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PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2025

GENERAL RISK

Key Metrics KM1 - Bank Only

(Rp million)

No	Desccription	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24
	Available Capital					
1	Common Equity Tier 1 (CET1)	37,534,781	36,444,302	36,117,873	35,664,604	34,579,975
2	Tier 1	37,534,781	36,444,302	36,117,873	35,664,604	34,579,975
3	Total Capital	39,326,096	38,239,668	37,858,217	37,362,971	36,240,703
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	163,761,258	163,248,932	155,021,144	153,203,473	148,659,339
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	22.92%	22.32%	23.30%	23.28%	23.26%
6	Tier 1 Ratio (%)	22.92%	22.32%	23.30%	23.28%	23.26%
7	Total Capital Ratio (%)	24.01%	23.42%	24.42%	24.39%	24.38%
	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	15.01%	14.42%	15.42%	15.39%	15.38%
	Basel III leverage ratio					
13	Total Exposure	237,976,288	239,410,235	227,936,242	223,688,648	212,848,079
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	15.77%	15.22%	15.85%	15.94%	16.25%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	15.77%	15.22%	15.85%	15.94%	16.25%
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 (%).	16.04%	15.87%	16.09%	16.10%	16.19%
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 (%).	16.04%	15.87%	16.09%	16.10%	16.19%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	37,840,104	40,447,144	36,609,930	41,091,434	40,061,251
16	Total net cash outflow	30,597,003	29,592,932	28,877,999	29,161,228	28,418,169
17	LCR (%)	123.67%	136.68%	137.16%	140.91%	140.97%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	158,026,173	153,500,527	152,700,638	149,809,045	145,143,627
19	Total Required Stable Funding (RSF)	125,984,365	125,149,837	123,634,772	121,825,528	118,966,141
20	NSFR (%)	125.43%	122.65%	123.51%	122.97%	122.00%

Key Metrics KM1 - Bank Consolidated with Subsidiary

(Rp million)

No	Desccription	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24
	Available Capital					
1	Common Equity Tier 1 (CET1)	47,515,417	46,163,266	46,210,485	45,656,857	44,322,777
2	Tier 1	47,515,417	46,163,266	46,210,485	45,656,857	44,322,777
3	Total Capital	49,414,407	48,071,851	48,067,638	47,478,464	46,122,384
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	190,971,621	190,554,027	183,219,439	181,614,758	178,010,951
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.88%	24.23%	25.22%	25.14%	24.90%
6	Tier 1 Ratio (%)	24.88%	24.23%	25.22%	25.14%	24.90%
7	Total Capital Ratio (%)	25.87%	25.23%	26.23%	26.14%	25.91%
	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	16.87%	16.23%	17.23%	17.14%	16.91%
	Basel III leverage ratio					
13	Total Exposure	267,444,726	269,197,037	258,913,738	255,750,887	246,478,833
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.77%	17.15%	17.85%	17.85%	17.98%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.77%	17.15%	17.85%	17.85%	17.98%
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 (%).	18.04%	17.80%	18.09%	18.00%	17.93%
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 (%).	18.04%	17.80%	18.09%	18.00%	17.93%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	37,982,977	40,583,086	39,747,375	41,244,015	40,152,771
16	Total net cash outflow	29,775,039	28,385,532	27,444,668	28,091,857	28,237,998
17	LCR (%)	127,57%	142.97%	144.83%	146.82%	142.19%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	169,044,470	165,402,653	164,204,669	161,805,171	158,075,381
19	Total Required Stable Funding (RSF)	138,056,891	137,522,975	136,603,981	135,505,980	133,859,972
20	NSFR (%)	122,45%	120.27%	120.20%	119.41%	118.09%

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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).	240,080,258	260,838,986
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.	(577,157)	(577,157)
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-	-
8	Adjustment to exposure of derivative transaction.	1,513,488	1,782,055
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	108,666	108,666
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	19,051,371	19,051,371
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision.	(22,200,338)	(13,759,195)
12	Other adjustments.	-	-
13	**Total exposure in Leverage Ratio Calculation.**	**237,976,288**	**267,444,726**

PT Bank Danamon Indonesia Tbk and Subsidiaries
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Leverage Ratio Calculation Report (Rp million)

	Information	Bank Only		Consolidated	
		30-Jun-25	31-Mar-25	30-Jun-25	31-Mar-25
On Balance Sheet Exposure					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) (gross value before deducting impairment provision)	233,200,690	225,947,611	253,879,893	247,122,388
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)	(7,751,796)	(7,690,617)	(9,291,289)	(9,280,081)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14,448,541)	(14,371,826)	(4,467,904)	(4,652,862)
7	**Total on-balance sheet exposures**	**211,000,353**	**203,885,168**	**240,120,700**	**233,189,445**
Derivative Exposure					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	534,631	408,940	645,966	621,780
9	Add-on amounts for potential future exposure associated with all derivatives transactions	1,360,916	1,424,778	1,597,672	1,694,461
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	**Total derivative exposures**	**1,895,547**	**1,833,718**	**2,243,638**	**2,316,241**
Securities financing transaction exposures					
14	Gross SFT Assets	5,920,352	12,507,604	5,920,352	12,507,604
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	108,665	255,024	108,665	255,024
17	Agent transaction exposures	-	-	-	-
18	**Total securities financing transaction exposures**	**6,029,017**	**12,762,628**	**6,029,017**	**12,762,628**
Other off-balance sheet exposures					
19	Off-balance sheet exposure at gross notional amount	109,899,349	123,050,996	109,899,349	123,050,996
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(90,703,857)	(101,974,691)	(90,703,857)	(101,974,691)
21	(Impairment provision for off balance sheet inline with accounting standard)	(144,121)	(147,584)	(144,121)	(147,584)
22	**Off-balance sheet items**	**19,051,371**	**20,928,721**	**19,051,371**	**20,928,721**

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Leverage Ratio Calculation Report **(Rp million)**

Information		Bank Only		Consolidated	
		30-Jun-25	31-Mar-25	30-Jun-25	31-Mar-25
Capital and Total Exposure					
23	Tier 1 Capital	**37,534,780**	**36,444,302**	**47,515,417**	**46,163,266**
24	**Total Exposure**	**237,976,288**	**239,410,235**	**267,444,726**	**269,197,035**
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	**15.77%**	**15.22%**	**17.77%**	**17.15%**
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**15.77%**	**15.22%**	**17.77%**	**17.15%**
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	0.00%	0.00%	0.00%	0.00%
Disclosures of mean values					
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	1,904,783	2,721,773	1,904,783	2,721,773
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	5,920,352	12,507,604	5,920,352	12,507,604
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)	233,960,719	229,624,404	263,429,157	259,411,204
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)	233,960,719	229,624,404	263,429,157	259,411,204
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)	16.04%	15.87%	18.04%	17.80%
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)	16.04%	15.87%	18.04%	17.80%

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CAPITAL RISK

Capital Composition (CC1)

(Rp million)

	Component	Bank	Consolidated	Ref no from Publication Balance Sheet
	Common Equity Tier 1 capital: instruments and reserves			
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	37,243,767	37,243,767	d + e + f
3	Accumulated other comprehensive income (and other reserves)	822,422	822,422	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	**Common Equity Tier 1 capital before regulatory adjustments**	**52,047,737**	**52,047,737**	
	Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	-	-	
8	*Goodwill (net of related tax liability)*	-	(1,074,532)	j + k
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(561,643)	(881,168)	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	*Cash-flow hedge reserve*	N/A	N/A	
12	*Shortfall of provisions to expected losses*	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	*Mortgage servicing rights (amount above 10% threshold)*	-	-	
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 : mortgage servicing rights*	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	(64,416)	(64,416)	
26c	Deferred tax assets	(1,171,401)	(1,541,261)	n
26d	Investments	(12,715,496)	(970,943)	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	**Total regulatory adjustments to Common Equity Tier 1**	**(14,512,956)**	**(4,532,320)**	
29	**Common Equity Tier 1 capital (CET1)**	**37,534,781**	**47,515,417**	

