



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2023

GENERAL RISK

Key Metrics (KM1) - Individual

(Rp million)						
No	Description	Jun 30, 2023	Mar 31, 2023	Des 31, 2022	Sep 30, 2022	Jun 30, 2022
	Available Capital					
1	Common Equity Tier 1 (CET1)	33.010.398	31.580.812	32.209.649	31.544.874	31.464.998
2	Tier 1	33.010.398	31.580.812	32.209.649	31.544.874	31.464.998
3	Total Capital	34.481.904	32.962.177	33.553.897	32.838.332	32.751.385
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	131.192.215	125.958.237	132.389.590	129.635.493	128.701.868
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25,16%	25,07%	24,33%	24,33%	24,45%
6	Tier 1 Ratio (%)	25,16%	25,07%	24,33%	24,33%	24,45%
7	Total Capital Ratio (%)	26,28%	26,17%	25,34%	25,33%	25,45%
	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	17,28%	17,17%	16,34%	16,33%	16,45%
	Basel III leverage ratio					
13	Total Exposure	188.590.512	189.650.967	185.143.103	176.181.544	179.884.254
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17,51%	16,65%	17,40%	17,90%	17,49%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17,51%	16,65%	17,40%	17,90%	17,49%
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 (%).	17,51%	16,57%	17,48%	17,55%	16,71%
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 (%).	17,51%	16,57%	17,48%	17,55%	16,71%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	40,831,146	42.308.686	43.710.732	43.690.961	44.845.671
16	Total net cash outflow	27.713.316	27.615.038	28.816.829	27.905.324	27.818.607
17	LCR ratio (%)	147,33%	153,21%	151,68%	156,57%	161,21%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	131.347.326	128.487.690	128.663.845	123.552.866	126.391.694
19	Total required stable funding	105.076.688	99.017.769	95.884.853	92.746.066	90.590.260
20	NSFR ratio	125,00%	129,76%	134,19%	133,22%	139,52%



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GENERAL RISK

Key Metrics (KM1) - Consolidated

(Rp million)						
No	Description	Jun 30, 2023	Mar 31, 2023	Des 31, 2022	Sep 30, 2022	Jun 30, 2022
	Available Capital					
1	Common Equity Tier 1 (CET1)	41.908.622	40.979.327	41.211.393	40.011.627	39.479.114
2	Tier 1	41.908.622	40.979.327	41.211.393	40.011.627	39.479.114
3	Total Capital	43.470.127	42.448.069	42.631.755	41.369.440	40.834.169
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	154.284.696	148.739.445	161.838.210	157.718.491	157.011.978
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	27,16%	27,55%	25,46%	25,37%	25,14%
6	Tier 1 Ratio (%)	27,16%	27,55%	25,46%	25,37%	25,14%
7	Total Capital Ratio (%)	28,18%	28,54%	26,34%	26,23%	26,01%
	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	19,18%	19,54%	17,34%	17,23%	17,01%
	Basel III leverage ratio					
13	Total Exposure	214.766.853	215.733.409	208.211.092	197.968.592	201.574.565
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	19,51%	19,00%	19,79%	20,21%	19,59%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	19,51%	19,00%	19,79%	20,21%	19,59%
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 (%).	19,52%	18,91%	19,88%	19,85%	18,80%
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 (%).	19,52%	18,91%	19,88%	19,85%	18,80%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	40.916.478	42.383.507	43.793.025	43.776.735	44.938.179
16	Total net cash outflow	27.973.216	27.908.017	28.718.071	28.276.908	27.654.335
17	LCR ratio (%)	146,27%	151,87%	152,49%	154,81%	162,50%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	142.246.114	137.848.896	136.232.194	131.144.605	134.507.832
19	Total required stable funding	116.170.972	109.701.442	104.359.374	100.689.095	98.783.322
20	NSFR ratio	122,45%	125,66%	130,54%	130,25%	136,16%

REPORT OF TOTAL EXPOSURE USED IN LEVERAGE RATIO

Bank Name : PT Bank Danamon Indonesia, Tbk

Report Position : 06 / 2023

(in million rupiah)

No	Information	Total	
		Individual	Consolidated
1	Total assets on the balance sheet in published financial statements (gross value before deducting impairment provision)	194.083.775	213.062.652
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	1.334.500	1.336.179
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	14.846.811	14.846.810
11	Prudent valuation adjustments in form of capital deduction factor and impairment	(21.674.574)	(14.478.788)
12	Other adjustments		-
13	Total exposure in Leverage Ratio Calculation	188.590.512	214.766.853

REPORT OF LEVERAGE RATIO CALCULATION

Bank Name : PT Bank Danamon Indonesia, Tbk

Report Position : 06 / 2023

(in million rupiah)

Information		Individual		Consolidated	
		30 June 2023	31 March 2023	30 June 2023	31 March 2023
On Balance Sheet Exposure					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) (gross value before deducting impairment provision)	191.219.417	191.209.908	210.196.122	209.480.722
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)	(7.430.040)	(7.050.618)	(9.128.542)	(8.657.343)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14.244.534)	(14.870.625)	(5.350.246)	(5.472.110)
7	Total on-balance sheet exposures	169.544.843	169.288.665	195.717.334	195.351.269
Derivative Exposure					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	392.546	785.387	395.587	794.984
9	Add-on amounts for potential future exposure associated with all derivatives transactions	1.222.344	1.254.380	1.223.154	1.264.622
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	Total derivative exposures	1.614.890	2.039.767	1.618.741	2.059.606
Securities financing transaction exposures					
14	Gross SFT Assets	2.583.968	2.124.998	2.583.968	2.124.997
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	-	-	-	-
17	Agent transaction exposures	-	-	-	-
18	Total securities financing transaction exposures	2.583.968	2.124.998	2.583.968	2.124.997
Other off-balance sheet exposures					
19	Off-balance sheet exposure at gross notional amount	82.480.061	98.822.988	82.480.061	98.822.988
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(67.544.250)	(82.527.489)	(67.544.250)	(82.527.489)
21	(Impairment provision for off balance sheet inline with accounting standard)	(89.000)	(97.962)	(89.001)	(97.962)
22	Off-balance sheet items	14.846.811	16.197.537	14.846.810	16.197.537
Capital and Total Exposure					
23	Tier 1 Capital	33.014.333	31.580.812	41.908.622	40.979.327
24	Total Exposure	188.590.512	189.650.967	214.766.853	215.733.409

(in million rupiah)

Information		Individual		Consolidated	
		30 June 2023	31 March 2023	30 June 2023	31 March 2023
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	17,51%	16,65%	19,51%	19,00%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	17,51%	16,65%	19,51%	19,00%
26	National minimum leverage ratio requirement	3,00%	3,00%	3,00%	3,00%
27	Applicable leverage buffers	N/A	N/A	N/A	N/A
Disclosures of mean values					
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	2.523.728	3.076.419	2.523.728	3.076.419
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	2.583.968	2.124.998	2.583.968	2.124.997
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)	188.530.272	190.602.388	214.706.613	216.684.831
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)	188.530.272	190.602.388	214.706.613	216.684.831
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)	17,51%	16,57%	19,52%	18,91%
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)	17,51%	16,57%	19,52%	18,91%
Qualitative Analysis					

CAPITAL RISK

Capital Composition (CC1)

June 30, 2023		(Rp million)		
	Component	Bank	Konsolidasi	No. Ref. yang berasal dari Neraca Publikasi
	Common Equity Tier 1 capital: instruments and reserves			
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	32.840.766	32.840.766	d + e + f
3	Accumulated other comprehensive income (and other reserves)	536.390	536.390	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	Common Equity Tier 1 capital before regulatory adjustments	47.358.704	47.358.704	
	Common Equity Tier 1 capital: regulatory adjustments			
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)	(534.621)	(645.099)	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	(99.836)	(99.836)	
26c	Deferred tax assets	(2.286.477)	(2.677.178)	n
26d	Investments	(11.427.372)	(953.437)	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	Total regulatory adjustments to Common Equity Tier 1	(14.348.306)	(5.450.082)	
29	Common Equity Tier 1 capital (CET1)	33.010.398	41.908.622	
	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	-	-	
35	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	
36	Additional Tier 1 capital before regulatory adjustments	-	-	
	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	Total regulatory adjustments to Additional Tier 1 capital	-	-	
44	Additional Tier 1 capital (AT1)	-	-	
45	Tier 1 capital (T1 = CET1 + AT1)	33.010.398	41.908.622	

