

GENERAL RISK

Key Metrics KM1 - Bank Only

(Rp million)						
No	Descrrption	30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23
	Available Capital					
1	Common Equity Tier 1 (CET1)	34,579,975	34,374,081	34,156,702	33,648,233	33,010,398
2	Tier 1	34,579,975	34,374,081	34,156,702	33,648,233	33,010,398
3	Total Capital	36,240,703	36,023,034	35,753,045	35,171,778	34,481,904
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	148,659,339	146,555,480	141,109,736	133,897,443	131,192,215
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	23.26%	23.45%	24.21%	25.13%	25.16%
6	Tier 1 Ratio (%)	23.26%	23.45%	24.21%	25.13%	25.16%
7	Total Capital Ratio (%)	24.38%	24.58%	25.34%	26.27%	26.28%
	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	15.38%	15.58%	16.34%	17.27%	17.28%
	Basel III leverage ratio					
13	Total Exposure	212,848,079	209,653,853	205,574,011	192,535,512	188,590,512
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	16.25%	16.40%	16.62%	17.48%	17.51%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	16.25%	16.40%	16.62%	17.48%	17.51%
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 (%).	16.19%	16.35%	16.58%	17.45%	17.51%
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 (%).	16.19%	16.35%	16.58%	17.45%	17.51%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	40,061,251	38,400,891	34,458,528	36,768,951	40,831,146
16	Total net cash outflow	28,418,169	27,879,434	26,328,877	25,800,171	27,713,316
17	LCR (%)	140.97%	137.74%	130.88%	142.51%	147.33%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	145,143,627	143,437,281	142,030,357	135,480,364	131,347,326
19	Total Required Stable Funding (RSF)	118,966,141	116,755,593	114,915,994	109,239,713	105,076,688
20	NSFR (%)	122.00%	122.85%	123.59%	124.02%	125.00%

Key Metrics KM1 - Bank Consolidated with Subsidiary

(Rp million)						
No	Descrrption	30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23
	Available Capital					
1	Common Equity Tier 1 (CET1)	44,322,777	43,813,465	44,057,898	43,021,972	41,908,622
2	Tier 1	44,322,777	43,813,465	44,057,898	43,021,972	41,908,622
3	Total Capital	46,122,384	45,587,566	45,755,058	44,635,141	43,470,127
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	178,010,951	174,435,552	166,274,024	157,011,138	154,284,696
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.90%	25.12%	26.50%	27.40%	27.16%
6	Tier 1 Ratio (%)	24.90%	25.12%	26.50%	27.40%	27.16%
7	Total Capital Ratio (%)	25.91%	26.14%	27.52%	28.43%	28.18%
	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	16.91%	17.14%	18.52%	19.43%	19.18%
	Basel III leverage ratio					
13	Total Exposure	246,478,833	240,066,813	234,222,386	219,360,166	214,766,853
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.98%	18.25%	18.81%	19.61%	19.51%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.98%	18.25%	18.81%	19.61%	19.51%
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 (%).	17.93%	18.20%	18.77%	19.59%	19.52%
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 (%).	17.93%	18.20%	18.77%	19.59%	19.52%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	40,152,771	38,481,630	34,538,059	36,849,152	40,916,478
16	Total net cash outflow	28,237,998	28,061,371	26,203,874	25,814,818	27,973,216
17	LCR (%)	142.19%	137.13%	131.81%	142.74%	146.27%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	158,075,381	154,516,238	153,128,999	146,806,047	142,246,114
19	Total Required Stable Funding (RSF)	133,859,972	130,203,882	126,700,063	120,243,179	116,170,972
20	NSFR (%)	118.09%	118.67%	120.86%	122.09%	122.45%



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**PT Bank Danamon Indonesia Tbk and Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**30 June 2024**

**Leverage Ratio Report**

(Rp million)

No	Information	Total	
		Bank Only	Consolidated
1	Total assets on the balance sheet in published financial statements (gross value before deducting impairment provision).	216,239,326	241,604,907
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).	-	-
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	-	-
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.	1,135,643	1,416,604
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	29,523	29,523
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	18,165,038	18,165,038
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision.	(22,721,451)	(14,737,239)
12	Other adjustments.	-	-
13	<b>Total exposure in Leverage Ratio Calculation.</b>	<b>212,848,079</b>	<b>246,478,833</b>

## PT Bank Danamon Indonesia Tbk and Subsidiaries

## Disclosure of Quantitative Risk Exposure

30 June 2024

## Leverage Ratio Calculation Report

(Rp million)

Information		Bank Only		Consolidated	
		30-Jun-24	31-Mar-24	30-Jun-24	31-Mar-24
<b>On Balance Sheet Exposure</b>					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) (gross value before deducting impairment provision)	215,025,752	212,251,399	240,320,166	234,849,042
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)	(7,929,876)	(7,823,537)	(9,688,466)	(9,571,902)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14,791,575)	(14,489,075)	(5,048,773)	(5,049,691)
7	<b>Total on-balance sheet exposures</b>	<b>192,304,301</b>	<b>189,938,787</b>	<b>225,582,927</b>	<b>220,227,449</b>
<b>Derivative Exposure</b>					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	374,784	316,270	474,432	324,021
9	Add-on amounts for potential future exposure associated with all derivatives transactions	1,028,562	1,072,631	1,281,041	1,189,176
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-
13	<b>Total derivative exposures</b>	<b>1,403,346</b>	<b>1,388,901</b>	<b>1,755,473</b>	<b>1,513,197</b>
<b>Securities financing transaction exposures</b>					
14	Gross SFT Assets	975,394	1,053,034	975,394	1,053,034
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	<b>Total securities financing transaction exposures</b>	<b>975,394</b>	<b>1,053,034</b>	<b>975,394</b>	<b>1,053,034</b>
<b>Other off-balance sheet exposures</b>					
19	Off-balance sheet exposure at gross notional amount	108,980,631	103,242,078	108,980,631	103,242,078
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(90,696,133)	(85,849,312)	(90,696,133)	(85,849,312)
21	(Impairment provision for off balance sheet inline with accounting standard)	(119,460)	(119,635)	(119,460)	(119,635)
22	<b>Off-balance sheet items</b>	<b>18,165,038</b>	<b>17,273,131</b>	<b>18,165,038</b>	<b>17,273,131</b>

## PT Bank Danamon Indonesia Tbk and Subsidiaries

## Disclosure of Quantitative Risk Exposure

30 June 2024

## Leverage Ratio Calculation Report

(Rp million)

Information		Bank Only		Consolidated	
		30-Jun-24	31-Mar-24	30-Jun-24	31-Mar-24
<b>Capital and Total Exposure</b>					
23	Tier 1 Capital	34,579,975	34,374,081	44,322,777	43,813,465
24	<b>Total Exposure</b>	<b>212,848,079</b>	<b>209,653,853</b>	<b>246,478,833</b>	<b>240,066,813</b>
<b>Leverage Ratio</b>					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	16.25%	16.40%	17.98%	18.25%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	16.25%	16.40%	17.98%	18.25%
26	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>
27	<b>Applicable leverage buffers</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Disclosures of mean values</b>					
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	1,730,659	1,674,321	1,730,659	1,674,321
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	975,394	1,053,034	975,394	1,053,034
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)	213,603,344	210,275,140	247,234,097	240,688,099
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)	213,603,344	210,275,140	247,234,097	240,688,099
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)	16.19%	16.35%	17.93%	18.20%
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)	16.19%	16.35%	17.93%	18.20%



