

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 December 2018	31 December 2017	31 December 2018	31 December 2017
1	Total Consolidated Assets as per published financial statements	159,589,094	153,442,082	186,762,189	178,257,092
2	Adjustment for investment in Banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	(3,877,354)	(3,618,794)
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	386,826	152,890	742,857	285,626
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)	7,994,071	7,200,944	7,994,071	7,200,944
7	Other adjustments	(11,235,404)	(9,318,283)	(3,292,364)	(2,995,564)
8	Leverage Ratio Exposure	156,734,587	151,477,633	188,329,399	179,129,304

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Leverage Ratio Common Disclosure

No	Item	Leverage Ratio Framework			
		Bank Danamon		Consolidated	
		31 December 2018	31 December 2017	31 December 2018	31 December 2017
On-Balance Sheet Exposures					
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	160,789,433	154,625,351	185,078,143	176,920,206
2	(Asset amounts deducted in determining BASEL III Tier 1 Capital)	(12,877,901)	(10,815,805)	(6,181,386)	(5,677,406)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	147,911,532	143,809,546	178,896,757	171,242,800
Derivative Exposures					
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	273,750	18,225	628,728	103,906
5	Add-on amounts for PFE associated with all derivatives transactions	308,611	152,890	563,220	285,626
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)	582,361	171,115	1,191,948	389,532
Securities Financing Transaction Exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions.	246,623	296,028	246,623	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	Total securities financing transaction exposures (sum of lines 12 to 15)	246,623	296,028	246,623	296,028
Other Off-Balance Sheet Exposures					
17	Off-balance sheet exposure at gross notional amount	42,524,647	40,496,365	42,524,647	40,496,365
18	(Adjustments for conversion to credit equivalent amounts)	(34,530,576)	(33,295,421)	(34,530,576)	(33,295,421)
19	Off-balance sheet items (sum of lines 17 and 18)	7,994,071	7,200,944	7,994,071	7,200,944
Capital and Total Exposures					
20	Tier 1 capital	28,496,328	28,219,060	35,192,843	33,357,459
21	Total exposures (sum of lines 3, 11, 16 and 19)	156,734,587	151,477,633	188,329,399	179,129,304
Leverage Ratio					
22	Basel III leverage ratio	18.18%	18.63%	18.69%	18.62%

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).