



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**I. CREDIT RISK**

**1.1. Disclosure of Net Receivables Based on Region - Bank Stand Alone**

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No	Portfolio Category	30 Juni 2018									
		Tagihan Bersih Berdasarkan Wilayah									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatera	South Sumatera	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables on Sovereigns	27,625,560	-	20	-	-	81	-	-	-	27,625,661
2	Receivables on Public Sector Entities	638,422	-	17	46	-	204	114	91	-	638,894
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	3,243,094	71,198	59,185	26,998	137,476	83,780	6	1,048	33	3,622,818
5	Loans Secured by Residential Property	3,049,194	208,773	103,509	346,473	92,734	34,553	19,719	65,957	1,317	3,922,229
6	Loans Secured by Commercial Real Estate	1,036,076	4,440	28,846	116,976	24,495	10,391	24,844	52,915	17,523	1,316,506
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	10,261,903	2,615,452	2,265,705	3,163,112	457,485	4,164,399	2,425,935	5,593,364	896,220	31,843,575
9	Receivables on Corporate	45,789,712	2,984,561	3,401,556	5,856,631	1,461,576	2,781,951	2,875,697	4,954,227	1,747,367	71,853,278
10	Past Due Receivables	1,022,296	102,238	217,824	342,188	135,443	207,929	160,200	203,973	102,358	2,494,449
11	Other Assets	4,838,240	218,200	428,702	372,309	223,518	567,031	457,547	603,206	301,530	8,010,283
	<b>Total</b>	<b>97,504,497</b>	<b>6,204,862</b>	<b>6,505,364</b>	<b>10,224,733</b>	<b>2,532,727</b>	<b>7,850,319</b>	<b>5,964,062</b>	<b>11,474,781</b>	<b>3,066,348</b>	<b>151,327,693</b>

(Rp million)

No	Portfolio Category	30 Juni 2017									
		Tagihan Bersih Berdasarkan Wilayah									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatera	South Sumatera	Total
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1	Receivables on Sovereigns	24,089,250	55	47	-	-	423	-	-	-	24,089,775
2	Receivables on Public Sector Entities	947,395	51	60	-	-	75	-	-	-	947,581
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	7,456,875	77,639	37,930	48,622	179,968	79,571	7	2,390	500	7,883,502
5	Loans Secured by Residential Property	2,200,610	133,258	52,447	103,477	69,637	26,575	31,957	57,938	7,906	2,683,805
6	Loans Secured by Commercial Real Estate	820,598	3,317	29,567	97,124	27,328	13,354	20,641	63,397	5,645	1,080,971
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	9,454,828	2,709,374	2,651,898	3,527,202	521,307	4,278,311	2,499,455	5,081,005	1,593,934	32,317,314
9	Receivables on Corporate	41,982,067	2,897,903	3,183,088	5,442,519	1,319,017	2,771,141	2,710,414	4,722,138	1,591,890	66,620,177
10	Past Due Receivables	666,290	111,935	204,637	248,189	49,032	222,118	233,355	175,276	167,310	2,078,142
11	Other Assets	4,075,489	276,880	399,451	388,719	244,501	507,633	441,218	519,049	287,775	7,140,715
	<b>Total</b>	<b>91,693,402</b>	<b>6,210,412</b>	<b>6,559,125</b>	<b>9,855,852</b>	<b>2,410,790</b>	<b>7,899,201</b>	<b>5,937,047</b>	<b>10,621,193</b>	<b>3,654,960</b>	<b>144,841,982</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**1.2. Disclosure of Net Receivables Based on Region - Consolidated**

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No	Portfolio Category	30 Juni 2018									
		Tagihan Bersih Berdasarkan Wilayah									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatera	South Sumatera	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables on Sovereigns	27,625,560	375	20	18	-	277	-	-	-	27,626,250
2	Receivables on Public Sector Entities	638,536	107	20	50	-	366	127	103	-	639,309
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	4,083,081	71,198	59,185	26,998	137,476	84,655	6	1,071	33	4,463,703
5	Loans Secured by Residential Property	3,051,154	209,265	103,509	346,473	92,734	34,553	19,719	65,957	1,317	3,924,681
6	Loans Secured by Commercial Real Estate	1,036,076	4,440	28,846	116,976	24,495	10,391	24,844	52,915	17,523	1,316,506
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	17,354,418	5,442,149	5,074,398	7,361,232	457,485	7,800,211	4,319,927	10,360,637	896,220	59,066,677
9	Receivables on Corporate	45,110,686	2,984,561	3,402,834	5,858,602	1,461,576	2,781,951	2,875,697	4,954,227	1,747,367	71,177,501
10	Past Due Receivables	1,132,485	163,297	253,886	404,781	135,443	277,680	190,491	292,271	102,358	2,952,692
11	Other Assets	5,294,349	279,541	478,416	460,165	223,518	661,348	512,929	738,723	301,530	8,950,519
	<b>Total</b>	<b>105,326,345</b>	<b>9,154,933</b>	<b>9,401,114</b>	<b>14,575,295</b>	<b>2,532,727</b>	<b>11,651,432</b>	<b>7,943,740</b>	<b>16,465,904</b>	<b>3,066,348</b>	<b>180,117,838</b>

No	Portfolio Category	30 Juni 2017									
		Tagihan Bersih Berdasarkan Wilayah									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatera	South Sumatera	Total
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1	Receivables on Sovereigns	24,089,251	78	48	-	82	758	-	-	-	24,090,217
2	Receivables on Public Sector Entities	947,576	214	67	33	-	299	-	-	-	948,189
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	7,714,315	78,380	48,466	57,721	187,640	103,015	23,015	14,195	500	8,227,247
5	Loans Secured by Residential Property	2,200,610	133,258	52,447	103,477	69,637	26,575	31,957	57,938	7,906	2,683,805
6	Loans Secured by Commercial Real Estate	820,598	3,317	29,567	97,124	27,328	13,354	20,641	63,397	5,645	1,080,971
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	15,450,919	5,640,273	5,595,258	6,776,565	1,562,185	8,078,054	4,387,123	9,715,902	1,593,934	58,800,213
9	Receivables on Corporate	41,951,934	2,897,903	3,183,091	5,444,737	1,319,017	2,771,141	2,710,414	4,722,138	1,591,890	66,592,265
10	Past Due Receivables	764,404	170,768	252,977	303,457	61,439	291,786	271,287	240,782	167,310	2,524,210
11	Other Assets	4,650,432	342,597	445,253	441,062	266,216	588,427	495,981	622,908	287,775	8,140,651
	<b>Total</b>	<b>98,590,039</b>	<b>9,266,788</b>	<b>9,607,174</b>	<b>13,224,176</b>	<b>3,493,544</b>	<b>11,873,409</b>	<b>7,940,418</b>	<b>15,437,260</b>	<b>3,654,960</b>	<b>173,087,768</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2018**

**2.1. Disclosure of Net Receivables Based on the Remaining Term of Contract-Bank Stand Alone**

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No.	Portfolio Category	June 30, 2018					
		Net Receivables by Remaining Contractual Maturity					
		≤1 year	>1-3 Years	>3-5 Years	>5 Years	Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	15,259,182	4,388,970	758,878	499	7,218,132	27,625,661
2	Receivables on Public Sector Entities	466,225	170,131	2,538	-	-	638,894
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	2,660,293	564,648	223,591	159,271	15,015	3,622,818
5	Loans Secured by Residential Property	19,348	166,715	546,263	3,189,903	-	3,922,229
6	Loans Secured by Commercial Real Estate	931,200	48,082	323,683	13,541	-	1,316,506
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	5,990,325	15,392,437	9,015,304	1,408,872	36,637	31,843,575
9	Receivables on Corporate	53,140,297	6,213,249	6,648,708	5,776,395	74,629	71,853,278
10	Past Due Receivables	350,690	565,311	416,422	228,562	933,464	2,494,449
11	Other Assets	-	-	-	-	8,010,283	8,010,283
	<b>Total</b>	<b>78,817,560</b>	<b>27,509,543</b>	<b>17,935,387</b>	<b>10,777,043</b>	<b>16,288,160</b>	<b>151,327,693</b>

No.	Portfolio Category	June 30, 2017					
		Net Receivables by Remaining Contractual Maturity					
		≤1 year	>1-3 Years	>3-5 Years	>5 Years	Non Contractual	Total
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on Sovereigns	13,134,656	2,115,648	238,399	753	8,600,319	24,089,775
2	Receivables on Public Sector Entities	617,366	321,239	8,819	157	-	947,581
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	6,339,768	1,032,740	294,032	183,153	33,809	7,883,502
5	Loans Secured by Residential Property	24,109	161,270	387,307	2,111,118	1	2,683,805
6	Loans Secured by Commercial Real Estate	750,882	40,193	250,274	39,622	-	1,080,971
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	7,060,747	15,687,229	8,354,270	1,179,241	35,827	32,317,314
9	Receivables on Corporate	48,095,905	6,884,772	5,953,776	5,618,589	67,135	66,620,177
10	Past Due Receivables	353,781	520,260	305,965	94,808	803,328	2,078,142
11	Other Assets	17	-	-	-	7,140,698	7,140,715
	<b>Total</b>	<b>76,377,231</b>	<b>26,763,351</b>	<b>15,792,842</b>	<b>9,227,441</b>	<b>16,681,117</b>	<b>144,841,982</b>

## 2.2. Disclosure of Net Receivables Based on the Remaining Term of Contract-Consolidated

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No.	Portfolio Category	June 30, 2018					
		Net Receivables by Remaining Contractual Maturity					
		≤1 year	>1-3 Years	>3-5 Years	>5 Years	Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	15,259,192	4,389,166	759,261	499	7,218,132	27,626,250
2	Receivables on Public Sector Entities	466,353	170,395	2,561	-	-	639,309
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,240,374	825,452	223,591	159,271	15,015	4,463,703
5	Loans Secured by Residential Property	19,348	167,034	548,396	3,189,903	-	3,924,681
6	Loans Secured by Commercial Real Estate	931,200	48,082	323,683	13,541	-	1,316,506
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	10,672,192	33,132,856	13,770,291	1,454,701	36,637	59,066,677
9	Receivables on Corporate	52,343,447	6,297,918	6,685,112	5,776,395	74,629	71,177,501
10	Past Due Receivables	464,288	855,089	471,289	228,562	933,464	2,952,692
11	Other Assets	460,466	9,524	32,302	30	8,448,197	8,950,519
	Total	<b>83,856,860</b>	<b>45,895,516</b>	<b>22,816,486</b>	<b>10,822,902</b>	<b>16,726,074</b>	<b>180,117,838</b>

No.	Portfolio Category	June 30, 2017					
		Net Receivables by Remaining Contractual Maturity					
		≤1 year	>1-3 Years	>3-5 Years	>5 Years	Non Contractual	Total
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on Sovereigns	13,134,824	2,115,689	238,632	753	8,600,319	24,090,217
2	Receivables on Public Sector Entities	617,417	321,795	8,820	157	-	948,189
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	6,683,513	1,032,740	294,032	183,153	33,809	8,227,247
5	Loans Secured by Residential Property	24,109	161,270	387,307	2,111,118	1	2,683,805
6	Loans Secured by Commercial Real Estate	750,882	40,193	250,274	39,622	-	1,080,971
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	11,791,619	33,227,687	12,542,993	1,202,087	35,827	58,800,213
9	Receivables on Corporate	47,950,327	6,994,316	5,961,898	5,618,589	67,135	66,592,265
10	Past Due Receivables	458,928	814,006	352,829	95,119	803,328	2,524,210
11	Other Assets	523,455	15,447	21,010	-	7,580,739	8,140,651
	Total	<b>81,935,074</b>	<b>44,723,143</b>	<b>20,057,795</b>	<b>9,250,598</b>	<b>17,121,158</b>	<b>173,087,768</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**3.1 Disclosure of Net Receivables Based on Economic Sector-Bank Stand Alone**

