

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

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

No	Item	Bank Danamon		Consolidation	
		31 December 2017	31 December 2016	31 December 2017	31 December 2016 <sup>(*)</sup>
1	Total Consolidated Assets as per published financial statements	153,442,082	149,434,968	178,257,092	174,436,521
2	Adjustment for investment in Banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	(3,618,794)	(3,270,608)
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	152,890	90,514	285,626	266,162
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-	-	-	-
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts to off balance sheet exposures)	7,200,944	7,440,877	7,200,944	7,440,877
7	Other adjustments	(9,318,283)	(8,050,090)	(2,995,564)	(2,469,626)
<b>8</b>	<b>Leverage Ratio Exposure</b>	<b>151,477,633</b>	<b>148,916,269</b>	<b>179,129,304</b>	<b>176,403,326</b>

(\*) as reclassified

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

**Leverage Ratio Common Disclosure**

No	Item	Leverage Ratio Framework			
		Bank Danamon		Consolidation	
		31 December 2017	31 December 2016	31 December 2017	31 December 2016 <sup>*)</sup>
<b>On-Balance Sheet Exposures</b>					
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	154,625,351	150,963,189	176,920,206	173,584,834
2	(Asset amounts deducted in determining BASEL III Tier 1 Capital)	(10,815,805)	(9,617,835)	(5,677,406)	(5,147,670)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>143,809,546</b>	<b>141,345,354</b>	<b>171,242,800</b>	<b>168,437,164</b>
<b>Derivative Exposures</b>					
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	18,225	39,524	103,906	259,123
5	Add-on amounts for PFE associated with all derivatives transactions	152,890	90,514	285,626	266,162
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)	-	-	-	-
11	<b>Total Derivatives Exposures (sum of lines 4 to 10)</b>	<b>171,115</b>	<b>130,038</b>	<b>389,532</b>	<b>525,285</b>
<b>Securities Financing Transaction Exposures</b>					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions.	296,028	-	296,028	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
14	CCR Exposure for SFT assets	-	-	-	-
15	Agent transaction exposures	-	-	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>296,028</b>	<b>-</b>	<b>296,028</b>	<b>-</b>
<b>Other Off-Balance Sheet Exposures</b>					
17	Off-balance sheet exposure at gross notional amount	40,496,365	43,206,796	40,496,365	43,206,796
18	(Adjustments for conversion to credit equivalent amounts)	(33,295,421)	(35,765,919)	(33,295,421)	(35,765,919)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>7,200,944</b>	<b>7,440,877</b>	<b>7,200,944</b>	<b>7,440,877</b>
<b>Capital and Total Exposures</b>					
20	<b>Tier 1 capital</b>	<b>28,219,060</b>	<b>26,526,968</b>	<b>33,357,459</b>	<b>30,997,133</b>
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>151,477,633</b>	<b>148,916,269</b>	<b>179,129,304</b>	<b>176,403,326</b>
<b>Leverage Ratio</b>					
22	<b>Basel III leverage ratio</b>	<b>18.63%</b>	<b>17.81%</b>	<b>18.62%</b>	<b>17.57%</b>

(\*) as reclassified

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).