Danamon

A member of MUFG

PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
31-Mar-25

GENERAL RISK

Table 1 Key Metrics - Bank Only

No	Deskripsi	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24	31-Mar-24
	Available Capital					
1	Common Equity Tier 1 (CET1)	36,444,302	36,117,873	35,664,604	34,579,975	34,374,081
2	Tier 1	36,444,302	36,117,873	35,664,604	34,579,975	34,374,081
3	Total Capital	38,239,668	37,858,217	37,362,971	36,240,703	36,023,034
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	163,248,932	155,021,144	153,203,473	148,659,339	146,555,480
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	22.32%	23.30%	23.28%	23.26%	23.45%
6	Tier 1 Ratio (%)	22.32%	23.30%	23.28%	23.26%	23.45%
7	Total Capital Ratio (%)	23.42%	24.42%	24.39%	24.38%	24.58%
	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	14.42%	15.42%	15.39%	15.38%	15.58%
	Basel III leverage ratio					
13	Total Exposure	239,410,235	227,936,242	223,688,648	212,848,079	209,653,853
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	15.22%	15.85%	15.94%	16.25%	16.40%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	15.22%	15.85%	15.94%	16.25%	16.40%
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 (%).	15.87%	16.09%	16.10%	16.19%	16.35%
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 (%).	15.87%	16.09%	16.10%	16.19%	16.35%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	40,447,144	36,609,930	41,091,434	40,061,251	38,400,891
16	Total net cash outflow	29,592,932	28,877,999	29,161,228	28,418,169	27,879,434
17	LCR (%)	136.68%	137.16%	140.91%	140.97%	137.74%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	153,500,527	152,700,638	149,809,045	145,143,627	143,437,281
19	Total Required Stable Funding (RSF)	125,149,837	123,634,772	121,825,528	118,966,141	116,755,593
20	NSFR (%)	122.65%	123.51%	122.97%	122.00%	122.85%

Table 1. Key Metrics - Consolidated with Subsidiary

No	Deskripsi	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24	31-Mar-24
	Available Capital					
1	Common Equity Tier 1 (CET1)	46,163,266	46,210,485	45,656,857	44,322,777	43,813,465
2	Tier 1	46,163,266	46,210,485	45,656,857	44,322,777	43,813,465
3	Total Capital	48,071,851	48,067,638	47,478,464	46,122,384	45,587,566
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	190,554,027	183,219,439	181,614,758	178,010,951	174,435,552
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.23%	25.22%	25.14%	24.90%	25.12%
6	Tier 1 Ratio (%)	24.23%	25.22%	25.14%	24.90%	25.12%
7	Total Capital Ratio (%)	25.23%	26.23%	26.14%	25.91%	26.14%
	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	16.23%	17.23%	17.14%	16.91%	17.14%
	Basel III leverage ratio					
13	Total Exposure	269,197,037	258,913,738	255,750,887	246,478,833	240,066,813
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.15%	17.85%	17.85%	17.98%	18.25%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.15%	17.85%	17.85%	17.98%	18.25%
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 (%).	17.80%	18.09%	18.00%	17.93%	18.20%
14d	Leverage Ratio, Excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	17.80%	18.09%	18.00%	17.93%	18.20%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	40,583,086	39,747,375	41,244,015	40,152,771	38,481,630
16	Total net cash outflow	28,385,532	27,444,668	28,091,857	28,237,998	28,061,371
17	LCR (%)	142.97%	144.83%	146.82%	142.19%	137.13%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	165,402,653	164,204,669	161,805,171	158,075,381	154,516,238
19	Total Required Stable Funding (RSF)	137,522,975	136,603,981	135,505,980	133,859,972	130,203,882
20	NSFR (%)	120.27%	120.20%	119.41%	118.09%	118.67%