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**30 June 2024**

**CAPITAL RISK**

**Table 2. Capital Composition (CC1)**

**30 June 2024**

**(Rp million)**

	Component	Bank	Consolidated	Ref no from Publication Balance Sheet
	<b>Common Equity Tier 1 capital: instruments and reserves</b>			
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	35,030,427	35,030,427	d + e + f
3	Accumulated other comprehensive income (and other reserves)	457,472	457,472	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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>49,469,446</b>	<b>49,469,446</b>	
	<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudential valuation adjustments	-	-	
8	<i>Goodwill (net of related tax liability)</i>	-	(1,074,532)	j + k
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(644,642)	(824,796)	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	<i>Cash-flow hedge reserve</i>	N/A	N/A	
12	<i>Shortfall of provisions to expected losses</i>	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	<i>Mortgage servicing rights (amount above 10% threshold)</i>	-	-	
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 : <i>mortgage servicing rights</i>	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	(97,896)	(97,896)	
26c	Deferred tax assets	(1,940,986)	(2,198,381)	n
26d	Investments	(12,205,947)	(951,064)	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	<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>(14,889,471)</b>	<b>(5,146,669)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>34,579,975</b>	<b>44,322,777</b>	

## CAPITAL RISK

Table 2. Capital Composition (CC1)

	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 subsidi	-	-	
35	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	-	-	
	<b>Additional Tier 1 capital: regulatory adjustments</b>			
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 deduc	-	-	
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	-	-	
44	<b>Additional Tier 1 capital (AT1)</b>	-	-	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>34,579,975</b>	<b>44,322,777</b>	
	<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	22,083	22,083	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	1,638,645	1,777,524	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>1,660,728</b>	<b>1,799,607</b>	
	<b>Tier 2 capital: regulatory adjustments</b>			
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	<i>Sinking fund</i>	-	-	
56b	Placement of funds in Tier 2 instruments at other Banks	-	-	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-	-	
58	<b>Tier 2 capital (T2)</b>	<b>1,660,728</b>	<b>1,799,607</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>36,240,703</b>	<b>46,122,384</b>	
60	<b>Total risk weighted assets</b>	<b>148,659,339</b>	<b>178,010,951</b>	
	<b>Capital ratios and buffers</b>			
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	<b>23.26%</b>	<b>24.90%</b>	
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	<b>23.26%</b>	<b>24.90%</b>	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>24.38%</b>	<b>25.91%</b>	
64	<b>Institution specific buffer requirement (minimum CET1 requirement plus capital cons</b>	<b>3.50%</b>	<b>3.50%</b>	
65	<i>of which: capital conservation buffer requirement</i>	2.50%	2.50%	
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.00%	0.00%	
67	<i>of which: G-SIB buffer requirement</i>	1.00%	1.00%	
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	<b>15.38%</b>	<b>16.91%</b>	





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**30 June 2024**

**CAPITAL RISK**

**Table 2. Capital Composition (CC1)**

	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 entities	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**  
**30 June 2024**

**Table 3. Capital Reconciliation (CC2)**

(Rp million)

No	Accounts	Bank	Consolidated	Ref. No.
	<b>ASSETS</b>			
1	Cash	1,779,866	2,107,578	
2	Placements with Bank Indonesia	7,018,731	7,018,731	
3	Placements with other banks	1,831,576	4,075,752	
4	Spot and derivative receivables	267,703	338,869	
5	Marketable securities owned	27,880,153	27,826,133	
6	Securities sold under repurchase agreements (repo)	743,926	743,926	
7	Securities purchased under resale agreements (reverse repo)	201,223	201,223	
8	Acceptance receivables	961,536	961,536	
9	Loans	140,354,062	139,899,062	
10	Sharia financing	11,748,953	11,748,953	
11	Consumer financing receivables	-	28,770,971	
	Allowance for impairment losses on consumer financing receivables -/-	-	(1,658,365)	
12	Investments			
	a. Calculated as capital deduction factor	12,205,947	951,064	o
	b. Not calculated as capital deduction factor	66,532	1,334,117	
13	Other financial assets	1,566,669	1,667,877	
14	Allowance for impairment losses on financial assets -/-			
	a. Marketable securities	(250,153)	(250,153)	
	b. Loans	(7,677,126)	(7,777,351)	
	c. Others	(2,597)	(2,597)	
15	Intangible assets			
	a. Goodwill	-	1,906,685	j
	b. Other Intangible assets	2,684,807	3,326,914	l
	Accumulated amortisation on intangible assets -/-			
	a. Goodwill	-	(832,153)	k
	b. Other Intangible assets	(2,040,165)	(2,502,118)	m
16	Fixed assets and equipment	4,150,713	5,535,456	
	Accumulated depreciation of fixed assets and equipment -/-	(2,340,255)	(3,211,316)	
17	Non earning asset			
	a. Idle properties	66,100	66,100	
	b. Foreclosed assets	483,490	483,490	
	c. Suspense accounts	-	-	
	d. Interbranch assets	-	-	
18	Leased receivables	-	1,953,344	
19	Other assets			
	a. Deferred tax assets calculated as capital deduction factor	1,940,986	2,198,381	n
	b. Other assets not calculated as capital deduction factor	4,666,774	5,034,330	
	<b>Total Assets</b>	<b>208,309,451</b>	<b>231,916,439</b>	



**PT Bank Danamon Indonesia Tbk and Subsidiaries**  
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**Table 3. Capital Reconciliation (CC2)**

	Liabilities & Equity			
1	Current accounts	29,146,232	28,207,095	
2	Savings	37,423,215	37,423,215	
3	Time deposits	77,968,254	77,968,254	
4	E-money	-	-	
5	Loans from Bank Indonesia	-	-	
6	Borrowings from other banks	3,057,730	3,057,730	
7	Spot and derivative / forward liabilities	409,815	473,657	
8	Securities sold under repurchase agreements (repo)	714,403	714,403	
9	Acceptance payables	961,536	961,536	
10	Marketable securities issued	-	7,705,590	
11	Borrowings			
	a. Can be calculated in the capital component	22,083	22,083	p
	b. Can not be calculated in the capital component	2,917	13,299,562	
12	Security deposits	9,035	9,035	
13	Interbranch liabilities	-	-	
14	Other liabilities	9,252,653	12,026,873	
15	Minority interest	-	705,828	
	<b>Total Liabilities</b>	<b>158,967,873</b>	<b>182,574,861</b>	
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	55,526	55,526	g
	ii. Can not be calculated in the capital component	(55,476)	(55,476)	
	b. Losses			
	i. Can be calculated in the capital component	(162,130)	(162,130)	h
	ii. Can not be calculated in the capital component	(80,635)	(80,635)	
19	Reserves			
	a. General reserves	564,076	564,076	i
	b. Specific reserves	-	-	
20	Retained earnings			
	a. Previous years	34,801,945	34,801,945	d
	b. Current year			
	i. Can be calculated in the capital component	1,454,867	1,454,867	e
	ii. Can not be calculated in the capital component	-	-	
	c. Dividend paid	(1,226,385)	(1,226,385)	f
	<b>Total Equity Attributable to Equity Holders of The Parent Equity</b>	<b>49,341,578</b>	<b>49,341,578</b>	
	<b>Total Equity</b>	<b>49,341,578</b>	<b>49,341,578</b>	
	<b>Total Liabilities and Equity</b>	<b>208,309,451</b>	<b>231,916,439</b>	



