

**PT Bank Danamon Indonesia, Tbk. and Subsidiaries**  
**Basel III Leverage Ratio**  
(In Million Rupiah)

**Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure**

No	Item	Bank Danamon		Consolidated	
		31 March 2016	31 March 2015 <sup>(*)</sup>	31 March 2016	31 March 2015 <sup>(*)</sup>
1	Total Consolidated Assets as per published financial statements	150,369,663	161,968,456	179,333,948	193,843,536
2	Adjustment for investment in Banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	(3,231,905)	(3,268,140)
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-
4	Adjustment for derivative financial instruments	105,959	174,777	269,222	506,638
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-	185,072	-	185,072
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts to off balance sheet exposures)	7,165,681	8,147,964	7,165,681	8,147,964
7	Other adjustments	(3,235,588)	(3,236,955)	(2,774,542)	(2,082,412)
<b>8</b>	<b>Leverage Ratio Exposure</b>	<b>154,405,714</b>	<b>167,239,314</b>	<b>180,762,404</b>	<b>197,332,658</b>

(\*) : As restated

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

**Basel III Leverage Ratio**

(In Million Rupiah)

**Leverage Ratio Common Disclosure**

No	Item	Leverage Ratio Framework			
		Bank Danamon		Consolidated	
		31 March 2016	31 March 2015 <sup>(*)</sup>	31 March 2016	31 March 2015 <sup>(*)</sup>
<b>On-Balance Sheet Exposures</b>					
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	150,724,727	161,476,015	176,823,667	190,303,815
2	(Asset amounts deducted in determining BASEL III Tier 1 Capital)	(4,180,564)	(4,082,195)	(4,431,102)	(3,685,433)
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>146,544,163</b>	<b>157,393,820</b>	<b>172,392,565</b>	<b>186,618,382</b>
<b>Derivative Exposures</b>					
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	116,683	302,915	461,707	839,836
5	Add-on amounts for PFE associated with all derivatives transactions	105,959	174,777	269,222	506,638
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-
7	(Deduction of receivables assets for cash variation margin provided in derivatives transactions)	-	-	-	-
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-
<b>11</b>	<b>Total Derivatives Exposures (sum of lines 4 to 10)</b>	<b>222,642</b>	<b>477,692</b>	<b>730,929</b>	<b>1,346,474</b>
<b>Securities Financing Transaction Exposures</b>					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions.	473,229	1,034,766	473,229	1,034,766
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
14	CCR Exposure for SFT assets	-	185,072	-	185,072
15	Agent transaction exposures	-	-	-	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>473,229</b>	<b>1,219,838</b>	<b>473,229</b>	<b>1,219,838</b>
<b>Other Off-Balance Sheet Exposures</b>					
17	Off-balance sheet exposure at gross notional amount	41,607,555	50,137,754	41,607,555	50,137,754
18	(Adjustments for conversion to credit equivalent amounts)	(34,441,874)	(41,989,790)	(34,441,874)	(41,989,790)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>7,165,681</b>	<b>8,147,964</b>	<b>7,165,681</b>	<b>8,147,964</b>
<b>Capital and Total Exposures</b>					
<b>20</b>	<b>Tier 1 capital</b>	<b>26,306,333</b>	<b>25,418,179</b>	<b>30,724,135</b>	<b>29,813,697</b>
<b>21</b>	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>154,405,714</b>	<b>167,239,314</b>	<b>180,762,404</b>	<b>197,332,658</b>
<b>Leverage Ratio</b>					
<b>22</b>	<b>Basel III leverage ratio</b>	<b>17.04%</b>	<b>15.20%</b>	<b>17.00%</b>	<b>15.11%</b>

(\*) : As restated

Notes:

Leverage Ratio is calculated based on Consultative Paper of Basel III Leverage Ratio Frameworks issued in October 2014 as required by Otoritas Jasa Keuangan (OJK).