

## REPORT OF TOTAL EXPOSURE USED IN LEVERAGE RATIO

Bank Name : PT Bank Danamon Indonesia, Tbk  
 Report Position : 06 / 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)	194,083,775	213,062,652
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	1,334,500	1,336,179
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	14,846,811	14,846,810
11	Prudent valuation adjustments in form of capital deduction factor and	(21,674,574)	(14,478,788)
12	Other adjustments	-	-
<b>13</b>	<b>Total exposure in Leverage Ratio Calculation</b>	<b>188,590,512</b>	<b>214,766,853</b>

**REPORT OF LEVERAGE RATIO CALCULATION**

Bank Name : PT Bank Danamon Indonesia, Tbk  
 Report Position : 06 / 2023

(in million rupiah)

Information	Individual		Consolidated	
	30 June 2023	31 March 2023	30 June 2023	31 March 2023
<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)	191,219,417	191,209,908	210,196,122	209,480,722
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)	(7,430,040)	(7,050,618)	(9,128,542)	(8,657,343)
6 (Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14,244,534)	(14,870,625)	(5,350,246)	(5,472,110)
<b>7 Total on-balance sheet exposures</b>	<b>169,544,843</b>	<b>169,288,665</b>	<b>195,717,334</b>	<b>195,351,269</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)	392,546	785,387	395,587	794,984
9 Add-on amounts for potential future exposure associated with all derivatives transactions	1,222,344	1,254,380	1,223,154	1,264,622
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 Total derivative exposures</b>	<b>1,614,890</b>	<b>2,039,767</b>	<b>1,618,741</b>	<b>2,059,606</b>
<b>Securities financing transaction exposures</b>				
14 Gross SFT Assets	2,583,968	2,124,998	2,583,968	2,124,997
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	-	-	-	-
<b>18 Total securities financing transaction exposures</b>	<b>2,583,968</b>	<b>2,124,998</b>	<b>2,583,968</b>	<b>2,124,997</b>
<b>Other off-balance sheet exposures</b>				
19 Off-balance sheet exposure at gross notional amount	82,480,061	98,822,988	82,480,061	98,822,988
20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(67,544,250)	(82,527,489)	(67,544,250)	(82,527,489)
21 (Impairment provision for off balance sheet inline with accounting standard)	(89,000)	(97,962)	(89,001)	(97,962)
<b>22 Off-balance sheet items</b>	<b>14,846,811</b>	<b>16,197,537</b>	<b>14,846,810</b>	<b>16,197,537</b>
<b>Capital and Total Exposure</b>				
23 Tier 1 Capital	33,014,333	31,580,812	41,908,622	40,979,327
<b>24 Total Exposure</b>	<b>188,590,512</b>	<b>189,650,967</b>	<b>214,766,853</b>	<b>215,733,409</b>

(in million rupiah)

Information		Individual		Consolidated	
		30 June 2023	31 March 2023	30 June 2023	31 March 2023
<b>Leverage Ratio</b>					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	17.51%	16.65%	19.51%	19.00%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	17.51%	16.65%	19.51%	19.00%
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	2,523,728	3,076,419	2,523,728	3,076,419
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	2,583,968	2,124,998	2,583,968	2,124,997
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)	188,530,272	190,602,388	214,706,613	216,684,831
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)	188,530,272	190,602,388	214,706,613	216,684,831
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)	17.51%	16.57%	19.52%	18.91%
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)	17.51%	16.57%	19.52%	18.91%
<b>Qualitative Analysis</b>					