

**REPORT OF TOTAL EXPOSURE USED IN LEVERAGE RATIO**

Bank Name : PT Bank Danamon Indonesia, Tbk  
 Report Position : 03 / 2020

(in million rupiah)

No	Information	Total	
		Individual	Consolidated
1	Total assets on the balance sheet in published financial statements (gross value before deducting impairment provision)	182,930,826	209,527,339
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 Otoritas Jasa Keuangan	-	-
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without 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 Bank Indonesia in accordance Statutory Reserve Requirement ( if any)	N/A	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	N/A	N/A
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	813,675	1,609,765
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction	425,251	425,251
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply	9,048,379	9,048,379
11	Prudent valuation adjustments in form of capital deduction factor and impairment	(16,742,538)	(12,022,112)
12	Other adjustments	-	-
<b>13</b>	<b>Total exposure in Leverage Ratio Calculation</b>	<b>176,475,593</b>	<b>208,588,622</b>

**REPORT OF LEVERAGE RATIO CALCULATION**

Bank Name : PT Bank Danamon Indonesia, Tbk  
 Report Position : 03 / 2020

(in million rupiah)

Information	Individual		Consolidated		
	31 March 2020	31 December 2019	31 March 2020	31 December 2019	
<b>On Balance Sheet Exposure</b>					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) (gross value before deducting impairment provision)	173,815,614	169,183,531	199,590,241	194,310,767
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-	-	-
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	(Impairment provision those assets inline with accounting standard applied)	(4,566,884)	(3,147,546)	(6,314,287)	(4,721,756)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(12,175,654)	(13,028,897)	(5,707,825)	(5,316,881)
7	<b>Total on-balance sheet exposures</b>	<b>157,073,076</b>	<b>153,007,088</b>	<b>187,568,129</b>	<b>184,272,130</b>
<b>Derivative Exposure</b>					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,065,176	222,772	2,215,816	222,772
9	Add-on amounts for potential future exposure associated with all derivatives transactions	509,339	244,327	976,675	633,685
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A	N/A	N/A
11	Adjusted effective notional amount of written credit derivatives	-	-	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-
13	<b>Total derivative exposures</b>	<b>1,574,515</b>	<b>467,099</b>	<b>3,192,491</b>	<b>856,457</b>
<b>Securities financing transaction exposures</b>					
14	Gross SFT Assets	8,354,372	3,785,836	8,354,372	3,785,836
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
16	Counterparty credit risk exposure for SFT assets refers to Current Exposure calculation	425,251	-	425,251	-
17	Agent transaction exposures	-	-	-	-
18	<b>Total securities financing transaction exposures</b>	<b>8,779,623</b>	<b>3,785,836</b>	<b>8,779,623</b>	<b>3,785,836</b>
<b>Other off-balance sheet exposures</b>					
19	Off-balance sheet exposure at gross notional amount	53,440,454	48,994,072	53,440,454	48,994,072
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(44,288,525)	(40,108,659)	(44,288,525)	(40,108,659)
21	(Impairment provision for off balance sheet inline with accounting standard)	(103,550)	-	(103,550)	-
22	<b>Off-balance sheet items</b>	<b>9,048,379</b>	<b>8,885,413</b>	<b>9,048,379</b>	<b>8,885,413</b>
<b>Capital and Total Exposure</b>					
23	Tier 1 Capital	30,903,812	32,181,271	37,371,640	39,893,286
24	<b>Total Exposure</b>	<b>176,475,593</b>	<b>166,145,436</b>	<b>208,588,622</b>	<b>197,799,836</b>

(in million rupiah)

Information	Individual		Consolidated		
	31 March 2020	31 December 2019	31 March 2020	31 December 2019	
<b>Leverage Ratio</b>					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	17.51%	19.37%	17.92%	20.17%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	17.51%	19.37%	17.92%	20.17%
26	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>
27	<b>Applicable leverage buffers</b>	N/A	N/A	N/A	N/A
<b>Disclosures of mean values</b>					
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	8,787,760	4,615,574	8,787,760	4,615,574
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	8,354,372	3,785,836	8,354,372	3,785,836
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	176,908,981	166,975,174	209,022,010	198,629,574
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	176,908,981	166,975,174	209,022,010	198,629,574
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	17.47%	19.27%	17.88%	20.08%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	17.47%	19.27%	17.88%	20.08%
<b>Qualitative Analysis</b>					