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

No	Disclosure of Capital Instrument Features		
	Question	Answer	Answer
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	22,083
9	Par Value of the instrument (in millions IDR)	5,995,577	25,000
10	Accounting Classification	Equity	Liability - Amortized cost
11	Publication Date	<div>STOCK SERIE A<ul style="list-style-type: none"><li>• Initial Public Offering on December 8, 1989 of 12,000,000 shares - par value per share of Rp 1,000.</li><li>• Founders' shares of 22,400,000 sheet.</li><li>• Bonus shares from additional paid-in capital capitalisation of 34,400,000 shares in 1992.</li><li>• 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.</li><li>• Bonus shares from additional paid-in capital capitalisation of 112,000,000 shares - par value per share of Rp 1,000 in 1995.</li><li>• 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.</li><li>• Founders' shares of 155,200,000 shares in 1996.</li><li>• 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.</li><li>• 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.</li><li>• 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.</li></ul></div> <div>STOCK SERIE B<ul style="list-style-type: none"><li>• 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.</li><li>• Shares issued in order to merger with PDFCI of 45,375,000,000 shares - par value per share of Rp 5 in 1999.</li><li>• Shares issued in order to merger with Bank Tiara of 35,557,200,000 shares - par value per share of Rp 5 in 2000.</li><li>• 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.</li><li>• 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.</li><li>• 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.</li><li>• 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.</li><li>• 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.</li><li>• 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.</li><li>• 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) effective at 1 May 2019.</li></ul></div>	Loan proceed received on 4 December 2018 and extended in 4 December 2023





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

12	No maturity (perpetual) or with maturity	Perpetual	With maturity
13	Due Date	No maturity date	4 December 2028
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	7,33%
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 of li	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



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Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach

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### Credit Quality Disclosure of Assets (CR1)

#### 1) Bank Only

(Rp million)

		Gross Carrying Value		Allowance for Impairment Losses			Net Worth
		Past Due Receivables	Non Past Due Receivables	Allowance for Impairment Losses	Allowance for Impairment Losses Stage 2 and Stage 3	Allowance for Impairment Losses Stage 1	
		a	b	c	d	e	a+b-c
1	Credit	4,178,132	147,924,883	7,677,126	5,739,853	1,937,273	144,425,889
2	Securities	-	25,923,457	250,153	247,652	2,501	25,673,304
3	Administrative Account Transactions	445	12,703,094	30,847	1,408	29,439	12,672,692
4	Total	4,178,577	186,551,434	7,958,126	5,988,913	1,969,213	182,771,885

### Credit Quality Disclosure of Assets (CR1)

#### 2) Bank Consolidated with Subsidiaries

(Rp million)

		Gross Carrying Value		Allowance for Impairment Losses			Net Worth
		Past Due Receivables	Non Past Due Receivables	Allowance for Impairment Losses	Allowance for Impairment Losses Stage 2 and Stage 3	Allowance for Impairment Losses Stage 1	
		a	b	c	d	e	a+b-c
1	Credit	4,818,903	177,553,426	9,435,716	6,282,662	3,153,054	172,936,613
2	Securities	-	25,877,044	250,153	247,652	2,501	25,626,891
3	Administrative Account Transactions	445	12,703,094	30,847	1,408	29,439	12,672,692
4	Total	4,819,348	216,133,564	9,716,716	6,531,722	3,184,994	211,236,196

#### 3) Additional Disclosure

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

For Past Due Receivables, Danamon refers to the criteria as stipulated in SEOJK No. 24/03/2021 concerning the Calculation Risk Weighted Assets for Credit Risk using the Standardized Approach for Commercial Banks



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#### Disclosure of Overdue Credit and Securities Mutation (CR2)

##### 1) Bank Only

		(Rp million)
		a
1	Loans and Securities Mature in the previous reporting period	4,117,185
2	Loans and Securities Mature since the last reporting period	1,423,909
3	Loans and Securities that return to become undue bills	47,754
4	Write Off	1,656,577
5	Other changes	341,369
6	<b>Loans and Securities Mature in Current Reporting Period</b>	<b>4,178,132</b>

#### Disclosure of Overdue Credit and Securities Mutation (CR2)

##### 2) Bank Consolidated with Subsidiaries

		(Rp million)
		a
1	Loans and Securities Mature in the previous reporting period	4,646,214
2	Loans and Securities Mature since the last reporting period	2,003,555
3	Loans and Securities that return to become undue bills	66,023
4	Write Off	2,746,360
5	Other changes	981,516
6	<b>Loans and Securities Mature in Current Reporting Period</b>	<b>4,818,903</b>

##### 3) Additional Disclosure

Definition of Past Due Receivables refers to the criteria as stipulated in SEOJK No. 24/03/2021 concerning the Calculation of Risk Weighted Assets for Credit Risk using the Standardized Approach for Commercial Banks. Past Due Receivables in this table do not consider loan loss provision.



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Quantitative Disclosure on Credit Risk Mitigation Techniques (CR3)

i. Bank Only

(Rp million)

		Total Receivables Not Guaranteed MRK Technique	Total Receivables Guaranteed MRK Technique	Total Receivables Guaranteed Collateral	Total Receivables Guaranteed Warranty	Total Receivables Secured Credit Derivatives
		a	b	c	d	e
1	Loan	141,998,922	2,426,967	-	-	-
2	Marketable Securities	25,673,304	-	-	-	-
3	Total	167,672,226	2,426,967	-	-	-
4	Pas Due Loans and Marketable Securities	574,453	-	-	-	-

ii. Bank Consolidated with Subsidiaries

(Rp million)

		Total Receivables Not Guaranteed MRK Technique	Total Receivables Guaranteed MRK Technique	Total Receivables Guaranteed Collateral	Total Receivables Guaranteed Warranty	Total Receivables Secured Credit Derivatives
		a	b	c	d	e
1	Loan	170,509,646	2,426,967	-	-	-
2	Marketable Securities	25,626,891	-	-	-	-
3	Total	196,136,537	2,426,967	-	-	-
4	Pas Due Loans and Marketable Securities	911,444	-	-	-	-

3) Additional Exposure

'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 (CR4)

i. Bank Only

		(Rp million)					
Portfolio Categories		Net Receivables Before the Application of FKK and MRK Techniques		Net Receivables After the application of FKK and MRK Technique		ATMR and Average Risk Weighting	
		Statement of Financial Position	Administrative Account Transactions	Statement of Financial Position	Administrative Account Transactions	ATMR	Risk Weighting Percentage
		a	b	c	d	e	f
01	Receivables on Sovereigns	36,469,057	1,500,000	36,469,057	150,000	-	0.00%
02	Receivables on Public Sector Entities	3,100,842	5,069,451	3,100,842	713,270	1,907,056	50.00%
03	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	0.00%
04	Receivables on Banks	12,641,266	5,614,757	12,608,244	890,224	5,202,869	38.54%
	Receivables to Securities Companies and Other Financial Institutions	8,630,303	10,040,501	8,589,303	1,360,482	3,889,191	39.09%
05	Receivables Covered Bonds	-	-	-	-	-	0.00%
06	Receivables on Corporate - General Corporation Exposure	50,808,056	62,965,530	48,855,530	11,885,425	59,841,463	98.52%
	Receivables to securities companies and other financial institutions						0.00%
	Special Financing Exposure	-	-	-	-	-	0.00%
07	Mandatory Government Administration, Defense, and Social Security	66,531	-	66,531	-	166,327	250.00%
08	Receivables on Micro, Small Business & Retail Portfolio	32,188,407	11,673,130	31,918,463	1,645,443	25,142,659	74.91%
09	Loans Secured by Property						
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	17,941,722	1,752,710	17,903,287	175,321	11,062,759	61.19%
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow	9,174	8,611	9,174	861	10,537	105.00%
	Commercial Property Backed Loans whose Payments Are Not Material Dependent on Property Cash Flow	22,015,681	9,785,605	21,924,252	1,113,326	20,077,820	''
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow	3,172,406	532,434	3,171,795	53,592	2,712,601	84.10%
	Land Procurement, Tillage, and/or Construction Credit	-	-	-	-	-	0.00%
10	Past Due Receivables	649,836	34,671	649,836	3,688	667,952	102.21%
11	Other Assets	6,640,497	-	6,640,498	-	5,102,377	76.84%
12	Total	194,333,778	108,977,400	191,906,812	17,991,632	135,783,611	