CAPITAL RISK

Capital Composition (CC1)

June 30, 2023

(Rp million)

	Component	Bank	Konsolidasi	No. Ref. yang berasal dari Neraca Publikasi
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2.083	2.083	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	-	-	
49	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	
50	Provisions	1.469.423	1.559.422	
51	Tier 2 capital before regulatory adjustments	1.471.506	1.561.505	
	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	Total regulatory adjustments to Tier 2 capital	-	-	
58	Tier 2 capital (T2)	1.471.506	1.561.505	
59	Total capital (TC = T1 + T2)	34.481.904	43.470.127	
60	Total risk weighted assets	131.192.215	154.285.282	
	Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	25,16%	27,16%	
62	Tier 1 (as a percentage of risk weighted assets)	25,16%	27,16%	
63	Total capital (as a percentage of risk weighted assets)	26,28%	28,18%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital con	3,50%	3,50%	
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	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	17,28%	19,18%	
	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 entitie	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, 2023

Capital Reconciliation (CC2)

June 30, 2023

(Rp million)

No	Accounts	Bank	Consolidated	Ref. No.
	ASSETS			
1	Cash	2.093.249	2.227.985	
2	Placements with Bank Indonesia	8.039.356	8.039.356	
3	Placements with other banks	3.784.833	4.311.276	
4	Spot and derivative receivables	280.390	282.562	
5	Marketable securities owned	21.524.749	21.478.249	
6	Securities sold under repurchase agreements (repo)	-	-	
7	Securities purchased under resale agreements (reverse repo)	2.527.518	2.527.518	
8	Acceptance receivables	1.820.243	1.820.243	
9	Loans	121.687.591	120.620.924	
10	Sharia financing	11.243.462	11.243.462	
11	Consumer financing receivables	-	26.301.412	
	Allowance for impairment losses on consumer financing receivables -/-	-	(1.661.064)	
12	Investments			
	a. Calculated as capital deduction factor	11.427.372	953.437	o
	b. Not calculated as capital deduction factor	83.846	83.847	
13	Other financial assets	1.338.456	1.424.196	
14	Allowance for impairment losses on financial assets -/-			
	a. Marketable securities	(209.610)	(209.610)	
	b. Loans	(7.211.581)	(7.249.019)	
	c. Others	(8.849)	(8.849)	
15	Intangible assets			
	a. Goodwill	-	1.906.684	j
	b. Other Intangible assets	2.364.832	2.888.952	i
	Accumulated amortisation on intangible assets -/-			
	a. Goodwill	-	(832.152)	k
	b. Other Intangible assets	(1.830.211)	(2.243.853)	m
16	Fixed assets and equipment	4.116.799	5.393.691	
	Accumulated depreciation of fixed assets and equipment -/-	(2.652.505)	(3.482.151)	
17	Non earning asset			
	a. Idle properties	66.241	66.241	
	b. Foreclosed assets	478.507	478.507	
	c. Suspense accounts	-	-	
	d. Interbranch assets	-	-	
18	Leased receivables	-	1.074.691	
19	Other assets			
	a. Deferred tax assets calculated as capital deduction factor	2.286.477	2.677.178	n
	b. Other assets not calculated as capital deduction factor	3.402.570	3.820.397	
	Total Assets	186.653.735	203.934.110	



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2023

Capital Reconciliation (CC2)

June 30, 2023

(Rp million)

No	Accounts	Bank	Consolidated	Ref. No.
	LIABILITIES & EQUITY			
1	Current accounts	26.323.919	25.386.231	
2	Savings	43.899.769	43.899.769	
3	Time deposits	55.717.000	55.717.000	
4	E-money	-	-	
5	Loans from Bank Indonesia	-	-	
6	Borrowings from other banks	2.284.104	2.284.104	
7	Spot and derivative / forward liabilities	260.955	260.955	
8	Securities sold under repurchase agreements (repo)	-	-	
9	Acceptance payables	1.820.243	1.820.243	
10	Marketable securities issued	-	4.432.002	
11	Borrowings			
	a. Can be calculated in the capital component	2.083	2.083	p
	b. Can not be calculated in the capital component	22.917	9.410.938	
12	Security deposits	9.503	9.503	
13	Interbranch liabilities	-	-	
14	Other liabilities	8.982.029	12.741.734	
15	Minority interest	-	638.335	
	Total Liabilities	139.322.522	156.602.897	
16	Issued and fully paid capital			
	a. Authorized capital	10.000.000	10.000.000	a
	b. Unpaid capital -/-	(4.004.423)	(4.004.423)	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	72.999	72.999	g
	ii. Can not be calculated in the capital component	(72.791)	(72.791)	
	b. Losses			
	i. Can be calculated in the capital component	(65.646)	(65.646)	h
	ii. Can not be calculated in the capital component	37.058	37.058	
19	Reserves			
	a. General reserves	529.037	529.037	i
	b. Specific reserves	-	-	
20	Retained earnings			
	a. Previous years	32.488.921	32.488.921	d
	b. Current year			
	i. Can be calculated in the capital component	1.507.665	1.507.665	e
	ii. Can not be calculated in the capital component	-	-	
	c. Dividend paid	(1.155.820)	(1.155.820)	f
	Total Equity Attributable to Equity Holders of The Parent Equity	47.331.213	47.331.213	
	Total Equity	47.331.213	47.331.213	
	Total Liabilities and Equity	186.653.735	203.934.110	



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

June 30, 2023

No	Description	Qualitative/Quantitative Information	
		(1)	(2)
1	Issuer	PT Bank Danamon Indonesia Tbk	PT Bank Danamon Indonesia Tbk
2	Identification Number	Exchange Code : BDMNISIN : ID1000094204	N/A
3	Legal applied	Indonesian Law	Indonesian Law
3a	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	2.083
9	Par Value of the instrument (in millions IDR)	5.995.577	25.000
10	Accounting Classification	Equity	Liability - Amortized cost
11	Publication Date	STOCK SERIE A • Initial Public Offering on December 8, 1989 of 12,000,000 shares - par value per share of Rp 1,000. • Founders' shares of 22,400,000 sheet. • Bonus shares from additional paid-in capital capitalisation of 34,400,000 shares in 1992. • 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. • Bonus shares from additional paid-in capital capitalisation of 112,000,000 shares - par value per share of Rp 1,000 in 1995. • 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. • Founders' shares of 155,200,000 shares in 1996. • 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. • 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. • 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.	Loan proceed received on 4 December 2018
		STOCK SERIE B • 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. • Shares issued in order to merger with PDFCI of 45,375,000,000 shares - par value per share of Rp 5 in 1999. • Shares issued in order to merger with Bank Tiara of 35,557,200,000 shares - par value per share of Rp 5 in 2000. • 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. • 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. • 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. • 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. • 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. • 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. • 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.	



