

**PT Bank Danamon Indonesia, Tbk. Dan Anak Perusahaan**

**Basel III Leverage Ratio**

(Dalam Jutaan Rupiah)

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

No	Item	Bank Danamon		Konsolidasi	
		31 Maret 2019	31 Desember 2018 <sup>*)</sup>	31 Maret 2019	31 Desember 2018 <sup>*)</sup>
1	Total Consolidated Assets as per published financial statements	161.798.243	159.589.094	190.042.038	186.762.189
2	Adjustment for investment in Banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	(3.972.010)	(3.877.354)
3	Adjustment for securitised exposure that meet the operational requirements for the recognition of risk transference	-	-	-	-
4	Adjustment for temporary exemption of central bank reserves (if applicable)	-	-	-	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accountin framework but excluded from the leverage ratio exposure measure	-	-	-	-
6	Adjustments for regular-way purchases and sales of financial assets to trade date accounting	-	-	-	-
7	Adjustment for eligible cash pooling transactions	-	-	-	-
8	Adjustment for derivative financial instruments	421.498	386.826	641.743	742.857
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-	-	-	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	7.960.854	7.995.220	7.960.854	7.995.220
11	Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(12.641.562)	(12.877.901)	(6.183.005)	(6.181.386)
12	Other adjustments	1.655.949	1.642.497	2.919.168	2.889.022
<b>13</b>	<b>Leverage Ratio Exposure</b>	<b>159.194.982</b>	<b>156.735.736</b>	<b>191.408.788</b>	<b>188.330.548</b>

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(Dalam Jutaan Rupiah)

**Leverage Ratio Common Disclosure**

No	Item	Leverage Ratio Framework			
		Bank Danamon		Konsolidasi	
		31 Maret 2019	31 Desember 2018 <sup>*)</sup>	31 Maret 2019	31 Desember 2018 <sup>*)</sup>
<b>On-Balance Sheet Exposures</b>					
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	163.068.232	160.789.433	188.463.832	185.078.143
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital )	(638.783)	(464.818)	-	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(12.002.779)	(12.413.083)	(6.183.005)	(6.181.386)
<b>7</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 6)</b>	<b>150.426.670</b>	<b>147.911.532</b>	<b>182.280.827</b>	<b>178.896.757</b>
<b>Derivative Exposures</b>					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	190.351	273.750	385.517	628.728
9	Add-on amounts for potential future exposure associated with all derivatives transactions	367.112	308.611	531.595	563.220
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-
<b>13</b>	<b>Total Derivatives Exposures (sum of rows 8 to 12)</b>	<b>557.463</b>	<b>582.361</b>	<b>917.112</b>	<b>1.191.948</b>
<b>Securities Financing Transaction Exposures</b>					
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions.	249.995	246.623	249.995	246.623
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
16	CCR Exposure for SFT assets	-	-	-	-
17	Agent transaction exposures	-	-	-	-
<b>18</b>	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>249.995</b>	<b>246.623</b>	<b>249.995</b>	<b>246.623</b>
<b>Other Off-Balance Sheet Exposures</b>					
19	Off-balance sheet exposure at gross notional amount	42.580.707	42.524.647	42.580.707	42.524.647
20	(Adjustments for conversion to credit equivalent amounts)	(34.619.853)	(34.529.427)	(34.619.853)	(34.529.427)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital )	-	-	-	-
<b>22</b>	<b>Off-balance sheet items (sum of rows 19 and 21)</b>	<b>7.960.854</b>	<b>7.995.220</b>	<b>7.960.854</b>	<b>7.995.220</b>
<b>Capital and Total Exposures</b>					
<b>23</b>	<b>Tier 1 capital (CEMA)</b>	<b>28.355.048</b>	<b>28.496.328</b>	<b>34.813.605</b>	<b>35.192.843</b>
<b>24</b>	<b>Total Exposures (sum of rows 7,13, 18, 22)</b>	<b>159.194.982</b>	<b>156.735.736</b>	<b>191.408.788</b>	<b>188.330.548</b>
<b>LEVERAGE RATIO</b>					
25	Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)	<b>17,81%</b>	<b>18,18%</b>	<b>18,19%</b>	<b>18,69%</b>
<b>25a</b>	<b>Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)</b>	17,81%	18,18%	18,19%	18,69%
<b>26</b>	<b>National minimum leverage ratio requirement</b>	3,00%	3,00%	3,00%	3,00%
<b>27</b>	<b>Applicable leverage buffers</b>	-	-	-	-

(\*) Dihitung sesuai revisi Consultative Paper Kerangka Basel III Leverage yang diterbitkan pada bulan Januari 2019

**Catatan:**

Sesuai permintaan Otoritas Jasa Keuangan (OJK), perhitungan *Leverage Ratio* tersebut diatas dibuat berdasarkan *Consultative Paper* Kerangka Basel III *Leverage Ratio* yang diterbitkan pada bulan Oktober 2014 dan revisi terakhirnya pada bulan Januari 2019.