PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Capital and Risk Exposure Publication Report
30 September 2022

Key Metrics - Bank Stand Alone

No	Description	30-Sep-22	30-Jun-22	31-Mar-22	31-Dec-21	30-Sep-21
	Available Capital					
1	Common Equity Tier 1 (CET1)	31,544,874	31,464,998	31,256,383	31,014,115	31,721,384
2	Tier 1	31,544,874	31,464,998	31,256,383	31,014,115	31,721,384
3	Total Capital	32,838,332	32,751,385	32,476,169	32,251,735	32,940,054
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	129,635,493	128,701,868	126,418,725	122,255,943	124,002,606
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.33%	24.45%	24.72%	25.37%	25.58%
6	Tier 1 Ratio (%)	24.33%	24.45%	24.72%	25.37%	25.58%
7	Total Capital Ratio (%)	25.33%	25.45%	25.69%	26.38%	26.56%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total CET1 as buffer requirements (row 8 + row 9 + row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 component for buffer	16.33%	16.45%	16.69%	17.38%	17.56%
	Basel III leverage ratio					
13	Total Exposure	176,181,544	179,884,254	181,106,345	177,529,796	173,182,004
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.90%	17.49%	17.26%	17.47%	18.32%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.90%	17.49%	17.26%	17.47%	18.32%
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 (%)	17.55%	16.71%	17.89%	17.57%	18.02%
14d	Leverage Ratio, excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%)	17.55%	16.71%	17.89%	17.57%	18.02%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	43,690,961	44,845,671	52,869,321	46,261,467	48,974,413
16	Total net cash outflow	27,905,324	27,818,607	26,800,246	24,905,018	25,516,531
17	LCR ratio (%)	156.57%	161.21%	197.27%	185.75%	191.93%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	123,552,866	126,391,694	126,288,040	123,381,969	121,972,873
19	Total required stable funding	92,746,066	90,590,260	88,395,402	85,598,106	84,822,504
20	NSFR ratio	133.22%	139.52%	142.87%	144.14%	143.80%

PT Bank Danamon Indonesia, Tbk. and Subsidiaries
Capital and Risk Exposure Publication Report
30 September 2022

Key Metrics - Consolidated

No	Description	30-Sep-22	30-Jun-22	31-Mar-22	31-Dec-21	30-Sep-21
	Available Capital					
1	Common Equity Tier 1 (CET1)	40,011,627	39,479,114	38,930,693	38,974,429	39,103,781
2	Tier 1	40,011,627	39,479,114	38,930,693	38,974,429	39,103,781
3	Total Capital	41,369,440	40,834,169	40,226,207	40,275,907	40,385,159
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	157,718,491	157,011,978	154,728,780	150,731,797	152,838,420
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.37%	25.14%	25.16%	25.86%	25.59%
6	Tier 1 Ratio (%)	25.37%	25.14%	25.16%	25.86%	25.59%
7	Total Capital Ratio (%)	26.23%	26.01%	26.00%	26.72%	26.42%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total CET1 as buffer requirements (row 8 + row 9 + row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 component for buffer	17.23%	17.01%	17.00%	17.72%	17.42%
	Basel III leverage ratio					
13	Total Exposure	197,968,592	201,574,565	202,935,682	199,197,996	195,161,285
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	20.21%	19.59%	19.18%	19.57%	20.04%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	20.21%	19.59%	19.18%	19.57%	20.04%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%)	19.85%	18.80%	19.81%	19.67%	19.75%
14d	Leverage Ratio, excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%)	19.85%	18.80%	19.81%	19.67%	19.75%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	43,776,735	44,938,179	52,963,143	46,364,100	49,078,395
16	Total net cash outflow	28,276,908	27,654,335	26,786,170	24,797,359	25,868,244
17	LCR ratio (%)	154.81%	162.50%	197.73%	186.97%	189.72%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	131,144,605	134,507,832	134,712,934	131,196,107	131,060,348
19	Total required stable funding	100,689,095	98,783,322	96,646,543	93,260,999	93,227,512
20	NSFR ratio	130.25%	136.16%	139.39%	140.68%	140.58%