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2023

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

June 30, 2023

No	Description	Qualitative/Quantitative Information	
		(1)	(2)
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	Cumulative dan 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) Regulators decide that Debtor's business continuity is potential interrupted
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	N/A
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 o	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 regulations in Indonesia when liquidation is done
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
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
June 30, 2023

Disclosure of Credit Quality Assets (CR1)

1) Individual

(Rp million)

		Gross Carrying Amount		Allowance for Impairment Losses	Allowance for Impairment Losses		Allowance for Impairment Losses (IRB Approach)	Net Exposure (a+b-c)
		Past Due Receivables	Non Past Due Receivables		Stage 2 and Stage 3	Stage 1		
		a	b		d	e	f	g
1	Loans	3.764.952	129.166.101	7.211.581	5.624.552	1.587.029		125.719.472
2	Marketable Securities	-	19.750.552	209.610	205.259	4.351		19.540.942
3	Administrative Account	-	12.148.699	21.917	5.272	16.645		12.126.782
4	Total	3.764.952	161.065.352	7.443.108	5.835.083	1.608.025		157.387.196

2) Bank Consolidated with Subsidiaries

(Rp million)

		Gross Carrying Amount		Allowance for Impairment Losses	Allowance for Impairment Losses		Allowance for Impairment Losses (IRB Approach)	Net Exposure (a+b-c)
		Past Due Receivables	Non Past Due Receivables		Stage 2 and Stage 3	Stage 1		
		a	b		d	e	f	g
1	Loans	4.194.492	155.045.998	8.910.083	6.082.226	2.827.857		150.330.407
2	Marketable Securities	-	19.704.352	209.610	205.259	4.351		19.494.742
3	Administrative Account	-	12.148.699	21.917	5.272	16.645		12.126.782
4	Total	4.194.492	186.899.049	9.141.610	6.292.757	2.848.853		181.951.931

3) Additional Disclosures

Gross Carrying amount as the carrying value in the financial statements before taking into account loan loss provision, without considering CCF and CRM techniques.

"Past Due Receivables" refer to the portfolio category of past due receivables as mentioned in SE OJK No. 24/03/2021, while "Receivables other than past due" are all receivables that not included in Past Due Receivables.



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
June 30, 2023

Disclosure of Overdue Credit and Marketable Securities Mutation (CR2)

1) Individual

(Rp million)

		a
1	Past due Loans and Marketable Securities in the last reporting period	2.341.697
2	Past due Loans and Marketable Securities since the last reporting period	2.527.080
3	Loans and Marketable Securities that does not become "past due receivables"	59.966
4	Write Off	1.219.379
5	Other changes	175.520
6	Past due Loans and Marketable Securities in Current Reporting Period (1+2-3-4+5)	3.764.952

2) Bank Consolidated with Subsidiaries

(Rp million)

		a
1	Past due Loans and Marketable Securities in the last reporting period	2.684.541
2	Past due Loans and Marketable Securities since the last reporting period	2.934.841
3	Loans and Marketable Securities that does not become "past due receivables"	86.085
4	Write Off	1.799.576
5	Other changes	460.771
6	Past due Loans and Marketable Securities in Current Reporting Period (1+2-3-4+5)	4.194.492

3) Additional Disclosures

Past Due Receivables refers to the category of past due receivables portfolio in SEOJK No. 24/03/2021 regarding the calculation of Risk Weighted Assets for Credit Risk, but does not consider Impairment of Loss Provision



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
June 30, 2023

Quantitative Disclosure on Credit Risk Mitigation Techniques (CRM) - (CR3)

1) Individual

(Rp million)

		Receivables Not Secured by CRM Technique	Receivables Secured by CRM Technique	Receivables Secured by Collateral	Receivables Secured by Guarantee, Guarantor and Credit Insurance	Receivables Secured by Credit Derivatives
		a	b	c	d	e
1	Loan	121.558.912	4.160.560	4.160.560	-	
2	Marketable Securities	19.540.942	-	-	-	
3	Total	141.099.854	4.160.560	4.160.560	-	
4	Past Due Loans and Marketable Securities	243.076	-	-	-	

2) Bank Consolidated with Subsidiaries

(Rp million)

		Receivables Not Secured by CRM Technique	Receivables Secured by CRM Technique	Receivables Secured by Collateral	Receivables Secured by Guarantee, Guarantor and Credit Insurance	Receivables Secured by Credit Derivatives
		a	b	c	d	e
1	Loan	146.169.846	4.160.560	4.160.560	-	
2	Marketable Securities	19.494.742	-	-	-	
3	Total	165.664.588	4.160.560	4.160.560	-	
4	Past Due Loans and Marketable Securities	386.157	-	-	-	

3) Additional Disclosures

Bank applied collateral CRM Techniques with a simple approach in accordance with SEOJK No. 24/SEOJK.03/2021



Disclosure of Credit Risk Exposure and Impact of Credit Risk Mitigation Techniques (CRM) - (CR4)

1) Individual

(Rp million)

Portfolio Categories		Net Receivables Before the Application of FKK and CRM Techniques		Net Receivables After the application of FKK and CRM Technique		RWA and Average Risk Weighting	
		Statement of Financial Position	Administrative Account (TRA)	Statement of Financial Position	Administrative Account (TRA)	RWA	Average of Risk Weight (e/(c+d))
		a	b	c	d	e	f
01	Receivables on Sovereigns	28.485.178	2.575.000	28.485.178	580.000	-	0.00%
02	Receivables on Public Sector Entities	7.653.822	1.672.747	7.653.822	167.275	3.851.575	49.25%
03	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	0.00%
04	Receivables on Banks	14.214.150	2.928.742	14.168.491	648.041	6.371.328	43.00%
	Receivables to Securities Companies and Other Financial Institutions	8.079.343	3.207.219	8.079.343	426.318	3.738.188	43.95%
05	Receivables Covered Bonds	-	-	-	-	-	0.00%
06	Receivables on Corporate - General Corporation Exposure	46.738.662	53.029.755	44.444.695	10.498.998	53.984.877	98.25%
	Receivables to securities companies and other financial institutions	-	-	-	-	-	0.00%
	Special Financing Exposure	-	-	-	-	-	0.00%
07	Mandatory Government Administration, Defense, and Social Security	83.846	-	83.846	-	209.615	250.00%
08	Receivables on Micro, Small Business & Retail Portfolio	27.404.735	8.651.482	27.235.564	1.348.106	21.475.448	75.13%
09	Loans Secured by Property	-	-	-	-	-	0.00%
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	16.420.789	1.721.543	16.385.002	172.647	9.358.218	56.52%
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow	10.068	10.279	10.068	1.028	11.650	104.99%
	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flow	17.309.364	8.644.147	17.147.440	862.893	15.254.069	84.70%
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow	156.306	23.199	156.306	2.320	195.937	123.52%
	Land Procurement, Tillage, and/or Construction Credit	-	-	-	-	-	0.00%
10	Past Due Receivables	334.672	5.064	334.672	506	410.062	122.34%
11	Other Assets	6.091.759	-	6.091.759	-	4.237.764	69.57%
	Total	172.982.694	82.469.177	170.276.186	14.708.132	119.098.731	

- 1) Represents receivables included in the scope of the portfolio category of receivables to securities companies and other financial service institutions as Appendix A of SEOJK no 24 /SEOJK.03/2021.
2) Represents receivables that fall within the scope of the portfolio category of receivables to corporations - general corporate exposures as Appendix A of SEOJK no 24 /SEOJK.03/2021 (excluding number 3) and number 4)).
3) Represents receivables from securities companies and other financial service institutions that are not categorized as portfolio as shown in point 1).
4) Represent for the receivables that fall within the scope of the category of receivables to corporations - special financing exposures (with and without rating) as Appendix A of SEOJK no 24 /SEOJK.03/2021.



