440,988
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	10.06%	9.15%	5.86%	7.43%

Currency	: USD			
In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	-86,554	-98,047	-70,384	-113,519
Parallel Down	90,073	85,993	-189,101	-135,907
Steepener	77,156	88,265		
Flattener	-71,630	-77,303		
Short Rate Up	-100,063	-109,855		
Short Rate Down	97,667	81,909		
Maximum Value Negative (Absolute)	100,063	109,855	189,101	135,907
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	39,479,114	38,930,693	16,440,988	16,440,988
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.25%	0.28%	1.15%	0.83%

Currency	: Combined (IDR & USD)			
In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Maximum Value Negative (Absolute)	4,070,306	3,673,805	1,152,535	1,357,392
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	39,479,114	38,930,693	16,440,988	16,440,988
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	10.31%	9.44%	7.01%	8.26%



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

# LIQUIDITY RISK

Table 21. Liquidity Adequacy Ratio (LCR) Calculation Report

(Rp million)

No.	Components	INDIVIDUAL				CONSOLIDATED			
		30 June 2022		31 March 2022		30 June 2022		31 March 2022	
		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		55 hari		61 hari		55 hari		61 hari
<b>HIGH QUALITY LIQUID ASSET (HQLA)</b>									
2	Total High Quality Liquid Asset (HQLA)		44,845,671		52,869,321		44,938,179		52,963,143
<b>CASH OUTFLOWS</b>									
7	<b>CASH OUTFLOWS</b>		56,469,285		51,149,599		57,233,845		52,094,357
<b>CASH INFLOWS</b>									
11	<b>CASH INFLOWS</b>	42,373,240	28,650,678	37,152,703	24,349,353	43,980,273	29,579,510	38,819,028	25,308,187
			<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>		44,845,671		52,869,321		44,938,179		52,963,143
13	<b>NET CASH OUTFLOWS</b>		27,818,607		26,800,246		27,654,335		26,786,170
14	<b>LCR (%)</b>		161.21%		197.27%		162.50%		197.73%



Table 22. NSFR Report - Bank Stand Alone

(Rp million)

Komponen ASF	Mar-22					Jun-22				
	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:	45,782,386	-	-	-	45,782,386	46,456,628	-	-	-	46,456,628
2 Capital in Accordance to POJK KPMM	45,782,386	-	-	-	45,782,386	46,456,628	-	-	-	46,456,628
3 Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4 Deposits originating from individual customers and Funding from micro and small business customers:	39,850,343	25,634,919	960,567	-	59,910,214	40,352,482	25,400,149	795,496	-	60,003,184
5 Stable Deposits and Funding	1,776,201	307,288	95,870	-	2,070,391	1,805,990	301,447	89,955	-	2,087,523
6 Less Stable Deposits and Funding	38,074,142	25,327,631	864,697	-	57,839,822	38,546,492	25,098,701	705,541	-	57,915,661
7 Funding originating from corporate customers:	36,445,628	23,674,517	361,884	75,000	20,581,697	40,329,415	17,885,297	395,738	75,000	19,916,169
8 Operational Deposits	21,727,037	-	-	-	10,863,518	25,734,723	-	-	-	12,867,361
9 Other funding originating from corporate customers	14,718,592	23,674,517	361,884	75,000	9,718,179	14,594,692	17,885,297	395,738	75,000	7,048,808
10 Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11 Liabilities and other equities	7,245,249	-	27,487	-	13,743	6,654,294	-	11,613	-	15,713
12 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13 equities and other liabilities that are not included in the above categories	7,245,249	2,565,603	27,487	884,899	13,743	6,654,294	1,375,991	11,613	1,116,183	15,713
14 Total ASF					126,288,040					126,391,694

Komponen RSF	Mar-22					Jun-22				
	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					1,272,107					1,007,030
16 Deposits with other financial institutions for operational purposes	1,496,283	-	-	-	748,142	1,681,959	-	-	-	840,979
17 Loans classified as Current and Special Mention (performing) and marketable securities	-	71,911,257	19,098,867	35,544,915	64,369,909	-	61,381,267	20,767,471	36,623,816	67,418,923
18 to financial institutions guaranteed by HQLA Level 1	-	-	-	-	-	-	-	-	-	-
19 to financial institutions that are not guaranteed with Level 1 HQLA and loans to financial institutions without collateral	-	7,593,132	1,386,468	5,507,495	7,339,699	-	8,053,085	2,533,417	5,169,773	7,644,444
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:	-	62,958,975	16,321,764	22,215,683	50,280,035	-	51,873,179	17,658,555	23,369,890	53,221,483
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	-	404,947	415,402	6,365,973	4,548,057	-	425,331	439,138	6,668,929	4,767,038
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	-	954,202	975,234	1,455,764	2,202,118	-	1,029,673	136,361	1,415,225	1,785,958
25 Assets with interdependent liabilities pairs	-	-	-	-	-	-	-	-	-	-
26 Other Assets:	-	14,315,558	53,724	8,262,270	21,754,196	-	14,171,460	70,651	7,866,947	21,076,811
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		-	0	-	0
30 NSFR derivative liabilities before deduction with variation margin		-	26,237	-	26,237		-	59,038	-	59,038
31 All other assets that are not included in the above categories	-	14,315,558	27,487	8,262,270	21,727,959	0	14,171,460	11612.73533	7,866,947	21,017,773
32 Off Balance Sheet		64,300,983	3,139,788	511,231	251,048		69,751,191	3,258,133	1,015,211	246,517
33 Total RSF					88,395,402					90,590,260
34 Net Stable Funding Ratio (%)					142.87%					139.52%