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No.	Economic Sectors *)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Employee/ Pensioner Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	<b>June 30, 2018</b>											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	1,047,753	1,579,541	30,385	-
2	Fishery	-	-	-	-	-	-	-	95,358	20,884	2,244	-
3	Mining and Quarrying	-	-	-	-	-	-	-	109,081	577,701	3,471	-
4	Manufacturing	-	-	-	-	-	-	-	1,204,645	15,444,775	445,143	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	56,319	45,350	1,128	-
6	Construction	-	-	-	-	-	838,276	-	237,963	1,213,689	77,828	-
7	Wholesale and Retail Trading	-	-	-	-	-	-	-	7,802,921	27,401,103	1,065,814	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	453,293	1,145,387	35,125	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	969,285	3,031,602	360,504	-
10	Financial Intermediary	-	3,247	-	996,721	-	-	-	86,307	5,345,545	10,369	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	478,230	-	739,285	1,595,016	44,239	-
12	Public Administration, Defense and Compulsory Social Security	96	455	-	-	-	-	-	115	-	149	-
13	Education Services	-	-	-	-	-	-	-	13,991	15,069	176	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	64,882	223,834	2,631	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	393,261	285,312	19,822	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	1,954	-	87	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	331	-	-	-
18	Undefined Activities	-	-	-	-	-	-	-	43	-	-	-
19	Non Business Field	6	148	-	-	3,922,229	-	-	17,573,440	1,703,020	371,283	-
20	Others	27,625,559	635,044	-	2,626,097	-	-	-	993,348	12,225,450	24,051	8,010,283
	<b>Total</b>	<b>27,625,661</b>	<b>638,894</b>	<b>-</b>	<b>3,622,818</b>	<b>3,922,229</b>	<b>1,316,506</b>	<b>-</b>	<b>31,843,575</b>	<b>71,853,278</b>	<b>2,494,449</b>	<b>8,010,283</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

No.	Economic Sectors *)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Employee/ Pensioner Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	<b>June 30, 2017</b>											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	987,638	1,588,500	52,787	-
2	Fishery	-	-	-	-	-	-	-	83,198	18,151	2,225	-
3	Mining and Quarrying	-	-	-	-	-	-	-	66,631	626,518	89,890	-
4	Manufacturing	-	-	-	-	-	-	-	1,398,659	14,830,719	257,840	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	33,143	252,241	1,194	-
6	Construction	-	284	-	-	-	539,152	-	151,381	951,861	22,992	-
7	Wholesale and Retail Trading	-	-	-	-	3	-	-	10,002,584	25,620,370	1,026,456	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	704,100	1,144,643	33,488	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	862,205	3,021,406	141,426	-
10	Financial Intermediary	-	16,808	-	7,883,502	-	-	-	74,215	4,702,374	267	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	541,819	-	670,578	1,268,948	141,192	-
12	Public Administration, Defense and Compulsory Social Security	245	53	-	-	-	-	-	565	-	-	-
13	Education Services	-	-	-	-	13	-	-	12,833	16,062	256	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	110,857	28,862	3,447	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	676,975	341,998	34,763	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	2,009	-	118	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	483	-	127	-
18	Undefined Activities	-	-	-	-	-	-	-	-	-	-	-
19	Non Business Field	280	134	-	-	2,683,789	-	-	15,448,173	1,305,208	269,674	-
20	Others	24,089,250	930,302	-	-	-	-	-	1,031,087	10,902,316	-	7,140,715
	<b>Total</b>	<b>24,089,775</b>	<b>947,581</b>	<b>-</b>	<b>7,883,502</b>	<b>2,683,805</b>	<b>1,080,971</b>	<b>-</b>	<b>32,317,314</b>	<b>66,620,177</b>	<b>2,078,142</b>	<b>7,140,715</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**3.2 Disclosure of Net Receivables Based on Economic Sector-Consolidated**

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No.	Economic Sectors *)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Employee/ Pensioner Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	<b>June 30, 2018</b>											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	1,297,222	1,587,358	33,384	-
2	Fishery	-	-	-	-	-	-	-	121,651	20,884	2,526	-
3	Mining and Quarrying	-	-	-	-	-	-	-	147,309	591,949	4,165	-
4	Manufacturing	-	-	-	-	-	-	-	1,385,671	15,444,775	448,645	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	75,808	45,350	1,441	-
6	Construction	-	-	-	-	-	838,276	-	363,409	1,226,376	78,991	-
7	Wholesale and Retail Trading	-	-	-	-	-	-	-	9,102,214	27,401,103	1,088,536	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	495,634	1,145,387	35,957	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	1,405,893	3,086,684	365,935	-
10	Financial Intermediary	-	3,247	-	1,837,606	-	-	-	92,368	4,528,049	10,376	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	478,230	-	925,896	1,595,095	47,724	-
12	Public Administration, Defense and Compulsory Social Security	685	727	-	-	-	-	-	295	-	167	-
13	Education Services	-	-	-	-	-	-	-	18,261	15,069	176	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	67,773	223,834	2,631	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	422,504	285,312	20,252	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	3,130	-	87	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	331	-	-	-
18	Undefined Activities	-	-	-	-	-	-	-	103,920	51,191	7,081	-
19	Non Business Field	6	291	-	-	3,924,681	-	-	42,044,040	1,703,635	780,567	-
20	Others	27,625,559	635,044	-	2,626,097	-	-	-	993,348	12,225,450	24,051	8,950,519
	<b>Total</b>	<b>27,626,250</b>	<b>639,309</b>	<b>-</b>	<b>4,463,703</b>	<b>3,924,681</b>	<b>1,316,506</b>	<b>-</b>	<b>59,066,677</b>	<b>71,177,501</b>	<b>2,952,692</b>	<b>8,950,519</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**

**Disclosure of Quantitative Risk Exposure**

**Juni 30, 2018**

No.	Economic Sectors *)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Employee/ Pensioner Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	<b>June 30, 2017</b>											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	987,638	1,588,500	52,787	-
2	Fishery	-	-	-	-	-	-	-	83,198	18,151	2,225	-
3	Mining and Quarrying	-	-	-	-	-	-	-	66,631	626,518	89,890	-
4	Manufacturing	-	-	-	-	-	-	-	1,398,659	14,830,719	257,840	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	33,143	252,241	1,194	-
6	Construction	-	284	-	-	-	539,152	-	151,381	951,861	22,992	-
7	Wholesale and Retail Trading	-	-	-	-	3	-	-	10,002,583	25,620,370	1,026,456	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	704,100	1,144,643	33,488	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	862,205	3,021,406	141,426	-
10	Financial Intermediary	-	16,808	-	8,227,247	-	-	-	74,215	4,702,374	267	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	541,819	-	670,578	1,268,948	141,192	-
12	Public Administration, Defense and Compulsory Social Security	245	53	-	-	-	-	-	565	-	-	-
13	Education Services	-	-	-	-	13	-	-	12,833	16,062	256	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	110,857	28,862	3,447	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	676,975	341,998	34,763	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	2,009	-	118	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	483	-	127	-
18	Undefined Activities	-	-	-	-	-	-	-	-	-	-	-
19	Non Business Field	721	742	-	-	2,683,789	-	-	41,931,072	1,277,296	715,742	-
20	Others	24,089,251	930,302	-	-	-	-	-	1,031,088	10,902,316	-	8,140,651
	<b>Total</b>	<b>24,090,217</b>	<b>948,189</b>	<b>-</b>	<b>8,227,247</b>	<b>2,683,805</b>	<b>1,080,971</b>	<b>-</b>	<b>58,800,213</b>	<b>66,592,265</b>	<b>2,524,210</b>	<b>8,140,651</b>

Note:

\*) Economic sector refers to economic sector used in the Commercial Bank Monthly Report (Laporan Bulanan Bank Umum - LBU). Net receivables to bank without economic sector information in LBU is classified as "Financial Intermediary", while other than that is classified as "Others"





**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**4.1. Disclosure of Receivables and Provisioning Based on Region-Bank Stand Alone**

(Rp million)

No	Explanation	June 30, 2018									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatera	South Sumatera	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables	105,675,139	6,267,544	6,559,940	10,341,352	2,552,519	7,940,942	6,003,658	11,540,151	3,118,511	159,999,756
2	Impaired Receivables										
	a. Non Past Due	1,473,650	117,996	63,446	227,121	12,890	69,818	180,244	87,606	91,708	2,324,479
	b. Past Due	1,215,395	109,394	131,588	323,379	43,258	238,808	125,416	187,735	105,625	2,480,598
3	Allowance for Impairment Losses - Individual	1,015,793	29,902	3,310	83,009	2,210	2,400	2,062	21,778	-	1,160,464
4	Allowance for Impairment Losses - Collective	814,184	144,462	170,656	217,418	51,733	221,343	141,361	253,565	88,697	2,103,419
5	Written-Off Receivables	332,574	92,141	102,098	130,105	18,480	136,177	68,393	144,850	94,667	1,119,485

No	Explanation	June 30, 2017									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatera	South Sumatera	Total
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1	Receivables	100,046,742	6,267,979	6,643,856	9,920,048	2,426,312	8,041,467	5,999,922	10,702,761	3,750,753	153,799,840
2	Impaired Receivables										
	a. Non Past Due	2,206,298	88,310	108,750	218,099	12,479	122,311	191,049	141,307	164,813	3,253,416
	b. Past Due	951,526	124,137	174,117	168,521	31,219	268,463	145,962	157,464	152,883	2,174,292
3	Allowance for Impairment Losses - Individual	1,056,786	8,804	11,714	9,405	-	100	11,731	12,900	4,830	1,116,270
4	Allowance for Impairment Losses - Collective	783,983	160,187	201,045	257,144	48,544	286,290	168,831	258,943	149,923	2,314,890
5	Written-Off Receivables	344,948	115,704	123,290	191,346	15,936	172,835	107,020	131,601	142,264	1,344,944



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**4.2. Disclosure of Receivables and Provisioning Based on Region-Consolidated**

(Rp million)

No	Explanation	June 30, 2018									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatera	South Sumatera	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables	107,917,388	9,251,453	9,472,428	14,718,728	2,552,519	11,774,661	7,997,793	16,564,534	3,118,511	183,368,015
2	Impaired Receivables										
	a. Non Past Due	1,483,325	125,071	67,376	228,901	12,890	71,848	197,605	108,169	91,708	2,386,893
	b. Past Due	1,362,511	207,871	187,709	409,895	43,258	334,002	192,675	340,506	105,625	3,184,052
3	Allowance for Impairment Losses - Individual	1,015,793	29,902	3,310	83,009	2,210	2,400	2,062	21,778	-	1,160,464
4	Allowance for Impairment Losses - Collective	1,187,993	302,286	328,438	440,377	51,733	384,955	243,650	493,376	88,697	3,521,505
5	Written-Off Receivables	514,919	203,694	172,977	249,150	18,480	227,474	122,261	277,538	94,667	1,881,160

No	Explanation	June 30, 2017									
		Jakarta, Bogor, Tangerang, Karawang, Bekasi, and Lampung	West Java	Central Java and Yogyakarta	East Java	Bali, NTT, and NTB	Sulawesi, Maluku, and Papua	Kalimantan	North Sumatera	South Sumatera	Total
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1	Receivables	102,347,339	9,357,059	9,707,809	14,396,428	2,426,312	12,042,153	8,019,313	15,546,095	3,750,753	177,593,262
2	Impaired Receivables	-	-	-	-	-	-	-	-	-	-
	a. Non Past Due	2,225,111	101,645	118,104	219,203	12,479	125,625	212,802	157,184	164,813	3,336,966
	b. Past Due	1,105,806	233,121	251,387	258,415	31,219	367,431	254,558	291,801	152,883	2,946,621
3	Allowance for Impairment Losses - Individual	1,056,786	8,804	11,714	9,405	-	100	11,731	12,900	4,830	1,116,270
4	Allowance for Impairment Losses - Collective	1,085,430	312,730	359,763	480,055	48,544	447,943	264,286	477,767	149,923	3,626,441
5	Written-Off Receivables	505,629	185,284	183,188	290,838	15,936	264,713	160,740	258,078	142,264	2,006,670

5.1. Disclosure of Receivables and Provisioning Based on Economic Sector-Bank Stand Alone

June 30, 2018

(Rp million)