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CAPITAL RISK

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 subsidiari	-	-	
35	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	
36	**Additional Tier 1 capital before regulatory adjustments**	-	-	
	Additional Tier 1 capital: regulatory adjustments			
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 deductions	-	-	
43	**Total regulatory adjustments to Additional Tier 1 capital**	-	-	
44	**Additional Tier 1 capital (AT1)**	-	-	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**37,534,781**	**47,515,417**	
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	17,083	17,083	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 subs	-	-	
49	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	
50	Provisions	1,774,232	1,881,907	
51	**Tier 2 capital before regulatory adjustments**	**1,791,315**	**1,898,990**	
	Tier 2 capital: regulatory adjustments			
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	*Sinking fund*	-	-	
56b	Placement of funds in Tier 2 instruments at other Banks	-	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	-	
58	**Tier 2 capital (T2)**	**1,791,315**	**1,898,990**	
59	**Total capital (TC = T1 + T2)**	**39,326,096**	**49,414,407**	
60	**Total risk weighted assets**	**163,761,258**	**190,971,621**	
	Capital ratios and buffers			
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**22.92%**	**24.88%**	
62	**Tier 1 (as a percentage of risk weighted assets)**	**22.92%**	**24.88%**	
63	**Total capital (as a percentage of risk weighted assets)**	**24.01%**	**25.87%**	
64	**Institution specific buffer requirement (minimum CET1 requirement plus capital conserva**	**3.50%**	**3.50%**	
65	*of which: capital conservation buffer requirement*	2.50%	2.50%	
66	*of which: bank specific countercyclical buffer requirement*	0.00%	0.00%	
67	*of which: G-SIB buffer requirement*	1.00%	1.00%	
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**15.01%**	**16.87%**	

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CAPITAL RISK

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	

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Capital Reconciliation (CC2)

(Rp million)

No	Accounts	Bank	Consolidated	Ref. No.
	ASSETS			
1	Cash	2,359,506	2,567,001	
2	Placements with Bank Indonesia	9,972,072	9,972,072	
3	Placements with other banks	2,212,118	2,355,263	
4	Spot and derivative receivables	382,059	461,583	
5	Marketable securities owned	29,109,970	29,049,956	
6	Securities sold under repurchase agreements (repo)	4,516,093	4,516,093	
7	Securities purchased under resale agreements (reverse repo)	1,401,352	1,401,352	
8	Acceptance receivables	1,176,766	1,176,766	
9	Loans	150,247,213	149,867,769	
10	Sharia financing	14,426,127	14,426,127	
11	Consumer financing receivables	-	26,002,273	
	Allowance for impairment losses on consumer financing receivables -/-	-	(1,459,604)	
12	Investments			
	a. Calculated as capital deduction factor	12,715,496	970,943	o
	b. Not calculated as capital deduction factor	66,224	1,340,632	
13	Other financial assets	2,166,064	2,264,025	
14	Allowance for impairment losses on financial assets -/-			
	a. Marketable securities	(110,872)	(110,872)	
	b. Loans	(7,631,042)	(7,710,930)	
	c. Others	(9,884)	(9,884)	
15	Intangible assets			
	a. Goodwill	-	1,906,684	j
	b. Other Intangible assets	2,834,680	3,677,428	l
	Accumulated amortisation on intangible assets -/-			
	a. Goodwill	-	(832,152)	k
	b. Other Intangible assets	(2,273,037)	(2,796,260)	m
16	Fixed assets and equipment	4,435,424	5,865,975	
	Accumulated depreciation of fixed assets and equipment -/-	(2,471,352)	(3,365,215)	
17	Non earning asset			
	a. Idle properties	64,599	64,599	
	b. Foreclosed assets	293,815	293,815	
	c. Suspense accounts	37	37	
	d. Interbranch assets	-	-	
18	Leased receivables	-	2,565,263	
19	Other assets			
	a. Deferred tax assets calculated as capital deduction factor	1,171,401	1,541,261	n
	b. Other assets not calculated as capital deduction factor	5,273,633	5,545,699	
	Total Assets	**232,328,462**	**251,547,699**	

PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2025

Capital Reconciliation (CC2)

	Liabilities & Equity			
1	Current accounts	30,185,147	29,311,363	
2	Savings	39,027,021	39,027,021	
3	Time deposits	89,058,335	89,058,335	
4	E-money	-	-	
5	Loans from Bank Indonesia	-	-	
6	Borrowings from other banks	7,436,822	7,436,822	
7	Spot and derivative / forward liabilities	494,875	513,472	
8	Securities sold under repurchase agreements (repo)	4,649,724	4,649,724	
9	Acceptance payables	1,176,766	1,176,766	
10	Marketable securities issued	-	6,918,755	
11	Borrowings			
	a. Can be calculated in the capital component	17,083	17,083	p
	b. Can not be calculated in the capital component	7,917	9,625,819	
12	Security deposits	8,276	8,276	
13	Interbranch liabilities	-	-	
14	Other liabilities	8,363,844	11,153,607	
15	Minority interest	-	748,004	
	Total Liabilities	**180,425,810**	**199,645,047**	
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	226,553	226,553	g
	ii. Can not be calculated in the capital component	(153,327)	(153,327)	
	b. Losses			
	i. Can be calculated in the capital component	-	-	h
	ii. Can not be calculated in the capital component	-	-	
19	Reserves			
	a. General reserves	595,869	595,869	i
	b. Specific reserves	-	-	
20	Retained earnings			
	a. Previous years	36,723,101	36,723,101	d
	b. Current year			
	i. Can be calculated in the capital component	1,633,385	1,633,385	e
	ii. Can not be calculated in the capital component	-	-	
	c. Dividend paid	(1,112,719)	(1,112,719)	f
	Total Equity Attributable to Equity Holders of The Parent Equity	**51,902,652**	**51,902,652**	
	Total Equity	**51,902,652**	**51,902,652**	
	Total Liabilities and Equity	**232,328,462**	**251,547,699**	

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PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2025
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
	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	STOCK SERIE A • Initial Public Offering on December 8, 1989 of 12,000,000 shares - par value per share of Rp 1,000. • Founders' shares of 22,400,000 sheet. • Bonus shares from additional paid-in capital capitalisation of 34,400,000 shares in 1992. • 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. • Bonus shares from additional paid-in capital capitalisation of 112,000,000 shares - par value per share of Rp 1,000 in 1995. • 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. • Founders' shares of 155,200,000 shares in 1996. • 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. • 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. • 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.	Loan proceed received on 4 December 2018 and extended in 4 December 2023
		STOCK SERIE B • 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. • Shares issued in order to merger with PDFCI of 45,375,000,000 shares - par value per share of Rp 5 in 1999. • Shares issued in order to merger with Bank Tiara of 35,557,200,000 shares - par value per share of Rp 5 in 2000. • 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. • 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. • 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. • 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. • 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. • 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. • 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) efective at 1 May 2019.	

PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2025
Main Capital Instrument Features Reconciliation and TLAC-Eligible (CCA)

12	No maturity (perpertual) or with maturity	Perpetual	With maturity
13	Due Date	No maturity date	04 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

PT Bank Danamon Indonesia Tbk and Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30 Juni 2025

Credit Quality Disclosure of Assets (CR1)
1) Bank Only

(Rp million)

		Gross Carrying Value			Allowance for Impairment Losses			
		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	Allowance for Impairment Losses IRB Approach	Net Worth
		a	b	c	d	e	f	a+b-c
1	Credit	3,728,745	160,944,595	7,631,042	5,722,563	1,908,479		157,042,298
2	Securities	-	24,957,695	110,872	106,152	4,720		24,846,823
3	Administrative Account Transactions	43,669	109,855,679	144,121	3,095	141,026		109,755,227
4	Total	**3,772,414**	**295,757,969**	**7,886,035**	**5,831,810**	**2,054,225**	-	**291,644,348**

Credit Quality Disclosure of Assets (CR1)

2) Bank Consolidated with Subsidiaries

(Rp million)

		Gross Carrying Value			Allowance for Impairment Losses			
		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	Allowance for Impairment Losses IRB Approach	Net Worth
		a	b	c	d	e	f	a+b-c
1	Credit	4,287,232	188,574,200	9,170,534	6,251,804	2,918,730		183,690,898
2	Securities	-	24,897,681	110,872	106,152	4,720		24,786,809
3	Administrative Account Transactions	43,669	109,855,679	144,121	3,095	141,026		109,755,227
4	Total	**4,330,901**	**323,327,560**	**9,425,527**	**6,361,051**	**3,064,476**		**318,232,934**

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

PT Bank Danamon Indonesia Tbk and Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30 June 2025

Disclosure of Overdue Credit and Securities Mutation (CR2)

1) Bank Only

(Rp million)

		a
1	Loans and Securities Mature in the previous reporting period	3,731,703
2	Loans and Securities Mature since the last reporting period	1,246,752
3	Loans and Securities that return to become undue bills	69,985
4	Write Off	1,587,114
5	Other changes	407,389
6	**Loans and Securities Mature in Current Reporting Period**	**3,728,745**

2) Bank Consolidated with Subsidiaries

(Rp million)

		a
1	Loans and Securities Mature in the previous reporting period	4,303,411
2	Loans and Securities Mature since the last reporting period	1,763,678
3	Loans and Securities that return to become undue bills	90,646
4	Write Off	2,616,380
5	Other changes	927,169
6	**Loans and Securities Mature in Current Reporting Period**	**4,287,232**

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.

