Danamon

PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
December 31, 2023

GENERAL RISK

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

(In million Rupiah)

No	Description	Dec 31, 2023	Sep 30, 2023	Jun 30, 2023	Mar 31, 2023	Dec 31, 2022
	Available Capital					
1	Common Equity Tier 1 (CET1)	34,156,702	33,648,233	33,010,398	31,580,812	32,209,649
2	Tier 1	34,156,702	33,648,233	33,010,398	31,580,812	32,209,649
3	Total Capital	35,753,045	35,171,778	34,481,904	32,962,177	33,553,897
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	141,109,736	133,897,443	131,192,215	125,958,237	132,389,590
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.21%	25.13%	25.16%	25.07%	24.33%
6	Tier 1 Ratio (%)	24.21%	25.13%	25.16%	25.07%	24.33%
7	Total Capital Ratio (%)	25.34%	26.27%	26.28%	26.17%	25.34%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	*Capital Surcharge for Systemic Bank (1% - 2.5%) (%)*	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total CET1 as buffer requirements (row 8 + row 9 + row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 component for buffer	16.34%	17.27%	17.28%	17.17%	16.34%
	Basel III leverage ratio					
13	Total Exposure	205,574,011	192,535,512	188,590,512	189,650,967	185,143,103
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	16.62%	17.48%	17.51%	16.65%	17.40%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	16.62%	17.48%	17.51%	16.65%	17.40%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	16.58%	17.45%	17.51%	16.57%	17.48%
14d	Leverage Ratio, Excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	16.58%	17.45%	17.51%	16.57%	17.48%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	34,458,528	36,768,951	40,831,146	42,308,686	43,710,732
16	Total net cash outflow	26,328,877	25,800,171	27,713,316	27,615,038	28,816,829
17	LCR ratio (%)	130,88%	142,51%	147,33%	153,21%	151,68%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	142,030,357	135,480,364	131,347,326	128,487,690	128,663,845
19	Total required stable funding	114,915,994	109,239,713	105,076,688	99,017,769	95,884,853
20	NSFR ratio	123,59%	124,02%	125,00%	129,76%	134,19%

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Tabel 1. Ukuran Utama (*Key Metrics*) - Bank Secara Konsolidasi Dengan Entitas Anak

(dalam jutaan rupiah)

No	Deskripsi	31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23	31-Dec-22
	Available Capital					
1	Common Equity Tier 1 (CET1)	44,057,898	43,021,972	41,908,622	40,979,327	41,211,393
2	Tier 1	44,057,898	43,021,972	41,908,622	40,979,327	41,211,393
3	Total Capital	45,755,058	44,635,141	43,470,127	42,448,069	42,631,755
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	166,274,024	157,011,138	154,284,696	148,739,445	161,838,210
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	26.50%	27.40%	27.16%	27.55%	25.46%
6	Tier 1 Ratio (%)	26.50%	27.40%	27.16%	27.55%	25.46%
7	Total Capital Ratio (%)	27.52%	28.43%	28.18%	28.54%	26.34%
	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	18.52%	19.43%	19.18%	19.54%	17.34%
	Basel III leverage ratio					
13	Total Exposure	234,222,386	219,360,166	214,766,853	215,733,409	208,211,092
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	18.81%	19.61%	19.51%	19.00%	19.79%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	18.81%	19.61%	19.51%	19.00%	19.79%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	18.77%	19.59%	19.52%	18.91%	19.88%
14d	Leverage Ratio, Excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	18.77%	19.59%	19.52%	18.91%	19.88%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	34,538,059	36,849,152	40,916,478	42,383,507	43,793,025
16	Total net cash outflow	26,203,874	25,814,818	27,973,216	27,908,017	28,718,071
17	LCR ratio (%)	131,81%	142,74%	146,27%	151,87%	152,49%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	153,128,999	146,806,047	142,246,114	137,848,896	136,232,194
19	Total required stable funding	126,700,063	120,243,179	116,170,972	109,701,442	104,359,374
20	NSFR ratio	120,86%	122,09%	122,45%	125,66%	130,54%