



PT Bank Danamon Indonesia, Tbk. And Subsidiaries

Disclosure of Quantitative Risk Exposure

31-Dec-23

Table 5. Leverage Ratio Report

31 Desember 2023

(Rp million)

No	Information	Total	
		Individual	Consolidated
1	Total assets on the balance sheet in published financial statements (gross value before deducting impairment provision)	210,266,714	230,623,788
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)	-	-
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	-	-
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	1,024,516	1,038,089
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 with Credit Conversion Factor	17,095,450	17,095,450
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(22,812,669)	(14,534,941)
12	Other adjustments	-	-
13	Total exposure in Leverage Ratio Calculation	205,574,011	234,222,386



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
Disclosure of Quantitative Risk Exposure
31-Dec-23

Table 5. Leverage Ratio Calculation Report

Information		Individual		Consolidated	
		Dec-23	Sep-23	Dec-23	Sep-23
(Rp million)					
31-Dec-23					
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)	207,478,441	195,166,311	227,834,509	214,355,400
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)	(7,695,788)	(7,413,916)	(9,319,256)	(9,152,090)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(15,116,881)	(14,572,925)	(5,215,685)	(5,199,186)
7	Total on-balance sheet exposures	184,665,772	173,179,470	213,299,568	200,004,124
Derivative Exposure					
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	379,344	625,402	380,753	625,402
9	Add-on amounts for potential future exposure associated with all derivatives transactions	916,132	783,299	929,302	783,299
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-	-	-
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	1,295,476	1,408,701	1,310,055	1,408,701
Securities financing transaction exposures					
14	Gross SFT Assets	2,517,313	2,627,047	2,517,313	2,627,047
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	2,517,313	2,627,047	2,517,313	2,627,047
Other off-balance sheet exposures					
19	Off-balance sheet exposure at gross notional amount	98,664,015	86,786,393	98,664,015	86,786,393
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(81,448,545)	(71,355,742)	(81,448,545)	(71,355,742)
21	(Impairment provision for off balance sheet inline with accounting standard)	(120,020)	(110,357)	(120,020)	(110,357)
22	Off-balance sheet items	17,095,450	15,320,294	17,095,450	15,320,294
Capital and Total Exposure					
23	Tier 1 Capital	34,156,702	33,648,233	44,057,898	43,021,972
24	Total Exposure	205,574,011	192,535,512	234,222,386	219,360,166



PT Bank Danamon Indonesia, Tbk. And Subsidiaries
 Disclosure of Quantitative Risk Exposure
 31-Dec-23

Table 5. Leverage Ratio Calculation Report

Information		Individual		Consolidated	
		Dec-23	Sep-23	Dec-23	Sep-23
(Rp million)					
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	16.62%	17.48%	18.81%	19.61%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	16.62%	17.48%	18.81%	19.61%
26	National minimum leverage ratio requirement	3.00%	3.00%	3.00%	3.00%
27	Applicable leverage buffers	0.00%	0.00%	0.00%	0.00%
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	3,008,109	2,899,526	3,008,109	2,899,526
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	2,517,313	2,627,047	2,517,313	2,627,047
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)	206,064,807	192,807,991	234,713,182	219,632,646
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)	206,064,807	192,807,991	234,713,182	219,632,646
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)	16.58%	17.45%	18.77%	19.59%
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)	16.58%	17.45%	18.77%	19.59%