

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 2019	31 December 2018 ^{*)}	31 March 2019	31 December 2018 ^{*)}
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
13	Leverage Ratio Exposure	159,194,982	156,735,736	191,408,788	188,330,548

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(In Million Rupiah)

Leverage Ratio Common Disclosure

No	Item	Leverage Ratio Framework			
		Bank Danamon		Consolidated	
		31 March 2019	31 December 2018 ^(*)	31 March 2019	31 December 2018 ^(*)
On-Balance Sheet Exposures					
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)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 6)	150,426,670	147,911,532	182,280,827	178,896,757
Derivative Exposures					
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	-	-	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-
13	Total Derivatives Exposures (sum of rows 8 to 12)	557,463	582,361	917,112	1,191,948
Securities Financing Transaction Exposures					
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	-	-	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	249,995	246,623	249,995	246,623
Other Off-Balance Sheet Exposures					
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)	-	-	-	-
22	Off-balance sheet items (sum of rows 19 and 21)	7,960,854	7,995,220	7,960,854	7,995,220
Capital and Total Exposures					
23	Tier 1 capital (CEMA)	28,355,048	28,496,328	34,813,605	35,192,843
24	Total Exposures (sum of rows 7,13, 18, 22)	159,194,982	156,735,736	191,408,788	188,330,548
LEVERAGE RATIO					
25	Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)	17.81%	18.18%	18.19%	18.69%
25a	Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	17.81%	18.18%	18.19%	18.69%
26	National minimum leverage ratio requirement	3.00%	3.00%	3.00%	3.00%
27	Applicable leverage buffers	-	-	-	-

(*) Calculated according to the revised Consultative Paper of Basel III Leverage Ratio Framework issued in January 2019

Notes:

Leverage Ratio is calculated based on Consultative Paper of Basel III Leverage Ratio Frameworks issued in October 2014 and last revision in January 2019 as required by Otoritas Jasa Keuangan (OJK).