PT Bank Danamon Indonesia Tbk and Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30 June 2025

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	153,368,412	3,673,886	-	-	
2	Marketable Securities	24,846,823	-	-	-	
3	**Total**	**178,215,235**	**3,673,886**	**-**	**-**	
4	Pas Due Loans and Marketable Securities	454,638	-	-	-	

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	180,017,011	3,673,886	-	-	
2	Marketable Securities	24,786,809	-	-	-	
3	**Total**	**204,803,820**	**3,673,886**	**-**	**-**	
4	Pas Due Loans and Marketable Securities	640,975	-	-	-	

3) Additional Exposure

Bank applied collateral CRM Techniques with a simple approach in accordance with SEOJK No. 24/SEOJK.03/2021

PT Bank Danamon Indonesia Tbk and Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30 June 2025

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	39,420,065	2,969,125	39,420,065	497,650	-	0.00%
02	Receivables on Public Sector Entities	3,794,516	2,231,675	3,794,516	436,619	2,115,567	50.00%
03	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	0.00%
04	Receivables on Banks	15,666,619	7,696,131	15,110,200	1,098,181	6,225,451	38.41%
	Receivables to Securities Companies and Other Financial Institutions	9,949,812	9,285,177	9,905,916	1,127,331	4,336,454	39.30%
05	Receivables Covered Bonds	-	-	-	-	-	0.00%
06	Receivables on Corporate - General Corporation Exposure	61,515,231	61,958,903	59,187,382	11,910,622	70,241,382	98.80%
	Receivables to securities companies and other financial institutions						0.00%
	Special Financing Exposure	-	-	-	-	-	0.00%
07	Mandatory Government Administration, Defense, and Social Security	66,224	-	66,224	-	135,561	204.70%
08	Receivables on Micro, Small Business & Retail Portfolio	30,716,728	12,267,594	30,095,161	1,644,697	23,723,770	74.74%
09	Loans Secured by Property						
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	20,395,122	1,749,521	20,356,882	174,452	12,603,015	61.38%
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow	-	-	-	-	-	0.00%
	Commercial Property Backed Loans whose Payments Are Not Material Dependent on Property Cash Flow	24,506,540	11,165,300	24,420,624	1,312,360	22,446,481	87.23%
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow	2,412,047	529,157	2,412,047	52,916	1,871,831	75.94%
	Land Procurement, Tillage, and/or Construction Credit	-	-	-	-	-	0.00%
10	Past Due Receivables	454,715	43,670	454,714	4,369	541,718	118.00%
11	Other Assets	8,184,214	-	8,184,214	-	5,879,033	71.83%
12	**Total**	**217,081,833**	**109,896,253**	**213,407,945**	**18,259,197**	**150,120,263**	

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	39,420,065	2,969,125	39,420,065	497,650	-	0.00%
02	Receivables on Public Sector Entities	3,795,055	2,231,675	3,795,055	436,619	2,115,837	50.00%
03	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	0.00%
04	Receivables on Banks	16,146,021	7,696,131	15,589,602	1,098,181	6,388,586	38.28%
	Receivables to Securities Companies and Other Financial Institutions	9,509,044	9,285,177	9,465,148	1,127,331	4,172,228	39.39%
05	Receivables Covered Bonds	-	-	-	-	-	0.00%
06	Receivables on Corporate - General Corporation Exposure	63,132,276	61,958,903	60,804,427	11,910,622	71,620,934	98.50%
	Receivables to securities companies and other financial institutions						0.00%
	Special Financing Exposure	-	-	-	-	-	0.00%
07	Mandatory Government Administration, Defense, and Social Security	1,338,030	-	1,338,030	-	3,315,074	247.76%
08	Receivables on Micro, Small Business & Retail Portfolio	56,951,097	12,267,594	56,329,530	1,644,697	43,403,725	74.87%
09	Loans Secured by Property						
	Residential Property Backed Credit whose Payment Is Not Materially Dependent on Property Cash Flow	20,395,122	1,749,521	20,356,882	174,452	12,603,015	61.38%
	Residential Property-Backed Loans whose Payment Depends Materially on Property Cash Flow	-	-	-	-	-	0.00%
	Commercial Property Backed Loans whose Payments Are Not Material Dependent on Property Cash Flow	24,506,540	11,165,300	24,420,624	1,312,360	22,446,481	87.23%
	Commercial Property Backed Loans whose Payments Depend Materially on Property Cash Flow	2,412,047	529,157	2,412,047	52,916	1,871,831	75.94%
	Land Procurement, Tillage, and/or Construction Credit	-	-	-	-	-	0.00%
10	Past Due Receivables	641,056	43,670	641,056	4,369	754,057	116.83%
11	Other Assets	9,299,732	-	9,299,732	-	6,787,056	72.98%
12	**Total**	**247,546,084**	**109,896,253**	**243,872,198**	**18,259,197**	**175,478,825**	

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PT Bank Danamon Indonesia Tbk and Subsidiaries

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

30 June 2025

Exposure Disclosure by Asset Class and Risk Weighting (CR5)

1) Bank Only

(Rp million)

No	Portfolio Category	0%	20%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
1	Receivables on Sovereigns	39,917,715	-	-	-	-	-	39,917,715

No	Portfolio Category	20%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
2	Receivables on Public Sector Entities	-	4,231,135	-	-	-	4,231,135

No	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	-	-	-	-	-	-	-	-

No	Portfolio Category	20%	30%	40%	50%	75%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
4	Receivables on Banks	4,738,226	-	10,507,719	122,648	328,382	-	511,405	-	16,208,380
	Receivables to Securities Companies and Other Financial Institutions	1,321,102	-	9,464,027	85,552	-	-	162,564	-	11,033,247

No	Portfolio Category	10%	15%	20%	25%	35%	50%	100%	Others	Net Receivables After FKK and MRK Techniques
5	Receivables Covered Bonds	-	-	-	-	-	-	-	-	-

No	Portfolio Category	20%	50%	65%	75%	80%	85%	100%	130%	150%	Others	Net Receivables After FKK and MRK Techniques
6	Receivables to General Corporate	172,685	-	-	258,290	-	4,359,356	66,307,673	-	-	-	71,098,004
	Receivables to Securities Companies and Other Financial Institutions											
	Special Financing Exposure	-	-		-	-		-	-	-	-	

No	Portfolio Category	100%	150%	250%	400%	Others	Net Receivables After FKK and MRK Techniques
7	Receivables of Subordinated Securities, Equity and Other Capital Instruments	20,000	-	46,224	-	-	66,224

No	Portfolio Category	45%	75%	85%	100%	Others	Net Receivables After FKK and MRK Techniques
8	Receivables on Micro, Small Business and Retail Portfolio	1,051,277	29,586,630	280,788	819,385	1,778	31,739,858

No	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	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	-	356,302	378,429	3,236,667		1,765,046		849,892			2,714,279	11,124,403	96,211		10,105			-	-	20,531,334
	without credit sharing approach	-	-	-	-		-		-		-	-	-	-		-			-	-	-
	by using credit distribution approach (guaranteed)		-																	-	-
	by using credit distribution approach (guaranteed)	-	-		-		-		-		-		-	-		-			-	-	-
	Loans Secured by Residential Property whose Payments Materially Dependent on Property Cash Flows				-	-		-		-			-				-		-	-	-
	Loan Secured by Commercial Real Estate whose Payments are Not Materially Dependent on Property Cash Flows									1,656,703			6,427,448	6,779,739		10,869,094				-	25,732,984
	without credit sharing approach	-	-		-		-		-	-										-	-
	by using credit distribution approach (guaranteed)									-										-	-
	by using credit distribution approach (guaranteed)	-	-		-		-		-		-		-	-		-			-	-	-
	Loan Secured by Commercial Real Estate whose Payments Materially Dependent on Property Cash Flows											2,100,955			2,413			358,503	3,093	-	2,464,964
	Credit for Loans Acquisition, Land Processing and Construction															-			-	-	-

No	Portfolio Category	50%	100%	150%	Others	Net Receivables After FKK and MRK
10	Past Due Receivables	66,661	160,486	231,937	-	459,083

No	Portfolio Category	0%	20%	100%	150%	1250%5)	Others	Net Receivables After FKK and MRK
11	Other Assets	2,453,310	-	5,437,089	293,813			8,184,214

No	Risk Weight	Net Receivables Statement of Financial Position	Net Receivables of Administrative Account Transactions	Average FKK	Net Receivables (After the imposition of FKK and MRK Technique)
1	< 40%	51,905,361	4,313,149	1,656	52,574,437
2	40%-70%	31,692,100	23,623,852	26	34,615,895
3	75%	47,175,174	10,282,911	6	47,725,154
4	85%	11,040,732	7,919,860	472	11,516,094
5	90%-100%	73,699,575	63,192,804	2,209	83,626,247
6	105%-130%	307,270	512,334	6,404	358,503
7	150%	1,195,395	51,343	287	1,204,589
8	250%	66,224	-	-	46,224
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	**Total Net Receivables**	**217,081,831**	**109,896,253**	**11,060**	**231,667,143**