No	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses-Individual	Allowance for Impairment Losses-Collective	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Agriculture, Hunting and Forestry	2,692,465	54,956	47,773	20,830	49,807	20,363
2	Fishery	120,275	1,532	3,922	-	4,278	2,319
3	Mining and Quarrying	1,077,673	505,621	1,274	386,831	5,492	3,630
4	Manufacturing	17,335,980	152,960	452,843	210,661	213,546	97,349
5	Electricity, Gas and Water	103,099	9	1,430	-	2,017	521
6	Construction	2,376,205	9,707	65,104	4,314	28,151	3,844
7	Wholesale and Retail Trading	36,717,111	736,344	643,794	237,193	756,643	503,068
8	Hotel and Food & Beverage	1,655,844	64,507	43,078	1,004	41,910	24,653
9	Transportation, Warehousing and Communications	4,662,443	546,334	497,229	288,248	62,407	24,635
10	Financial Intermediary	8,778,286	83,412	20,196	-	60,421	7,971
11	Real Estate, Rental and Business Services	2,863,018	114,525	26,489	3,988	47,442	22,717
12	Public Administration, Defense and Compulsory Social Security	819	-	153	-	20	-
13	Education Services	29,383	822	296	-	508	134
14	Human Health and Social Work Activities	294,225	2,570	5,376	-	5,672	3,178
15	Public, Socio-Culture, Entertainment and Other Personal Services	720,937	19,435	37,499	-	33,624	27,485
16	Activities of Households as Employers	2,070	26	116	-	76	116
17	International Institution and Other Extra International Agencies	477	349	120	-	146	-
18	Undefined Activities	54,081	-	-	-	926	-
19	Non Business Field	23,667,886	31,337	470,951	-	722,309	377,502
20	Others	56,847,479	33	162,955	7,395	68,024	-
	<b>Total</b>	<b>159,999,756</b>	<b>2,324,479</b>	<b>2,480,598</b>	<b>1,160,464</b>	<b>2,103,419</b>	<b>1,119,485</b>



**Danamon**  
**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

June 30, 2017

(Rp million)

No	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses- Individual	Allowance for Impairment Losses- Collective	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Agriculture, Hunting and Forestry	2,666,054	82,447	79,097	1,898	67,695	46,037
2	Fishery	106,214	3,073	4,733	-	5,023	2,617
3	Mining and Quarrying	1,455,294	500,974	415,879	670,978	4,911	2,768
4	Manufacturing	16,572,654	413,289	141,857	66,591	205,818	95,176
5	Electricity, Gas and Water	286,621	955	1,231	-	3,079	-
6	Construction	1,668,117	34,240	3,933	771	27,997	5,622
7	Wholesale and Retail Trading	37,151,270	861,466	729,226	151,777	893,546	546,163
8	Hotel and Food & Beverage	1,917,555	102,650	55,221	2,484	58,775	35,555
9	Transportation, Warehousing and Communications	4,189,215	866,606	65,321	143,348	74,971	46,100
10	Financial Intermediary	12,576,594	70,652	3,746	-	52,073	-
11	Real Estate, Rental and Business Services	2,710,441	198,749	202,220	78,426	56,864	24,408
12	Public Administration, Defense and Compulsory Social Security	894	-	31	-	50	-
13	Education Services	29,596	1,487	667	-	833	643
14	Human Health and Social Work Activities	147,490	5,206	7,360	-	6,546	3,927
15	Public, Socio-Culture, Entertainment and Other Personal Services	1,088,539	36,817	60,971	-	54,782	35,926
16	Activities of Households as Employers	2,335	242	320	-	247	28
17	International Institution and Other Extra International Agencies	791	488	297	-	180	175
18	Undefined Activities	54,724	-	-	-	-	-
19	Non Business Field	19,818,034	74,075	400,432	-	749,217	467,277
20	Others	51,357,408	-	1,750	-	52,283	32,522
	<b>Total</b>	<b>153,799,840</b>	<b>3,253,416</b>	<b>2,174,292</b>	<b>1,116,270</b>	<b>2,314,890</b>	<b>1,344,944</b>

5.2. Disclosure of Receivables and Provisioning Based on Economic Sector-Consolidated

June 30, 2018

(Rp million)

No	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses- Individual	Allowance for Impairment Losses- Collective	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Agriculture, Hunting and Forestry	2,954,103	57,111	56,731	20,830	57,571	24,878
2	Fishery	146,988	1,780	4,277	-	5,099	2,856
3	Mining and Quarrying	1,131,307	506,179	3,829	386,831	7,262	4,421
4	Manufacturing	17,521,636	155,078	460,542	210,661	219,374	101,379
5	Electricity, Gas and Water	123,042	9	2,053	-	2,696	761
6	Construction	2,515,725	10,156	67,737	4,314	31,938	5,713
7	Wholesale and Retail Trading	38,047,565	749,230	705,256	237,193	798,468	539,166
8	Hotel and Food & Beverage	1,699,207	65,284	44,510	1,004	43,291	26,406
9	Transportation, Warehousing and Communications	5,160,845	555,449	514,063	288,248	75,614	30,981
10	Financial Intermediary	9,310,195	83,412	20,404	-	60,600	8,100
11	Real Estate, Rental and Business Services	3,053,840	115,226	32,859	3,988	53,080	25,884
12	Public Administration, Defense and Compulsory Social Security	1,879	3,007	171	-	50	-
13	Education Services	33,653	822	296	-	619	137
14	Human Health and Social Work Activities	297,116	2,570	5,376	-	5,751	3,190
15	Public, Socio-Culture, Entertainment and Other Personal Services	750,864	19,621	39,376	-	34,653	28,161
16	Activities of Households as Employers	3,246	26	116	-	110	126
17	International Institution and Other Extra International Agencies	477	349	120	-	146	-
18	Undefined Activities	216,789	1,598	5,923	-	5,333	2,157
19	Non Business Field	48,725,275	59,953	1,057,458	-	2,051,825	1,076,844
20	Others	51,674,263	33	162,955	7,395	68,025	-
	<b>Total</b>	<b>183,368,015</b>	<b>2,386,893</b>	<b>3,184,052</b>	<b>1,160,464</b>	<b>3,521,505</b>	<b>1,881,160</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

June 30, 2017

(Rp million)

No	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses-Individual	Allowance for Impairment Losses-Collective	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Agriculture, Hunting and Forestry	2,921,254	86,398	90,187	1,898	74,829	50,733
2	Fishery	132,760	3,073	5,743	-	5,810	3,252
3	Mining and Quarrying	1,491,129	502,003	418,132	670,978	6,181	3,666
4	Manufacturing	16,802,677	415,587	151,835	66,591	212,925	100,950
5	Electricity, Gas and Water	302,370	1,074	1,516	-	3,543	254
6	Construction	1,760,192	34,799	7,940	771	30,747	7,589
7	Wholesale and Retail Trading	39,006,203	879,930	823,345	151,777	954,186	596,752
8	Hotel and Food & Beverage	1,965,736	103,680	57,376	2,484	60,312	36,459
9	Transportation, Warehousing and Communications	4,632,961	876,417	94,690	143,348	87,395	56,434
10	Financial Intermediary	12,855,914	70,795	3,916	-	52,326	85
11	Real Estate, Rental and Business Services	2,892,190	200,484	209,298	78,423	62,523	30,675
12	Public Administration, Defense and Compulsory Social Security	1,883	-	31	-	83	97
13	Education Services	33,442	1,487	673	-	941	728
14	Human Health and Social Work Activities	150,211	5,206	7,360	-	6,623	3,943
15	Public, Socio-Culture, Entertainment and Other Personal Services	1,137,364	37,573	64,414	-	56,199	37,872
16	Activities of Households as Employers	3,562	242	331	-	280	162
17	International Institution and Other Extra International Agencies	791	488	297	-	180	175
18	Undefined Activities	353,695	8,737	12,466	-	11,701	12,567
19	Non Business Field	43,506,486	108,993	995,324	-	1,947,375	1,031,754
20	Others	47,642,442	-	1,747	-	52,282	32,523
	<b>Total</b>	<b>177,593,261</b>	<b>3,336,966</b>	<b>2,946,621</b>	<b>1,116,270</b>	<b>3,626,441</b>	<b>2,006,670</b>

#### 6.1. Disclosure of Movements Details of Allowances for Impairment Losses-Bank Stand Alone

(Rp million)

No	Description	June 30, 2018		June 30, 2017	
		Allowance for Impairment Losses-Individual	Allowance for Impairment Losses-Collective	Allowance for Impairment Losses-Individual	Allowance for Impairment Losses-Collective
(1)	(2)	(3)	(4)	(3)	(4)
1	Beginning balance of allowance for impairment losses	925,408	2,042,960	907,946	2,460,076
2	Additional/reversal allowance for impairment losses during the year (net)	390,465	513,922	389,532	654,906
3	Allowance for impairment losses used to cover written off receivables during the year	(295,493)	(823,992)	(235,527)	(1,109,417)
4	Other additional (reversal) allowance during the year	140,084	370,529	54,319	309,326
<b>Ending Balance of Allowance for Impairment Losses</b>		<b>1,160,464</b>	<b>2,103,419</b>	<b>1,116,270</b>	<b>2,314,891</b>

#### 6.2. Disclosure of Movements Details of Allowances for Impairment Losses-Consolidated

(Rp million)

No	Description	June 30, 2018		June 30, 2017	
		Allowance for Impairment Losses-Individual	Allowance for Impairment Losses-Collective	Allowance for Impairment Losses-Individual	Allowance for Impairment Losses-Collective
(1)	(2)	(3)	(4)	(3)	(4)
1	Beginning balance of allowance for impairment losses	925,408	3,390,815	907,946	3,701,230
2	Additional/reversal allowance for impairment losses during the year (net)	390,465	1,345,828	389,532	1,387,029
3	Allowance for impairment losses used to cover written off receivables during the year	(295,493)	(1,585,667)	(235,527)	(1,771,143)
4	Other additional (reversal) allowance during the year	140,084	370,529	54,319	309,325
<b>Ending Balance of Allowance for Impairment Losses</b>		<b>1,160,464</b>	<b>3,521,505</b>	<b>1,116,270</b>	<b>3,626,441</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**7.1 Disclosure of Net Receivables based on Portfolio Categories and Ratings-Bank Stand Alone**

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No	Portfolio Category	Company Rating	June 30, 2018												
			Net Receivables											Unrated	Total
			Long Term Rating							Short Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	A-1	A-2	A-3	Lower than A-3		
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	F1+ s.d F1	F2	F3	Lower than F3		
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Less than B3	P-1	P-2	P-3	Lower than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Less than idB-	idA1	idA2	idA3 s.d id A4	Lower than idA4				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		-	-	-	17,744,543	-	-	-	-	-	-	-	9,881,118	27,625,661
2	Receivables on Public Sector Entities		206,442	33,246	-	-	-	-	-	-	-	-	-	399,206	638,894
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks		899,465	90,498	-	-	-	-	-	-	-	-	-	2,632,855	3,622,818
5	Loans Secured by Residential Property													3,922,229	3,922,229
6	Loans Secured by Commercial Real Estate													1,316,506	1,316,506
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small Business & Retail Portfolio													31,843,575	31,843,575
9	Receivables on Corporate		1,395,001	872,559	44,252	-	-	-	-	-	-	-	-	69,541,466	71,853,278
10	Past Due Receivables													2,494,449	2,494,449
11	Other Assets													8,010,283	8,010,283
	TOTAL		2,500,908	996,303	44,252	17,744,543	-	-	-	-	-	-	-	130,041,687	151,327,693





**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

(Rp million)