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

ii. 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 Transactions	Statement of Financial Position	Administrative Account Transactions	RWA	Risk Weighting Percentage
		a	b	c	d	e	f
01	Receivables on Sovereigns	36,469,057	1,500,000	36,469,057	150,000	-	0.00%
02	Receivables on Public Sector Entities	3,101,580	5,069,451	3,101,580	713,270	1,907,425	50.00%
03	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	0.00%
04	Receivables on Banks	15,205,380	5,614,757	15,172,358	890,224	5,779,683	35.98%
	Receivables to Securities Companies and Other Financial Institutions	8,127,100	10,040,501	8,086,100	1,360,482	3,697,297	39.14%
05	Receivables Covered Bonds	-	-	-	-	-	0.00%
06	Receivables on Corporate - General Corporation Exposure	52,511,954	62,965,530	50,559,429	11,885,425	61,293,182	98.16%
	Receivables to securities companies and other financial institutions						0.00%
	Special Financing Exposure	-	-	-	-	-	0.00%
07	Mandatory Government Administration, Defense, and Social Security	1,334,116	-	1,334,116	-	3,335,289	250.00%
08	Receivables on Micro, Small Business & Retail Portfolio	60,328,031	11,673,130	60,058,087	1,645,443	46,253,874	74.96%
09	Loans Secured by Property						
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	17,941,722	1,752,710	17,903,287	175,321	11,062,759	61.19%
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow	9,174	8,611	9,174	861	10,537	105.00%
	Commercial Property Backed Loans whose Payments Are Not Material Dependent on Property Cash Flow	22,015,681	9,785,605	21,924,252	1,113,326	20,077,820	87.15%
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow	3,172,406	532,434	3,171,795	53,592	2,712,601	84.10%
	Land Procurement, Tillage, and/or Construction Credit	-	-	-	-	-	0.00%
10	Past Due Receivables	987,081	34,671	987,081	3,688	998,323	100.76%
11	Other Assets	7,952,446	-	7,952,445	-	6,086,614	76.54%
12	Total	229,155,729	108,977,400	226,728,762	17,991,632	163,215,405	



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Exposure Disclosure by Asset Class and Risk Weighting (CR5)

Bank Only		(Rp million)																										
Portfolio Category		0%			20%			50%			100%			150%			Others		Net Receivables After FKK and MRK Techniques									
1	Receivables on Sovereigns	36,619,057			-			-			-			-			-		36,619,057									
Portfolio Category		20%			50%			100%			150%			Others		Net Receivables After FKK and MRK Techniques												
2	Receivables on Public Sector Entities	-			3,814,112			-			-			-		3,814,112												
Portfolio Category		0%			20%			30%			50%			100%			150%			Others		Net Receivables After FKK and MRK Techniques						
3	Receivables on Multilateral Development Banks and International Institutions	-			-			-			-			-			-			-		-						
Portfolio Category		20%			30%			40%			50%			75%			100%			150%			Others		Net Receivables After FKK and MRK Techniques			
4	Receivables on Banks	2,503,486			-			10,306,495			32,722			560,576			-			95,187			-		13,498,468			
	Receivables to Securities Companies and Other Financial Institutions <sup>1)</sup>	898,784			-			8,895,211			82,336.00			-			-			73,454			-		9,949,785			
Portfolio Category		10%			15%			20%			25%			35%			50%			100%			Others		Net Receivables After FKK and MRK Techniques			
5	Receivables Covered Bonds	-			-			-			-			-			-			-			-		-			
Portfolio Category		20%			50%			65% <sup>2)</sup>			75%			80%		85%		100%			130%		150%		Others		Net Receivables After FKK and MRK Techniques	
6	Receivables to General Corporate <sup>3)</sup>	332,703			-			-			-			-		4,222,213		56,186,040			-		-		-		60,740,955	
	Receivables to Securities Companies and Other Financial Institutions <sup>3)</sup>																											
	Special Financing Exposure <sup>4)</sup>	-			-						-			-				-			-		-					
Portfolio Category		100%			150%			250%			400% <sup>5)</sup>			Others		Net Receivables After FKK and MRK Techniques												
7	Receivables of Subordinated Securities, Equity and Other Capital Instruments	-			-			66,531.00			-			-		-		66,531										
Portfolio Category		45%			75%			85%			100%			Others		Net Receivables After FKK and MRK Techniques												
8	Receivables on Micro, Small Business and Retail Portfolio	826,849			31,728,936			244,340			758,969			4,812.17		33,563,906												
Portfolio Category		0% <sup>6)</sup>	20%	25%	30%	35%	40%	45%	50%	60%	65% <sup>6)</sup>	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivables After FKK and MRK Techniques							
9	Loans Secured by Property																											
	Loans Secured by Residential Property whose Payments are Not Materially Dependent on Property Cash Flows	-	400,720	393,932	2,955,017		1,478,317		723,663			2,456,416	9,319,352	104,850		246,341			-	-	18,078,608							
	without credit sharing approach	-	-	-			-		-		-	-	-	-		-			-	-	-							
	by using credit distribution approach (guaranteed) <sup>5)</sup>																				-							
	by using credit distribution approach (guaranteed) <sup>5)</sup>	-	-	-	-		-		-		-		-	-		-			-	-	-							
	Loans Secured by Residential Property whose Payments Materially Dependent on Property Cash Flows																	10,035		-	10,035							
	Loan Secured by Commercial Real Estate whose Payments are Not Materially Dependent on Property Cash Flows										1,534,626			6,058,054	5,542,627		9,902,271			-	23,037,578							
	without credit sharing approach	-	-	-			-		-		-									-	-							
	by using credit distribution approach (guaranteed) <sup>5)</sup>																			-	-							
	by using credit distribution approach (guaranteed) <sup>5)</sup>	-	-	-	-		-		-		-			-	-		-			-	-							
Loan Secured by Commercial Real Estate whose Payments Materially Dependent on Property Cash Flows												2,105,832			63,326			1,007,045	49,184	-	3,225,387							
Credit for Loans Acquisition, Land Processing and Construction <sup>6)</sup>																				-	-							
Portfolio Category		50%			100%			150%			Others		Net Receivables After FKK and MRK Techniques															
10	Past Due Receivables	211,931			200,804			240,789			-		653,524															
Portfolio Category		0%			20%			100%			150%			1250% <sup>5)</sup>			Others		Net Receivables After FKK and MRK Techniques									
11	Other Assets	1,779,866			-			4,377,142			483,489			-			6,640,498											

No	Risk Weight	On Balancesheet Net Receivables	OffBalance Sheet Net Receivables (Prior to Implementation of FKK)	FKK Average	Net Receivables (After Implementation of FKK and MRK Techniques)
1	< 40%	45,667,776	1,798,917	478	45,883,564
2	40%-70%	29,203,938	25,267,147	36	32,468,511
3	75%	46,408,568	10,497,557	6	47,666,918
4	85%	9,648,951	6,803,008	444	10,114,029
5	90%-100%	61,439,330	63,895,055	2,254	71,734,896
6	105%-130%	967,016	803,268	5,631	1,017,080
7	150%	935,669	112,447	304	946,914
8	250%	66,531	-	-	66,530
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total Net Receivables	194,333,778	108,977,400	9,152	209,898,443





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PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach  
June 30, 2024

Exposure Disclosure by Asset Class and Risk Weighting (CR5)

