

REPORT OF TOTAL EXPOSURE USED IN LEVERAGE RATIO

Bank Name : PT Bank Danamon Indonesia, Tbk
 Report Position : 09 / 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)	180,249,055	202,747,029
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	436,087	984,524
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction	20,858	20,858
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply	9,462,475	9,462,475
11	Prudent valuation adjustments in form of capital deduction factor and impairment	(16,490,915)	(11,535,028)
12	Other adjustments	-	-
13	Total exposure in Leverage Ratio Calculation	173,677,560	201,679,858

REPORT OF LEVERAGE RATIO CALCULATION

Bank Name : PT Bank Danamon Indonesia, Tbk
 Report Position : 09 / 2020

(in million rupiah)

Information	Individual		Consolidated		
	30 September 2020	30 June 2020	30 September 2020	30 June 2020	
On Balance Sheet Exposure					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) (gross value before deducting impairment provision)	166,270,807	173,318,935	188,672,325	196,789,007
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)	(4,431,340)	(4,975,048)	(6,116,236)	(6,823,098)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(12,059,576)	(11,963,412)	(5,418,792)	(5,435,801)
7	Total on-balance sheet exposures	149,779,891	156,380,475	177,137,297	184,530,108
Derivative Exposure					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	222,042	670,458	357,080	703,139
9	Add-on amounts for potential future exposure associated with all derivatives transactions	372,647	376,252	882,501	869,490
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	Total derivative exposures	594,689	1,046,710	1,239,581	1,572,629
Securities financing transaction exposures					
14	Gross SFT Assets	13,819,647	3,972,844	13,819,647	3,972,844
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	20,858	97,324	20,858	97,324
17	Agent transaction exposures	-	-	-	-
18	Total securities financing transaction exposures	13,840,505	4,070,168	13,840,505	4,070,168
Other off-balance sheet exposures					
19	Off-balance sheet exposure at gross notional amount	56,034,813	52,457,957	56,034,813	52,457,957
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(46,468,553)	(43,493,187)	(46,468,553)	(43,493,187)
21	(Impairment provision for off balance sheet inline with accounting standard)	(103,785)	(89,577)	(103,785)	(89,577)
22	Off-balance sheet items	9,462,475	8,875,193	9,462,475	8,875,193
Capital and Total Exposure					
23	Tier 1 Capital	31,782,832	30,999,181	38,423,616	37,526,792
24	Total Exposure	173,677,560	170,372,546	201,679,858	199,048,098

(in million rupiah)

Information	Individual		Consolidated		
	30 September 2020	30 June 2020	30 September 2020	30 June 2020	
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	18.30%	18.19%	19.05%	18.85%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	18.30%	18.19%	19.05%	18.85%
26	National minimum leverage ratio requirement	3.00%	3.00%	3.00%	3.00%
27	Applicable leverage buffers	N/A	N/A	N/A	N/A
Disclosures of mean values					
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	10,391,759	6,703,996	10,391,759	6,703,996
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	13,819,647	3,972,844	13,819,647	3,972,844
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)	170,249,672	173,103,698	198,251,970	201,779,250
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)	170,249,672	173,103,698	198,251,970	201,779,250
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)	18.67%	17.91%	19.38%	18.60%
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)	18.67%	17.91%	19.38%	18.60%
Qualitative Analysis					