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

GENERAL RISK

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

(Rp million)

No	Description	30-Sep-23	30-Jun-23	31-Mar-23	31-Dec-22	30-Sep-22
	Available Capital					
1	Common Equity Tier 1 (CET1)	33,648,233	33,010,398	31,580,812	32,209,649	31,544,874
2	Tier 1	33,648,233	33,010,398	31,580,812	32,209,649	31,544,874
3	Total Capital	35,171,778	34,481,904	32,962,177	33,553,897	32,838,332
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	133,897,443	131,192,215	125,958,237	132,389,590	129,635,493
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.13%	25.16%	25.07%	24.33%	24.33%
6	Tier 1 Ratio (%)	25.13%	25.16%	25.07%	24.33%	24.33%
7	Total Capital Ratio (%)	26.27%	26.28%	26.17%	25.34%	25.33%
	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	17.27%	17.28%	17.17%	16.34%	16.33%
	Basel III leverage ratio					
13	Total Exposure	192,535,512	188,590,512	189,650,967	185,143,103	176,181,544
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.48%	17.51%	16.65%	17.40%	17.90%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.48%	17.51%	16.65%	17.40%	17.90%
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 (%).	17.45%	17.51%	16.57%	17.48%	17.55%
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 (%).	17.45%	17.51%	16.57%	17.48%	17.55%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	36,768,951	40,831,146	42,308,686	43,710,732	43,690,961
16	Total net cash outflow	25,800,171	27,713,316	27,615,038	28,816,829	27,905,324
17	LCR ratio (%)	142,51%	147,33%	153,21%	151,68%	156,57%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	135,480,364	131,347,326	128,487,690	128,663,845	123,552,866
19	Total required stable funding	109,239,713	105,076,688	99,017,769	95,884,853	92,746,066
20	NSFR ratio	124,02%	125,00%	129,76%	134,19%	133,22%

Danamon

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GENERAL RISK

Table 1. Key Metrics (KM1) - Consolidated

(Rp million)

No	Description	30-Sep-23	30-Jun-23	31-Mar-23	31-Dec-22	30-Sep-22
	Available Capital					
1	Common Equity Tier 1 (CET1)	43,021,972	41,908,622	40,979,327	41,211,393	40,011,627
2	Tier 1	43,021,972	41,908,622	40,979,327	41,211,393	40,011,627
3	Total Capital	44,635,141	43,470,127	42,448,069	42,631,755	41,369,440
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	157,011,138	154,284,696	148,739,445	161,838,210	157,718,491
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	27.40%	27.16%	27.55%	25.46%	25.37%
6	Tier 1 Ratio (%)	27.40%	27.16%	27.55%	25.46%	25.37%
7	Total Capital Ratio (%)	28.43%	28.18%	28.54%	26.34%	26.23%
	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	19.43%	19.18%	19.54%	17.34%	17.23%
	Basel III leverage ratio					
13	Total Exposure	219,360,166	214,766,853	215,733,409	208,211,092	197,968,592
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	19.61%	19.51%	19.00%	19.79%	20.21%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	19.61%	19.51%	19.00%	19.79%	20.21%
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 (%).	19.59%	19.52%	18.91%	19.88%	19.85%
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 (%).	19.59%	19.52%	18.91%	19.88%	19.85%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	36,849,152	40,916,478	42,383,507	43,793,025	43,776,735
16	Total net cash outflow	25,814,818	27,973,216	27,908,017	28,718,071	28,276,908
17	LCR ratio (%)	142,74%	146,27%	151,87%	152,49%	154,81%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	146,806,047	142,246,114	137,848,896	136,232,194	131,144,605
19	Total required stable funding	120,243,179	116,170,972	109,701,442	104,359,374	100,689,095
20	NSFR ratio	122,09%	122,45%	125,66%	130,54%	130,25%