

REPORT OF TOTAL EXPOSURE USED IN LEVERAGE RATIO

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

Report Position : 12 / 2021

(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)	184,846,451	199,766,942
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	612,155	775,823
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	11,706,036	11,706,036
11	Prudent valuation adjustments in form of capital deduction factor and	(19,634,846)	(13,050,805)
12	Other adjustments	-	-
13	Total exposure in Leverage Ratio Calculation	177,529,796	199,197,996

REPORT OF LEVERAGE RATIO CALCULATION

Bank Name : PT Bank Danamon Indonesia, Tbk (Audited)
 Report Position : 12 / 2021

(in million rupiah)

Information	Individual		Consolidated	
	31 December 2021	30 September 2021	31 December 2021	30 September 2021
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)	181,320,683	177,733,041	196,236,614	193,544,374
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)	(6,150,971)	(5,044,713)	(7,527,244)	(6,485,237)
6 (Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(13,483,875)	(12,734,505)	(5,523,561)	(5,352,108)
7 Total on-balance sheet exposures	161,685,837	159,953,823	183,185,809	181,707,029
Derivative Exposure				
8 Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	255,832	229,524	262,216	238,356
9 Add-on amounts for potential future exposure associated with all derivatives transactions	539,060	608,287	700,904	825,530
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	794,892	837,811	963,120	1,063,886
Securities financing transaction exposures				
14 Gross SFT Assets	3,343,031	1,051,027	3,343,031	1,051,027
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	-	-	-	-
17 Agent transaction exposures	-	-	-	-
18 Total securities financing transaction exposures	3,343,031	1,051,027	3,343,031	1,051,027
Other off-balance sheet exposures				
19 Off-balance sheet exposure at gross notional amount	71,559,584	65,156,721	71,559,584	65,156,720
20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(59,764,683)	(53,715,252)	(59,764,683)	(53,715,251)
21 (Impairment provision for off balance sheet inline with accounting standard)	(88,865)	(102,126)	(88,865)	(102,126)
22 Off-balance sheet items	11,706,036	11,339,343	11,706,036	11,339,343
Capital and Total Exposure				
23 Tier 1 Capital	31,014,115	31,721,384	38,974,429	39,103,781
24 Total Exposure	177,529,796	173,182,004	199,197,996	195,161,285

(in million rupiah)

Information	Individual		Consolidated		
	31 December 2021	30 September 2021	31 December 2021	30 September 2021	
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	17.47%	18.32%	19.57%	20.04%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	17.47%	18.32%	19.57%	20.04%
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	2,309,779	3,900,511	2,309,779	3,900,511
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	3,343,031	1,051,027	3,343,031	1,051,027
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)	176,496,544	176,031,488	198,164,744	198,010,769
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)	176,496,544	176,031,488	198,164,744	198,010,769
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)	17.57%	18.02%	19.67%	19.75%
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)	17.57%	18.02%	19.67%	19.75%
Qualitative Analysis					