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
June 30, 2023

Disclosure of Credit Risk Exposure and Impact of Credit Risk Mitigation Techniques (CRM) - (CR4)

2) Bank Consolidated with Subsidiaries

(Rp million)

Portfolio Categories		Net Receivables Before the Application of FKK and MRK Techniques		Net Receivables After the application of FKK and MRK Technique		RWA and Average Risk Weighting	
		Statement of Financial Position	Administrative Account (TRA)	Statement of Financial Position	Administrative Account (TRA)	RWA	Average of Risk Weight (e/(c+d))
		a	b	c	d	e	f
01	Receivables on Sovereigns	28.485.178	2.575.000	28.485.178	580.000	-	0.00%
02	Receivables on Public Sector Entities	7.654.497	1.672.747	7.654.497	167.275	3.851.912	49.25%
03	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	0.00%
04	Receivables on Banks	14.744.443	2.928.742	14.698.785	648.041	6.478.157	42.21%
	Receivables to Securities Companies and Other Financial Institutions	6.963.570	3.207.219	6.963.570	426.318	3.301.203	44.67%
05	Receivables Covered Bonds	-	-	-	-	-	0.00%
06	Receivables on Corporate - General Corporation Exposure	47.675.541	53.029.755	45.381.574	10.498.998	54.775.522	98.02%
	Receivables to securities companies and other financial institutions	-	-	-	-	-	0.00%
	Special Financing Exposure	-	-	-	-	-	0.00%
07	Mandatory Government Administration, Defense, and Social Security	83.846	-	83.846	-	209.615	250.00%
08	Receivables on Micro, Small Business & Retail Portfolio	53.242.146	8.651.482	53.072.974	1.348.106	41.203.917	75.71%
09	Loans Secured by Property	-	-	-	-	-	0.00%
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	16.420.789	1.721.543	16.385.002	172.647	9.358.218	56.52%
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow	10.068	10.279	10.068	1.028	11.650	104.99%
	Commercial Property Backed Loans whose Payments Are Not Material Dependent on Property Cash Flow	17.309.364	8.644.147	17.147.440	862.893	15.254.069	84.70%
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow	156.306	23.199	156.306	2.320	195.937	123.52%
	Land Procurement, Tillage, and/or Construction Credit	-	-	-	-	-	0.00%
10	Past Due Receivables	478.137	5.064	478.137	506	569.242	118.93%
11	Other Assets	7.180.221	-	7.180.221	-	5.191.490	72.30%
	Total	200.404.106	82.469.177	197.697.598	14.708.132	140.400.932	

- 1) Represents receivables included in the scope of the portfolio category of receivables to securities companies and other financial service institutions as Appendix A of SEOJK no 24 /SEOJK.03/2021.
2) Represents receivables that fall within the scope of the portfolio category of receivables to corporations - general corporate exposures as Appendix A of SEOJK no 24 /SEOJK.03/2021 (excluding number 3) and number 4)).
3) Represents receivables from securities companies and other financial service institutions that are not categorized as portfolio as shown in point 1).
4) Represent for the receivables that fall within the scope of the category of receivables to corporations - special financing exposures (with and without rating) as Appendix A of SEOJK no 24 /SEOJK.03/2021.

3) Additional Disclosures

Bank applied collateral CRM Techniques with a simple approach in accordance with SEOJK No. 24/SEOJK.03/2021

1) Individual

Portfolio Categories		0%			20%			50%			100%			150%			Other		Total Net Receivables After FKKMRK													
01	Receivables on Sovereigns	29,065.178			-			-			-			-			-		29,065.178													
Portfolio Categories		20%			50%			100%			150%			Other		Total Net Receivables After FKKMRK																
02	Receivables on Public Sector Entities	196.577			7,624.520			-			-			-		7,821.097																
Portfolio Categories		0%			20%			30%			50%			100%			150%		Other		Total Net Receivables After FKKMRK											
03	Receivables on Multilateral Development Banks and International Institutions	-			-			-			-			-			-		-													
Portfolio Categories		20%			30%			40%			50%			75%			100%			150%		Other		Total Net Receivables After FKKMRK								
04	Receivables on Banks	4,155.868			-			9,095.754			445,514			-			-			1,119.397			-		14,816.532							
	Receivables to Securities Companies and Other Financial Institutions	837.514			18,901			7,189.867			-			-			-			459.379			-		8,505.661							
Portfolio Categories		10%			15%			20%			25%			35%			50%			100%		Other		Total Net Receivables After FKKMRK								
05	Receivables Covered Bonds	-			-			-			-			-			-			-		-		-								
Portfolio Categories		20%			50%			65%			75%			80%			85%			100%			130%			150%		Other		Total Net Receivables After FKKMRK		
06	Receivables on Corporate - General Corporation Exposure	263.935			22,254			-			40,001			-			#####			49,773.897			-			-			-		54,943.693	
	Receivables to securities companies and other financial institutions	-			-			-			-			-			-			-			-			-			-			
	Special Financing Exposure	-			-			-			-			-			-			-			-			-			-			
Portfolio Categories		100%			150%			250%			400%			Other		Total Net Receivables After FKKMRK																
07	Mandatory Government Administration, Defense, and Social Security	-			-			83,846			-			-		83,846																
Portfolio Categories		45%			75%			85%			100%			Other		Total Net Receivables After FKKMRK																
08	Receivables on Micro, Small Business & Retail Portfolio	667.983			26,955.236			13,493			946.953			4		28,583.670																
Portfolio Categories		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total Net Receivables After FKKMRK											
09	Loans Secured by Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	-	2,263.446	292.751	2,424.277	-	1,076.888	-	599.426	-	-	2,064.843	7,386.533	401.230	-	#####	-	-	-	-	16,557.649											
	without a credit-sharing approach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											
	by using a credit sharing approach (guaranteed)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											
	by using a credit sharing approach (guaranteed)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,096											
	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-	1,516.599	-	-	5,488.426	-	-	-	-	-	-	-	18,010.333											
	without a credit-sharing approach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											
	by using a credit sharing approach (guaranteed)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											
	by using a credit sharing approach (guaranteed)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow	-	-	-	-	-	-	-	-	-	-	9,342	-	-	57,545	-	-	-	91,738	-	158,626											
	Land Procurement, Tillage, and/or Construction Credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											
Portfolio Categories		50%			100%			150%			Other		Total Net Receivables After FKKMRK																			
10	Past Due Receivables	50.925			83.562			200.692			-		335.178																			
Portfolio Categories		0%			20%			100%			150%			1250%		Other		Total Net Receivables After FKKMRK														
11	Other Assets	2,093.249			-			3,520.003			478.507			-		-		6,091.759														
No	Risk Weight	Net Receivables Statement of Financial Position				Net Receivables of Administrative Account Transactions				Average FKK				Net Receivables (After the imposition of FKK and MRK Technique)																		
1	≤ 40%	41,009.141				2,798.256				1,846				41,611.696																		
2	40%-70%	28,951.299				10,629.539				19				30,363.915																		
3	75%	38,781.851				8,361.504				7				39,870.196																		
4	85%	9,760.294				8,562.815				514				10,441.784																		
5	90%-100%	52,160.020				51,155.466				2,156				60,252.068																		
6	105%-130%	10,068				10,279				1,028				11,096																		
7	150%	2,226.176				951.318				2,809				2,349.717																		
8	250%	83.846				-				-				83.846																		
9	400%	-				-				-				-																		
10	1250%	-				-				-				-																		
Total Net Receivables		172,982.694				82,469.177				8.179				184,984.318																		



Exposure Disclosure by Asset Class and Risk Weights (CR5)

