

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	
		30 September 2018	30 September 2017	30 September 2018	30 September 2017
1	Total Consolidated Assets as per published financial statements	152,261,989	148,592,742	178,634,614	173,679,471
2	Adjustment for investment in Banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	(3,863,274)	(3,383,110)
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	343,672	132,064	734,483	216,822
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)	7,688,567	7,363,917	7,688,567	7,363,917
7	Other adjustments	(10,278,927)	(8,601,089)	(2,964,375)	(2,571,869)
8	Leverage Ratio Exposure	150,015,301	147,487,634	180,230,015	175,305,231

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Leverage Ratio Common Disclosure

No	Item	Leverage Ratio Framework			
		Bank Danamon		Consolidated	
		30 September 2018	30 September 2017	30 September 2018	30 September 2017
On-Balance Sheet Exposures					
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	153,749,217	148,792,241	177,056,592	171,574,862
2	(Asset amounts deducted in determining BASEL III Tier 1 Capital)	(11,896,905)	(10,125,378)	(5,806,752)	(5,229,922)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	141,852,312	138,666,863	171,249,840	166,344,940
Derivative Exposures					
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	183,050	37,687	779,976	92,449
5	Add-on amounts for PFE associated with all derivatives transactions	291,372	132,064	511,632	216,822
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	Total Derivatives Exposures (sum of lines 4 to 10)	474,422	169,751	1,291,608	309,271
Securities Financing Transaction Exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions.	-	1,287,103	-	1,287,103
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
14	CCR Exposure for SFT assets	-	-	-	-
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-	1,287,103	-	1,287,103
Other Off-Balance Sheet Exposures					
17	Off-balance sheet exposure at gross notional amount	41,453,949	42,846,546	41,453,949	42,846,546
18	(Adjustments for conversion to credit equivalent amounts)	(33,765,382)	(35,482,629)	(33,765,382)	(35,482,629)
19	Off-balance sheet items (sum of lines 17 and 18)	7,688,567	7,363,917	7,688,567	7,363,917
Capital and Total Exposures					
20	Tier 1 capital	28,550,940	28,187,921	34,641,093	33,083,377
21	Total exposures (sum of lines 3, 11, 16 and 19)	150,015,301	147,487,634	180,230,015	175,305,231
Leverage Ratio					
22	Basel III leverage ratio	19.03%	19.11%	19.22%	18.87%

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).