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 2019	30 June 2019	30 September 2019	30 June 2019
1	Total assets on the balance sheet in published financial statements	171,208,373	173,258,454	200,336,279	202,875,603
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on OJK	-	-	(3,658,350)	(3,764,517)
3	Adjustment for portfolio of financial asset or sharia asset that have underlying which already transferred to withour recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank	-	-	-	-
4	Adjustment to temporary exception of Placement to BI in accordance Statutory Reserve Requirement (if any)	-	-	-	-
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	-	-	-	-
6	Adjustment to acquisition cost and sales price of financial assets regularly using trade date accounting method	-	-	-	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-	-	-	-
8	Adjustment to exposure of derivative transaction	335,846	373,699	721,417	768,981
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction	-	-	-	-
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	8,704,691	8,092,651	8,704,691	8,092,651
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(16,915,468)	(16,196,647)	(11,257,506)	(10,966,509)
12	Other adjustments	-	-	-	-
13	**Total exposure in Leverage Ratio Calculation**	**163,333,442**	**165,528,157**	**194,846,531**	**197,006,209**

PT Bank Danamon Indonesia, Tbk. and Subsidiaries

Basel III Leverage Ratio

(In Million Rupiah)

Leverage Ratio Common Disclosure

No	Item	Leverage Ratio Framework			
		Bank Danamon		Consolidated	
		30 September 2019	30 June 2019	30 September 2019	30 June 2019
	On-Balance Sheet Exposures				
1	Asset exposure in balance sheet including collateral asset, yet not including derivative transaction exposure and SFT exposure	169,444,882	171,932,694	194,909,374	197,713,626
2	Readding value for derivative collateral that transferred to counterparty that causes decrease in total asset exposure in balance sheet due to implementation on accounting standard	-	-	-	-
3	Reduction of receivables related to cash variation margin from derivative transaction	-	-	-	-
4	Adjustment to marketable securities received in SFT exposure that recognized as asset	-	-	-	-
5	Impairment provision those assets inline with accounting standard applied	(2,960,744)	(2,761,484)	(4,509,913)	(4,285,499)
6	Asset that calculated as deduction factor in tier 1 as stipulated in OJK's regulation regarding Capital Adequacy Ratio Requirement	(13,954,724)	(13,435,163)	(6,747,594)	(6,681,009)
7	**Total of Asset Exposure in Balance Sheet**	**152,529,414**	**155,736,047**	**183,651,867**	**186,747,118**
	Derivative Transaction Exposure				
8	Value of Replacement Cost (RC) for all derivative transaction that have qualified variation margin or certain netting off agreement.	131,042	233,182	138,133	333,561
9	Addition value in form of Potential Futures Exposures (PFE) for all derivative transaction	298,406	307,076	681,951	673,678
10	Exception for derivative transaction exposure that settled through central cpunterparty (CCP)	-	-	-	-
11	Adjustment to effective notional of credit derivative	-	-	-	-
12	Adjustment to effective notional that netting off and add-on reduction for sale of credit derivative	-	-	-	-
13	**Total of Derivative Transaction Exposure**	**429,448**	**540,258**	**820,084**	**1,007,239**
	Securities Financing Transaction (SFT) Exposure				
14	Gross SFT	1,669,889	1,159,201	1,669,889	1,159,201
15	Net value of cash liabilities and cash receivables	-	-	-	-
16	Counterparty credit risk related to SFT asset refers to Current Exposure calculation	-	-	-	-
17	Exposure as SFT agent	-	-	-	-
18	**Total of SFT Exposure**	**1,669,889**	**1,159,201**	**1,669,889**	**1,159,201**
	Off Balance Sheet Exposure				
19	Amount of commitment payables and contigent payables	48,692,903	42,986,969	48,692,903	42,986,969
20	Adjustment to result of multiply of commitment payables or contigent	(39,988,212)	(34,894,318)	(39,988,212)	(34,894,318)
21	Impairment provision for off balance sheet inline with accounting standard	-	-	-	-
22	**Total of Off Balance Sheet Transaction**	**8,704,691**	**8,092,651**	**8,704,691**	**8,092,651**
	Capital and Total Exposure				
23	Tier 1 Capital	29,674,903	29,354,776	36,882,033	36,108,930
24	**Total Exposure**	**163,333,442**	**165,528,157**	**194,846,531**	**197,006,209**
	Leverage Ratio				
25	**Leverage Ratio**	**18.17%**	**17.73%**	**18.93%**	**18.33%**
26	**Leverage Ratio Minimum**	**3.00%**	**3.00%**	**3.00%**	**3.00%**
27	**Buffer to Leverage Ratio**	**N/A**	**N/A**	**N/A**	**N/A**

Notes :

Leverage Ratio above is calculated based on revised Consultative Paper Basel III Leverage Framework published on January 2019 and based on Draft of OJK Regulation regarding Adequacy of Bank’s Leverage Ratio published on April 2019.