Bank Consolidated with Subsidiaries																											
Portfolio Categories		0%			20%			50%			100%			150%			Other		Total Net Receivables After FKKMRK								
01	Receivables on Sovereigns	29.065.178			-			-			-			-			-		29.065.178								
Portfolio Categories		20%			50%			100%			150%			Other		Total Net Receivables After FKKMRK											
02	Receivables on Public Sector Entities	196.577			7.625.194			-			-			-		7.821.772											
Portfolio Categories		0%			20%			30%			50%			100%			150%		Other		Total Net Receivables After FKKMRK						
03	Receivables on Multilateral Development Banks and International Institutions	-			-			-			-			-			-		-		-						
Portfolio Categories		20%			30%			40%			50%			75%			100%			150%		Other		Total Net Receivables After FKKMRK			
04	Receivables on Banks	4.682.310			-			9.099.605			445.514			-			-			1.119.397			-		15.346.826		
	Receivables to Securities Companies and Other Financial Institutions	790.898			18.901			6.120.711			-			-			-			459.379			-		7.389.888		
Portfolio Categories		10%			15%			20%			25%			35%			50%			100%			Other		Total Net Receivables After FKKMRK		
05	Receivables Covered Bonds	-			-			-			-			-			-			-			-		-		
Portfolio Categories		20%			50%			65%			75%			80%		85%		100%		130%		150%		Other		Total Net Receivables After FKKMRK	
06	Receivables on Corporate - General Corporation Exposure	263.935			76.556			-			40.001			-		#####		49.862.584		-		-		-		55.880.572	
	Receivables to securities companies and other financial institutions	-			-			-			-			-		-		-		-		-		-		-	
	Special Financing Exposure	-			-			-			-			-		-		-		-		-		-		-	
Portfolio Categories		100%			150%			250%			400%			Other		Total Net Receivables After FKKMRK											
07	Mandatory Government Administration, Defense, and Social Security	-			-			83.846			-			-		83.846		-		-		-		83.846			
Portfolio Categories		45%			75%			85%			100%			Other		Total Net Receivables After FKKMRK											
08	Receivables on Micro, Small Business & Retail Portfolio	667.983			51.158.016			401.800			2.193.277			4		54.421.080											
Portfolio Categories		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total Net Receivables After FKKMRK						
09	Loans Secured by Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	-	2.263.446	292.751	2.424.277		1.076.888		599.426		-	2.064.843	7.386.533	401.230		#####			-	-	16.557.649						
	without a credit-sharing approach	-	-	-	-		-		-		-	-	-	-		-		-	-	-	-						
	by using a credit sharing approach (guaranteed)	-	-	-	-		-		-		-	-	-	-		-		-	-	-	-						
	by using a credit sharing approach (guaranteed)	-	-	-	-		-		-		-	-	-	-		-		-	-	-	-						
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow								-				-						-	-	11.096						
	Commercial Property Backed Loans whose Payments Are Not Material Dependent on Property Cash Flow								-	1.516.599		5.488.426							-	-	18.010.333						
	without a credit-sharing approach	-	-	-	-		-		-		-								-	-	-						
	by using a credit sharing approach (guaranteed)	-	-	-	-		-		-		-								-	-	-						
	by using a credit sharing approach (guaranteed)	-	-	-	-		-		-		-								-	-	-						
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow								-	9.342					57.545				91.738	-	158.626						
	Land Procurement, Tillage, and/or Construction Credit														-				-	-	-						
Portfolio Categories		50%			100%			150%			Other		Total Net Receivables After FKKMRK														
10	Past Due Receivables	96.882			103.681			278.080			-		478.643														
Portfolio Categories		0%			20%			100%			150%			1250%		Other		Total Net Receivables After FKKMRK									
11	Other Assets	2.227.984			-			4.473.729			478.507			-		7.180.221											
No	Risk Weight	Net Receivables Statement of Financial Position				Net Receivables of Administrative Account Transactions				Average FKK				Net Receivables (After the imposition of FKK and MRK Technique)													
1	< 40%	41.623.703				2.798.256				1.646				42.226.258													
2	40%-70%	27.986.927				10.629.539				19				29.399.543													
3	75%	62.984.631				8.361.504				7				64.072.976													
4	85%	10.942.491				8.562.815				514				11.623.982													
5	90%-100%	54.468.876				51.155.466				2.156				62.560.924													
6	105%-130%	10.068				10.279				1.028				11.096													
7	150%	2.303.564				951.318				2.809				2.427.105													
8	250%	83.846				-				-				83.846													
9	400%	-				-				-				-													
10	1250%	-				-				-				-													
Total Net Receivables		200.404.106				82.469.177				8.179				212.405.730													

3) Additional Disclosures

Bank applied collateral CRM Techniques with a simple approach in accordance with SEOJK No. 24/SEOJK.03/2021



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Quantitative Information on Risk Exposure
June 30, 2023

Credit Risk - Securitization Exposure in Banking Book (Table SEC1)

		a	b	c	e	f	g	i	j	k
		Bank as originator			Bank as sponsor			Bank as investors		
		Traditional	Synthesis	Sub-total	Traditional	Synthesis	Sub-total	Traditional	Synthesis	Sub-total
1	Retail (total) -among others	-	-	-	-	-	-	-	-	-
2	Housing loans	-	-	-	-	-	-	-	-	-
3	Credit Card	-	-	-	-	-	-	-	-	-
4	Other retail exposures	-	-	-	-	-	-	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Non-retail (total) - among others	-	-	-	-	-	-	-	-	-
7	Corporate credit	-	-	-	-	-	-	-	-	-
8	Commercial loans	-	-	-	-	-	-	-	-	-
9	Rent and receivables	-	-	-	-	-	-	-	-	-
10	Other non-retail	-	-	-	-	-	-	-	-	-
11	Re-securitization	-	-	-	-	-	-	-	-	-

Qualitative Analysis	
None	



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Quantitative Information on Risk Exposure
June 30, 2023

Credit Risk - Securitization Exposure in Trading Book (Table SEC2)

		a	b	c	e	f	g	i	j	k
		Bank as originator			Bank as sponsor			Bank as investors		
	Indonesia	Traditional	Synthesis	Sub-total	Traditional	Synthesis	Sub-total	Traditional	Synthesis	Sub-total
1	Retail (total) -among others	-	-	-	-	-	-	-	-	-
2	Housing loans	-	-	-	-	-	-	-	-	-
3	Credit Card	-	-	-	-	-	-	-	-	-
4	Other retail exposures	-	-	-	-	-	-	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Non-retail (total) - among others	-	-	-	-	-	-	-	-	-
7	Corporate credit	-	-	-	-	-	-	-	-	-
8	Commercial loans	-	-	-	-	-	-	-	-	-
9	Rent and receivables	-	-	-	-	-	-	-	-	-
10	Other non-retail	-	-	-	-	-	-	-	-	-
11	Re-securitization	-	-	-	-	-	-	-	-	-

Qualitative Analysis	
None	



		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure Amount (based on Risk Weight)					Exposure Amount (based on <i>regulatory approach</i>)				RWA (based on regulatory approach)				<i>Capital charge after cap</i>			
		≤20% Risk Weight	>20% to 50% Risk Weight	>50% to 100% Risk Weight	>100% to <1250 % Risk Weight	1250 % Risk Weight	IRB RBA	IRB SFA	SA/ SSFA	1250%	IRB RBA	IRB SFA	SA/ SSFA	1250%	IRB RBA	IRB SFA	SA/ SSFA	1250%
1	Total exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Traditional securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	As the underlying securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	non-retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	As re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	As the <i>underlying</i> securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	non-retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	As re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Qualitative Analysis																		
None																		



		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Nilai eksposur (berdasarkan Bobot Risiko)					Nilai eksposur (berdasarkan <i>regulatory approach</i>)				ATMR (berdasarkan <i>regulatory approach</i>)				Capital charge after cap			
		≤20% Risk Weight	>20% to 50% Risk Weight	>50% to 100% Risk Weight	>100% to <1250 % Risk Weight	1250 % Risk Weight	IRB RBA	IRB SFA	SA/ SSFA	1250%	IRB RBA	IRB SFA	SA/ SSFA	1250%	IRB RBA	IRB SFA	SA/ SSFA	1250%
1	Total exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Traditional securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	As the underlying securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	non-retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	As re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	As the <i>underlying</i> securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	non-retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	As the re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Qualitative Analysis																		
None																		



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2023

MARKET RISK

Disclosure of Market Risk Using Standard Methods

June 30, 2023

(Rp million)

No	Risk Type	June 30, 2023				March 31, 2023			
		Individual		Consolidated		Individual		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Interest Rate Risk	114.536	1.431.699	114.536	1.431.699	142.174	1.777.175	142.174	1.777.175
	a. Specific Risk	10	127	10	127	183	2.293	183	2.293
	b. General Risk	114.526	1.431.572	114.526	1.431.572	141.991	1.774.882	141.991	1.774.882
2	Exchange Risk	42.382	529.770	42.428	530.355	26.467	330.833	26.420	330.244
3	Equity Risk								
4	Commodity Risk								
5	Option Risk	-	-	-	-	-	-	-	-