No	Portfolio Category	June 30, 2017													
		Company Rating	Net Receivables											Unrated	Total
			Long Term Rating							Short Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	A-1	A-2	A-3	Lower than A-3		
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	F1+ s.d F1	F2	F3	Lower than F3		
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Less than B3	P-1	P-2	P-3	Lower than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Less than idB-	idA1	idA2	idA3 s.d id A4	Lower than idA4				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		-	-	-	12,588,413	-	-	-	-	-	-	-	11,501,362	24,089,775
2	Receivables on Public Sector Entities		48,776	140,308	-	269,233	-	-	-	-	-	-	-	489,264	947,581
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks		1,261,430	152,124	-	67,338	-	-	-	-	-	-	-	6,402,610	7,883,502
5	Loans Secured by Residential Property													2,683,805	2,683,805
6	Loans Secured by Commercial Real Estate													1,080,971	1,080,971
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small Business & Retail Portfolio													32,317,314	32,317,314
9	Receivables on Corporate		891,648	633,755	317,267	-	-	-	-	-	-	-	-	64,777,507	66,620,177
10	Past Due Receivables													2,078,142	2,078,142
11	Other Assets													7,140,715	7,140,715
	TOTAL		2,201,854	926,187	317,267	12,924,984	-	-	-	-	-	-	-	128,471,690	144,841,982



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2018**

**7.2 Disclosure of Net Receivables based on Portfolio Categories and Ratings-Consolidated**

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

(Rp million)

No	Portfolio Category	June 30, 2018														
		Company Rating	Net Receivables												Unrated	Total
			Long Term Rating							Short Term Rating						
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	A-1	A-2	A-3	Lower than A-3			
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	F1+ s.d F1	F2	F3	Lower than F3			
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Less than B3	P-1	P-2	P-3	Lower than P-3			
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)			
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Less than idB-	idA1	idA2	idA3 s.d id A4	Lower than idA4					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Receivables on Sovereigns		-	-	-	17,744,544	-	-	-	-	-	-	-	9,881,706	27,626,250	
2	Receivables on Public Sector Entities		206,442	33,246	-	-	-	-	-	-	-	-	-	399,621	639,309	
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Receivables on Banks		899,465	90,498	-	-	-	-	-	-	-	-	-	3,473,740	4,463,703	
5	Loans Secured by Residential Property													3,924,681	3,924,681	
6	Loans Secured by Commercial Real Estate													1,316,506	1,316,506	
7	Employee/Pensioner Loans													-	-	
8	Receivables on Micro, Small Business & Retail Portfolio													59,066,677	59,066,677	
9	Receivables on Corporate		1,395,001	872,559	44,252	-	-	-	-	-	-	-	-	68,865,689	71,177,501	
10	Past Due Receivables													2,952,692	2,952,692	
11	Other Assets													8,950,519	8,950,519	
	TOTAL		2,500,908	996,303	44,252	17,744,544	-	-	-	-	-	-	-	158,831,831	180,117,838	



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2018**

(Rp million)

No	Portfolio Category	June 30, 2017														
		Company Rating	Net Receivables												Unrated	Total
			Long Term Rating							Short Term Rating						
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	A-1	A-2	A-3	Lower than A-3			
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Less than B-	F1+ s.d F1	F2	F3	Lower than F3			
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Less than B3	P-1	P-2	P-3	Lower than P-3			
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)			
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Less than idB-	idA1	idA2	idA3 s.d id A4	Lower than idA4					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Receivables on Sovereigns		-	-	-	12,588,414	-	-	-	-	-	-	-	11,501,803	24,090,217	
2	Receivables on Public Sector Entities		48,776	140,308	-	269,233	-	-	-	-	-	-	-	489,872	948,189	
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Receivables on Banks		1,261,430	152,124	-	67,338	-	-	-	-	-	-	-	6,746,355	8,227,247	
5	Loans Secured by Residential Property													2,683,805	2,683,805	
6	Loans Secured by Commercial Real Estate													1,080,971	1,080,971	
7	Employee/Pensioner Loans													-	-	
8	Receivables on Micro, Small Business & Retail Portfolio													58,800,213	58,800,213	
9	Receivables on Corporate		891,648	633,755	317,267	-	-	-	-	-	-	-	-	64,749,595	66,592,265	
10	Past Due Receivables													2,524,210	2,524,210	
11	Other Assets													8,140,651	8,140,651	
	TOTAL		2,201,854	926,187	317,267	12,924,985	-	-	-	-	-	-	-	156,717,475	173,087,768	



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**8.1.a Disclosure of counterparty credit risk: Derivative Transactions Over the Counter - Bank Stand Alone**

(Rp million)

No	Underlying Variables	June 30, 2018							June 30, 2017								
		Notional Amount			Derivative Receivables	Derivative Payables	Net Receivables before CRM	CRM	Net Receivables after CRM	Notional Amount			Derivative Receivables	Derivative Payables	Net Receivables before CRM	CRM	Net Receivables after CRM
		≤1 year	>1 year-≤5 years	>5 years						≤1 year	>1 year-≤5 years	>5 years					
1	Interest Rate	3	-	-	-	3	4	-	4	290,584	553,536	-	71	-	2,839	-	2,839
2	Exchange Rate	129,899	21,278	-	170,876	173,790	450,874	-	450,874	7,694,933	533,100	-	9,741	20,637	113,345	-	113,345
3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	129,902	21,278	-	170,876	173,793	450,878	-	450,878	7,985,517	1,086,636	-	9,812	20,637	116,184	-	116,184

**8.2.a Disclosure of counterparty credit risk: Derivative Transactions Over the Counter - Consolidated**

(Rp million)

No	Underlying Variables	June 30, 2018								June 30, 2017							
		Notional Amount			Derivative Receivables	Derivative Payables	Net Receivables before CRM	CRM	Net Receivables after CRM	Notional Amount			Derivative Receivables	Derivative Payables	Net Receivables before CRM	CRM	Net Receivables after CRM
		≤1 year	>1 year-≤5 years	>5 years						≤1 year	>1 year-≤5 years	>5 years					
1	Interest Rate	3	-	-	-	3	4	-	4	4,610,414	1,086,636	-	71	-	5,504	-	5,504
2	Exchange Rate	202,688	87,196	-	473,020	173,790	1,068,066	-	1,068,066	12,014,763	1,066,200	-	49,428	39,698	222,887	-	222,887
3	Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Gold	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Metal other than Gold	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	202,691	87,196	-	473,020	173,793	1,068,070	-	1,068,070	16,625,177	2,152,836	-	49,499	39,698	228,391	-	228,391



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2018**

8.1.b Disclosure of counterparty credit risk: Repo transactions-Bank Stand Alone

(Rp million)

No	Portfolio Category	June 30, 2018				June 30, 2017			
		Fair Value of Securities Sold Under Repo Agreement	Repo Liabilities	Net Receivables	RWA	Fair Value of Securities Sold Under Repo Agreement	Repo Liabilities	Net Receivables	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	293,748	296,814	-	-	965,480	965,717	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	293,748	296,814	-	-	965,480	965,717	-	-

8.2.b Disclosure of counterparty credit risk: Repo transactions-Consolidated

(Rp million)

No	Portfolio Category	June 30, 2018				June 30, 2017			
		Fair Value of Securities Sold Under Repo Agreement	Repo Liabilities	Net Receivables	RWA	Fair Value of Securities Sold Under Repo Agreement	Repo Liabilities	Net Receivables	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	293,748	296,814	-	-	965,480	965,717	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	293,748	296,814	-	-	965,480	965,717	-	-



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**

**Disclosure of Quantitative Risk Exposure**

**Juni 30, 2018**

8.1.c Disclosure of counterparty credit risk: Reverse Repo transactions-Bank Stand Alone

(Rp million)

No	Portfolio Category	June 30, 2018				June 30, 2017			
		Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM	Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-

8.2.c Disclosure of counterparty credit risk: Reverse Repo transactions-Consolidated

(Rp million)

No	Portfolio Category	June 30, 2018				June 30, 2017			
		Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM	Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**9.1 Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impacts-Bank Stand Alone**

(Rp million)

No.	Portfolio Category	June 30, 2018										RWA	Capital Charge (9% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	Exposure on Balance Sheet												
1	Receivables on Sovereigns	27,625,661	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	239,688	-	-	-	399,206	-	-	-	-	247,541	22,279
3	Receivables on Multilateral Development Banks and International Institutions	-										-	-
4	Receivables on Banks	5,448	2,043,213	-	-	-	1,180,341	-	-	-	-	998,814	89,893
5	Loans Secured by Residential Property	-	-	3,922,182	-	-	-	-	-	-	-	1,372,764	123,549
6	Loans Secured by Commercial Real Estate	136,373	-	-	-	-	-	-	1,180,133	-	-	1,180,134	106,212
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	77,236	-	-	-	-	-	30,882,012	-	-	-	23,161,508	2,084,536
9	Receivables on Corporate	1,599,653	2,267,560	-	-	-	44,252	-	64,835,444	-	-	65,311,083	5,877,997
10	Past Due Receivables	989	-	-	-	-	-	-	101,862	2,391,598	-	3,689,259	332,033
11	Other Assets	2,778,407	-	-	-	-	-	-	4,624,947	606,929	-	5,535,339	498,181
	Total Exposure on Balance Sheet	32,223,767	4,550,461	3,922,182	-	-	1,623,799	30,882,012	70,742,386	2,998,527	-	101,496,442	9,134,680
B	Commitments/Contingencies Exposure for Off Balance Sheet Transactions												
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	7,165	-	-	-	-	-	-	-	-	1,433	129
5	Loans Secured by Residential Property	-	-	47	-	-	-	-	-	-	-	16	1
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	21,181	-	-	-	-	-	837,918	-	-	-	628,438	56,559
9	Receivables on Corporate	77,565	-	-	-	-	-	-	2,989,805	-	-	2,989,805	269,082
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions	98,746	7,165	47	-	-	-	837,918	2,989,805	-	-	3,619,692	325,771
C	Exposure on Counterparty Credit Risk												
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	132,794	-	-	-	253,857	-	-	-	-	153,487	13,814
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	25,228	-	-	-	-	18,921	1,703
6	Receivables on Corporate	-	-	-	-	-	-	-	38,999	-	-	38,999	3,510
	Total Counterparty Credit Risk Exposures	-	132,794	-	-	-	253,857	25,228	38,999	-	-	211,407	19,027



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2018**

(Rp million)

No.	Portfolio Category	June 30, 2017										RWA	Capital Charge (9% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Others		
(1)	(2)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
A	Exposure on Balance Sheet												
1	Receivables on Sovereigns	24,088,440	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	6	189,084	-	-	-	750,843	-	-	-	-	413,298	37,191
3	Receivables on Multilateral Development Banks and International Institutions	-										-	-
4	Receivables on Banks	2,537	5,072,618	-	-	-	2,720,519	-	-	-	-	2,374,783	213,730
5	Loans Secured by Residential Property	-	-	2,683,563	-	-	-	-	-	-	-	939,247	84,532
6	Loans Secured by Commercial Real Estate	101,429	-	-	-	-	-	-	979,542	-	-	979,542	88,159
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	84,694	-	-	-	-	-	31,326,430	-	-	-	23,494,822	2,114,534
9	Receivables on Corporate	1,755,586	1,525,403	-	-	-	317,267	-	60,234,681	-	-	60,698,395	5,462,856
10	Past Due Receivables	35	-	-	-	-	-	-	51,941	2,026,166	-	3,091,189	278,207
11	Other Assets	3,074,175	-	-	-	-	-	-	3,800,775	265,765	-	4,199,423	377,948
	Total Exposure on Balance Sheet	29,106,902	6,787,105	2,683,563	-	-	3,788,629	31,326,430	65,066,939	2,291,931	-	96,190,639	8,657,157
B	Commitments/Contingencies Exposure for Off Balance Sheet Transactions												
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	7,648	-	-	-	-	3,824	344
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	1,400	-	-	-	2,500	-	-	-	-	1,530	138
5	Loans Secured by Residential Property	-	-	242	-	-	-	-	-	-	-	85	8
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	26,127	-	-	-	-	-	858,552	-	-	-	643,914	57,952
9	Receivables on Corporate	104,861	-	-	-	-	-	-	2,672,969	-	-	2,672,969	240,567
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions	130,988	1,400	242	-	-	10,148	858,552	2,672,969	-	-	3,322,322	299,009
C	Exposure on Counterparty Credit Risk												
1	Receivables on Sovereigns	1,335	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	60,901	-	-	-	23,027	-	-	-	-	23,694	2,132
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	21,511	-	-	-	16,133	1,452
6	Receivables on Corporate	-	-	-	-	-	-	-	9,410	-	-	9,410	847
	Total Counterparty Credit Risk Exposures	1,335	60,901	-	-	-	23,027	21,511	9,410	-	-	49,237	4,431