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PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Publication of Risk Exposure and Capital Report for RWA Credit - Standardized Approach
30 June 2025

Exposure Disclosure by Asset Class and Risk Weighting (CR5)

2) 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	39,917,716	-	-	-	-	-	39,917,715

	Portfolio Category	20%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
2	Receivables on Public Sector Entities	-	4,231,674	-	-	-	4,231,674

	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	4,881,361	-	10,843,975	122,659	328,382	-	511,405	-	16,687,783
	Receivables to Securities Companies and Other Financial Institutions	1,260,697	-	9,083,665	85,552	-	-	162,564	-	10,592,479

	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%5)	75%	80%	85%	100%	130%	150%	Others	Net Receivables After FKK and MRK Techniques
6	Receivables to General Corporate	172,685	-	-	258,290	-	5,942,648	66,341,426	-	-	-	72,715,049
	Receivables to Securities Companies and Other Financial Institutions	-	-	-	-			-		-	-	-
	Special Financing Exposure	-	-		-	-		-	-	-	-	-

	Portfolio Category	100%	150%	250%	400%5)	Others	Net Receivables After FKK and MRK Techniques
7	Receivables of Subordinated Securities, Equity and Other Capital Instruments	20,000	-	1,318,030.00	-	-	1,338,030

	Portfolio Category	45%	75%	85%	100%	Others	Net Receivables After FKK and MRK Techniques
8	Receivables on Micro, Small Business and Retail Portfolio	1,051,277	55,800,384	287,281	833,507	1,778	57,974,227

	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	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	-	356,302	378,429	3,236,667		1,765,046		849,892			2,714,279	11,124,403	96,211		10,106			-	-	20,531,334
	without credit sharing approach	-	-	-	-		-		-		-	-	-	-		-			-	-	-
	by using credit distribution approach (guaranteed)		-																	-	-
	by using credit distribution approach (guaranteed)	-																		-	-
	Loans Secured by Residential Property whose Payments Materially Dependent on Property Cash Flow		-		-		-		-		-		-	-			-		-	-	-
	Loan Secured by Commercial Real Estate whose Payments are Not Materially Dependent on Property Cash Flows									1,656,703			6,427,449							-	25,732,984
	without credit sharing approach	-	-		-		-		-	-										-	-
	by using credit distribution approach (guaranteed)									-										-	-
	by using credit distribution approach (guaranteed)	-	-		-		-		-		-		-	-		-			-	-	-
	Loan Secured by Commercial Real Estate whose Payments Materially Dependent on Property Cash Flows											2,100,955			2,411			358,503	3,093	-	2,464,963
	Credit for Loans Acquisition, Land Processing and Construction															-			-	-	-

	Portfolio Category	50%	100%	150%	Others	Net Receivables After FKK and MRK
10	Past Due Receivables	124,550	179,058	341,817	-	645,425

	Portfolio Category	0%	20%	100%	150%	1250%5)	Others	Net Receivables After FKK and MRK
11	Other Assets	2,660,805	-	6,345,111	293,814			9,299,732

No	Risk Weght	Net Receivables Statement of Financial Position	Net Receivables of Administrative Account Transactions	Average FKK	Net Receivables (After the imposition of FKK and MRK Technique)
1	< 40%	52,195,585	4,313,149	1,656	52,864,661
2	40%-70%	31,706,431	23,623,852	26	34,630,226
3	75%	73,388,928	10,282,911	6	73,938,909
4	85%	12,630,517	7,919,860	472	13,105,879
5	90%-100%	74,674,044	63,192,804	2,209	84,600,716
6	105%-130%	307,270	512,334	6,404	358,503
7	150%	1,305,277	51,343	287	1,314,472
8	250%	1,338,030	-	-	1,318,029
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	**Total Net Receivables**	**247,546,082**	**109,896,253**	**11,060**	**262,131,394**

3) Additional Disclosure

Bank applied collateral CRM Techniques with a simple approach in accordance with SEOJK No. 24/SEOJK.03/2021

PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2025

OPERATIONAL RISK

Quantitative Exposure of Operational Risks - Bank Only

(Rp million)

No	Indicator Approach	June 30, 2025			
		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	876,708	1	876,708	10,958,852

0

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	820,489	1	820,489	10,256,117

Quantitative Exposure of Operational Risks - Consolidated

(Rp million)

No	Indicator Approach	June 30, 2025			
		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	1,010,547	1	1,010,547	12,631,842

(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

PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2025

Exposure Counterparty Credit Risk (CCR1) Analysis - Bank Only

(Rp million)

		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for EAD regulatory calculation	Net Receivables	RWA
1	SA-CCR (for derivative)	381,880	852,664		1.4	1,728,362	781,432
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	**Total**						**781,432**

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

(Rp million)

		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for EAD regulatory calculation	Net Receivables	RWA
1	SA-CCR (for derivative)	461,404	1,013,323		1.4	2,064,618	915,934
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	**Total**						**915,934**

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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PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2025

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

(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
Indonesia														
Receivables on Sovereigns	111,275													111,275
Receivables on Public Sector Entities														-
Receivables on Multilateral Development Banks and International Institutions														-
Receivables on Banks		350,185		570,689		106,130		176,043						1,203,047
Exposures to Securities Firm and Other Financial Institutions		2,539		192,816								1,828		197,183
Receivables on Corporates									666	214,413				215,079
Receivables on Micro, Small and Retail Businesses Portfolio												1,778		1,778
Total	111,275	352,724	-	763,505	-	106,130	-	176,043	666	214,413	-	3,606	-	1,728,362

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

(Rp million)

Portfolio Category \ 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
Indonesia														
Receivables on Sovereigns	111,275													111,275
Receivables on Public Sector Entities														-
Receivables on Multilateral Development Banks and International Institutions														-
Receivables on Banks		350,185		906,945		106,130		176,043						1,539,303
Exposures to Securities Firm and Other Financial Institutions		2,539		192,816								1,828		197,183
Receivables on Corporates									666	214,413				215,079
Receivables on Micro, Small and Retail Businesses Portfolio												1,778		1,778
Total	111,275	352,724	-	1,099,761	-	106,130	-	176,043	666	214,413	-	3,606	-	2,064,618

As of 30 June 2025, Danamon have no credit derivative transactions, therefore no disclosure for table Net Credit Derivative Claims (CCR6)

PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2025

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	129,882.38	109,873.07
Risk of CSR (non-securitization)	42,516.17	33,333.67
Risk of CSR (securitization : non-CTP)	-	-
Risk of CSR (securitization : CTP)	-	-
Risk of Capital	-	-
Risk of Commodity	-	-
Risk of Exchange Rate	25,659.31	46,886.90
DRC - (non-securitization)	631.43	6,280.20
DRC - (securitization : non-CTP)	-	-
DRC - (securitization : CTP)	-	-
RRAO	-	-
Total	**198,689.29**	**196,373.84**

Market RWA (FRTB)
Individual

	Component	ATMR BA-CVA
	a	b
Aggregation of systematic components of CVA risk	46,620.06	
Aggregation of idiosyncratic components of CVA risk	8,458.73	
Total		**198,526.13**

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	129,882.38	109,873.07
Risk of CSR (non-securitization)	42,516.17	33,333.67
Risk of CSR (securitization : non-CTP)	-	-
Risk of CSR (securitization : CTP)	-	-
Risk of Capital	-	-
Risk of Commodity	-	-
Risk of Exchange Rate	25,658.16	46,807.84
DRC - (non-securitization)	631.43	6,280.20
DRC - (securitization : non-CTP)	-	-
DRC - (securitization : CTP)	-	-
RRAO	-	0.00
Total	**198,688.14**	**196,294.78**

Consolidated

	Component	ATMR BA-CVA
	a	b
Aggregation of systematic components of CVA risk	89,445.24	
Aggregation of idiosyncratic components of CVA risk	14,462.34	
Total		**377,352.00**

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

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.