Bank Consolidated with subsidiaries																				(Rp million)							
Portfolio Category		0%			20%			50%			100%			150%			Others		Net Receivables After FKK and MRK Techniques								
1	Receivables on Sovereigns	36,619,057			-			-			-			-			-		36,619,057								
Portfolio Category		20%			50%			100%			150%			Others		Net Receivables After FKK and MRK Techniques											
2	Receivables on Public Sector Entities	-			3,814,850			-			-			-		3,814,850											
Portfolio Category		0%			20%			30%			50%			100%			150%		Others		Net Receivables After FKK and MRK Techniques						
3	Receivables on Multilateral Development Banks and International Institutions	-			-			-			-			-			-		-		-						
Portfolio Category		20%			30%			40%			50%			75%			100%			150%		Others		Net Receivables After FKK and MRK Techniques			
4	Receivables on Banks	4,747,651			-			10,626,433			32,734			560,576			-			95,187			-		16,062,582		
	Receivables to Securities Companies and Other Financial Institutions <sup>1)</sup>	851,845			-			8,438,947			82,336.00			-			-			73,454			-		9,446,582		
Kategori Portofolio Portfolio Category		10%			15%			20%			25%			35%			50%			100%			Others		Net Receivables After FKK and MRK Techniques		
5	Receivables Covered Bonds	-			-			-			-			-			-			-			-		-		
Portfolio Category		20%			50%			65% <sup>9)</sup>			75%			80%		85%		100%		130%		150%		Others		Net Receivables After FKK and MRK Techniques	
6	Receivables to General Corporate <sup>2)</sup>	332,703			-			-			-			5,903,409		56,208,742		-		-		-		62,444,854			
	Receivables to Securities Companies and Other Financial Institutions <sup>3)</sup>																							0			
	Special Financing Exposure <sup>4)</sup>	-			-			-			-			-		-		-		-		-		-			
Portfolio Category		100%			150%			250%			400% <sup>5)</sup>			Others		Net Receivables After FKK and MRK Techniques											
7	Receivables of Subordinated Securities, Equity and Other Capital Instruments	-			-			1,334,116.00			-			-		1,334,116											
Portfolio Category		45%			75%			85%			100%			Others		Net Receivables After FKK and MRK Techniques											
8	Receivables on Micro, Small Business and Retail Portfolio	826,849			59,825,739			272,396			773,734			4,811.17		61,703,529											
Portfolio Category		0% <sup>9)</sup>	20%	25%	30%	35%	40%	45%	50%	60%	65% <sup>5)</sup>	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivables After FKK and MRK Techniques						
9	Loans Secured by Property																										
	Loans Secured by Residential Property whose Payments are Not Materially Dependent on Property Cash Flows	-	400,720.08	393,931.87	2,955,016.68		1,478,316.53		723,663.41		-	2,456,416.21	9,319,352.33	104,849.85		246,340.96			-	-	18,078,608.14						
	without credit sharing approach	-	-	-			-		-		-	-	-	-		-			-	-	-						
	by using credit distribution approach (guaranteed) <sup>5)</sup>		-																-	-	-						
	by using credit distribution approach (guaranteed) <sup>5)</sup>	-																	-	-	-						
	Loans Secured by Residential Property whose Payments Materially Dependent on Property Cash Flows		-	-	-		-		-		-		-	-		10,035.00			-	-	10,035.47						
	Loan Secured by Commercial Real Estate whose Payments are Not Materially Dependent on Property Cash Flows				-	-	-			1,534,626.00			6,058,054.00						-	-	23,037,577.80						
	without credit sharing approach	-	-	-	-		-		-		-									-	-						
	by using credit distribution approach (guaranteed) <sup>5)</sup>										-									-	-						
	by using credit distribution approach (guaranteed) <sup>5)</sup>	-	-		-			-		-		-		-						-	-	-					
Loan Secured by Commercial Real Estate whose Payments Materially Dependent on Property Cash Flows												2,105,832.43			63,326.00			1,007,044.95	49,183.66	-	3,225,387.43						
Credit for Loans Acquisition, Land Processing and Construction <sup>6)</sup>																-			-	-	-						
Portfolio Category		50%			100%			150%			Others		Net Receivables After FKK and MRK Techniques														
10	Past Due Receivables	352,292			271,076			367,400			-		930,769														
Portfolio Category		0%			20%			100%			150%			1250% <sup>5)</sup>		Others		Net Receivables After FKK and MRK Techniques									
11	Other Assets	2,107,577.00			-			5,361,379.00			483,489.00							7,952,445.00									



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**PT Bank Danamon Indonesia Tbk and Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**30 June 2024**

**OPERATIONAL RISK**

**Quantitative Exposure of Operational Risks - Bank Only**

(Rp million)

No	Indicator Approach	30 June 2024			
		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	820,489	1	820,489	10,256,117

0

No	Indicator Approach	30 June 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

**Quantitative Exposure of Operational Risks - Consolidated**

(Rp million)

No	Indicator Approach	June 30, 2024			
		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	957,463	1	957,463	11,968,282

(Rp million)

No	Indicator Approach	30 June 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



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PT Bank Danamon Indonesia Tbk and Subsidiaries

Disclosure of Quantitative Risk Exposure

30 June 2024

### Exposure Counterparty Credit Risk (CCR1) Analysis - Bank Only

June 30, 2024

(Rp million)

		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for EAD regulatory calculation	Net Receivables	RWA
1	SA-CCR (for derivative)	267,703	596,520		1.4	1,209,912	412,911
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	<b>Total</b>						<b>412,911</b>

#### 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, 2024

(Rp million)

		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for EAD regulatory calculation	Net Receivables	RWA
1	SA-CCR (for derivative)	338,869	753,881		1.4	1,529,850	540,886
2	Internal Model Method (For Derivative and SFT)					N/A	N/A
3	Basic Approach for credit risk mitigation (for SFT)					N/A	''
4	Comprehensive approach for credit risk mitigation (For SFT)					N/A	N/A
5	VaR for SFT					N/A	N/A
6	<b>Total</b>						<b>540,886</b>

#### 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.



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Disclosure of Quantitative Risk Exposure  
30 June 2024

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

June 30, 2024

(Rp million)

Risk Weight		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Portfolio Category		0%	20%	30%	40%	45%	50%	67.5%	75%	85%	100%	112.5%	150%	Others	Total Net Receivables
<b>Indonesia</b>															
Receivables on Sovereigns		211,481													211,481
Receivables on Public Sector Entities															-
Receivables on Multilateral Development Banks and International Institutions															-
Receivables on Banks			204,291		564,186		16,347		7,735				9,129		801,689
Exposures to Securities Firm and Other Financial Institutions			8,231		122,888								0		131,119
Receivables on Corporates										800	60,011				60,811
Receivables on Micro, Small and Retail Businesses Portfolio													4,811		4,811
Total		211,481	212,522	-	687,075	-	16,347	-	7,735	800	60,011	-	13,940	-	1,209,912



Table 18. CCR Exposure based on Portfolio Category and Risk Weight (CCR3) - Consolidated

June 30, 2024		(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%	Others	Total Net Receivables
Portfolio Category															
Indonesia															
Receivables on Sovereigns		211,481													211,481
Receivables on Public Sector Entities															-
Receivables on Multilateral Development Banks and International Institutions															-
Receivables on Banks			204,291		884,124		16,347		7,735				9,129		1,121,627
Exposures to Securities Firm and Other Financial Institutions			8,231		122,888								0		131,119
Receivables on Corporates										800	60,011				60,811
Receivables on Micro, Small and Retail Businesses Portfolio													4,811		4,811
Total		211,481	212,522	-	1,007,013	-	16,347	-	7,735	800	60,011	-	13,940	-	1,529,850

As of 30 June 2024, Danamon did not have transactions of credit derivative, therefore no disclosure of Net Credit Derivative Claims (CCR6)



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PT Bank Danamon Indonesia Tbk and Subsidiaries  
Disclosure of Quantitative Risk Exposure  
30 June 2024

Market RWA (FRTB)