**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**9.2 Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impacts-Consolidated**

(Rp million)

No.	Portfolio Category	June 30, 2018										RWA	Capital Charge (9% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	Exposure on Balance Sheet												
1	Receivables on Sovereigns	27,626,250	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	239,688	-	-	-	399,621	-	-	-	-	247,749	22,298
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	5,449	2,266,905	-	-	-	1,180,341	-	-	-	-	1,043,553	93,920
5	Loans Secured by Residential Property	-	-	3,924,634	-	-	-	-	-	-	-	1,373,622	123,626
6	Loans Secured by Commercial Real Estate	136,373	-	-	-	-	-	-	1,180,133	-	-	1,180,134	106,212
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	77,236	-	-	-	-	-	58,105,114	-	-	-	43,578,835	3,922,095
9	Receivables on Corporate	1,599,653	2,200,868	-	-	-	44,252	-	64,226,359	-	-	64,688,660	5,821,979
10	Past Due Receivables	989	-	-	-	-	-	-	102,017	2,849,686	-	4,376,546	393,889
11	Other Assets	3,094,498	-	-	-	-	-	-	5,249,092	606,929	-	6,159,484	554,354
	Total Exposure on Balance Sheet	32,540,448	4,707,461	3,924,634	-	-	1,624,214	58,105,114	70,757,601	3,456,615	-	122,648,583	11,038,373
B	Commitments/Contingencies Exposure for Off Balance Sheet Transactions												
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	7,165	-	-	-	-	-	-	-	-	1,433	129
5	Loans Secured by Residential Property	-	-	47	-	-	-	-	-	-	-	16	1
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	21,181	-	-	-	-	-	837,918	-	-	-	628,438	56,559
9	Receivables on Corporate	77,565	-	-	-	-	-	-	2,989,805	-	-	2,989,805	269,082
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions	98,746	7,165	47	-	-	-	837,918	2,989,805	-	-	3,619,692	325,771
C	Exposure on Counterparty Credit Risk												
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	132,794	-	-	-	871,049	-	-	-	-	462,082	41,588
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	25,228	-	-	-	18,921	1,703
6	Receivables on Corporate	-	-	-	-	-	-	-	38,999	-	-	38,999	3,510
	Total Counterparty Credit Risk Exposures	-	132,794	-	-	-	871,049	25,228	38,999	-	-	520,002	46,801



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2018**

(Rp million)

No.	Portfolio Category	June 30, 2017										RWA	Capital Charge (9% x RWA)
		Net Receivables After Calculating Credit Risk Mitigation Impacts											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Others		
(1)	(2)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
A	Exposure on Balance Sheet												
1	Receivables on Sovereigns	24,088,882	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	6	189,084	-	-	-	751,451	-	-	-	-	413,542	37,218
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	2,537	5,304,156	-	-	-	2,720,519	-	-	-	-	2,421,091	217,898
5	Loans Secured by Residential Property	-	-	2,683,563	-	-	-	-	-	-	-	939,247	84,532
6	Loans Secured by Commercial Real Estate	101,429	-	-	-	-	-	-	979,542	-	-	979,542	88,159
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	84,694	-	-	-	-	-	57,809,329	-	-	-	43,356,997	3,902,130
9	Receivables on Corporate	1,755,586	1,458,012	-	-	-	317,267	-	60,274,160	-	-	60,724,396	5,465,196
10	Past Due Receivables	35	-	-	-	-	-	-	51,941	2,472,234	-	3,760,293	338,426
11	Other Assets	3,306,491	-	-	-	-	-	-	4,568,395	265,765	-	4,967,041	447,034
	Total Exposure on Balance Sheet	29,339,660	6,951,252	2,683,563	-	-	3,789,237	57,809,329	65,874,038	2,737,999	-	117,562,149	10,580,593
B	Commitments/Contingencies Exposure for Off Balance Sheet Transactions												
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	7,648	-	-	-	-	3,824	344
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	1,400	-	-	-	2,500	-	-	-	-	1,530	138
5	Loans Secured by Residential Property	-	-	242	-	-	-	-	-	-	-	85	8
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	26,127	-	-	-	-	-	858,552	-	-	-	643,914	57,952
9	Receivables on Corporate	104,861	-	-	-	-	-	-	2,672,969	-	-	2,672,969	240,567
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions	130,988	1,400	242	-	-	10,148	858,552	2,672,969	-	-	3,322,322	299,009
C	Exposure on Counterparty Credit Risk												
1	Receivables on Sovereigns	1,335	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	69,488	-	-	-	126,647	-	-	-	-	77,221	6,949
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	21,511	-	-	-	16,133	1,452
6	Receivables on Corporate	-	-	-	-	-	-	-	9,410	-	-	9,410	847
	Total Counterparty Credit Risk Exposures	1,335	69,488	-	-	-	126,647	21,511	9,410	-	-	102,764	9,248



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**10.1 Disclosure of Net Receivables and Credit Risk Mitigation Techniques-Bank Stand Alone**

(Rp million)

No.	Portfolio Category	June 30, 2018					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure
			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
<b>A</b>	<b>Exposure on Balance Sheet</b>						
1	Receivables on Sovereigns	27,625,661	-	-	-	-	27,625,661
2	Receivables on Public Sector Entities	638,894	-	-	-	-	638,894
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,229,002	5,448	-	-	-	3,223,554
5	Loans Secured by Residential Property	3,922,182	-	-	-	-	3,922,182
6	Loans Secured by Commercial Real Estate	1,316,506	136,373	-	-	-	1,180,133
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	30,959,248	77,236	-	-	-	30,882,012
9	Receivables on Corporate	68,746,909	1,599,653	-	-	-	67,147,256
10	Past Due Receivables	2,494,449	989	-	-	-	2,493,460
11	Other Assets	8,010,283	-	-	-	-	8,010,283
	<b>Total Exposure on Balance Sheet</b>	<b>146,943,134</b>	<b>1,819,699</b>	-	-	-	<b>145,123,435</b>
<b>B</b>	<b>Commitments/Contingencies Exposure for Off Balance Sheet Transactions</b>						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	7,165	-	-	-	-	7,165
5	Loans Secured by Residential Property	47	-	-	-	-	47
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	859,099	21,181	-	-	-	837,918
9	Receivables on Corporate	3,067,370	77,565	-	-	-	2,989,805
10	Past Due Receivables	-	-	-	-	-	-
	<b>Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions</b>	<b>3,933,681</b>	<b>98,746</b>	-	-	-	<b>3,834,935</b>
<b>C</b>	<b>Exposure on Counterparty Credit Risk</b>						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	386,651	-	-	-	-	386,651
5	Receivables on Micro, Small Business & Retail Portfolio	25,228	-	-	-	-	25,228
6	Receivables on Corporate	38,999	-	-	-	-	38,999
	<b>Total Counterparty Credit Risk Exposures</b>	<b>450,878</b>	-	-	-	-	<b>450,878</b>
	<b>Total (A+B+C)</b>	<b>151,327,693</b>	<b>1,918,445</b>	-	-	-	<b>149,409,248</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

(Rp million)

No.	Portfolio Category	June 30, 2017					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure
			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14) = (9) - [(10) + (11) + (12) + (13)]
<b>A</b>	<b>Exposure on Balance Sheet</b>						
1	Receivables on Sovereigns	24,088,440	-	-	-	-	24,088,440
2	Receivables on Public Sector Entities	939,933	6	-	-	-	939,927
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	7,795,674	2,537	-	-	-	7,793,137
5	Loans Secured by Residential Property	2,683,563	-	-	-	-	2,683,563
6	Loans Secured by Commercial Real Estate	1,080,971	101,429	-	-	-	979,542
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	31,411,124	84,694	-	-	-	31,326,430
9	Receivables on Corporate	63,832,937	1,755,586	-	-	-	62,077,351
10	Past Due Receivables	2,078,142	35	-	-	-	2,078,107
11	Other Assets	7,140,715	-	-	-	-	7,140,715
	<b>Total Exposure on Balance Sheet</b>	<b>141,051,499</b>	<b>1,944,287</b>	-	-	-	<b>139,107,212</b>
<b>B</b>	<b>Commitments/Contingencies Exposure for Off Balance Sheet Transactions</b>						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	7,648	-	-	-	-	7,648
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,900	-	-	-	-	3,900
5	Loans Secured by Residential Property	242	-	-	-	-	242
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	884,679	26,127	-	-	-	858,552
9	Receivables on Corporate	2,777,830	104,861	-	-	-	2,672,969
10	Past Due Receivables	-	-	-	-	-	-
	<b>Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions</b>	<b>3,674,299</b>	<b>130,988</b>	-	-	-	<b>3,543,311</b>
<b>C</b>	<b>Exposure on Counterparty Credit Risk</b>						
1	Receivables on Sovereigns	1,335	-	-	-	-	1,335
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	83,928	-	-	-	-	83,928
5	Receivables on Micro, Small Business & Retail Portfolio	21,511	-	-	-	-	21,511
6	Receivables on Corporate	9,410	-	-	-	-	9,410
	<b>Total Counterparty Credit Risk Exposures</b>	<b>116,184</b>	-	-	-	-	<b>116,184</b>
	<b>Total (A+B+C)</b>	<b>144,841,982</b>	<b>2,075,275</b>	-	-	-	<b>142,766,707</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
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**10.2 Disclosure of Net Receivables and Credit Risk Mitigation Techniques-Consolidated**

(Rp million)

No.	Portfolio Category	June 30, 2018					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure
			Collateral	Guarantee	Credit	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]
<b>A</b>	<b>Exposure on Balance Sheet</b>						
1	Receivables on Sovereigns	27,626,250	-	-	-	-	27,626,250
2	Receivables on Public Sector Entities	639,309	-	-	-	-	639,309
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,452,695	5,448	-	-	-	3,447,247
5	Loans Secured by Residential Property	3,924,634	-	-	-	-	3,924,634
6	Loans Secured by Commercial Real Estate	1,316,506	136,373	-	-	-	1,180,133
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	58,182,350	77,236	-	-	-	58,105,114
9	Receivables on Corporate	68,071,132	1,599,653	-	-	-	66,471,479
10	Past Due Receivables	2,952,692	989	-	-	-	2,951,703
11	Other Assets	8,950,519	-	-	-	-	8,950,519
	<b>Total Exposure on Balance Sheet</b>	<b>175,116,087</b>	<b>1,819,699</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>173,296,388</b>
<b>B</b>	<b>Commitments/Contingencies Exposure for Off Balance Sheet Transactions</b>						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	7,165	-	-	-	-	7,165
5	Loans Secured by Residential Property	47	-	-	-	-	47
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	859,099	21,181	-	-	-	837,918
9	Receivables on Corporate	3,067,370	77,565	-	-	-	2,989,805
10	Past Due Receivables	-	-	-	-	-	-
	<b>Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions</b>	<b>3,933,681</b>	<b>98,746</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,834,935</b>
<b>C</b>	<b>Exposure on Counterparty Credit Risk</b>						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	1,003,843	-	-	-	-	1,003,843
5	Receivables on Micro, Small Business & Retail Portfolio	25,228	-	-	-	-	25,228
6	Receivables on Corporate	38,999	-	-	-	-	38,999
	<b>Total Counterparty Credit Risk Exposures</b>	<b>1,068,070</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,068,070</b>
	<b>Total (A+B+C)</b>	<b>180,117,838</b>	<b>1,918,445</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>178,199,393</b>



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**Disclosure of Quantitative Risk Exposure**  
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(Rp million)