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PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2025

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

Bank Name	**: PT Bank Danamon Tbk (Individual)**
Report Position	**: June 30, 2025**
Currency	**: IDR**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(4,644,170)	(4,409,892)	(1,383,087)	(1,230,040)
Parallel Down	6,116,287	5,846,190	169,215	(71,380)
Steepener	(1,574,389)	(1,438,721)		
Flattener	487,434	447,334		
Short Rate Up	(1,812,693)	(1,751,188)		
Short Rate Down	2,040,017	1,969,240		
Maximum Value Negative (Absolute)	4,644,170	4,409,892	1,383,087	1,230,040
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	37,534,780	36,444,302	10,235,378	10,235,378
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	12.37%	12.10%	13.51%	12.02%

Currency **: USD**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(74,149)	(70,365)	65,837	29,704
Parallel Down	87,426	82,092	(161,145)	(116,250)
Steepener	(30,118)	(25,350)		
Flattener	12,795	8,917		
Short Rate Up	(20,265)	(21,886)		
Short Rate Down	22,681	24,477		
Maximum Value Negative (Absolute)	74,149	70,365	161,145	116,250
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	37,534,780	36,444,302	10,235,378	10,235,378
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.20%	0.19%	1.57%	1.14%

Currency **: Combined (IDR & USD)**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Maximum Value Negative (Absolute)	4,718,319	4,480,256	1,544,232	1,346,290
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	37,534,780	36,444,302	10,235,378	10,235,378
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	12.57%	12.29%	15.09%	13.15%

Interest Rate Risk in Banking Book - IRRBB Calculation Report - Consolidated

Name Bank	**: PT Bank Danamon Tbk (Consolidated)**
Report Position	**: June 30, 2025**
Currency	**: IDR**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(5,152,181)	(4,851,215)	(1,330,077)	(1,158,988)
Parallel Down	6,687,846	6,337,406	114,232	(145,084)
Steepener	(1,446,952)	(1,304,144)		
Flattener	253,316	222,253		
Short Rate Up	(2,222,340)	(2,124,234)		
Short Rate Down	2,489,566	2,376,612		
Maximum Value Negative (Absolute)	5,152,181	4,851,215	1,330,077	1,158,988
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	47,515,415	46,163,266	17,133,952	17,133,952
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	10.84%	10.51%	7.76%	6.76%

Currency **: USD**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Parallel Up	(74,149)	(70,365)	65,837	29,704
Parallel Down	87,426	82,092	(161,145)	(116,250)
Steepener	(30,118)	(25,350)		
Flattener	12,795	8,917		
Short Rate Up	(20,265)	(21,886)		
Short Rate Down	22,681	24,477		
Maximum Value Negative (Absolute)	74,149	70,365	161,145	116,250
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	47,515,415	46,163,266	17,133,952	17,133,952
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.16%	0.15%	0.94%	0.68%

Currency **: Combined (IDR & USD)**

In Million IDR	ΔEVE		ΔNII	
Period	30-Jun	31-Mar	30-Jun	31-Mar
Maximum Value Negative (Absolute)	5,226,330	4,921,580	1,491,222	1,275,238
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	47,515,415	46,163,266	17,133,952	17,133,952
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	11.00%	10.66%	8.70%	7.44%

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PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
Liquidity Adequacy Ratio (LCR) Calculation Report

No.	Component	INDIVIDUAL				CONSOLIDATED			
		June 30, 2025		March 31, 2025		June 30, 2025		March 31, 2025	
		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 runoff rate or the value of contractual	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 runoff 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 runoff rate or the value of contractual	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 runoff rate or the value of contractual invoices times the inflow rate
1	Total data points used in the calculation of the LCR		51 days		58 days		51 days		58 days
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		37,840,104		40,447,144		37,982,977		40,583,086
ARUS KAS KELUAR (CASH OUTFLOWS)									
7	**(CASH OUTFLOWS)**		82,028,146		79,911,796		82,509,449		80,092,171
ARUS KAS MASUK (CASH INFLOWS)									
11	**(CASH INFLOWS)**	55,929,108	51,431,144	55,871,455	50,318,864	58,356,622	52,734,410	58,458,835	51,706,639
			TOTAL ADJUSTED VALUE1		TOTAL ADJUSTED VALUE1		TOTAL ADJUSTED VALUE1		TOTAL ADJUSTED VALUE1
12	**TOTAL HQLA**		**37,840,104**		**40,447,144**		**37,982,977**		**40,583,086**
13	**NET CASH OUTFLOWS**		**30,597,003**		**29,592,932**		**29,775,039**		**28,385,532**
14	**LCR (%)**		**123.67%**		**136.68%**		**127.57%**		**142.97%**

Analysis as Individual	Analysis as Consolidated
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. 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 2025 report based on the daily average from April - June 2025. The average LCR ratio of Bank Danamon Indonesia individually for Quarter-II 2025 was 123.67%. This ratio is still above the minimum ratio value stipulated in POJK No.42/ POJK.03/2015 which is 100%. The composition of the LCR for Quarter-II 2025 is described in the section below. The composition of High Quality Liquid Assets (HQLA) owned by the Bank in Quarter-II 2025 was still dominated by Placements with Bank Indonesia (BI) and securities issued by the Central Government and BI. On average, during Quarter-II 2025, the largest composition of HQLA was Placements with BI of 47.18% of the total HQLA, followed by securities issued by the Central Government and BI, amounting to 46.24%, cash or cash equivalents 6.06%, Corporate Bonds Level 2A at 0.18% and Corporate Bonds Level 2B at 0.34%. 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. 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 0.01%, 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. The implementation of the Bank's liquidity management in accordance with what we have reported in the liquidity risk profile includes the following: 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. 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. 3. The Bank has and implements a liquidity risk management process, independent human resources and a liquidity management information system. 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.	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. 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 2025 report based on the daily average from April - June 2025. The average Consolidated LCR ratio of Bank Danamon Indonesia for Quarter II 2025 is 127.57%.This ratio is still above the minimum ratio value stipulated in POJK No.42/ POJK.03/2015 which is 100%. The composition of the LCR for Quarter-II 2025 is described in the section below. 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. 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. Composition of High Quality Liquid Assets (HQLA) owned by the Bank on a consolidated basis in Quarter-II 2025 was still dominated by Placements with BI of 47.00% of the total HQLA, followed by Securities issued by the Central Government and BI at 46.07%, Cash or Cash equivalents of 6.42%, Corporate Bonds Level 2A at 0.18% and Corporate Bonds Level 2B at 0.33%. 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. 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. The implementation of Consolidated liquidity management in accordance with what we have reported in the consolidated liquidity risk profile, includes the following: 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. 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. 3. The Main Entity and Subsidiaries have and implement a liquidity risk management process, independent human resources and a liquidity management information system. 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.

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PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2025

NSFR Report - Bank Only

(Rp million)

	ASF Component	March 2025					June 2025				
		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:**	**52,611,494**	**-**	**-**	**-**	**52,611,494**	**53,774,636**	**-**	**-**	**-**	**53,774,636**
2	Capital in Accordance to POJK KPMM	52,611,494	-	-	-	52,611,494	53,774,636	-	-	-	53,774,636
3	Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4	**Deposits originating from individual customers and Funding from micro and small business customers:**	**36,036,613**	**37,817,832**	**1,969,997**	**600**	**69,874,257**	**37,139,631**	**38,483,966**	**1,743,669**	**600**	**71,173,358**
5	Stable Deposits and Funding	25,558,437	6,788,269	286,468	-	31,001,515	26,309,077	4,248,825	286,457	-	29,302,141
6	Less Stable Deposits and Funding	10,478,177	31,029,563	1,683,530	600	38,872,742	10,830,555	34,235,141	1,457,211	600	41,871,216
7	**Funding originating from corporate customers:**	**29,090,016**	**61,597,667**	**1,410,189**	**75,000**	**31,007,966**	**33,590,598**	**57,318,210**	**2,077,854**	**75,000**	**33,074,221**
8	Operational Deposits	20,285,705	-	-	-	10,142,853	23,046,940	-	-	-	11,523,470
9	Other funding originating from corporate customers	8,804,310	61,597,667	1,410,189	75,000	20,865,113	10,543,658	57,318,210	2,077,854	75,000	21,550,752
10	Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11	Liabilities and other equities	**9,221,770**	**-**	**13,621**	**-**	**6,810**	**7,810,446**	**-**	**7,915**	**-**	**3,957**
12	NSFR derivative liabilities		-					-			
13	equities and other liabilities that are not included in the above categories	9,221,770	2,193,103	13,621	1,259,485	6,810	7,810,446	1,172,208	7,915	558,318	3,957
14	**Total ASF**					**153,500,527**					**158,026,173**