Individual

Risk	Capital Charge with Standard Approach	Capital Charge with Standard Approach
	As of 30 June 2024	As of 30 June 2023
Risk of GIRR	109,873.07	127,753.13
Risk of CSR (non-securitization)	33,333.67	54,897.20
Risk of CSR (securitization : non-CTP)	-	-
Risk of CSR (securitization : CTP)	-	-
Risk of Capital	-	-
Risk of Commodity	-	-
Risk of Exchange Rate	46,886.90	36,581.79
DRC - (non-securitization)	6,280.20	340.26
DRC - (securitization : non-CTP)	-	-
DRC - (securitization : CTP)	-	-
RRAO	0.00	0.00
Total	196,373.84	219,572.38

Consolidated

Risk	Capital Charge with Standard Approach	Capital Charge with Standard Approach
	As of 30 June 2024	As of 30 June 2023
Risk of GIRR	109,873.07	127,753.13
Risk of CSR (non-securitization)	33,333.67	54,897.20
Risk of CSR (securitization : non-CTP)	-	-
Risk of CSR (securitization : CTP)	-	-
Risk of Capital	-	-
Risk of Commodity	-	-
Risk of Exchange Rate	46,807.84	41,709.35
DRC - (non-securitization)	6,280.20	340.26
DRC - (securitization : non-CTP)	-	-
DRC - (securitization : CTP)	-	-
RRAO	0.00	0.00
Total	196,294.78	224,699.94

Additional Market RWA Disclosures:  
In the reporting period, there were no significant changes that affected the Bank's market risk RWA calculation.

Market RWA (FRTB)

Individual

	Component	ATMR BA-CVA
	a	b
Aggregation of systematic components of CVA risk	37,621.33	
Aggregation of idiosyncratic components of CVA risk	8,807.25	
Total		164,922.88

Consolidated

	Component	ATMR BA-CVA
	a	b
Aggregation of systematic components of CVA risk	85,365.77	
Aggregation of idiosyncratic components of CVA risk	19,734.29	
Total		373,565.38

CVA Additional Disclosures:  
In the reporting period, the Bank did not have specific hedging transactions for Credit Valuation Adjustment (CVA) risk in transactions affected to the BA\_CVA reduce version RWA calculation.



Table 22. Interest Rate Risk in Banking Book - IRRBB Calculation Report - Bank Only

Bank Name

Report Position

Currency

: PT Bank Danamon Tbk (Individual)

: June 30, 2024

: IDR

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(2,989,901)	(2,727,946)	(1,224,227)	(1,251,003)
Parallel Down	3,744,627	3,378,181	77,164	11,393
Steepener	(635,786)	(464,389)		
Flattener	(83,627)	(190,408)		
Short Rate Up	(1,437,948)	(1,391,583)		
Short Rate Down	1,608,410	1,562,610		
Maximum Value Negative (Absolute)	2,989,901	2,727,946	1,224,227	1,251,003
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	34,579,975	34,374,081	10,377,063	10,377,063
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	8.65%	7.94%	11.80%	12.06%

Currency: USD

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(89,328)	(131,801)	46,698	15,459
Parallel Down	101,711	147,214	(145,507)	(98,206)
Steepener	(2,667)	24,730		
Flattener	(13,807)	(39,623)		
Short Rate Up	(50,504)	(91,197)		
Short Rate Down	53,309	96,667		
Maximum Value Negative (Absolute)	89,328	131,801	145,507	98,206
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	34,579,975	34,374,081	10,377,063	10,377,063
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.26%	0.38%	1.40%	0.95%

Currency: Combined (IDR & USD)

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Maximum Value Negative (Absolute)	3,079,228	2,859,746	1,369,734	1,349,209
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	34,579,975	34,374,081	10,377,063	10,377,063
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	8.90%	8.32%	13.20%	13.00%

Table 22. Interest Rate Risk in Banking Book - IRRBB Calculation Report - Consolidated

Name Bank

Report Position

Currency

: P.T. Bank Danamon Tbk (Consolidated)

: June 30, 2024

: IDR

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(3,495,786)	(3,402,581)	(1,239,791)	(1,249,245)
Parallel Down	4,322,199	4,146,023	93,322	9,572
Steepener	(554,285)	(342,413)		
Flattener	(275,731)	(458,773)		
Short Rate Up	(1,813,296)	(1,901,818)		
Short Rate Down	2,023,302	2,125,504		
Maximum Value Negative (Absolute)	3,495,786	3,402,581	1,239,791	1,249,245
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	44,322,777	43,813,465	17,862,046	17,862,046
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7.89%	7.77%	6.94%	6.99%

Currency: USD

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(89,328)	(131,801)	46,698	15,459
Parallel Down	101,711	147,214	(145,507)	(98,206)
Steepener	(2,667)	24,730		
Flattener	(13,807)	(39,623)		
Short Rate Up	(50,504)	(91,197)		
Short Rate Down	53,309	96,667		
Maximum Value Negative (Absolute)	89,328	131,801	145,507	98,206
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	44,322,777	43,813,465	17,862,046	17,862,046
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.20%	0.30%	0.81%	0.55%

Currency: Combined (IDR & USD)

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Maximum Value Negative (Absolute)	3,585,113	3,534,382	1,385,298	1,347,451
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	44,322,777	43,813,465	17,862,046	17,862,046
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	8.09%	8.07%	7.76%	7.54%

No.	Komponen	INDIVIDUAL				CONSOLIDATED			
		30 June 2024		31 March 2024		30 June 2024		31 March 2024	
		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 days		58 days		52 days		58 days
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		40,061,251		38,400,891		40,152,771		38,481,630
(CASH OUTFLOWS)									
7	CASH OUTFLOWS		69,241,259		62,614,693		70,645,031		63,660,914
ARUS KAS MASUK (CASH INFLOWS)									
11	CASH INFLOWS	45,758,986	40,823,090	38,768,686	34,735,259	48,837,911	42,407,032	40,484,714	35,599,543
			TOTAL ADJUSTED VALUE <sup>1</sup>		TOTAL ADJUSTED VALUE <sup>1</sup>		TOTAL ADJUSTED VALUE <sup>1</sup>		TOTAL ADJUSTED VALUE <sup>1</sup>
12	TOTAL HQLA		40,061,251		38,400,891		40,152,771		38,481,630
13	NET CASH OUTFLOWS		28,418,169		27,879,434		28,237,998		28,061,371
14	LCR (%)		140.97%		137.74%		142.19%		137.13%

Bank Only Analysis	Consolidated Analysis
<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 2024 report based on the daily average from April - June 2024.</p> <p>The average LCR ratio of Bank Danamon Indonesia individually for Quarter-II 2024 was 140.97%. This ratio is still above the minimum ratio value stipulated in POJK No.42/ POJK.03/2015 which is 100%.</p> <p>The composition of the LCR for Quarter-II 2024 is described in the section below.</p> <p>The composition of High Quality Liquid Assets (HQLA) owned by the Bank in Quarter-II 2024 was still dominated by Placements with Bank Indonesia (BI) and securities issued by the Central Government and BI. On average, during Quarter-II 2024, the largest composition of HQLA was securities issued by the Central Government and BI, amounting to 48.02% of the total HQLA, followed by Placements with BI of 46.29%, cash or cash equivalents 5.20%, Corporate Bonds Level 2A at 0.48% 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 0.09%, with the cash outflow of derivative transactions being greater than the cash inflow 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"><li>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.</li><li>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.</li><li>3. The Bank has and implements a liquidity risk management process, independent human resources and a liquidity management information system.</li><li>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.</li></ol>	<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 2024 report based on the daily average from April - June 2024.</p> <p>The average Consolidated LCR ratio of Bank Danamon Indonesia for Quarter II 2024 is 142,19%.This ratio is still above the minimum ratio value stipulated in POJK No.42/ POJK.03/2015 which is 100%.</p> <p>The composition of the LCR for Quarter-II 2024 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 2024 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 2024, the largest composition of HQLA was Securities issued by the Central Government and BI at 47.92% of the total HQLA, followed by Placements with BI of 46.19%, Cash or Cash equivalents of 5.42%, Corporate Bonds Level 2A at 0.48% 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. 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"><li>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.</li><li>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.</li><li>3. The Main Entity and Subsidiaries have and implement a liquidity risk management process, independent human resources and a liquidity management information system.</li><li>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.</li></ol>

