Danamon

PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
31-Mar-24

GENERAL RISK

Table 1 Key Metrics - Bank Only

(in million Rupiah)

No	Deskripsi	31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23
	Available Capital					
1	Common Equity Tier 1 (CET1)	34,374,081	34,156,702	33,648,233	33,010,398	31,580,812
2	Tier 1	34,374,081	34,156,702	33,648,233	33,010,398	31,580,812
3	Total Capital	36,023,034	35,753,045	35,171,778	34,481,904	32,962,177
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	146,555,480	141,109,736	133,897,443	131,192,215	125,958,237
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	23.45%	24.21%	25.13%	25.16%	25.07%
6	Tier 1 Ratio (%)	23.45%	24.21%	25.13%	25.16%	25.07%
7	Total Capital Ratio (%)	24.58%	25.34%	26.27%	26.28%	26.17%
	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	15.58%	16.34%	17.27%	17.28%	17.17%
	Basel III leverage ratio					
13	Total Exposure	209,653,853	205,574,011	192,535,512	188,590,512	189,650,967
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	16.40%	16.62%	17.48%	17.51%	16.65%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	16.40%	16.62%	17.48%	17.51%	16.65%
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 (%).	16.35%	16.58%	17.45%	17.51%	16.57%
14d	Leverage Ratio, Excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	16.35%	16.58%	17.45%	17.51%	16.57%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	38,400,891	34,458,528	36,768,951	40,831,146	42,308,686
16	Total net cash outflow	27,879,434	26,328,877	25,800,171	27,713,316	27,615,038
17	LCR (%)	137.74%	130.88%	142.51%	147.33%	153.21%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	143,437,281	142,030,357	135,480,364	131,347,326	128,487,690
19	Total Required Stable Funding (RSF)	116,755,593	114,915,994	109,239,713	105,076,688	99,017,769
20	NSFR (%)	122.85%	123.59%	124.02%	125.00%	129.76%

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31-Mar-24

GENERAL RISK

Table 1. Key Metrics - Consolidated with Subsidiary

(in million Rupiah)

No	Deskripsi	31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23
	Available Capital					
1	Common Equity Tier 1 (CET1)	43,813,465	44,057,898	43,021,972	41,908,622	40,979,327
2	Tier 1	43,813,465	44,057,898	43,021,972	41,908,622	40,979,327
3	Total Capital	45,587,566	45,755,058	44,635,141	43,470,127	42,448,069
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	174,435,552	166,274,024	157,011,138	154,284,696	148,739,445
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.12%	26.50%	27.40%	27.16%	27.55%
6	Tier 1 Ratio (%)	25.12%	26.50%	27.40%	27.16%	27.55%
7	Total Capital Ratio (%)	26.14%	27.52%	28.43%	28.18%	28.54%
	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	17.14%	18.52%	19.43%	19.18%	19.54%
	Basel III leverage ratio					
13	Total Exposure	240,066,813	234,222,386	219,360,166	214,766,853	215,733,409
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	18.25%	18.81%	19.61%	19.51%	19.00%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	18.25%	18.81%	19.61%	19.51%	19.00%
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 (%).	18.20%	18.77%	19.59%	19.52%	18.91%
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 (%).	18.20%	18.77%	19.59%	19.52%	18.91%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	38,481,630	34,538,059	36,849,152	40,916,478	42,383,507
16	Total net cash outflow	28,061,371	26,203,874	25,814,818	27,973,216	27,908,017
17	LCR (%)	137.13%	131.81%	142.74%	146.27%	151.87%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	154,516,238	153,128,999	146,806,047	142,246,114	137,848,896
19	Total Required Stable Funding (RSF)	130,203,882	126,700,063	120,243,179	116,170,972	109,701,442
20	NSFR (%)	118.67%	120.86%	122.09%	122.45%	125.66%