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	RSF Component	March 2025					June 2025				
		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**					**1,233,693**					**1,039,603**
16	**Deposits with other financial institutions for operational purposes**	**1,183,197**	**-**	**-**	**-**	**591,599**	**2,212,118**	**-**	**-**	**-**	**1,106,059**
17	**Loans classified as Current and Special Mention (performing) and marketable securities**	**-**	**77,414,834**	**25,803,969**	**65,401,454**	**96,831,226**	**-**	**81,497,547**	**28,957,824**	**65,547,716**	**98,507,140**
18	to financial institutions guaranteed by HQLA Level 1	-	3,456,939	-	-	345,694	-	1,401,352	-	-	140,135
19	to financial institutions that are not guaranteed with Level 1 HQLA and loans to financial institutions without collateral	-	13,909,789	2,332,236	8,912,491	12,165,077	-	12,754,773	3,192,852	8,252,517	11,762,159
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:	-	59,118,646	22,545,659	41,902,134	73,721,286	-	66,495,332	24,923,375	42,235,197	75,761,894
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	-	733,799	738,695	13,637,017	9,600,308	-	755,976	756,470	14,009,467	9,862,377
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	-	195,661	187,379	949,813	998,861	-	90,114	85,127	1,050,534	980,575
25	**Assets with interdependent liabilities pairs**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
26	**Other Assets:**	**-**	**15,395,051**	**142,596**	**10,707,113**	**25,837,399**	**-**	**15,539,622**	**92,510**	**10,296,073**	**24,792,730**
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		-	128,976	-	128,976		-	84,596	-	84,596
31	All other assets that are not included in the above categories	-	15,395,051	13,621	10,707,113	25,708,423	-	15,539,622	7,915	10,296,073	24,708,135
32	**Off Balance Sheet**		**118,632,864**	**3,556,285**	**861,847**	**655,921**		**104,496,832**	**4,554,829**	**847,687**	**538,833**
33	**Total RSF**					**125,149,837**					**125,984,365**
34	**Net Stable Funding Ratio (%)**					**122.65%**					**125.43%**

PT Bank Danamon Indonesia Tbk and Subsidiaries
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30 June 2025

NSFR Report - Consolidated

(Rp million)

No	ASF Component	March 2025 – Outstanding Value Based on Remaining Period (in Million IDR): No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year	March 2025 – Total Weighted Value	June 2025 – Outstanding Value Based on Remaining Period (in Million IDR): No Period	< 6 months	≥ 6 months - 1 year	≥ 1 year	June 2025 – Total Weighted Value
1	**Capital:**	**52,724,713**	**-**	**-**	**-**	**52,724,713**	**53,882,311**	**-**	**-**	**-**	**53,882,311**
2	Capital in Accordance to POJK KPMM	52,724,713	-	-	-	52,724,713	53,882,311	-	-	-	53,882,311
3	Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4	**Deposits originating from individual customers and Funding from micro and small business customers:**	**36,036,613**	**37,817,832**	**1,969,997**	**600**	**69,874,257**	**37,139,631**	**38,483,966**	**1,743,669**	**600**	**71,173,358**
5	Stable Deposits and Funding	25,558,437	6,788,269	286,468	-	31,001,515	26,309,077	4,248,825	286,457	-	29,302,141
6	Less Stable Deposits and Funding	10,478,177	31,029,563	1,683,530	600	38,872,742	10,830,555	34,235,141	1,457,211	600	41,871,216
7	**Funding originating from corporate customers:**	**28,250,677**	**65,985,613**	**6,012,414**	**7,984,099**	**41,218,177**	**32,716,815**	**62,515,165**	**6,191,337**	**7,253,740**	**42,309,702**
8	Operational Deposits	20,285,705	-	-	-	10,142,853	23,046,940	-	-	-	11,523,470
9	Other funding originating from corporate customers	7,964,972	65,985,613	6,012,414	7,984,099	31,075,324	9,669,875	62,515,165	6,191,337	7,253,740	30,786,232
10	Liabilities with interdependent asset pairs	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
11	Liabilities and other equities	**8,546,000**	**-**	**180,689**	**-**	**1,585,507**	**7,777,441**	**-**	**300,226**	**-**	**1,679,099**
12	NSFR derivative liabilities		**-**					**-**			
13	equities and other liabilities that are not included in the above categories	8,546,000	4,110,501	180,689	2,754,647	1,585,507	7,777,441	2,173,678	300,226	2,087,304	1,679,099
14	**Total ASF**					**165,402,653**					**169,044,470**

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Disclosure of Quantitative Risk Exposure

	RSF Component	March 2025					June 2025				
		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**					**1,233,693**					**1,039,603**
16	**Deposits with other financial institutions for operational purposes**	**1,506,314**	**-**	**-**	**-**	**753,157**	**2,355,264**	**-**	**-**	**-**	**1,177,632**
17	**Loans classified as Current and Special Mention (performing) and marketable securities**	**-**	**84,532,276**	**32,021,964**	**79,651,664**	**115,611,623**	**-**	**88,735,371**	**35,099,405**	**79,431,935**	**116,998,428**
18	to financial institutions guaranteed by HQLA Level 1	-	3,456,939	-	-	345,694	-	1,401,352	-	-	140,135
19	to financial institutions that are not guaranteed with Level 1 HQLA and loans to financial institutions without collateral	-	13,909,789	2,332,236	8,912,491	12,165,077	-	12,754,773	3,192,852	8,252,517	11,762,159
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:	-	66,236,087	28,763,654	56,211,693	92,552,130	-	73,733,156	31,064,956	56,179,429	94,304,193
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	-	733,799	738,695	13,637,017	9,600,308	-	755,976	756,470	14,009,467	9,862,377
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	-	195,661	187,379	890,463	948,414	-	90,114	85,127	990,521	929,563
25	**Assets with interdependent liabilities pairs**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
26	**Other Assets:**	**665,362**	**7,191,781**	**159,907**	**11,658,893**	**19,268,582**	**689,385**	**6,993,316**	**110,644**	**11,644,524**	**18,302,395**
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	-	151,856	151,856		0	-	60,928	60,928
30	NSFR derivative liabilities before deduction with variation margin		7	128,982	21	129,010		895	85,491	1,930	88,315
31	All other assets that are not included in the above categories	665,362	7,191,774	30,925	11,507,016	18,987,716	689,385	6,992,422	25,153	11,581,667	18,153,152
32	**Off Balance Sheet**		**118,632,864**	**3,556,285**	**861,847**	**655,921**		**104,496,832**	**4,554,829**	**847,687**	**538,833**
33	**Total RSF**					**137,522,975**					**138,056,891**
34	**Net Stable Funding Ratio (%)**					**120.27%**					**122.45%**

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(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	-	-	2,359,506	2,359,506
Part of the placement with Bank Indonesia that can be withdrawn during stress	-	3,814,696	19,260,864	23,075,560
Securities issued by the Central Government and Bank Indonesia in rupiah and foreign currencies	-	5,242,798	9,259	5,252,057
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	-	-	75,702	75,702
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	-	-	258,228	258,228
Qualitative Analysis				
At the end of June 2025, 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 3.81 Tn and the Macroprudential Liquidity Buffer (PLM) of IDR 5.24 Tn. Overall, the Bank has assets that qualify as HQLA of IDR 31.02 Tn, which is dominated by Securities issued by the Central Government and Bank Indonesia.				

LAPORAN KEWAJIBAN PEMENUHAN RASIO PENDANAAN STABIL BERSIH
(*NET STABLE FUNDING RATIO*)

Name of Bank : PT Bank Danamon Indonesia (individual)
Month of Report : June 2025

B. Analysis Improvement of NSFR

The Net Stable Funding Ratio (NSFR) of Bank Danamon in June 2025 for **individual** Bank positions was 125.43%, increase compared to the position in March 2025 of 122.65%. Overall, during Quarter II/2025, Danamon's NSFR was always above the OJK requirement of a minimum of 100%.

Bank's Total ***Available Stable Fund (ASF)*** for June 2025 is Rp 158.03 Tn (weighted value) with the largest component coming from deposits from individual and micro customers amounted by Rp 71.17 Tn (weighted value) and capital by Rp 53.77 Tn (weighted value).

Compared to the position in March 2025, total ASF was increase by Rp 4.53 Tn (weighted value) mainly due to increase in Deposits from individual and micro Customers by Rp 1.29 Tn (weighted value), Corporate customer by IDR 2.07 Tn & Capital by Rp 1.16 Tn (weighted value).

Bank's Total ***Required Stable Fund (RSF)*** is Rp 125.98 Tn (weighted value) with the largest component coming from Loans in the Current and Special Mention category (performing) and securities that are not in default amounted by Rp 98.51 Tn (weighted value) and other assets amounted by Rp 24.79 Tn (weighted value).

Compared to the position in March 2025, total RSF increased by Rp 0.83 Tn (weighted value) mainly due to an increase in Loans in the Current & Special Mention Category (performing) and Securities increased by Rp 1.68 Tn (weighted value).

As of June 2025, the Bank does not have interdependent assets or liabilities.

The implementation of Bank liquidity management in accordance with what we have reported in the liquidity risk profile, includes several things as follows :

1. In terms of risk management, the BOC and BOD 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.

2. In terms of risk management, 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.

3. Bank has and implements a liquidity risk management process, independent human resources and a liquidity management information system.

