

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

Bank Name : PT Bank Danamon Indonesia, Tbk (Audited)  
 Report Position : 12 / 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)	186,663,042	208,282,263
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	440,180	853,938
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	10,032,669	10,032,669
11	Prudent valuation adjustments in form of capital deduction factor and impairment	(17,876,369)	(12,858,025)
12	Other adjustments	-	-
<b>13</b>	<b>Total exposure in Leverage Ratio Calculation</b>	<b>179,259,522</b>	<b>206,310,845</b>

**REPORT OF LEVERAGE RATIO CALCULATION**

Bank Name : PT Bank Danamon Indonesia, Tbk (Audited)

Report Position : 12 / 2020

(in million rupiah)

Information	Individual		Consolidated		
	31 December 2020	30 September 2020	31 December 2020	30 September 2020	
<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)	174,154,031	166,270,807	195,771,403	188,672,325
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)	(5,475,233)	(4,431,340)	(7,392,195)	(6,116,236)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(12,401,136)	(12,059,576)	(5,465,830)	(5,418,792)
<b>7</b>	<b>Total on-balance sheet exposures</b>	<b>156,277,662</b>	<b>149,779,891</b>	<b>182,913,378</b>	<b>177,137,297</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)	504,886	222,042	507,474	357,080
9	Add-on amounts for potential future exposure associated with all derivatives transactions	295,927	372,647	708,946	882,501
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)	-	-	-	-
<b>13</b>	<b>Total derivative exposures</b>	<b>800,813</b>	<b>594,689</b>	<b>1,216,420</b>	<b>1,239,581</b>
<b>Securities financing transaction exposures</b>					
14	Gross SFT Assets	12,148,378	13,819,647	12,148,378	13,819,647
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	-	20,858
17	Agent transaction exposures	-	-	-	-
<b>18</b>	<b>Total securities financing transaction exposures</b>	<b>12,148,378</b>	<b>13,840,505</b>	<b>12,148,378</b>	<b>13,840,505</b>
<b>Other off-balance sheet exposures</b>					
19	Off-balance sheet exposure at gross notional amount	58,894,190	56,034,813	58,894,190	56,034,813
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(48,744,207)	(46,468,553)	(48,744,207)	(46,468,553)
21	(Impairment provision for off balance sheet inline with accounting standard)	(117,314)	(103,785)	(117,314)	(103,785)
<b>22</b>	<b>Off-balance sheet items</b>	<b>10,032,669</b>	<b>9,462,475</b>	<b>10,032,669</b>	<b>9,462,475</b>
<b>Capital and Total Exposure</b>					
23	Tier 1 Capital	<b>31,034,546</b>	<b>31,782,832</b>	<b>37,969,852</b>	<b>38,423,616</b>
<b>24</b>	<b>Total Exposure</b>	<b>179,259,522</b>	<b>173,677,560</b>	<b>206,310,845</b>	<b>201,679,858</b>

(in million rupiah)

Information	Individual		Consolidated		
	31 December 2020	30 September 2020	31 December 2020	30 September 2020	
<b>Leverage Ratio</b>					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	17.31%	18.30%	18.40%	19.05%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	17.31%	18.30%	18.40%	19.05%
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	17,978,162	10,391,759	17,978,162	10,391,759
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	12,148,378	13,819,647	12,148,378	13,819,647
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)	185,089,306	170,249,672	212,140,629	198,251,970
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)	185,089,306	170,249,672	212,140,629	198,251,970
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)	16.77%	18.67%	17.90%	19.38%
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)	16.77%	18.67%	17.90%	19.38%
<b>Qualitative Analysis</b>					