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2023

Interest Rate Risk in Banking Book - IRRBB Calculation Report - Bank Stand Alone

Bank Name : P.T. Bank Danamon Tbk (Individual)
Report Position : June 30, 2023
Currency : IDR

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(2.316.450)	(2.418.290)	(1.026.832)	(1.266.405)
Parallel Down	2.728.071	2.826.258	(302.045)	(111.316)
Steepener	(4.454)	(11.586)		
Flattener	(546.540)	(573.794)		
Short Rate Up	(1.457.151)	(1.519.456)		
Short Rate Down	1.628.759	1.692.835		
Maximum Value Negative (Absolute)	2.316.450	2.418.290	1.026.832	1.266.405
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	33.010.398	31.580.812	9.228.015	9.228.015
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7,02%	7,66%	11,13%	13,72%

Currency : USD

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(44.517)	(44.311)	(39.466)	(25.396)
Parallel Down	51.077	54.103	(50.444)	(81.110)
Steepener	(3.404)	(11.642)		
Flattener	(5.141)	618		
Short Rate Up	(23.588)	(18.512)		
Short Rate Down	25.408	21.067		
Maximum Value Negative (Absolute)	44.517	44.311	50.444	81.110
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	33.010.398	31.580.812	9.228.015	9.228.015
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0,13%	0,14%	0,55%	0,88%

Currency : Combined (IDR & USD)

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Maximum Value Negative (Absolute)	2.360.967	2.462.601	1.077.277	1.347.515
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	33.010.398	31.580.812	9.228.015	9.228.015
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7,15%	7,80%	11,67%	14,60%

Interest Rate Risk in Banking Book - IRRBB Calculation Report - Consolidated

Name Bank : P.T. Bank Danamon Tbk (Consolidated)
Report Position : June 30, 2023
Currency : IDR

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(2.993.496)	(3.137.854)	(972.890)	(1.244.860)
Parallel Down	3.504.949	3.648.992	(357.996)	(133.670)
Steepener	92.650	103.818		
Flattener	(793.665)	(847.192)		
Short Rate Up	(1.952.401)	(2.054.133)		
Short Rate Down	2.174.702	2.281.913		
Maximum Value Negative (Absolute)	2.993.496	3.137.854	972.890	1.244.860
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	41.908.622	40.979.327	15.440.143	15.440.143
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7,14%	7,66%	6,30%	8,06%

Currency : USD

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(44.517)	(44.311)	(39.466)	(25.396)
Parallel Down	51.077	54.103	(50.444)	(81.110)
Steepener	(3.404)	(11.642)		
Flattener	(5.141)	618		
Short Rate Up	(23.588)	(18.512)		
Short Rate Down	25.408	21.067		
Maximum Value Negative (Absolute)	44.517	44.311	50.444	81.110
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	41.908.622	40.979.327	15.440.143	15.440.143
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0,11%	0,11%	0,33%	0,53%

Currency : Combined (IDR & USD)

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Maximum Value Negative (Absolute)	3.038.013	3.182.165	1.023.335	1.325.970
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	41.908.622	40.979.327	15.440.143	15.440.143
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7,25%	7,77%	6,63%	8,59%



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2023

LIQUIDITY RISK

Liquidity Adequacy Ratio (LCR) Calculation Report

(Rp million)

No.	Components	INDIVIDUAL				CONSOLIDATED			
		30-Jun-23		31 March 2023		30-Jun-23		31 March 2023	
		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		52 hari		62 hari		52 hari		62 hari
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		40.831.146		42.308.686		40.916.478		42.383.507
CASH OUTFLOWS									
7	CASH OUTFLOWS		70.119.494		77.689.384		71.254.368		78.823.562
CASH INFLOWS									
11	CASH INFLOWS	45.041.721	42.406.178	54.452.812	50.074.346	46.702.278	43.281.152	56.014.258	50.915.545
			TOTAL ADJUSTED VALUE1		TOTAL ADJUSTED VALUE1		TOTAL ADJUSTED VALUE1		TOTAL ADJUSTED VALUE1
12	TOTAL HQLA		40.831.146		42.308.686		40.916.478		42.383.507
13	NET CASH OUTFLOWS		27.713.316		27.615.038		27.973.216		27.908.017
14	LCR (%)		147,33%		153,21%		146,27%		151,87%

Analisis secara Individu	Analisis secara Konsolidasi
<p>In general, the liquidity condition of PT Bank Danamon Indonesia Tbk (“Bank”) is still very good. Liquidity risk management is supported by measurement of liquidity risk parameters that indicate a low level of risk. In addition, the Bank is also supported by strong capital.</p> <p>In accordance with POJK No. 42/POJK.03/2015, Banks are obliged to perform Individual and Consolidated quarterly reports for KBMI 3 Banks for the position of the June 2023 report based on the daily average from April - June 2023.</p> <p>The average LCR ratio of Bank Danamon Indonesia individually for Quarter-II 2023 was 147.33%. This ratio is still above the minimum ratio value stipulated in POJK No.42/ POJK.03/2015 which is 100% and this is Re-apply on April 30, 2022.</p> <p>The composition of the LCR for Quarter-II 2023 is described in the section below.</p> <p>The composition of High Quality Liquid Assets (HQLA) owned by the Bank in Quarter-II 2023 was still dominated by Placements with Bank Indonesia (BI) and securities issued by the Central Government and BI. On average, during Quarter-II 2023, the largest composition of HQLA was securities issued by the Central Government and BI, amounting to 51.52% of the total HQLA, followed by Placements with BI of 42.95%, cash or cash equivalents 5.20%, Corporate Bonds Level 2A at 0.32% and Corporate Bonds Level 2B at 0%.</p> <p>The composition of Third Party Funds (TPF) owned by the Bank remains diversified the wholesale and retail segments. To maintain the stability of TPF so as not to be concentrated on a particular party, as risk mitigation, the Bank internally monitors the funding concentration ratio on a daily basis and continues to make efforts to diversify TPF in a sustainable manner.</p> <p>Overall, the total derivative transactions conducted by the Bank did not have a significant impact on the LCR calculation. In terms of composition, the comparison of the net cash outflow of derivative transactions (derivative transaction cash outflow minus derivative transaction cash inflow) to the total net cash outflow is 0.10%, with the cash inflow of derivative transactions being greater than the cash outflow of derivative transactions. In addition, the background for derivative portfolio activities is still limited to plain vanilla products, most of which are carried out for hedging needs, supporting customer transactions, or liquidity needs in Balance Sheet Management.</p> <p>The implementation of the Bank's liquidity management in accordance with what we have reported in the liquidity risk profile includes the following:</p> <ol style="list-style-type: none"> 1. In terms of risk management, the Board of Commissioners and Board of Directors have awareness of liquidity management risk and is represented through the ALCO (Asset and Liability Committee) and ROC (Risk Oversight Committee) with clear and independent duties and responsibilities. 2. In terms of risk management, the bank has a contingency funding plan (CFP), monitoring and reporting of liquidity limits through ALCO and ROC, managing positions and liquidity risk, as well as funding strategies and policies / procedures as well as monitoring liquidity risk limits and reviewed regularly. 3. The Bank has and implements a liquidity risk management process, independent human resources and a liquidity management information system. 4. The Bank has a sufficient risk control system through a risk management work unit and a compliance work unit that is independent from the operational work unit and the line business. 	<p>The Bank's consolidated liquidity also shows very good conditions. Liquidity risk management in both the main entity and its subsidiaries is carried out through measurement, supervision and control of liquidity risk parameters, which generally indicate a low level of risk.</p> <p>In accordance with POJK No. 42/POJK.03/2015, Banks are obliged to perform Individual and Consolidated quarterly reports for KBMI 3 Banks for the position of the June 2023 report based on the daily average from April - June 2023.</p> <p>The average Consolidated LCR ratio of Bank Danamon Indonesia for Quarter II 2023 is 146.27%.This ratio is still above the minimum ratio value stipulated in POJK No.42/ POJK.03/2015 which is 100% and this is Re-apply on April 30, 2022.</p> <p>The composition of the LCR for Quarter-II 2023 is described in the section below.</p> <p>The LCR consolidation calculation is a combination of the Bank's LCR calculation as the main entity with the subsidiary's LCR, in this case PT Adira Dinamika Multi Finance Tbk (ADMF), a financial services institution engaged in financing or multi finance.</p> <p>On a consolidated basis, the combined of LCR from subsidiaries has a marginal impact on HQLA by adding cash or cash equivalents, increasing/reducing cash outflows through bond issuance and interbank borrowing, as well as increasing cash inflows through retail and interbank asset claims.</p> <p>Composition of High Quality Liquid Assets (HQLA) owned by the Bank on a consolidated basis in Quarter-II 2023 was still dominated by Placements with Bank Indonesia (BI) and Securities issued by the Central Government and BI. On average throughout the Second Quarter of 2023, the largest composition of HQLA was Securities issued by the Central Government and BI at 51.42% of the total HQLA, followed by Placements with BI of 42.86%, Cash or Cash equivalents of 5.40%, Corporate Bonds Level 2A at 0.32% and Corporate Bonds Level 2B at 0%.</p> <p>Analysis of the Composition of Third Party Funds as an outflow component, the majority are in the Main Entity (Bank Danamon) which remains diversified in funding from wholesale and retail segments.</p> <p>Supervision of the concentration of funding is monitored on a daily basis.</p> <p>Derivative transactions are centered on the Main Entity (Bank Danamon). As stated in the Individual analysis, the ratio of derivative transactions both in terms of receivables and liabilities to total assets and liabilities (including capital) has a minimal impact on the LCR calculation. The background of the derivative portfolio activity is only limited to plain vanilla products for hedging needs, supporting customer transactions, or liquidity needs through Balance Sheet Management.</p> <p>The implementation of Consolidated liquidity management in accordance with what we have reported in the consolidated liquidity risk profile, includes the following:</p> <ol style="list-style-type: none"> 1. In terms of risk governance, the board of commissioners and board of directors of both the Main Entity and Subsidiaries have awareness of liquidity management risk which is represented through the ALCO (Asset and Liability Committee) and ROC (Risk Oversight Committee) with clear and independent duties and responsibilities. 2. In terms of risk management, the Main Entity and / or Subsidiaries have contingency funding plans (CFP), monitoring and reporting of liquidity limits through ALCO and ROC, managing positions and liquidity risks as well as funding strategies and policies / procedures and limits. liquidity risk which is monitored and reviewed regularly. 3. The Main Entity and Subsidiaries have and implement a liquidity risk management process, independent human resources and a liquidity management information system. 4. The Main Entity and Subsidiaries have adequate risk control systems through risk management work units and compliance work units that are independent of operational work units and Line of Business.