Table 24. NSFR Report - Bank Only

(Rp million)

Komponen ASF		March 2024					June 2024				
		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:	50,512,109	-	-	-	50,512,109	51,032,278	-	-	-	51,032,278
2	Capital in Accordance to POJK KPMM	50,512,109	-	-	-	50,512,109	51,032,278	-	-	-	51,032,278
3	Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4	Deposits originating from individual customers and Funding from micro and small business customers:	35,999,724	32,761,615	2,046,954	-	63,860,674	35,722,064	34,581,973	1,703,672	-	64,940,620
5	Stable Deposits and Funding	2,295,650	269,233	99,319	-	2,530,992	2,332,799	250,451	90,385	-	2,539,954
6	Less Stable Deposits and Funding	33,704,074	32,492,382	1,947,635	-	61,329,682	33,389,265	34,331,522	1,613,287	-	62,400,666
7	Funding originating from corporate customers:	35,206,148	37,285,402	1,701,978	75,000	29,054,105	32,465,570	41,550,414	2,273,606	75,000	29,170,729
8	Operational Deposits	25,085,265	-	-	-	12,542,633	23,536,163	-	-	-	11,768,081
9	Other funding originating from corporate customers	10,120,882	37,285,402	1,701,978	75,000	16,511,473	8,929,407	41,550,414	2,273,606	75,000	17,402,648
10	Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11	Liabilities and other equities	9,463,624	-	20,785	-	10,392	8,021,928	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	equities and other liabilities that are not included in the above categories	9,463,624	2,495,764	20,785	809,076	10,392	8,021,928	965,032	-	1,236,265	-
14	Total ASF					143,437,281					145,143,627

**PT Bank Danamon Indonesia Tbk and Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**

Komponen RSF		March 2024					June 2024				
		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					945,534					1,697,106
16	Deposits with other financial institutions for operational purposes	1,778,035	-	-	-	889,017	1,307,576	-	-	-	653,788
17	Loans classified as Current and Special Mention (performing) and marketable securities	-	66,400,377	30,471,626	57,253,718	89,750,125	-	66,294,601	30,521,528	60,291,098	92,175,074
18	to financial institutions guaranteed by HQLA Level 1	-	608,331	-	-	60,833	-	201,223	-	-	20,122
19	to financial institutions that are not guaranteed with Level 1 HQLA and loans to financial institutions without collateral	-	9,643,902	6,550,389	7,215,434	11,937,214	-	8,321,182	3,998,325	9,153,676	12,401,015
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:	-	55,200,838	22,847,918	37,776,274	68,630,923	-	56,770,216	25,647,785	38,402,509	70,396,364
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	-	628,051	636,797	11,559,325	8,145,986	-	648,244	659,268	12,029,013	8,472,615
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	-	319,255	436,522	702,685	975,170	-	353,736	216,150	705,900	884,957
25	Assets with interdependent liabilities pairs	-	-	-	-	-	-	-	-	-	-
26	Other Assets:	-	15,726,740	68,435	9,835,243	24,748,332	-	15,707,337	55,872	9,215,350	23,989,136
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		-	-	-	-		-	-	-	-
30	NSFR derivative liabilities before deduction with variation margin		-	47,650	-	47,650		-	55,872	-	55,872
31	All other assets that are not included in the above categories	-	15,726,740	20,785	9,835,243	24,700,682	-	15,707,337	-	9,215,350	23,933,264
32	Off Balance Sheet		98,768,533	3,546,958	926,588	422,585		104,260,165	3,826,185	894,280	451,038
33	Total RSF					116,755,593					118,966,141
34	Net Stable Funding Ratio (%)					122.85%					122.00%



Komponen ASF		March 2024					June 2024				
		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:	50,637,257	-	-	-	50,637,257	51,171,157	-	-	-	51,171,157
2	Capital in Accordance to POJK KPMM	50,637,257	-	-	-	50,637,257	51,171,157	-	-	-	51,171,157
3	Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4	Deposits originating from individual customers and Funding from micro and small business customers:	35,999,724	32,761,615	2,046,954	-	63,860,674	35,722,064	34,581,973	1,703,672	-	64,940,620
5	Stable Deposits and Funding	2,295,650	269,233	99,319	-	2,530,992	2,332,799	250,451	90,385	-	2,539,954
6	Less Stable Deposits and Funding	33,704,074	32,492,382	1,947,635	-	61,329,682	33,389,265	34,331,522	1,613,287	-	62,400,666
7	Funding originating from corporate customers:	33,990,539	43,127,143	6,897,405	6,759,068	38,335,887	31,526,433	48,360,785	8,102,242	8,400,764	40,410,811
8	Operational Deposits	25,085,265	-	-	-	12,542,633	23,536,163	-	-	-	11,768,081
9	Other funding originating from corporate customers	8,905,273	43,127,143	6,897,405	6,759,068	25,793,254	7,990,270	48,360,785	8,102,242	8,400,764	28,642,729
10	Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11	Liabilities and other equities	9,372,720	-	188,169	-	1,682,420	7,990,523	-	6,358	-	1,552,793
12	NSFR derivative liabilities		-					-			
13	equities and other liabilities that are not included in the above categories	9,372,720	5,251,472	188,169	2,397,412	1,682,420	7,990,523	2,214,685	6,358	2,785,879	1,552,793
14	Total ASF					154,516,238					158,075,381

**PT Bank Danamon Indonesia Tbk and Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**

Komponen RSF		March 2024					June 2024				
		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					945,534					1,697,106
16	Deposits with other financial institutions for operational purposes	2,353,095	-	-	-	1,176,548	3,551,752	-	-	-	1,775,876
17	Loans classified as Current and Special Mention (performing) and marketable securities	-	73,134,469	36,713,511	73,332,476	109,905,058	-	73,502,527	36,826,083	76,071,346	112,344,526
18	to financial institutions guaranteed by HQLA Level 1	-	608,331	-	-	60,833	-	201,223	-	-	20,122
19	to financial institutions that are not guaranteed with Level 1 HQLA and loans to financial institutions without collateral	-	9,643,902	6,550,389	7,215,434	11,937,214	-	8,321,182	3,998,325	9,153,676	12,401,015
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:	-	61,934,930	29,089,803	53,908,032	88,830,905	-	63,978,142	31,952,340	54,236,777	90,611,733
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	-	628,051	636,797	11,559,325	8,145,986	-	648,244	659,268	12,029,013	8,472,615
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	-	319,255	436,522	649,685	930,120	-	353,736	216,150	651,880	839,040
25	Assets with interdependent liabilities pairs	-	-	-	-	-	-	-	-	-	-
26	Other Assets:	428,591	7,924,798	112,120	10,170,735	17,754,158	437,549	7,373,005	102,033	10,668,262	17,591,427
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		-	-	-	-		0	-	7,324	7,324
30	NSFR derivative liabilities before deduction with variation margin		1,081	48,731	4,186	53,998		2,365	58,236	8,039	68,640
31	All other assets that are not included in the above categories	428,591	7,923,717	63,389	10,166,549	17,700,160	437,549	7,370,641	43,796	10,652,899	17,515,462
32	Off Balance Sheet		98,768,533	3,546,958	926,588	422,585		104,260,165	3,826,185	894,280	451,038
33	Total RSF					130,203,882					133,859,972
34	Net Stable Funding Ratio (%)					118.67%					118.09%



A member of MUFG

**PT Bank Danamon Indonesia Tbk and Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**30 June 2024**

**(Encumbrance) (ENC)**

*(Rp million)*

	Encumbered Assets	Assets held or agreed with the central bank but not yet used to generate liquidity	Unencumbered Assets	Total
Cash and Cash Equivalent	-	-	1,779,866	1,779,866
Part of the placement with Bank Indonesia that can be withdrawn during stress	-	4,455,606	10,544,807	15,000,413
Securities issued by the Central Government and Bank Indonesia in rupiah and foreign currencies	-	6,175,451	12,460,128	18,635,579
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	-	-	222,638	222,638
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 June 2024, the Bank have assets classified as encumbered assets, also 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 4.46 Tn and the Macprudential Liquidity Buffer (PLM) of IDR 6.18 Tn.  
Overall, the Bank has assets that qualify as HQLA of IDR 35.64 Tn, which is dominated by Securities issued by the Central Government and Bank Indonesia.