No.	Portfolio Category	June 30, 2017					
		Net Receivables	Exposure which is Secured by				Unsecured Exposure
			Collateral	Guarantee	Credit	Others	
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(4) = (9) - [(10) + (11) + (12) + (13)]
<b>A</b>	<b>Exposure on Balance Sheet</b>						
1	Receivables on Sovereigns	24,088,882	-	-	-	-	24,088,882
2	Receivables on Public Sector Entities	940,541	6	-	-	-	940,535
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	8,027,212	2,537	-	-	-	8,024,675
5	Loans Secured by Residential Property	2,683,563	-	-	-	-	2,683,563
6	Loans Secured by Commercial Real Estate	1,080,971	101,429	-	-	-	979,542
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	57,894,023	84,694	-	-	-	57,809,329
9	Receivables on Corporate	63,805,025	1,755,586	-	-	-	62,049,439
10	Past Due Receivables	2,524,210	35	-	-	-	2,524,175
11	Other Assets	8,140,651	-	-	-	-	8,140,651
	<b>Total Exposure on Balance Sheet</b>	<b>169,185,078</b>	<b>1,944,287</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>167,240,791</b>
<b>B</b>	<b>Commitments/Contingencies Exposure for Off Balance Sheet Transactions</b>						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	7,648	-	-	-	-	7,648
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,900	-	-	-	-	3,900
5	Loans Secured by Residential Property	242	-	-	-	-	242
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	884,679	26,127	-	-	-	858,552
9	Receivables on Corporate	2,777,830	104,861	-	-	-	2,672,969
10	Past Due Receivables	-	-	-	-	-	-
	<b>Total Commitments/Contingencies Exposure for Off Balance Sheet Transactions</b>	<b>3,674,299</b>	<b>130,988</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,543,311</b>
<b>C</b>	<b>Exposure on Counterparty Credit Risk</b>						
1	Receivables on Sovereigns	1,335	-	-	-	-	1,335
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	196,135	-	-	-	-	196,135
5	Receivables on Micro, Small Business & Retail Portfolio	21,511	-	-	-	-	21,511
6	Receivables on Corporate	9,410	-	-	-	-	9,410
	<b>Total Counterparty Credit Risk Exposures</b>	<b>228,391</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>228,391</b>
	<b>Total (A+B+C)</b>	<b>173,087,768</b>	<b>2,075,275</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>171,012,493</b>



PT Bank Danamon Indonesia, Tbk. And Subsidiaries  
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## **11. Disclosure of Securitization Transactions**

Bank Danamon does not have Securitization Exposures in June 2018 and June 2017



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2018**

**13.1. Calculation of the Standardized Approach of Credit Risk Weighted Assets-Bank Stand Alone**

**a. Disclosure of Asset Exposures in the Balance Sheet**

(Rp million)

No.	Portfolio Category	June 30, 2018			June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Receivables on Sovereigns	27,625,661	-	-	24,088,440	-	-
2	Receivables on Public Sector Entities	638,894	247,541	247,541	939,933	413,241	413,238
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,229,002	1,001,538	998,814	7,795,674	2,376,052	2,374,783
5	Loans Secured by Residential Property	3,922,182	1,372,764	1,372,764	2,683,563	939,247	939,247
6	Loans Secured by Commercial Real Estate	1,316,506	1,316,506	1,180,134	1,080,971	1,080,971	979,542
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	30,959,248	23,219,436	23,161,508	31,411,124	23,558,343	23,494,822
9	Receivables on Corporate	68,746,909	66,910,735	65,311,083	63,832,937	62,453,981	60,698,395
10	Past Due Receivables	2,494,449	3,690,743	3,689,259	2,078,142	3,091,242	3,091,189
11	Other Assets	8,010,283	-	5,535,339	7,140,715	-	4,199,423
<b>TOTAL</b>		<b>146,943,134</b>	<b>97,759,263</b>	<b>101,496,442</b>	<b>141,051,499</b>	<b>93,913,077</b>	<b>96,190,639</b>

**b. Disclosure of Commitments/Contingencies Exposure for Off Balance Sheet Transactions**

(Rp million)

No.	Portfolio Category	June 30, 2018			June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	7,648	3,824	3,824
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	7,165	1,433	1,433	3,900	1,530	1,530
5	Loans Secured by Residential Property	47	16	16	242	85	85
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	859,099	644,324	628,438	884,679	663,509	643,914
9	Receivables on Corporate	3,067,370	3,067,370	2,989,805	2,777,830	2,777,830	2,672,969
10	Past Due Receivables	-	-	-	-	-	-
<b>TOTAL</b>		<b>3,933,681</b>	<b>3,713,143</b>	<b>3,619,692</b>	<b>3,674,299</b>	<b>3,446,778</b>	<b>3,322,322</b>





**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2018**

**c. Disclosure of Exposures causing Counterparty Credit Risk**

(Rp million)

No.	Portfolio Category	June 30, 2018			June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Receivables on Sovereigns	-	-	-	1,335	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	386,651	153,487	153,487	83,928	23,694	23,694
5	Receivables on Micro, Small Business & Retail Portfolio	25,228	18,921	18,921	21,511	16,133	16,133
6	Receivables on Corporate	38,999	38,999	38,999	9,410	9,410	9,410
7	Weighted Exposure from Credit Valuation Adjustment (CVA)			30,193			8,852
<b>TOTAL</b>		<b>450,878</b>	<b>211,407</b>	<b>241,600</b>	<b>116,184</b>	<b>49,237</b>	<b>58,089</b>

**d. Disclosure of Exposures causing Credit Risk due to Settlement Risk**

There is no exposure that causes Credit Risk due to Settlement Risk in June 2018 and June 2017.

**e. Disclosure of Securitization Exposures**

There is no Securitization Exposure in June 2018 and June 2017.

**f. Disclosure of Total Credit Risks Measurement**

(Rp million)

	June 30, 2018	June 30, 2017
<b>Total Credit Risk RWA</b>	<b>105,357,734</b>	<b>99,571,050</b>
<b>Total Capital Deduction Factor</b>	-	-



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**June 30, 2018**

**13.2. Calculation of the Standardized Approach of Credit Risk Weighted Assets-Consolidated**

**a. Disclosure of Asset Exposures in the Balance Sheet**

(Rp million)

No.	Portfolio Category	June 30, 2018			June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Receivables on Sovereigns	27,626,250	-	-	24,088,882	-	-
2	Receivables on Public Sector Entities	639,309	247,749	247,749	940,541	413,545	413,542
3	Receivables on Multilateral Development Banks and International Institution	-	-	-	-	-	-
4	Receivables on Banks	3,452,695	1,046,276	1,043,553	8,027,212	2,422,359	2,421,091
5	Loans Secured by Residential Property	3,924,634	1,373,622	1,373,622	2,683,563	939,247	939,247
6	Loans Secured by Commercial Real Estate	1,316,506	1,316,506	1,180,134	1,080,971	1,080,971	979,542
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	58,182,350	43,636,763	43,578,835	57,894,023	43,420,517	43,356,997
9	Receivables on Corporate	68,071,132	66,288,312	64,688,660	63,805,025	62,479,982	60,724,396
10	Past Due Receivables	2,952,692	4,378,030	4,376,546	2,524,210	3,760,345	3,760,293
11	Other Assets	8,950,519	-	6,159,484	8,140,651	-	4,967,041
<b>TOTAL</b>		<b>175,116,087</b>	<b>118,287,258</b>	<b>122,648,583</b>	<b>169,185,078</b>	<b>114,516,966</b>	<b>117,562,149</b>

**b. Disclosure of Commitments/Contingencies Exposure for Off Balance Sheet Transactions**

(Rp million)

No.	Portfolio Category	June 30, 2018			June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	7,648	3,824	3,824
3	Receivables on Multilateral Development Banks and International Institution	-	-	-	-	-	-
4	Receivables on Banks	7,165	1,433	1,433	3,900	1,530	1,530
5	Loans Secured by Residential Property	47	16	16	242	85	85
6	Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	859,099	644,324	628,438	884,679	663,509	643,914
9	Receivables on Corporate	3,067,370	3,067,370	2,989,805	2,777,830	2,777,830	2,672,969
10	Past Due Receivables	-	-	-	-	-	-
<b>TOTAL</b>		<b>3,933,681</b>	<b>3,713,143</b>	<b>3,619,692</b>	<b>3,674,299</b>	<b>3,446,778</b>	<b>3,322,322</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**

**Disclosure of Quantitative Risk Exposure**

**Juni 30, 2018**

**c. Disclosure of Exposures causing Counterparty Credit Risk**

(Rp million)

No.	Portfolio Category	June 30, 2018			June 30, 2017		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Receivables on Sovereigns	-	-	-	1,335	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institution	-	-	-	-	-	-
4	Receivables on Banks	1,003,843	462,082	462,082	196,135	77,221	77,221
5	Receivables on Micro, Small Business & Retail Portfolio	25,228	18,921	18,921	21,511	16,133	16,133
6	Receivables on Corporate	38,999	38,999	38,999	9,410	9,410	9,410
7	Weighted Exposure from Credit Valuation Adjustment (CVA)			30,193			8,852
<b>TOTAL</b>		<b>1,068,070</b>	<b>520,002</b>	<b>550,195</b>	<b>228,391</b>	<b>102,764</b>	<b>111,616</b>

**d. Disclosure of Exposures causing Credit Risk due to Settlement Risk**

There is no exposure that causes Credit Risk due to Settlement Risk in June 2018 and June 2017.

**e. Disclosure of Securitization Exposures**

There is no Securitization Exposure in June 2018 and June 2017.

**f. Disclosure of Total Credit Risks Measurement**

(Rp million)

	June 30, 2018	June 30, 2017
<b>Total Credit Risk RWA</b>	<b>126,818,470</b>	<b>120,996,087</b>
<b>Total Capital Deduction Factor</b>	-	-



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**II. MARKET RISK**

**1. Disclosure of Market Risks by Using Standardized Approach**

(Rp million)

No.	Type of Risk	June 30, 2018				June 30, 2017			
		Bank		Consolidated		Bank		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)
1	Interest Rate Risk								
	a. Specific Risk	-	-	-	-	-	-	-	-
	b. General Risk	16,936	211,703	16,936	211,700	14,100	176,250	14,100	176,250
2	Foreign Exchange Risk	34,007	425,091	34,054	425,675	9,234	115,426	9,278	115,975
3	Equity Risk			-	-			-	-
4	Commodity Risk			-	-			-	-
5	Option Risk	-	-	-	-	-	-	-	-
	Total	50,944	636,794	50,990	637,375	23,334	291,676	23,378	292,225



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**III. LIQUIDITY RISK**

**1.1.a Disclosure of Maturity Profile for Rupiah-Bank Stand Alone**

(Rp million)

