

REPORT OF TOTAL EXPOSURE USED IN LEVERAGE RATIO

Bank Name : PT Bank Danamon Indonesia, Tbk
 Report Position : 03 / 2023

(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)	193,895,897	212,173,564
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	1,478,776	1,491,761
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	16,197,537	16,197,537
11	Prudent valuation adjustments in form of capital deduction factor and impairment	(21,921,243)	(14,129,453)
12	Other adjustments	-	-
13	Total exposure in Leverage Ratio Calculation	189,650,967	215,733,409

REPORT OF LEVERAGE RATIO CALCULATION

Bank Name : PT Bank Danamon Indonesia, Tbk
 Report Position : 03 / 2023

(in million rupiah)

Information	Individual		Consolidated	
	31 March 2023	31 December 2022 (Audited)	31 March 2023	31 December 2022 (Audited)
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)	191,209,908	184,151,280	209,480,722	199,620,165
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)	(7,050,618)	(6,701,642)	(8,657,343)	(8,189,408)
6 (Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14,870,625)	(14,562,958)	(5,472,110)	(5,561,214)
7 Total on-balance sheet exposures	169,288,665	162,886,680	195,351,269	185,869,543
Derivative Exposure				
8 Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	785,387	544,457	794,984	601,695
9 Add-on amounts for potential future exposure associated with all derivatives transactions	1,254,380	829,275	1,264,622	857,164
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	2,039,767	1,373,732	2,059,606	1,458,859
Securities financing transaction exposures				
14 Gross SFT Assets	2,124,998	5,869,150	2,124,997	5,869,149
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	2,124,998	5,869,150	2,124,997	5,869,149
Other off-balance sheet exposures				
19 Off-balance sheet exposure at gross notional amount	98,822,988	95,568,672	98,822,988	95,568,672
20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(82,527,489)	(80,448,312)	(82,527,489)	(80,448,312)
21 (Impairment provision for off balance sheet inline with accounting standard)	(97,962)	(106,819)	(97,962)	(106,819)
22 Off-balance sheet items	16,197,537	15,013,541	16,197,537	15,013,541
Capital and Total Exposure				
23 Tier 1 Capital	31,580,812	32,209,649	40,979,327	41,211,393
24 Total Exposure	189,650,967	185,143,103	215,733,409	208,211,092

(in million rupiah)

Information		Individual		Consolidated	
		31 March 2023	31 December 2022 (Audited)	31 March 2023	31 December 2022 (Audited)
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	16.65%	17.40%	19.00%	19.79%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	16.65%	17.40%	19.00%	19.79%
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	3,076,419	4,971,606	3,076,419	4,971,606
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	2,124,998	5,869,150	2,124,997	5,869,149
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)	190,602,388	184,245,559	216,684,831	207,313,549
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)	190,602,388	184,245,559	216,684,831	207,313,549
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)	16.57%	17.48%	18.91%	19.88%
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)	16.57%	17.48%	18.91%	19.88%
Qualitative Analysis					