A member of MUFG

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

GENERAL RISK

Table 1 Key Metrics - Bank Only

(in million Rupiah)

No	Deskripsi	30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23
	Available Capital					
1	Common Equity Tier 1 (CET1)	35,664,604	34,579,975	34,374,081	34,156,702	33,648,233
2	Tier 1	35,664,604	34,579,975	34,374,081	34,156,702	33,648,233
3	Total Capital	37,362,971	36,240,703	36,023,034	35,753,045	35,171,778
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	153,203,473	148,659,339	146,555,480	141,109,736	133,897,443
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	23.28%	23.26%	23.45%	24.21%	25.13%
6	Tier 1 Ratio (%)	23.28%	23.26%	23.45%	24.21%	25.13%
7	Total Capital Ratio (%)	24.39%	24.38%	24.58%	25.34%	26.27%
	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	15.39%	15.38%	15.58%	16.34%	17.27%
	Basel III leverage ratio					
13	Total Exposure	223,688,648	212,848,079	209,653,853	205,574,011	192,535,512
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	15.94%	16.25%	16.40%	16.62%	17.48%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	15.94%	16.25%	16.40%	16.62%	17.48%
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 (%).	16.10%	16.19%	16.35%	16.58%	17.45%
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 (%).	16.10%	16.19%	16.35%	16.58%	17.45%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	41,091,434	40,061,251	38,400,891	34,458,528	36,768,951
16	Total Net Cash Outflow	29,161,228	28,418,169	27,879,434	26,328,877	25,800,171
17	LCR (%)	140.91%	140.97%	137.74%	130.88%	142.51%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	149,809,045	145,143,627	143,437,281	142,030,357	135,480,364
19	Total Required Stable Funding (RSF)	121,825,528	118,966,141	116,755,593	114,915,994	109,239,713
20	NSFR (%)	122.97%	122.00%	122.85%	123.59%	124.02%

Table 1. Key Metrics - Consolidated with Subsidiary

(in million Rupiah)

No	Deskripsi	30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23
	Available Capital					
1	Common Equity Tier 1 (CET1)	45,656,857	44,322,777	43,813,465	44,057,898	43,021,972
2	Tier 1	45,656,857	44,322,777	43,813,465	44,057,898	43,021,972
3	Total Capital	47,478,464	46,122,384	45,587,566	45,755,058	44,635,141
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	181,614,758	178,010,951	174,435,552	166,274,024	157,011,138
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.14%	24.90%	25.12%	26.50%	27.40%
6	Tier 1 Ratio (%)	25.14%	24.90%	25.12%	26.50%	27.40%
7	Total Capital Ratio (%)	26.14%	25.91%	26.14%	27.52%	28.43%
	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%	16.91%	17.14%	18.52%	19.43%
	Basel III leverage ratio					
13	Total Exposure	255,750,887	246,478,833	240,066,813	234,222,386	219,360,166
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.85%	17.98%	18.25%	18.81%	19.61%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.85%	17.98%	18.25%	18.81%	19.61%
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 (%).	18.00%	17.93%	18.20%	18.77%	19.59%
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 (%).	18.00%	17.93%	18.20%	18.77%	19.59%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	41,244,015	40,152,771	38,481,630	34,538,059	36,849,152
16	Total Net Cash Outflow	28,091,857	28,237,998	28,061,371	26,203,874	25,814,818
17	LCR (%)	146.82%	142.19%	137.13%	131.81%	142.74%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	161,805,171	158,075,381	154,516,238	153,128,999	146,806,047
19	Total Required Stable Funding (RSF)	135,505,980	133,859,972	130,203,882	126,700,063	120,243,179
20	NSFR (%)	119.41%	118.09%	118.67%	120.86%	122.09%