

REPORT OF TOTAL EXPOSURE USED IN LEVERAGE RATIO

Bank Name : PT Bank Danamon Indonesia, Tbk
 Report Position : 09 / 2023

(in million rupiah)

No	Information	Total	
		Individual	Consolidated
1	Total assets on the balance sheet in published financial statements (gross amount before deducted by allowance for impairment losses)	198.240.074	217.429.164
2	Adjustment for investment in Bank, financial institution, insurance company, and/or other entities need to be consolidated based on accounting standard yet out of scope consolidation based on Financial Services Authority (OJK).	-	-
3	Adjustment on portfolio of the underlying financial asset which already transferred in asset securitization that meet the sell-out requirements as stipulated in the OJK's Regulations regarding to Prudential Principles in asset securitization activities for Commercial Bank.	-	-
4	Adjustment for temporary exemption on placement of current account to Bank Indonesia in order to comply with the Statutory Reserve Requirement (if any).	N/A	N/A
5	Adjustment to fiduciary asset that are recognized as balance sheet based on accounting standard but are excluded from total exposure in Leverage Ratio calculation.	N/A	N/A
6	Adjustment on the price of regular purchase or sales price of financial assets using trade date accounting method.	-	-
7	Adjustment on qualified cash pooling transaction as stipulated in this OJK's regulation.	-	-
8	Adjustment on exposure of derivative transaction.	961.985	961.985
9	Adjustment on exposure of Securities Financing Transaction (SFT) i.e: reverse repo transaction.	-	-
10	Adjustment on Off Balance Sheet exposure that already multiplied with Credit Conversion Factor.	15.320.294	15.320.294
11	Prudent valuation adjustments in the form of capital deduction factor and allowance for impairment losses.	(21.986.841)	(14.351.277)
12	Other adjustments.	-	-
13	Total exposure in Leverage Ratio Calculation	192.535.512	219.360.166

REPORT OF LEVERAGE RATIO CALCULATION

Bank Name : PT Bank Danamon Indonesia, Tbk

Report Position : 09 / 2023

(in million rupiah)

Information		Individual		Consolidated	
		30 September 2023	30 Juni 2023	30 September 2023	30 Juni 2023
On Balance Sheet Exposure					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateralized assets). (gross value before deducting allowance for impairment losses)	195.166.311	191.219.417	214.355.400	210.196.122
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the financial accounting standard	-	-	-	-
3	Adjustment on portfolio of the underlying financial asset which already transferred in asset securitization that meet the sell-out requirements as stipulated in the OJK's Regulations regarding to Prudential Principles in asset securitization activities for Commercial Bank.	-	-	-	-
4	Adjustment for temporary exemption on placement of current account to Bank Indonesia in order to comply with the Statutory Reserve Requirement (if any).	-	-	-	-
5	(Allowance for impairment losses of those assets inline with financial accounting standard applied)	(7.413.916)	(7.430.040)	(9.152.090)	(9.128.542)
6	Assets amount deducted in determining as deduction factors in Tier 1 Capital as stipulated in OJK's Regulations regarding Capital Adequacy Ratio of Commercial Bank	(14.572.925)	(14.244.534)	(5.199.186)	(5.350.246)
7	Total on-balance sheet exposures	173.179.470	169.544.843	200.004.124	195.717.334
Derivative Exposure					
8	Adjustment for exposure of Securities Financing Transaction (SFT) i.e: reverse repo transaction.	625.402	392.546	625.402	395.587
9	Adjustment for Off Balance Sheet exposure that already multiplied with Credit Conversion Factor.	783.299	1.222.344	783.299	1.223.154
10	(Exemption for exposure of derivative transactions settled through central counterparty (CCP)	N/A	N/A	N/A	N/A
11	Adjustment on effective notional amount of written credit derivatives	-	-	-	-
12	(Adjustment on effective notional offsets and add-on deductions for written credit derivatives transactions)	-	-	-	-
13	Total of derivative transactions	1.408.701	1.614.890	1.408.701	1.618.741
Securities financing transaction exposures					
14	Gross SFT Assets	2.627.047	2.583.968	2.627.047	2.583.968
15	(Net 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	2.627.047	2.583.968	2.627.047	2.583.968
Other off-balance sheet exposures					
19	Off-balance sheet exposure at gross notional amount (gross amount before deducted by allowance for impairment losses)	86.786.393	82.480.061	86.786.393	82.480.061
20	(Adjustment to the result of multiplication between commitment liabilities or contingent payables and credit conversion factor then deducted with allowance for impairment losses)	(71.355.742)	(67.544.250)	(71.355.742)	(67.544.250)
21	(Allowance for impairment losses for off balance sheet items inline with financial accounting standard)	(110.357)	(89.000)	(110.357)	(89.001)
22	Off-balance sheet items	15.320.294	14.846.811	15.320.294	14.846.810
Capital and Total Exposure					
23	Tier 1 Capital	33.648.233	33.014.333	43.021.972	41.908.622
24	Total Exposure	192.535.512	188.590.512	219.360.166	214.766.853

(in million rupiah)

Information		Individual		Consolidated	
		30 September 2023	30 Juni 2023	30 September 2023	30 Juni 2023
Leverage Ratio					
25	Leverage Ratio (including the impact of any applicable temporary exemption on placement of current account to Bank Indonesia)	17,48%	17,51%	19,61%	19,51%
25a	Leverage Ratio (excluding the impact of any applicable temporary exemption on placement of current account to Bank Indonesia)	17,48%	17,51%	19,61%	19,51%
26	Minimum Leverage Ratio	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	Average amount of gross SFT assets, after adjustment for sale accounting transactions and net basis amount of associated cash payables and cash	2.898.454	2.523.728	2.898.454	2.523.728
29	Quarter-end amount of gross SFT assets, after adjustment for sale accounting transactions and net basis amount of associated cash payables and cash receivables	2.627.047	2.583.968	2.627.047	2.583.968
30	Total exposures (including the impact of any applicable temporary exemption on placement of current account to Bank Indonesia) incorporating average amount from row 28 of gross SFT assets (after adjustment for sale accounting transactions and net basis amount of associated cash payables and cash receivables)	192.806.919	188.530.272	219.631.573	214.706.613
30a	Total exposures (excluding the impact of any applicable temporary exemption on placement of current account to Bank Indonesia) incorporating average amount from row 28 of gross SFT assets (after adjustment for sale accounting transactions and net basis amount of associated cash payables and cash receivables)	192.806.919	188.530.272	219.631.573	214.706.613
31	Basel III leverage ratio (including the impact of any applicable temporary exemption on placement of current account to Bank Indonesia) incorporating average amount from row 28 of gross SFT assets (after adjustment for sale accounting transactions and net basis amount of associated cash payables and cash receivables)	17,45%	17,51%	19,59%	19,52%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption on placement of current account to Bank Indonesia) incorporating average amount from row 28 of gross SFT assets (after adjustment for sale accounting transactions and net basis amount of associated cash payables and cash receivables)	17,45%	17,51%	19,59%	19,52%
Qualitative Analysis					