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
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NSFR Report - Individual

(Rp million)

Komponen ASF	Mar-23					Jun-23				
	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:	47.832.802	-	-	-	47.832.802	48.730.374	-	-	-	48.730.374
2 Capital in Accordance to POJK KPM	47.832.802	-	-	-	47.832.802	48.730.374	-	-	-	48.730.374
3 Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4 Deposits originating from individual customers and Funding from micro and small business customers:	38.202.422	25.101.917	2.123.007	624	59.005.227	39.562.251	27.377.818	1.850.423	600	62.035.549
5 Stable Deposits and Funding	2.001.463	300.994	97.359	24	2.279.850	2.065.080	327.380	77.683	-	2.346.636
6 Less Stable Deposits and Funding	36.200.959	24.800.923	2.025.648	600	56.725.377	37.497.170	27.050.438	1.772.740	600	59.688.913
7 Funding originating from corporate customers:	36.647.718	25.009.183	1.839.527	54.000	21.551.531	32.469.760	25.969.590	1.018.294	50.000	20.487.500
8 Operational Deposits	22.191.603	-	-	-	11.095.801	20.399.426	-	-	-	10.199.713
9 Other funding originating from corporate customers	14.456.115	25.009.183	1.839.527	54.000	10.455.729	12.070.334	25.969.590	1.018.294	50.000	10.287.787
10 Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11 Liabilities and other equities	8.472.306	-	33.661	-	98.130	7.755.896	-	27.540	-	93.904
12 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13 equities and other liabilities that are not included in the above categories	8.472.306	1.938.437	33.661	498.374	98.130	7.755.896	1.715.165	27.540	1.313.174	93.904
14 Total ASF					128.487.690					131.347.327

Komponen RSF		Mar-23				Jun-23					
		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					1.013.224					928.923
16	Deposits with other financial institutions for operational purposes	1.388.776	-	-	-	694.388	2.049.870	-	-	-	1.024.935
17	Loans classified as Current and Special Mention (performing) and marketable securities	-	57.882.114	24.753.105	42.692.578	73.620.472	-	62.854.694	24.483.064	48.263.820	80.300.156
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	-	9.351.098	3.162.351	6.364.830	9.348.670	-	10.090.863	1.489.145	7.804.422	10.062.624
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:	-	47.850.071	20.979.418	26.606.328	57.030.124	-	51.972.029	22.082.148	30.041.662	62.380.904
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	-	489.322	509.106	8.338.346	5.919.139	-	528.284	543.391	9.251.170	6.549.098
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	-	191.624	102.230	1.383.074	1.322.540	-	263.519	368.380	1.166.566	1.307.530
25	Assets with interdependent liabilities pairs	-	-	-	-	-	-	-	-	-	-
26	Other Assets:	-	16.801.813	220.727	6.703.239	23.271.752	-	15.962.547	98.195	7.138.661	22.365.625
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		-	96.682	-	96.682		-	20.524	-	20.524
30	NSFR derivative liabilities before deduction with variation margin		-	90.385	-	90.385		-	50.131	-	50.131
31	All other assets that are not included in the above categories	-	16.801.813	33.661	6.703.239	23.084.685	-	15.962.547	27.540	7.138.661	22.294.970
32	Off Balance Sheet		95.085.115	2.889.094	848.779	417.932		78.417.615	3.357.003	705.443	457.048
33	Total RSF					99.017.769					105.076.688
34	Net Stable Funding Ratio (%)					129,76%					125,00%



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
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June 30, 2023

NSFR Report - Consolidated

(Rp million)

Komponen ASF	Mar-23					Jun-23				
	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:	47.920.179	-	-	-	47.920.179	48.820.373	-	-	-	48.820.373
2 Capital in Accordance to POJK KPMM	47.920.179	-	-	-	47.920.179	48.820.373	-	-	-	48.820.373
3 Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4 Deposits originating from individual customers and Funding from micro and small business customers:	38.202.422	25.101.917	2.123.007	624	59.005.227	39.562.251	27.377.818	1.850.423	600	62.035.549
5 Stable Deposits and Funding	2.001.463	300.994	97.359	24	2.279.850	2.065.080	327.380	77.683	-	2.346.636
6 Less Stable Deposits and Funding	36.200.959	24.800.923	2.025.648	600	56.725.377	37.497.170	27.050.438	1.772.740	600	59.688.913
7 Funding originating from corporate customers:	35.638.246	29.651.375	3.956.081	6.342.631	28.898.439	31.532.072	29.278.921	4.098.687	7.431.356	29.409.052
8 Operational Deposits	22.191.603	-	-	-	11.095.801	20.399.426	-	-	-	10.199.713
9 Other funding originating from corporate customers	13.446.644	29.651.375	3.956.081	6.342.631	17.802.638	11.132.646	29.278.921	4.098.687	7.431.356	19.209.340
10 Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11 Liabilities and other equities	8.437.682	-	722.990	-	2.025.051	7.731.753	-	722.127	-	1.981.139
12 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13 equities and other liabilities that are not included in the above categories	8.437.682	3.601.836	722.990	2.080.630	2.025.051	7.731.753	3.264.483	722.127	2.853.116	1.981.139
14 Total ASF					137.848.896					142.246.114

