A member of MUFG

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

GENERAL RISK

Table 1 Key Metrics - Bank Only

(in million Rupiah)

No	Deskripsi	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
	Available Capital					
1	Common Equity Tier 1 (CET1)	38,886,392	37,534,781	36,444,302	36,117,873	35,664,604
2	Tier 1	38,886,392	37,534,781	36,444,302	36,117,873	35,664,604
3	Total Capital	40,709,073	39,326,096	38,239,668	37,858,217	37,362,971
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	164,298,308	163,761,258	163,248,932	155,021,144	153,203,473
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	23.67%	22.92%	22.32%	23.30%	23.28%
6	Tier 1 Ratio (%)	23.67%	22.92%	22.32%	23.30%	23.28%
7	Total Capital Ratio (%)	24.78%	24.01%	23.42%	24.42%	24.39%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%	1.00%	1.00%	*1.00%*	1.00%
11	Total CET1 as buffer requirements (row 8 + row 9 + row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 component for buffer	15.78%	15.01%	14.42%	15.42%	15.39%
	Basel III leverage ratio					
13	Total Exposure	247,229,721	237,976,288	239,410,235	227,936,242	223,688,648
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	15.73%	15.77%	15.22%	15.85%	15.94%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	15.73%	15.77%	15.22%	15.85%	15.94%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	15.67%	16.04%	15.87%	16.09%	16.10%
14d	Leverage Ratio, Excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	15.67%	16.04%	15.87%	16.09%	16.10%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	45,536,056	37,840,104	40,447,144	36,609,930	41,091,434
16	Total net cash outflow	32,572,972	30,597,003	29,592,932	28,877,999	29,161,228
17	LCR (%)	139,80%	123.67%	136.68%	137.16%	140.91%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	161,453,821	158,026,173	153,500,527	152,700,638	149,809,045
19	Total Required Stable Funding (RSF)	127,117,498	125,984,365	125,149,837	123,634,772	121,825,528
20	NSFR (%)	127.01%	125.43%	122.65%	123.51%	122.97%

Table 1. Key Metrics - Consolidated with Subsidiary

No	Deskripsi	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
	Available Capital					
1	Common Equity Tier 1 (CET1)	49,055,847	47,515,417	46,163,266	46,210,485	45,656,857
2	Tier 1	49,055,847	47,515,417	46,163,266	46,210,485	45,656,857
3	Total Capital	50,995,257	49,414,407	48,071,851	48,067,638	47,478,464
	Risk Weighted Assets					
4	Total Risk Weighted Assets (RWA)	192,027,337	190,971,621	190,554,027	183,219,439	181,614,758
	Risk Based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.55%	24.88%	24.23%	25.22%	25.14%
6	Tier 1 Ratio (%)	25.55%	24.88%	24.23%	25.22%	25.14%
7	Total Capital Ratio (%)	26.56%	25.87%	25.23%	26.23%	26.14%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%	1.00%	1.00%	*1.00%*	1.00%
11	Total CET1 as buffer requirements (row 8 + row 9 + row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 component for buffer	17.56%	16.87%	16.23%	17.23%	17.14%
	Basel III leverage ratio					
13	Total Exposure	277,377,361	267,444,726	269,197,037	258,913,738	255,750,887
14	Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves (%)	17.69%	17.77%	17.15%	17.85%	17.85%
14b	Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves (%)	17.69%	17.77%	17.15%	17.85%	17.85%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	17.63%	18.04%	17.80%	18.09%	18.00%
14d	Leverage Ratio, Excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis (%).	17.63%	18.04%	17.80%	18.09%	18.00%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	45,664,004	37,982,977	40,583,086	39,747,375	41,244,015
16	Total net cash outflow	31,338,138	29,775,039	28,385,532	27,444,668	28,091,857
17	LCR (%)	145.71%	127,57%	142.97%	144.83%	146.82%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	171,886,302	169,044,470	165,402,653	164,204,669	161,805,171
19	Total Required Stable Funding (RSF)	139,577,654	138,056,891	137,522,975	136,603,981	135,505,980
20	NSFR (%)	123.15%	122,45%	120.27%	120.20%	119.41%