No.	Items	June 30, 2018						June 30, 2017					
		Balance	Maturity					Balance	Maturity				
			≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months		≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>BALANCE SHEET</b>												
	<b>A. Assets</b>												
	1. Cash	2,603,441	2,603,441	-	-	-	-	2,888,632	2,888,632	-	-	-	-
	2. Placements with Bank Indonesia	10,106,723	8,381,665	99,106	612,748	1,013,204	-	10,906,274	8,553,166	1,086,902	929,266	336,940	-
	3. Placements with Other Banks	578,354	138,230	246,845	97,736	95,543	-	2,499,327	603,607	642,711	317,412	935,597	-
	4. Marketable Securities	14,970,015	1,426,639	1,679,895	1,766,346	4,174,351	5,922,784	11,072,410	1,153,140	1,998,262	2,450,141	2,123,656	3,347,211
	5. Loans	93,964,512	13,188,309	13,152,189	14,393,497	20,007,010	33,223,507	88,195,664	12,248,277	12,522,583	14,019,877	19,507,993	29,896,934
	6. Other Receivables	462,400	177,999	181,800	55,507	10,101	36,993	266,561	74,854	128,226	31,326	720	31,435
	7. Others	1,672,598	520,075	74,384	42,644	-	1,035,495	1,159,763	203,833	45,818	18,676	-	891,436
	<b>Total Assets</b>	<b>124,358,043</b>	<b>26,436,358</b>	<b>15,434,219</b>	<b>16,968,478</b>	<b>25,300,209</b>	<b>40,218,779</b>	<b>116,988,631</b>	<b>25,725,509</b>	<b>16,424,502</b>	<b>17,766,698</b>	<b>22,904,906</b>	<b>34,167,016</b>
	<b>B. Liabilities</b>												
	1. Deposits from Customers	86,982,576	29,865,170	13,644,727	5,340,845	6,453,979	31,677,855	84,414,271	35,139,649	10,141,773	3,841,661	3,552,370	31,738,818
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Liabilities with Other Banks	5,599,138	4,408,515	141,034	188,162	389,739	471,688	1,617,962	286,149	122,775	177,997	369,691	661,350
	4. Securities issued	-	-	-	-	-	-	-	-	-	-	-	-
	5. Borrowings	57,684	50,000	-	-	-	7,684	62,518	-	-	-	-	62,518
	6. Other Liabilities	996,475	513,349	189,547	54,230	30,518	208,831	1,581,879	1,053,360	122,453	32,284	3,544	370,238
	7. Others	3,227,956	523,185	568	-	-	2,704,203	3,075,832	483,302	2,045	-	-	2,590,485
	<b>Total Liabilities</b>	<b>96,863,829</b>	<b>35,360,219</b>	<b>13,975,876</b>	<b>5,583,237</b>	<b>6,874,236</b>	<b>35,070,261</b>	<b>90,752,462</b>	<b>36,962,460</b>	<b>10,389,046</b>	<b>4,051,942</b>	<b>3,925,605</b>	<b>35,423,409</b>
	<b>On Balance Sheet Assets and Liabilities Differences</b>	<b>27,494,214</b>	<b>(8,923,861)</b>	<b>1,458,343</b>	<b>11,385,241</b>	<b>18,425,973</b>	<b>5,148,518</b>	<b>26,236,169</b>	<b>(11,236,951)</b>	<b>6,035,456</b>	<b>13,714,756</b>	<b>18,979,301</b>	<b>(1,256,393)</b>
<b>II</b>	<b>OFF BALANCE SHEET</b>												
	<b>A. Off Balance Sheet Receivables</b>												
	1. Commitments	-	-	-	-	-	-	-	-	-	-	-	-
	2. Contingencies	9,400	-	-	-	9,400	-	-	-	-	-	-	-
	<b>Total Off Balance Sheet Receivables</b>	<b>9,400</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,400</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>B. Off Balance Sheet Payables</b>												
	1. Commitments	30,521,125	3,554,424	4,615,382	5,354,522	8,805,825	8,190,972	33,790,197	5,276,507	5,443,390	6,335,843	8,660,436	8,074,021
	2. Contingencies	3,854,254	443,434	583,482	859,846	1,758,944	208,548	3,316,218	346,806	542,973	680,882	1,602,020	143,537
	<b>Total Off Balance Sheet Payables</b>	<b>34,375,379</b>	<b>3,997,858</b>	<b>5,198,864</b>	<b>6,214,368</b>	<b>10,564,769</b>	<b>8,399,520</b>	<b>37,106,415</b>	<b>5,623,313</b>	<b>5,986,363</b>	<b>7,016,725</b>	<b>10,262,456</b>	<b>8,217,558</b>
	<b>Off Balance Sheet Receivables and Payables Differences</b>	<b>(34,365,979)</b>	<b>(3,997,858)</b>	<b>(5,198,864)</b>	<b>(6,214,368)</b>	<b>(10,555,369)</b>	<b>(8,399,520)</b>	<b>(37,106,415)</b>	<b>(5,623,313)</b>	<b>(5,986,363)</b>	<b>(7,016,725)</b>	<b>(10,262,456)</b>	<b>(8,217,558)</b>
	<b>Differences [(IA-IB)+(IIA-IIB)]</b>	<b>(6,871,765)</b>	<b>(12,921,719)</b>	<b>(3,740,521)</b>	<b>5,170,873</b>	<b>7,870,604</b>	<b>(3,251,002)</b>	<b>(10,870,246)</b>	<b>(16,860,264)</b>	<b>49,093</b>	<b>6,698,031</b>	<b>8,716,845</b>	<b>(9,473,951)</b>
	<b>Cummulative Differences</b>		<b>(12,921,719)</b>	<b>(16,662,240)</b>	<b>(11,491,367)</b>	<b>(3,620,763)</b>	<b>(6,871,765)</b>		<b>(16,860,264)</b>	<b>(16,811,171)</b>	<b>(10,113,140)</b>	<b>(1,396,295)</b>	<b>(10,870,246)</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

1.1.b Disclosure of Maturity Profile for Rupiah-Consolidated

(Rp million)

No.	Items	June 30, 2018						June 30, 2017					
		Balance	Maturity					Balance	Maturity				
			≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months		≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>BALANCE SHEET</b>												
	<b>A. Assets</b>												
	1. Cash	2,919,532	2,919,532	-	-	-	-	3,120,948	3,120,948	-	-	-	-
	2. Placements with Bank Indonesia	10,106,723	8,381,665	99,106	612,748	1,013,204	-	10,906,274	8,553,166	1,086,902	929,266	336,940	-
	3. Placements with Other Banks	801,509	361,385	246,845	97,736	95,543	-	2,730,364	834,644	642,711	317,412	935,597	-
	4. Marketable Securities	14,903,666	1,426,639	1,679,895	1,766,346	4,174,351	5,856,435	11,006,366	1,153,140	1,998,262	2,450,141	2,123,656	3,281,167
	5. Loans	120,959,129	13,325,797	12,957,856	15,075,796	23,437,366	56,162,314	114,735,583	12,335,667	12,742,348	14,986,747	22,911,947	51,758,874
	6. Other Receivables	733,422	181,664	187,240	73,269	59,420	231,829	863,806	78,166	137,753	58,732	101,784	487,371
	7. Others	2,053,431	824,988	88,406	49,451	2,186	1,088,400	1,579,229	562,037	52,695	23,971	2,622	937,904
	<b>Total Assets</b>	<b>152,477,412</b>	<b>27,421,670</b>	<b>15,259,348</b>	<b>17,675,346</b>	<b>28,782,070</b>	<b>63,338,978</b>	<b>144,942,570</b>	<b>26,637,768</b>	<b>16,660,671</b>	<b>18,766,269</b>	<b>26,412,546</b>	<b>56,465,316</b>
	<b>B. Liabilities</b>												
	1. Deposits from Customers	85,682,983	28,565,577	13,644,727	5,340,845	6,453,979	31,677,855	83,535,481	34,260,859	10,141,773	3,841,661	3,552,370	31,738,818
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Liabilities with Other Banks	5,599,138	4,408,515	141,034	188,162	389,739	471,688	1,617,962	286,149	122,775	177,997	369,691	661,350
	4. Securities issued	9,676,822	250,944	667,883	895,167	2,012,959	5,849,869	10,522,071	-	1,537,679	852,642	2,833,961	5,297,789
	5. Borrowings	6,740,857	716,661	1,178,990	141,646	2,737,500	1,966,060	5,524,953	1,175,611	601,118	715,759	2,982,328	50,137
	6. Other Liabilities	996,475	513,349	189,547	54,230	30,518	208,831	1,601,065	1,054,523	122,648	32,284	4,152	387,458
	7. Others	5,802,332	2,497,113	62,690	4,960	533,366	2,704,203	5,481,550	2,133,323	253,571	6,291	501,869	2,586,496
	<b>Total Liabilities</b>	<b>114,498,607</b>	<b>36,952,159</b>	<b>15,884,871</b>	<b>6,625,010</b>	<b>12,158,061</b>	<b>42,878,506</b>	<b>108,283,082</b>	<b>38,910,465</b>	<b>12,779,564</b>	<b>5,626,634</b>	<b>10,244,371</b>	<b>40,722,048</b>
	<b>On Balance Sheet Assets and Liabilities Differences</b>	<b>37,978,805</b>	<b>(9,530,489)</b>	<b>(625,523)</b>	<b>11,050,336</b>	<b>16,624,009</b>	<b>20,460,472</b>	<b>36,659,488</b>	<b>(12,272,697)</b>	<b>3,881,107</b>	<b>13,139,635</b>	<b>16,168,175</b>	<b>15,743,268</b>
<b>II</b>	<b>OFF BALANCE SHEET</b>												
	<b>A. Off Balance Sheet Receivables</b>												
	1. Commitments	-	-	-	-	-	-	-	-	-	-	-	-
	2. Contingencies	9,400	-	-	-	9,400	-	-	-	-	-	-	-
	<b>Total Off Balance Sheet Receivables</b>	<b>9,400</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,400</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>B. Off Balance Sheet Payables</b>												
	1. Commitments	30,521,125	3,554,424	4,615,382	5,354,522	8,805,825	8,190,972	33,790,197	5,276,507	5,443,390	6,335,843	8,660,436	8,074,021
	2. Contingencies	3,854,254	443,434	583,482	859,846	1,758,944	208,548	3,316,218	346,806	542,973	680,882	1,602,020	143,537
	<b>Total Off Balance Sheet Payables</b>	<b>34,375,379</b>	<b>3,997,858</b>	<b>5,198,864</b>	<b>6,214,368</b>	<b>10,564,769</b>	<b>8,399,520</b>	<b>37,106,415</b>	<b>5,623,313</b>	<b>5,986,363</b>	<b>7,016,725</b>	<b>10,262,456</b>	<b>8,217,558</b>
	<b>Off Balance Sheet Receivables and Payables Differences</b>	<b>(34,365,979)</b>	<b>(3,997,858)</b>	<b>(5,198,864)</b>	<b>(6,214,368)</b>	<b>(10,555,369)</b>	<b>(8,399,520)</b>	<b>(37,106,415)</b>	<b>(5,623,313)</b>	<b>(5,986,363)</b>	<b>(7,016,725)</b>	<b>(10,262,456)</b>	<b>(8,217,558)</b>
	<b>Differences [(IA-IB)+(IIA-IIB)]</b>	<b>3,612,826</b>	<b>(13,528,347)</b>	<b>(5,824,387)</b>	<b>4,835,968</b>	<b>6,068,640</b>	<b>12,060,952</b>	<b>(446,927)</b>	<b>(17,896,010)</b>	<b>(2,105,256)</b>	<b>6,122,910</b>	<b>5,905,719</b>	<b>7,525,710</b>
	<b>Cummulative Differences</b>		<b>(13,528,347)</b>	<b>(19,352,734)</b>	<b>(14,516,766)</b>	<b>(8,448,126)</b>	<b>3,612,826</b>		<b>(17,896,010)</b>	<b>(20,001,266)</b>	<b>(13,878,356)</b>	<b>(7,972,637)</b>	<b>(446,927)</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

1.2.a Disclosure of Maturity Profile for Foreign Currency-Bank Stand Alone

(Rp million)