Komponen RSF		Mar-23				Total Weighted Value	Jun-23				Total Weighted Value
		Outstanding Value Based on Remaining Period (in Million IDR)					Outstanding Value Based on Remaining Period (in Million IDR)				
		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					1.013.224					928.923
16	Deposits with other financial institutions for operational purposes	1.947.364	-	-	-	973.682	2.576.313	-	-	-	1.288.156
17	Loans classified as Current and Special Mention (performing) and marketable securities	-	63.184.150	30.073.600	56.962.238	91.060.948	-	68.120.322	30.220.971	62.787.730	98.147.247
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	-	9.351.098	3.162.351	6.364.830	9.348.670	-	10.090.863	1.489.145	7.804.422	10.062.624
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:	-	53.152.107	26.299.912	40.925.660	74.512.821	-	57.237.656	27.820.055	44.612.073	80.267.520
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	-	489.322	509.106	8.338.346	5.919.139	-	528.284	543.391	9.251.170	6.549.098
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	-	191.624	102.230	1.333.402	1.280.318	-	263.519	368.380	1.120.066	1.268.005
25	Assets with interdependent liabilities pairs	-	-	-	-	-	-	-	-	-	-
26	Other Assets:	513.703	8.375.619	234.143	7.566.218	16.235.656	501.178	7.383.007	111.135	8.188.055	15.349.597
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		2.542	96.682	-	99.224		2.172	20.524	-	22.695
30	NSFR derivative liabilities before deduction with variation margin		863	90.385	-	91.247		-	50.131	-	50.131
31	All other assets that are not included in the above categories	513.703	8.372.214	47.076	7.566.218	16.045.185	501.178	7.380.836	40.480	8.188.055	15.276.771
32	Off Balance Sheet		95.085.115	2.889.094	848.779	417.932		78.417.615	3.357.003	705.443	457.048
33	Total RSF					109.701.442					116.170.972
34	Net Stable Funding Ratio (%)					125,66%					122,45%



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2023

Encumbered Assets

	(Rp million)			
	Encumbered Assets	Assets held or agreed with the central bank but not yet used to generate liquidity	Unencumbered Assets	Total
June 30, 2023				
Cash and Cash Equivalent	-	-	2.093.249	2.093.249
Part of the placement with Bank Indonesia that can be withdrawn during stress	-	4.785.414	3.473.996	8.259.410
Securities issued by the Central Government and Bank Indonesia in rupiah and foreign currencies	-	6.318.185	14.797.755	21.115.940
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	-	-	144.534	144.534
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	-	-	-	-

Qualitative Analysis

At the end of December 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 4.79 Tn and the Macroprudential Liquidity Buffer (PLM) of IDR 6.32 Tn.

Overall, the Bank has assets that qualify as HQLA of IDR 31.61 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, 2023

OPERATIONAL RISK

Quantitative Exposure of Operational Risks - Individual

(Rp million)

No	Indicator Approach	June 30, 2023 (*)			
		Business Indicator Component (in the Last 3 Years)	Faktor Pengali Kerugian Internal (FPKI)	Modal Minimum Risiko Operasional (MMRO)	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Standard Approach	802.048	1	802.048	10.025.598

0

No	Indicator Approach	June 30, 2022 (**)		
		Average Gross Income in the Last 3 Years	Capital Charge	RWA
(1)	(2)	(6)	(7)	(8)
1	Basic Indicator Approach	11.474.375	1.721.156	21.514.454

Quantitative Exposure of Operational Risks - Consolidated

(Rp million)

No	Indicator Approach	June 30, 2023 (*)			
		Business Indicator Component (in the Last 3 Years)	Internal Loss Multiplier Factor	Capital Minimum Operational Risk	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Standard Approach	945.266	1	945.266	11.815.822

(Rp million)

No	Indicator Approach	June 30, 2022 (**)		
		Average Gross Income in the Last 3 Years	Capital Charge	RWA
(1)	(2)	(6)	(7)	(8)
1	Basic Indicator Approach	17.888.016	2.683.202	33.540.029

3) Additional Disclosures

*) Effective as of January 31, 2023, the Bank calculates Operational Risk RWA using the Standardized Approach based on SEOJK No. 6 /SEOJK.03/2020.

**) Until 2022, the Bank calculates Operational Risk RWA using the Basic Indicator Approach based on SEOJK No. 24/SEOJK.03/2016.



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2023

Exposure Counterparty Credit Risk (CCR1) Analysis - Individual

June 30, 2022 (Rp million)

		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for EAD regulatory calculation	Net Receivables	RWA
1	SA-CCR (for derivative)	280.390	782.875		1,4	1.488.571	574.352
2	Internal Model Method (For Derivative and SFT)					N/A	N/A
3	Basic Approach for credit risk mitigation (for SFT)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (For SFT)					N/A	N/A
5	VaR for SFT					N/A	N/A
6	Total						574.352

Qualitative Analysis
In accordance with SEOJK No 48/SEOJK.03/2017, RWA in Counterparty Credit Risk under Standard Approach Method for Banks' Derivative Transactions shall be calculated using the Replacement Cost calculation analysis method for non-margin derivative transactions.

Exposure Counterparty Credit Risk (CCR1) Analysis - Consolidated

June 30, 2023 (Rp million)

		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for EAD regulatory calculation	Net Receivables	RWA
1	SA-CCR (for derivative)	282.562	783.454		1,4	1.492.422	575.893
2	Internal Model Method (For Derivative and SFT)					N/A	N/A
3	Basic Approach for credit risk mitigation (for SFT)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (For SFT)					N/A	N/A
5	VaR for SFT					N/A	N/A
6	Total						575.893

Qualitative Analysis
In accordance with SEOJK No 48/SEOJK.03/2017, RWA in Counterparty Credit Risk under Standard Approach Method for Banks' Derivative Transactions shall be calculated using the Replacement Cost calculation analysis method for non-margin derivative transactions.



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2023

CCR Exposure based on Portfolio Category and Risk Weight (CCR3) - Individual

June 30, 2023		(Rp million)													
Portfolio Category	Risk Weight	a	b	c	d	e	f	g	h	i	j	k	l	m	n
		0%	20%	30%	40%	45%	50%	67.5%	75%	85%	100%	112.5%	150%	Lainnya	Total Net Receivables
Indonesia															
Receivables on Sovereigns		124.427													124.427
Receivables on Public Sector Entities							10.995								10.995
Receivables on Multilateral Development Banks and International Institutions															-
Receivables on Banks			235.859		868.385								15.840		1.120.083
Exposures to Securities Firm and Other Financial Institutions			13.776		127.252								9.868		150.895
Receivables on Corporates										402	81.764				82.166
Receivables on Micro, Small and Retail Businesses Portfolio													4		4
Total		124.427	249.635	-	995.637	-	10.995	-	-	402	81.764	-	25.711	-	1.488.571



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
June 30, 2023

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

June 30, 2023		(Rp million)													
Risk Weight		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		0%	20%	30%	40%	45%	50%	67.5%	75%	85%	100%	112.5%	150%	Lainnya	Total Net Receivables
Portfolio Category															
Indonesia															
Receivables on Sovereigns		124.427													124.427
Receivables on Public Sector Entities							10.995								10.995
Receivables on Multilateral Development Banks and International Institutions															-
Receivables on Banks			235.859		872.236								15.840		1.123.934
Exposures to Securities Firm and Other Financial Institutions			13.776		127.252								9.868		150.895
Receivables on Corporates										402	81.764				82.166
Receivables on Micro, Small and Retail Businesses Portfolio													4		4
Total		124.427	249.635	-	999.488	-	10.995	-	-	402	81.764	-	25.711	-	1.492.422