LAPORAN KEWAJIBAN PEMENUHAN RASIO PENDANAAN STABIL BERSIH
(*NET STABLE FUNDING RATIO*)

Name of Bank : PT Bank Danamon Indonesia (individual)
Month of Report : June 2025

4. Bank has a sufficient risk control system through a risk management unit and a compliance unit that is independent from the operational unit and Line of Business.

LAPORAN KEWAJIBAN PEMENUHAN RASIO PENDANAAN STABIL BERSIH
(*NET STABLE FUNDING RATIO*)

Name of Bank : PT Bank Danamon Indonesia (Consolidated)
Month of Report : June 2025

B. Analysis Improvement of NSFR

The Net Stable Funding Ratio (NSFR) of Bank Danamon in June 2025 for Bank's consolidated position was 122.45%, increase compared to the position in March 2025 of 120.27%. Overall, during Quarter II/2025, Danamon's consolidated NSFR was always above the OJK requirement of a minimum of 100%.

Bank's consolidated Total ***Available Stable Fund (ASF)*** for the position in June 2025 is Rp 169.04 trillion (weighted value) with the largest component coming from deposits originating from individual customers and funding originating from micro and small business customers amounted by Rp 71.17 Trillion (weighted value) and Capital by Rp 53.88 Trillion (weighted value).

Compared to the position in March 2025, total ASF has increased by Rp 3.64 trillion (weighted value) mainly due to increase in funding originating from individual customers and funding originating from micro and small business customers by Rp 1.29 trillion (weighted value) and capital by Rp 1.16 trillion (weighted value).

Bank's total ***Required Stable Fund (RSF)*** on a consolidated basis is Rp 138.06 Trillion (weighted value) with the largest component coming from loans in the Current and Special Mention category (performing) and non-default securities amounted by Rp 116.99 trillion (weighted value) and other assets by Rp 18.30 trillion (weighted value).

Compared to the position in March 2025, the consolidated total RSF has increased by Rp 0.53 Trillion (weighted value) mainly due to increase in loans in the Current and Special Mention category (performing) and non-default securities by Rp 1.39 Trillion (weighted value).

As of June 2025, Bank does not have interdependent assets or liabilities.

The implementation of Danamon liquidity management in accordance with what we have reported in the liquidity risk profile, includes the following :

1. In terms of risk management, the BOC and BOD 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.

2. In terms of risk management, 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.

LAPORAN KEWAJIBAN PEMENUHAN RASIO PENDANAAN STABIL BERSIH
(*NET STABLE FUNDING RATIO*)

Name of Bank : PT Bank Danamon Indonesia (Consolidated)
Month of Report : June 2025

3. Bank has and implements a liquidity risk management process, independent human resources and a liquidity management information system. 4. Bank has a sufficient risk control system through a risk management unit and a compliance unit that is independent from the operational unit and Line of Business.

II. Market Risk – General Qualitative Disclosure

Market Risk Management Implementation

Market Risk Management is a top-down process within the Bank organizational structure, starting from the Risk Oversight Committee at Commissioner level, the Board of Directors through the Asset & Liabilities Committee (ALCO), and senior management actively involved in the planning, approval, review and study of all risks involved.

Market risk in trading book is primarily managed through a limit structure and monitored daily by the Market & Liquidity Risk (MLR) Division, covering foreign currency risk and interest rate risk as well.

On the other hand, interest rate risk in the banking book is an exposure arising from adverse interest rate market movement to the bank balance sheet, which is an inherent part of the banking business. Proper risk management could turn an exposure to be an additional source of income, which could increase shareholders' value. However, excessive exposure to the interest rate risk could cause a significant threat to a bank's income and capital.

Monitoring of interest rate risk on the banking book is carried out daily by the MLR Division.

In general, market risk measurement covers foreign exchange risk and interest rate risk in the Bank's Trading Book and Banking Book. Market risk measurement includes the valuation of financial instruments, calculation of market risk capital charge, stress testing and sensitivity analysis. The methodology of market risk measurement refers to regulatory requirements and general banking industry standards in market risk management.

Portfolio Accounted for Minimum Capital Requirement

Danamon is committed to meet the Minimum Capital Adequacy (CAR) as stipulated by the regulator. Therefore, on a monthly basis, the Bank will calculate market risk RWA based on standardized approach. In the calculation, the Bank takes two exposures into account, namely, interest rate risk exposure and foreign exchange (FX) risk exposure. Interest rate risk exposure consists of specific risks and general risks, which covers debt, debt related instruments, and interest rate derivatives in the Trading Book. On the other hand, FX risk exposure is calculated for foreign exchange risk in the Trading Book and Banking Book.

Anticipating Market Risk for Foreign Exchange Transactions

To anticipate the market risks faced, Danamon's market risk management is based on the following principles:

- The Bank should establish a sound and comprehensive market risk management system that is closely integrated with its day-to-day risk management process and system.
- The market risk management involves identification, measurement, monitoring, control, and risk management information system of all market risks materials/factos, including sound capital adequacy assessment associated with the risks. Ultimately, through market risk management, the Bank seeks to ensure that it does not take market risk beyond its capacity in absorbing the potential losses.

- Policies and procedures are structured with due observance of the prudence principle as the foundation of a robust risk management system.
- The market risk management system of the Bank should be commensurate with the scope, size and complexity of its activities.
- The market risk management system should cover all material market risks, both on- and off-balance sheet.

JJ. Interest Rate Risk in Banking Book - Laporan Penerapan Manajemen Risiko untuk IRRBB

1. IRRBB Definition

Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to the Bank's capital and earnings arising from adverse movements in interest rates that affect the Bank's Banking Book positions, which potentially to have an impact on the Bank's capital and rentability both now and in the future.

Included in the IRRBB exposure are any instruments or positions that are sensitive to interest rates but are not included in the Trading Book/Fair Value to Profit & Loss (FVPL). In this case, including financial instruments or assets which are recorded as Available-for-Sale (AFS)/Fair Value to OCI (FVOCI) and as Held-to-Maturity (HTM).

2. Risk Management Strategy and Risk Mitigation for IRRBB

IRRBB is managed for each exposure in a currency with material (major) exposures, i.e. those accounting for minimum 5% of either Banking Book assets or liabilities. The major currencies must be actively managed by Treasury and monitored by Risk Management independently.

In relation to the above, BOD delegates the authority to Assets & Liabilities Committee (ALCO) to monitor and review the structure and trends of the balance sheet in terms of, inter alia, interest rate risk, including interest rate risk in Banking Book (IRRBB). Accordingly, ALCO should conduct regular meeting, including agenda related to IRRBB.

In general, ALCO management of IRRBB is supported by the Treasury & Capital Market (TCM) Division and the Market & Liquidity Risk (MLR) Unit.

TCM has an active role in managing the IRRBB exposure within the limits and parameters approved by ALCO, including managing the gap risk, repricing risk, and other risks associated with the IRRBB, as well as performing on necessary interest rate hedge.

The management is performed based on the decisions and mandates given by ALCO as a senior management committee which is the apex body entrusted for interest rate risk management and as the owner of the IRRBB limit.

MLR is an independent function within the Bank that is responsible for managing market and liquidity risk. The responsibility of the MLR in relation to the management of the IRRBB includes:
- Identifying, measuring, monitoring, and reporting the risk exposure in accordance with regulations, methods and policies related to IRRBB.
- Developing and reviewing related policies, guidelines, methods and procedures in managing IRRBB.
- Reviewing the limits associated with IRRBB in regular basis to ensure they remain adequately set.

3. Periodization of IRRBB Calculations and Measurements Used to Measure Sensitivity to IRRBB

Internally, Bank measures and monitor IRRBB exposures through ΔEVE and ΔNII method on a monthly basis.

4. Interest Rate Shock Scenario and Stress Scenario Being Used

In accordance to POJK, IRRBB exposure measurement through ΔEVE is conducted based on 6 (six) interest rate shock scenarios as follow:
- parallel shock up;
- parallel shock down;
- steepener shock;
- flattener shock;
- short rates shock up; and
- short rates shock down.

IRRBB exposure measurement through ΔNII is conducted based on 2 (two) interest rate shock scenarios as follow:
- parallel shock up;
- parallel shock down;

The amount of interest rate shock used by the Bank in calculating ΔEVE and ΔNII follows the scenario set by OJK, which is as follows:

(in bps)	**IDR**	**USD**
Parallel	400	200

Short	500	300
Long	350	150

5. Modeling Assumptions that Are Different from the Standardize Approach

For the purpose of IRRBB disclosure, the Bank uses the standardize approach as stipulated in the OJK Circular Letter.