No.	Items	June 30, 2018						June 30, 2017					
		Balance	Maturity					Balance	Maturity				
			≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months		≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>BALANCE SHEET</b>												
	<b>A. Assets</b>												
	1. Cash	174,969	174,969	-	-	-	-	185,545	185,545	-	-	-	-
	2. Placements with Bank Indonesia	6,560,776	5,275,604	1,285,172	-	-	-	7,277,614	3,476,292	996,910	2,243,298	561,114	-
	3. Placements with Other Banks	863,425	863,425	-	-	-	-	2,942,899	2,942,899	-	-	-	-
	4. Marketable Securities	5,788,045	1,414,228	435,259	788,365	1,867,586	1,282,607	4,596,869	619,077	750,725	403,503	1,396,682	1,426,882
	5. Loans	5,849,133	1,245,377	1,445,052	1,019,923	356,803	1,781,978	6,544,310	1,833,931	1,328,299	919,771	418,657	2,043,652
	6. Other Receivables	1,087,203	221,255	461,842	356,143	31,913	16,050	872,459	183,733	421,362	238,549	13,262	15,553
	7. Others	695,223	594,496	71,235	4,758	-	24,734	177,880	127,970	17,779	2,771	-	29,360
	<b>Total Assets</b>	<b>21,018,774</b>	<b>9,789,354</b>	<b>3,698,560</b>	<b>2,169,189</b>	<b>2,256,302</b>	<b>3,105,369</b>	<b>22,597,576</b>	<b>9,369,447</b>	<b>3,515,075</b>	<b>3,807,892</b>	<b>2,389,715</b>	<b>3,515,447</b>
	<b>B. Liabilities</b>												
	1. Deposits from Customers	18,428,264	7,120,419	2,565,872	1,595,545	3,163,605	3,982,823	20,572,596	6,730,161	3,843,558	3,223,989	1,729,510	5,045,378
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Liabilities with Other Banks	35,496	1,075	28,861	788	1,591	3,181	20,257	2,639	2,932	2,092	4,198	8,396
	4. Securities issued	-	-	-	-	-	-	13	13	-	-	-	-
	5. Borrowings	-	-	-	-	-	-	330,362	-	-	-	-	330,362
	6. Other Liabilities	1,127,185	240,903	461,842	356,143	31,913	36,384	919,386	200,647	422,335	238,549	13,181	44,674
	7. Others	687,138	636,969	387	-	-	49,782	88,441	13,194	1,226	1,439	-	72,582
	<b>Total Liabilities</b>	<b>20,278,083</b>	<b>7,999,366</b>	<b>3,056,962</b>	<b>1,952,476</b>	<b>3,197,109</b>	<b>4,072,170</b>	<b>21,931,055</b>	<b>6,946,654</b>	<b>4,270,051</b>	<b>3,466,069</b>	<b>1,746,889</b>	<b>5,501,392</b>
	<b>On Balance Sheet Assets and Liabilities Differences</b>	<b>740,691</b>	<b>1,789,988</b>	<b>641,598</b>	<b>216,713</b>	<b>(940,807)</b>	<b>(966,801)</b>	<b>666,521</b>	<b>2,422,793</b>	<b>(754,976)</b>	<b>341,823</b>	<b>642,826</b>	<b>(1,985,945)</b>
<b>II</b>	<b>OFF BALANCE SHEET</b>												
	<b>A. Off Balance Sheet Receivables</b>												
	1. Commitments	9,309,096	6,652,917	1,732,855	312,752	222,473	388,099	5,146,508	3,403,977	1,455,550	-	-	286,981
	2. Contingencies	95,151	10,606	33,617	258	50,670	-	25,123	16,060	9,063	-	-	-
	<b>Total Off Balance Sheet Receivables</b>	<b>9,404,247</b>	<b>6,663,523</b>	<b>1,766,472</b>	<b>313,010</b>	<b>273,143</b>	<b>388,099</b>	<b>5,171,631</b>	<b>3,420,037</b>	<b>1,464,613</b>	<b>-</b>	<b>-</b>	<b>286,981</b>
	<b>B. Off Balance Sheet Payables</b>												
	1. Commitments	14,885,073	6,350,784	3,243,839	1,965,059	2,545,409	779,982	11,315,181	4,147,984	2,900,544	1,262,248	2,300,180	704,225
	2. Contingencies	206,710	39,923	48,120	12,768	104,566	1,333	348,901	10,196	245,279	17,979	75,447	-
	<b>Total Off Balance Sheet Payables</b>	<b>15,091,783</b>	<b>6,390,707</b>	<b>3,291,959</b>	<b>1,977,827</b>	<b>2,649,975</b>	<b>781,315</b>	<b>11,664,082</b>	<b>4,158,180</b>	<b>3,145,823</b>	<b>1,280,227</b>	<b>2,375,627</b>	<b>704,225</b>
	<b>Off Balance Sheet Receivables and Payables Differences</b>	<b>(5,687,536)</b>	<b>272,816</b>	<b>(1,525,487)</b>	<b>(1,664,817)</b>	<b>(2,376,832)</b>	<b>(393,216)</b>	<b>(6,492,451)</b>	<b>(738,143)</b>	<b>(1,681,210)</b>	<b>(1,280,227)</b>	<b>(2,375,627)</b>	<b>(417,244)</b>
	<b>Differences [(IIA-IB)+(IIB-IB)]</b>	<b>(4,946,845)</b>	<b>2,062,804</b>	<b>(883,889)</b>	<b>(1,448,104)</b>	<b>(3,317,639)</b>	<b>(1,360,017)</b>	<b>(5,825,930)</b>	<b>1,684,650</b>	<b>(2,436,186)</b>	<b>(938,404)</b>	<b>(1,732,801)</b>	<b>(2,403,189)</b>
	<b>Cummulative Differences</b>		<b>2,062,804</b>	<b>1,178,915</b>	<b>(269,189)</b>	<b>(3,586,828)</b>	<b>(4,946,845)</b>		<b>1,684,650</b>	<b>(751,536)</b>	<b>(1,689,940)</b>	<b>(3,422,741)</b>	<b>(5,825,930)</b>



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

1.2.b Disclosure of Maturity Profile for Foreign Currency-Consolidated

(Rp million)

No.	Items	June 30, 2018						June 30, 2017					
		Balance	Maturity					Balance	Maturity				
			≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months		≤1 month	>1-3 months	>3-6 months	>6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>BALANCE SHEET</b>												
	<b>A. Assets</b>												
	1. Cash	174,969	174,969	-	-	-	-	185,545	185,545	-	-	-	-
	2. Placements with Bank Indonesia	6,560,776	5,275,604	1,285,172	-	-	-	7,277,614	3,476,292	996,910	2,243,298	561,114	-
	3. Placements with Other Banks	863,962	863,962	-	-	-	-	2,943,399	2,943,399	-	-	-	-
	4. Marketable Securities	5,788,045	1,414,228	435,259	788,365	1,867,586	1,282,607	4,596,869	619,077	750,725	403,503	1,396,682	1,426,882
	5. Loans	5,849,133	1,245,377	1,445,052	1,019,923	356,803	1,781,978	6,544,310	1,833,931	1,328,299	919,771	418,657	2,043,652
	6. Other Receivables	1,389,347	254,028	461,842	356,143	180,913	136,421	912,146	194,644	433,468	242,268	26,213	15,553
	7. Others	695,223	594,496	71,235	4,758	-	24,734	177,880	127,970	17,779	2,771	-	29,360
	<b>Total Assets</b>	<b>21,321,455</b>	<b>9,822,664</b>	<b>3,698,560</b>	<b>2,169,189</b>	<b>2,405,302</b>	<b>3,225,740</b>	<b>22,637,763</b>	<b>9,380,858</b>	<b>3,527,181</b>	<b>3,811,611</b>	<b>2,402,666</b>	<b>3,515,447</b>
	<b>B. Liabilities</b>												
	1. Deposits from Customers	18,428,222	7,120,377	2,565,872	1,595,545	3,163,605	3,982,823	20,572,549	6,730,114	3,843,558	3,223,989	1,729,510	5,045,378
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Liabilities with Other Banks	35,496	1,075	28,861	788	1,591	3,181	20,257	2,639	2,932	2,092	4,198	8,396
	4. Securities issued	-	-	-	-	-	-	13	13	-	-	-	-
	5. Borrowings	4,138,330	573,053	-	-	1,926,794	1,638,483	5,168,538	1,036,293	562,250	110,718	2,599,329	859,948
	6. Other Liabilities	1,127,185	240,903	461,842	356,143	31,913	36,384	919,386	200,647	422,335	238,549	13,181	44,674
	7. Others	729,678	668,206	11,690	-	-	49,782	133,056	45,543	13,492	1,439	-	72,582
	<b>Total Liabilities</b>	<b>24,458,911</b>	<b>8,603,614</b>	<b>3,068,265</b>	<b>1,952,476</b>	<b>5,123,903</b>	<b>5,710,653</b>	<b>26,813,799</b>	<b>8,015,249</b>	<b>4,844,567</b>	<b>3,576,787</b>	<b>4,346,218</b>	<b>6,030,978</b>
	<b>On Balance Sheet Assets and Liabilities Differences</b>	<b>(3,137,456)</b>	<b>1,219,050</b>	<b>630,295</b>	<b>216,713</b>	<b>(2,718,601)</b>	<b>(2,484,913)</b>	<b>(4,176,037)</b>	<b>1,365,609</b>	<b>(1,317,386)</b>	<b>234,824</b>	<b>(1,943,552)</b>	<b>(2,515,531)</b>
<b>II</b>	<b>OFF BALANCE SHEET</b>												
	<b>A. Off Balance Sheet Receivables</b>												
	1. Commitments	9,309,096	6,652,917	1,732,855	312,752	222,473	388,099	5,146,508	3,403,977	1,455,550	-	-	286,981
	2. Contingencies	95,151	10,606	33,617	258	50,670	-	25,123	16,060	9,063	-	-	-
	<b>Total Off Balance Sheet Receivables</b>	<b>9,404,247</b>	<b>6,663,523</b>	<b>1,766,472</b>	<b>313,010</b>	<b>273,143</b>	<b>388,099</b>	<b>5,171,631</b>	<b>3,420,037</b>	<b>1,464,613</b>	<b>-</b>	<b>-</b>	<b>286,981</b>
	<b>B. Off Balance Sheet Payables</b>												
	1. Commitments	14,885,073	6,350,784	3,243,839	1,965,059	2,545,409	779,982	11,315,181	4,147,984	2,900,544	1,262,248	2,300,180	704,225
	2. Contingencies	206,710	39,923	48,120	12,768	104,566	1,333	348,901	10,196	245,279	17,979	75,447	-
	<b>Total Off Balance Sheet Payables</b>	<b>15,091,783</b>	<b>6,390,707</b>	<b>3,291,959</b>	<b>1,977,827</b>	<b>2,649,975</b>	<b>781,315</b>	<b>11,664,082</b>	<b>4,158,180</b>	<b>3,145,823</b>	<b>1,280,227</b>	<b>2,375,627</b>	<b>704,225</b>
	<b>Off Balance Sheet Receivables and Payables Differences</b>	<b>(5,687,536)</b>	<b>272,816</b>	<b>(1,525,487)</b>	<b>(1,664,817)</b>	<b>(2,376,832)</b>	<b>(393,216)</b>	<b>(6,492,451)</b>	<b>(738,143)</b>	<b>(1,681,210)</b>	<b>(1,280,227)</b>	<b>(2,375,627)</b>	<b>(417,244)</b>
	<b>Differences [(IA-IB)-(IIA-IIB)]</b>	<b>(8,824,992)</b>	<b>1,491,866</b>	<b>(895,192)</b>	<b>(1,448,104)</b>	<b>(5,095,433)</b>	<b>(2,878,129)</b>	<b>(10,668,488)</b>	<b>627,466</b>	<b>(2,998,596)</b>	<b>(1,045,403)</b>	<b>(4,319,179)</b>	<b>(2,932,775)</b>
	<b>Cummulative Differences</b>		<b>1,491,866</b>	<b>596,674</b>	<b>(851,430)</b>	<b>(5,946,863)</b>	<b>(8,824,992)</b>		<b>627,466</b>	<b>(2,371,131)</b>	<b>(3,416,534)</b>	<b>(7,735,713)</b>	<b>(10,668,488)</b>





PT Bank Danamon Indonesia, Tbk. And Subsidiaries

Disclosure of Quantitative Risk Exposure

Juni 30, 2018

## 2. Disclosure on LCR

LCR Value		
	Juni 30, 2017	Juni 30, 2018
	(1)	(2)
Individual	97.57%	118.14%
Consolidated	93.50%	115.16%



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**Juni 30, 2018**

**IV. OPERATIONAL RISK**

**1.a. Quantitative Exposure of Operational Risks-Bank Stand Alone**

(Rp million)

No.	Indicator Approach	June 30, 2018			June 30, 2017		
		Average Gross Income in the last 3 years	Capital Charge	RWA	Average Gross Income in the last 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Basic Indicator Approach	12,606,919	1,891,038	23,637,973	12,679,111	1,901,867	23,773,333
	<b>Total</b>	<b>12,606,919</b>	<b>1,891,038</b>	<b>23,637,973</b>	<b>12,679,111</b>	<b>1,901,867</b>	<b>23,773,333</b>

**1.b. Quantitative Exposure of Operational Risks-Consolidated**

(Rp million)

No.	Indicator Approach	June 30, 2018			June 30, 2017		
		Average Gross Income in the last 3 years	Capital Charge	RWA	Average Gross Income in the last 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Basic Indicator Approach	18,047,177	2,707,077	33,838,458	18,030,095	2,704,514	33,806,429
	<b>Total</b>	<b>18,047,177</b>	<b>2,707,077</b>	<b>33,838,458</b>	<b>18,030,095</b>	<b>2,704,514</b>	<b>33,806,429</b>