

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

Bank Name : PT Bank Danamon Indonesia, Tbk
Report Position : 12 / 2022

(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)	190,409,328	205,919,096
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	984,834	1,029,077
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	15,013,541	15,013,541
11	Prudent valuation adjustments in form of capital deduction factor and impairment	(21,264,600)	(13,750,622)
12	Other adjustments	-	-
13	Total exposure in Leverage Ratio Calculation	185,143,103	208,211,092

**REPORT OF LEVERAGE RATIO CALCULATION
AUDITED**

Bank Name : PT Bank Danamon Indonesia, Tbk
Report Position : 12 / 2022

(in million rupiah)

Information		Individual		Consolidated	
		December 2022	September 2022	December 2022	September 2022
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)	184,151,280	177,412,823	199,620,165	192,091,175
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)	(6,701,642)	(6,160,729)	(8,189,408)	(7,622,166)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14,562,958)	(14,231,010)	(5,561,214)	(5,764,257)
7	Total on-balance sheet exposures	162,886,680	157,021,084	185,869,543	178,704,752
Derivative Exposure					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	544,457	617,428	601,695	669,139
9	Add-on amounts for potential future exposure associated with all derivatives transactions	829,275	1,072,061	857,164	1,123,730
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	1,373,732	1,689,489	1,458,859	1,792,869
Securities financing transaction exposures					
14	Gross SFT Assets	5,869,150	4,274,798	5,869,149	4,274,798
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	5,869,150	4,274,798	5,869,149	4,274,798
Other off-balance sheet exposures					
19	Off-balance sheet exposure at gross notional amount	95,568,672	81,193,996	95,568,672	81,193,996
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(80,448,312)	(67,905,962)	(80,448,312)	(67,905,962)
21	(Impairment provision for off balance sheet inline with accounting standard)	(106,819)	(91,861)	(106,819)	(91,861)
22	Off-balance sheet items	15,013,541	13,196,173	15,013,541	13,196,173
Capital and Total Exposure					
23	Tier 1 Capital	32,209,649	31,544,874	41,211,393	40,011,627
24	Total Exposure	185,143,103	176,181,544	208,211,092	197,968,592

(in million rupiah)

Information		Individual		Consolidated	
		December 2022	September 2022	December 2022	September 2022
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	17.40%	17.90%	19.79%	20.21%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	17.40%	17.90%	19.79%	20.21%
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	4,971,606	7,838,497	4,971,606	7,838,497
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	5,869,150	4,274,798	5,869,149	4,274,798
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)	184,245,559	179,745,243	207,313,549	201,532,291
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)	184,245,559	179,745,243	207,313,549	201,532,291
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)	17.48%	17.55%	19.88%	19.85%
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)	17.48%	17.55%	19.88%	19.85%