As a complement in managing interest rate risk, under the Internal Capital Assessment Adequacy Process (ICAAP), Bank also conduct IRRBB simulation using standardize approach, by using internal assumption of interest rate shock.

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

If the calculation will be using the continuous compounding method, it is necessary to convert the quoted market value of the yield curve that used in the quote based on the continuous compounding method. Based on the results of calculations made by the Bank, if it is 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 an activity uses hedge accounting, the activity is taken into account in the measurement of IRRBB.

As of the June 2025 report, Bank's subsidiary has hedge accounting activity which are included in the scope of the consolidated IRRBB calculation.

7. Main Modelling Assumptions and Parametric Used in ∆EVE and ∆NII Calculation

a. In calculating cash flows and discounts on the ∆EVE calculation, the Bank does not include commercial margin components and other spread components.
b. Determination of repricing maturities for NMD is conducted based on a behavioral analysis of NMD using sufficient historical data.
c. The methodology used to estimate loan prepayment rate and TD early withdrawal rates is the maximum value of prepayment rates and early withdrawal rates based on historical data.

The results of the calculation of the prepayment rate and early withdrawal rate by the Bank results a value that is below the minimum threshold set by the Bank, so that the Bank considers the value of the prepayment rate and early withdrawal rate are not significant. Therefore, in calculating the IRRBB for this period, the Bank does not include the prepayment rate and early withdrawal rates in the calculation of EVE and NII.

d. At present there are no other assumptions that have a material impact on ΔEVE and ΔNII that were excluded from the calculation.
e. The method of aggregation between currencies is as follows:
   - For the purpose of measurement on a consolidated basis, the calculation is performed by combining the results of ΔEVE and ΔNII value of each entity based on the same interest rate scenario category and the same currency type.
   - For the purpose of measurement in aggregation between significant currencies, the calculation is performed by summing up the worst ΔEVE and ΔNII for each type of significant currencies.

Quantitative Analysis

1. Average repricing maturity for NMD as of end of June 2025 is determined based on a behavioral analysis of NMD using sufficient historical data.

2. Maximum repricing maturity for NMD as of end of June 2025 is determined through internal assumption.

OO. Liquidity Risk – General Qualitative Disclosure

Liquidity Risk Management Governance

Liquidity risk management is a top-down process, starting from the Risk Oversight Committee of the Board of Commissioners and the Board of Directors/Senior Management through ALCO, which are actively involved in the planning, approval, review and assessment of all risks involved.

In order to evaluate the fulfilment of liquidity, ALCO has a wide scope of authority delegated by the Board of Directors to manage the assets and liabilities structure including funding strategies of Danamon. ALCO focuses on liquidity management with the following objectives:

- Understanding the various liquidity risk sources and integrate the characteristics and risks of various liquidity sources, particularly under stress conditions.
- Developing a comprehensive risk approach to ensure compliance with the overall risk appetite.
- Determining relevant funding strategies to meet liquidity requirements, including consolidating all funding resources.
- Developing effective contingency plans.
- Improving resilience in the event of a sharp decline of liquidity risk and demonstrating the Bank's ability to address closed access to one or more financial markets by ensuring funding can be generated through a variety of funding sources.

ALCO, as Danamon's senior management committee, serves as the apex body assigned to oversee and evaluate the structure and trends of the balance sheet in terms of liquidity, interest rates, and capital management. This includes the establishment of policies and procedures, the determination of a limit framework, and evaluation of strategies on the balance sheet with the objectives to provide adequate liquidity and capital for the Bank as well as a diversified funding structure.

Danamon manages liquidity risks through liquidity gap analysis and liquidity ratios. Liquidity risks are measured and monitored on a daily basis based on the limit framework of liquidity risks.

The monitoring and control processes are conducted through the Liquidity Risk Limit mechanism. MLR is an independent division (as the Second Line of Defense) that monitors the limit relevant to liquidity risk on a daily basis by taking into account the risk appetite and business strategy direction of the Bank.

Funding Strategy

As part of the liquidity risk management process, Danamon implements a funding strategy through a diversified third party fund (DPK) composition in wholesale and retail segment financing. One of the ways to monitor the funding strategy is through monitoring the concentration of funding for large fund providers that are monitored daily.

Liquidity Risk Mitigation Technique

In mitigating liquidity risks, Danamon's liquidity risk management is based on the following principles:

- Strategies, policies and practices are geared towards managing liquidity risk to provide sufficient liquidity.
- There should be robust processes in place for identifying, measuring, monitoring and controlling liquidity risk.
- The risk management function responsible for liquidity risk management should be structurally and functionally independent from the liquidity risk taking function (RTU).
- There should be active monitoring and control of current and potential liquidity risk exposures.
- Funding sources and tenors should be effectively diversified to minimise excessive funding concentrations.
- A comprehensive Contingency Funding Plan (CFP) that sets out the strategies for addressing liquidity shortfalls in crisis situations should be in place and tested periodically to assess its effectiveness and operational feasibility.
- The Bank should maintain, on an ongoing basis, a liquidity reserve of high grade liquid assets, correspond to the risk tolerance and prevailing regulation.

- The Bank's liquidity stress tests should include the on- and off-balance sheet obligations.

Stress Test
Liquidity risk stress testing assesses the Bank's capacity to withstand plausible scenarios of a range of severities under various market and/or firm-specific conditions thereby identifying the bank's vulnerabilities to specific sources of liquidity risk.

Stress tests should be designed to assess the liquidity risk of the portfolios and the liquidity management strategies of the Bank under extraordinary circumstances. The scenarios used by Danamon are:

1. ***General Market Stress/ Systemic Problem***
   The aim of this scenario is to depict the situation whereby liquidity at a large number of financial institutions in the country is affected. This may be triggered by a major macroeconomic and financial problem or political crisis in the country that causes the customers to lose confidence in the banking system. A systemic situation arising from market scenarios that are not directly related to the Bank (e.g. sharp fall and high volatility in asset prices, market panic, sudden dry-up in short-term funding markets, financial/economic difficulties).

2. ***Bank-Specific Stress/Name Problem***
   The aim of this scenario is to depict the situation whereby the liquidity stress arises as a result of the bank itself experiencing either real or perceived problems. These problems include deteriorating asset quality, major fraud case, large trading losses, rumors of the Bank's credibility or downgrades in credit rating, exceptional losses arising from market/credit/operational issues; this generally leads to an erosion of public trust in the Bank, deposit runs and overall shortness in liquidity.

Contingency Funding Plan
An event of liquidity stress is an emergency with the potential to have a substantial impact on the Bank's liquidity position. To anticipate liquidity crisis, Danamon maintains a Contingency Funding Plan (CFP), which formally establishes strategies in facing a liquidity crisis and procedures to compensate for cash

flow deficits during emergency situations. CFP should comprehensively describe contingency management strategies, escalation procedures, and responsibilities in addressing liquidity stress.

Liquidity Risk Measurements
In general, the assessment of liquidity risk may be grouped into regulatory measurement and internal or non-regulatory measurement. To measure regulatory liquidity risk, the Bank internally set additional thresholds from those pre-set by regulation, where such thresholds are more conservative than those set by regulation.

Several measurements used in Danamon are:

Liquidity Coverage Ratio (LCR)
The purpose of this standard is to ensure that the Bank retains a sufficient level of unencumbered and high quality assets which are convertible into cash to fulfill liquidity requirements within 30 calendar days under a severe liquidity stress scenario as defined by regulators. At minimum, liquid asset stocks will enable the Bank to maintain its operations for up to 30 days during the stress scenario, by which time it is assumed that appropriate corrective actions have been taken by the management and/or regulators.

Net Stable Funding Ratio (NSFR)
This ratio aims to assess the Bank's resilience from a stable funding profile in accordance with balance sheet composition and off-balance sheet activity.

Maximum Cumulative Outflow (MCO)
MCO measure forecasts the liquidity profiles of the Bank under defined scenarios with specified survival horizons and calibrated assumptions.

For assessing liquidity adequacy, liquidity profiles are forecasted at specified tenor buckets on a cumulative basis. To remain solvent, the bank needs to ensure that either a positive cash flow is maintained in each maturity bucket or otherwise sufficient cash can be generated from source of funding to satisfy the funding requirements on a daily basis.

Scenarios are crafted to set the underlying market and bank-specific conditions and severity on which the cashflow profile are forecasted in assessing liquidity adequacy. The scenarios used for liquidity risk management are:

- Baseline or Business as Usual (BAU)
- General Market Stress Test or Systemic Problem
- Bank Specific Crisis or Name Problem

Large Fund Provider (LFP)

As explained in the previous section, as part of funding strategy, Danamon monitors the concentration of funding towards large fund providers (LFP). In general, this monitoring aims to limit dependence on certain fund providers which could cause problems with Danamon's liquidity position in the event of large withdrawals of funds.