## REPORT OF RISK MANAGEMENT FOR IRRBB (INTEREST RATE RISK IN THE BANKING BOOK)

Name of Bank : PT Bank Danamon Tbk (Consolidated)

Position : June 30, 2024

ANALYSIS
<p><b>1. Definition of IRRBB</b></p> <p>Interest Rate Risk in the Banking Book (IRRBB) is a risk due to interest rate movements in the market that are opposite to the position of the Banking Book, which has the potential impact on the Bank's capital and profitability both present and in the future.</p> <p>Included in IRRBB exposure is any instrument or position that is sensitive to interest rates but is not included in the Trading Book/Fair Value to Profit &amp; Loss (FVPL). In this case, financial instruments or assets that are booked as Available-for-Sale (AFS)/Fair Value to OCI (FVOCI) groups and as Held-to-Maturity (HTM).</p> <p><b>2. Strategy of Risk Management and Risk Mitigation for IRRBB</b></p> <p>IRRBB is managed for each exposure in a specific currency with a material (significant) value, i.e. exposure in a specific currency with an amount of at least 5% (five percent) of the total assets or liabilities in the Banking Book position. The major currencies must be actively managed by the Treasury unit and monitored by the Risk Management Task Force independently.</p> <p>Related to that, the Board of Directors delegates the authority to the Assets &amp; Liabilities Committee (ALCO) to monitor and evaluate the structure and trends of the balance sheet in terms of interest rate risk, including interest rate risk in the Banking Book (IRRBB). Therefore, ALCO must hold regular meetings, with a discussion agenda including IRRBB.</p> <p>In general, in the management of IRRBB, ALCO is supported by the Treasury &amp; Capital Market (TCM) Division and the Market &amp; Liquidity Risk (MLR) Division).</p> <p>TCM involve actively with role in managing IRRBB exposure within the limits and parameters that approved by ALCO, including managing gap risk, repricing risk, and other risks associated with IRRBB, as well as hedging for the necessary interest rates. Management is carried out in accordance with the decisions and mandates given by ALCO as the senior management committee which is the highest body for interest rate risk management and IRRBB limit holders.</p> <p>MLR is an independent function within the Bank that is responsible for managing market risk and liquidity. The responsibilities of MLR in relation to the management of IRRBB include :</p> <ul style="list-style-type: none"> <li>Identify, measure, monitor and report risk exposure in accordance with IRRBB-related regulations, methods and policies.</li> <li>Develop and review policies, guidelines, methods and procedures related to the management of IRRBB.</li> <li>Review Limit of IRRBB periodically to ensure compliance with limits.</li> </ul> <p><b>3. Periodization of IRRBB Calculation and Measurements Used to Measure Sensitivity to IRRB</b></p> <p>Internally, the Bank measures and monitors IRRBB exposure through the <math>\Delta</math>EVE and <math>\Delta</math>NII methods on a monthly basis.</p> <p><b>4. Interest Rate Shock Scenario and Stress Tset Scenario that used by Banks</b></p> <p>The measurement of IRRBB exposure through the <math>\Delta</math>EVE method is carried out based on 6 (six) interest rate shock scenarios as follows :</p> <ul style="list-style-type: none"> <li><i>parallel shock up;</i></li> <li><i>parallel shock down;</i></li> </ul>

- *steepener shock with short rates down and long rates up;*
- *flattener shock with short rates up and long rates down;*
- *short rates shock up; and*
- *short rates shock down.*

Meanwhile, measurements through the  $\Delta NII$  method are carried out based on 2 (two) scenarios as follows :

- *parallel shock up;*
- *parallel shock down;*

The magnitude of the interest rate shock used by the Bank in the calculation of  $\Delta EVE$  and  $\Delta NII$  follows the scenario set by the OJK, which is as follows :

(in bps)	IDR	USD
Parallel	400	200
Short	500	300
Long	350	150

## 5. Model's Assumptions that is different with Standard Approaches

For the purpose of IRRBB disclosure, the Bank uses a standard approach as stipulated in the OJK SE. As a complement to interest rate risk management, in the measurement of capital adequacy internally (ICAAP), the Bank also conducts IRRBB simulations with a standard approach, using the assumption of internal interest rate shock.

In addition, for the calculation of the discount factor, the method used by the Bank is the simple compounding method, which is different from the continuous compounding method recommended in the OJK SE. This is done on the consideration that the interest rate in the market used as the reference rate does not use the continuous compounding method but simple compounding.

If the calculation will be carried out using the continuous compounding method, it is necessary to convert the yield curve market value quote used into a quote based on the continuous compounding method. Based on the results of the calculation carried out by the Bank, if converted to continuous compounding, it will produce the same discount factor value. Therefore, the Bank continues to use the simple compounding method in calculating the discount factor.

## 6. Hedging of IRRBB and Related Accounting Treatment

In the event that there is an activity that uses hedge accounting treatment, the activity is taken into account in the IRRBB measurement.

As of June 2024 reporting, the subsidiary has activities with hedge accounting treatment that have been included in the scope of the consolidated IRRBB calculation.

## 7. Key Assumptions of Modeling and Parametrics Used in Calculations of $\Delta EVE$ dan $\Delta NII$ .

- In calculating cash flow and discounts in the calculation of  $\Delta EVE$ , the Bank does not include commercial margin components and other spread components. Calculation  $\Delta EVE$  is cash flow in the form of notional multiplied by the base rate at the time the transaction is made, discounted by the risk-free rate at the time of the reporting date;
- The determination of repricing maturities for NMD is determined based on the behavioral analysis of NMD using sufficient historical data. The analysis of the behavior results in core and non-core portions. The core part is assumed to have longer repricing maturities while the non-core part is assumed to have shorter repricing maturities.

- c. The methodology used to estimate the prepayment rate of loans and the early withdrawal rate for time deposits is the maximum value of the prepayment rate and early withdrawal rate based on historical data.

The results of the calculation of the prepayment rate and early withdrawal rate carried out by the Bank produce a value that is below the minimum threshold set by the Bank, so the Bank considers the value of the prepayment rate and early withdrawal rate to be insignificant. Therefore, in the calculation of IRRBB for this period, the Bank does not include the value of the prepayment rate and early withdrawal rate in the calculation of  $\Delta EVE$  and  $\Delta NII$ .

- d. At this time, there are no other assumptions that have a material impact on the  $\Delta EVE$  and  $\Delta NII$  excluded from the calculation.

- e. The aggregation method between currencies is as follows :

- For the purpose of consolidated measurement, the calculation is carried out by combining the  $\Delta EVE$  and  $\Delta NII$  results of each entity based on the same interest rate scenario category and the same currency type.
- For the purpose of aggregating significant inter-currency measurements, the calculation is done by summing the maximum value of the worst  $\Delta EVE$  and  $\Delta NII$  losses of each significant currency type.

### Quantitative Analysis

1. The average of repricing maturity applied to NMD for the end of June 2024 position is as follows :

IDR	USD
32 days	3 days

2. The longest repricing maturity period applied to NMD for the position at the end of June 2024 is as follows :

IDR	USD
1 year	3 months