A member of MUFG

PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
31 Desember 2024

GENERAL RISK

Table 1 Key Metrics - Bank Only

(in million Rupiah)

No	Deskripsi	31-Dec-24	30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23
	Available Capital					
1	Common Equity Tier 1 (CET1)	36,117,873	35,664,604	34,579,975	34,374,081	34,156,702
2	Tier 1	36,117,873	35,664,604	34,579,975	34,374,081	34,156,702
3	Total Capital	37,858,217	37,362,971	36,240,703	36,023,034	35,753,045
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	155,021,144	153,203,473	148,659,339	146,555,480	141,109,736
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	23.30%	23.28%	23.26%	23.45%	24.21%
6	Tier 1 Ratio (%)	23.30%	23.28%	23.26%	23.45%	24.21%
7	Total Capital Ratio (%)	24.42%	24.39%	24.38%	24.58%	25.34%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total CET1 as buffer requirements (row 8 + row 9 + row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 component for buffer	15.42%	15.39%	15.38%	15.58%	16.34%
	Basel III leverage ratio					
13	Total Exposure	227,936,242	223,688,648	212,848,079	209,653,853	205,574,011
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	15.85%	15.94%	16.25%	16.40%	16.62%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	15.85%	15.94%	16.25%	16.40%	16.62%
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 (%).	16.09%	16.10%	16.19%	16.35%	16.58%
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 (%).	16.09%	16.10%	16.19%	16.35%	16.58%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	36,609,930	41,091,434	40,061,251	38,400,891	34,458,528
16	Total Net Cash Outflow	28,877,999	29,161,228	28,418,169	27,879,434	26,328,877
17	LCR (%)	137.16%	140.91%	140.97%	137.74%	130.88%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	152,700,638	149,809,045	145,143,627	143,437,281	142,030,357
19	Total Required Stable Funding (RSF)	123,634,772	121,825,528	118,966,141	116,755,593	114,915,994
20	NSFR (%)	123.51%	122.97%	122.00%	122.85%	123.59%

Table 1. Key Metrics - Consolidated with Subsidiary

(in million Rupiah)

No	Deskripsi	31-Dec-24	30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23
	Available Capital					
1	Common Equity Tier 1 (CET1)	46,210,485	45,656,857	44,322,777	43,813,465	44,057,898
2	Tier 1	46,210,485	45,656,857	44,322,777	43,813,465	44,057,898
3	Total Capital	48,067,638	47,478,464	46,122,384	45,587,566	45,755,058
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	183,219,439	181,614,758	178,010,951	174,435,552	166,274,024
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.22%	25.14%	24.90%	25.12%	26.50%
6	Tier 1 Ratio (%)	25.22%	25.14%	24.90%	25.12%	26.50%
7	Total Capital Ratio (%)	26.23%	26.14%	25.91%	26.14%	27.52%
	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	17.23%	17.14%	16.91%	17.14%	18.52%
	Basel III leverage ratio					
13	Total Exposure	258,913,738	255,750,887	246,478,833	240,066,813	234,222,386
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.85%	17.85%	17.98%	18.25%	18.81%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.85%	17.85%	17.98%	18.25%	18.81%
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 (%).	18.09%	18.00%	17.93%	18.20%	18.77%
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 (%).	18.09%	18.00%	17.93%	18.20%	18.77%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	39,747,375	41,244,015	40,152,771	38,481,630	34,538,059
16	Total Net Cash Outflow	27,444,668	28,091,857	28,237,998	28,061,371	26,203,874
17	LCR (%)	144.83%	146.82%	142.19%	137.13%	131.81%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	164,204,669	161,805,171	158,075,381	154,516,238	153,128,999
19	Total Required Stable Funding (RSF)	136,603,981	135,505,980	133,859,972	130,203,882	126,700,063
20	NSFR (%)	120.20%	119.41%	118.09%	118.67%	120.86%