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

Table 22. NSFR Report - Consolidated

(Rp million)

Komponen ASF	Mar-22					Jun-22				
	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:	45,858,114	-	-	-	45,858,114	46,525,296	-	-	-	46,525,296
2 Capital in Accordance to POJK KPMM	45,858,114	-	-	-	45,858,114	46,525,296	-	-	-	46,525,296
3 Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4 Deposits originating from individual customers and Funding from micro and small business customers:	39,850,343	25,634,919	960,567	0	59,910,214	40,352,482	25,400,149	795,496	0	60,003,184
5 Stable Deposits and Funding	1,776,201	307,288	95,870	-	2,070,391	1,805,990	301,447	89,955	-	2,087,523
6 Less Stable Deposits and Funding	38,074,142	25,327,631	864,697	0	57,839,822	38,546,492	25,098,701	705,541	0	57,915,661
7 Funding originating from corporate customers:	35,008,883	26,873,057	3,326,335	4,909,171	26,898,094	39,294,876	21,242,492	2,553,871	4,956,831	25,877,067
8 Operational Deposits	21,727,037	-	-	-	10,863,518	25,734,723	-	-	-	12,867,361
9 Other funding originating from corporate customers	13,281,847	26,873,057	3,326,335	4,909,171	16,034,576	13,560,153	21,242,492	2,553,871	4,956,831	13,009,705
10 Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11 Liabilities and other equities	6,085,819	-	623,978	-	2,046,513	6,622,907	-	777,056	-	2,102,286
12 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13 equities and other liabilities that are not included in the above categories	6,085,819	4,621,865	623,978	2,619,423	2,046,513	6,622,907	2,617,698	777,056	2,820,034	2,102,286
14 Total ASF					134,712,934					134,507,832

Komponen RSF	Mar-22					Jun-22				
	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					1,272,107					1,007,030
16 Deposits with other financial institutions for operational purposes	3,374,704	-	-	-	1,687,352	2,799,899	-	-	-	1,399,950
17 Loans classified as Current and Special Mention (performing) and marketable securities	-	77,143,800	23,633,973	45,880,718	78,039,167	-	66,250,777	25,582,778	47,483,024	81,491,658
18 to financial institutions guaranteed by HQLA Level 1	-	-	-	-	-	-	-	-	-	-
19 to financial institutions that are not guaranteed with Level 1 HQLA and loans to financial institutions without collateral	-	7,593,132	1,386,468	5,507,495	7,339,699	-	8,053,085	2,533,417	5,169,773	7,644,444
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:	-	68,191,519	20,856,870	32,649,440	64,032,554	-	56,742,689	22,473,861	34,296,205	67,351,259
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	-	404,947	415,402	6,365,973	4,548,057	-	425,331	439,138	6,668,929	4,767,038
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	-	954,202	975,234	1,357,810	2,118,857	-	1,029,673	136,361	1,348,118	1,728,917
25 Assets with interdependent liabilities pairs	-	-	-	-	-	-	-	-	-	-
26 Other Assets:	534,478	6,740,004	406,639	8,593,103	15,396,869	539,463	6,303,681	128,141	8,699,129	14,638,168
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		-	0	-	0
30 NSFR derivative liabilities before deduction with variation margin		8,462	33,737	4,494	46,693		3,256	62,294	58	65,608
31 All other assets that are not included in the above categories	534,478	6,731,543	372,902	8,588,609	15,350,177	539,463	6,300,426	65,848	8,699,071	14,572,560
32 Off Balance Sheet		64,300,983	3,139,788	511,231	251,048		69,751,191	3,258,133	1,015,211	246,517
33 Total RSF					96,646,543					98,783,322
34 Net Stable Funding Ratio (%)					139.39%					136.16%





PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

**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, 2022</b>				
Cash and Cash Equivalent	-	-	2,071,589	2,071,589
Part of the placement with Bank Indonesia that can be withdrawn during stress	-	6,999,257	10,799,750	17,799,007
Securities issued by the Central Government and Bank Indonesia in rupiah and foreign currencies	-	6,153,571	16,579,774	22,733,345
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	-	-	172,554	172,554
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	-	-	-	-
<b>Qualitative Analysis</b>				
At the end of June 2022, 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 6.99 Tn and the Macroprudential Liquidity Buffer (PLM) of IDR 6.15 Tn.				
Overall, the Bank has assets that qualify as HQLA of IDR 42.78 Tn, which is dominated by Securities issued by the Central Government and Bank Indonesia.				



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Disclosure of Quantitative Risk Exposure  
June 30, 2022

OPERATIONAL RISK

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

(Rp million)							
No	Indicator Approach	June 30, 2022			June 30, 2021		
		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	11,474,375	1,721,156	21,514,454	11,638,814	1,745,822	21,822,776

Table 24. Quantitative Exposure of Operational Risks - Consolidated

(Rp million)							
No	Indicator Approach	June 30, 2022			June 30, 2021		
		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	17,888,016	2,683,202	33,540,029	18,230,245	2,734,537	34,181,709