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

Key Metrics - Bank Stand Alone

(Rp in Million)

No	Description	31-Dec-22	30-Sep-22	30-Jun-22	31-Mar-22	31-Dec-21*
	Available Capital					
1	Common Equity Tier 1 (CET1)	32,209,649	31,544,874	31,464,998	31,256,383	31,099,890
2	Tier 1	32,209,649	31,544,874	31,464,998	31,256,383	31,099,890
3	Total Capital	33,553,897	32,838,332	32,751,385	32,476,169	32,338,057
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	132,389,590	129,635,493	128,701,868	126,418,725	122,255,943
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.33%	24.33%	24.45%	24.72%	25.44%
6	Tier 1 Ratio (%)	24.33%	24.33%	24.45%	24.72%	25.44%
7	Total Capital Ratio (%)	25.34%	25.33%	25.45%	25.69%	26.45%
	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	16.34%	16.33%	16.45%	16.69%	17.45%
	Basel III leverage ratio					
13	Total Exposure	185,143,103	176,181,544	179,884,254	181,106,345	177,529,796
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.40%	17.90%	17.49%	17.26%	17.47%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.40%	17.90%	17.49%	17.26%	17.47%
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 (%)	17.48%	17.55%	16.71%	17.89%	17.57%
14d	Leverage Ratio, excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%)	17.48%	17.55%	16.71%	17.89%	17.57%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	43,710,732	43,690,961	44,845,671	52,869,321	46,261,467
16	Total net cash outflow	28,816,829	27,905,324	27,818,607	26,800,246	24,905,018
17	LCR ratio (%)	151,68%	156,57%	161.21%	197,27%	185,75%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	128,663,845	123,552,866	126,391,694	126,288,040	123,381,969
19	Total required stable funding	95,884,853	92,746,066	90,590,260	88,395,402	85,598,106
20	NSFR ratio	134,19%	133,22%	139,52%	142,87%	144,14%

* Restated

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Key Metrics - Consolidated

(Rp in Million)

No	Description	31-Dec-22	30-Sep-22	30-Jun-22	31-Mar-22	31-Dec-21*
	Available Capital					
1	Common Equity Tier 1 (CET1)	41,211,393	40,011,627	39,479,114	38,930,693	39,131,607
2	Tier 1	41,211,393	40,011,627	39,479,114	38,930,693	39,131,607
3	Total Capital	42,631,755	41,369,440	40,834,169	40,226,207	40,433,085
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	161,838,210	157,718,491	157,011,978	154,728,780	150,731,797
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.46%	25.37%	25.14%	25.16%	25.96%
6	Tier 1 Ratio (%)	25.46%	25.37%	25.14%	25.16%	25.96%
7	Total Capital Ratio (%)	26.34%	26.23%	26.01%	26.00%	26.82%
	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	17.34%	17.23%	17.01%	17.00%	17.82%
	Basel III leverage ratio					
13	Total Exposure	208,211,092	197,968,592	201,574,565	202,935,682	199,197,996
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	19.79%	20.21%	19.59%	19.18%	19.57%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	19.79%	20.21%	19.59%	19.18%	19.57%
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 (%)	19.88%	19.85%	18.80%	19.81%	19.67%
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 (%)	19.88%	19.85%	18.80%	19.81%	19.67%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	43,793,025	43,776,735	44,938,179	52,963,143	46,364,100
16	Total net cash outflow	28,718,071	28,276,908	27,654,335	26,786,170	24,797,359
17	LCR ratio (%)	152,49%	154,81%	162,50%	197,73%	186,97%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	136,232,194	131,144,605	134,507,832	134,712,934	131,196,107
19	Total required stable funding	104,359,374	100,689,095	98,783,322	96,646,543	93,260,999
20	NSFR ratio	130,54%	130,25%	136,16%	139,39%	140,68%

* Restated