



**PT Bank Danamon Indonesia, Tbk. And Subsidiaries**  
**Disclosure of Quantitative Risk Exposure**  
**31-Mar-24**

**Leverage Ratio Report**

**31-Mar-24**

(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)	213,530,340	236,133,521
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	1,162,994	1,281,753
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	17,273,131	17,273,132
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(22,312,612)	(14,621,593)
12	Other adjustments	-	-
<b>13</b>	<b>Total exposure in Leverage Ratio Calculation</b>	<b>209,653,853</b>	<b>240,066,813</b>



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(in million Rupiah)

Information	Individual		Consolidated	
	Mar-24	Dec-23	Mar-24	Dec-23
<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)	212,251,399	207,478,441	234,849,042	227,834,509
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)	(7,823,537)	(7,695,788)	(9,571,902)	(9,319,256)
6 (Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14,489,075)	(15,116,881)	(5,049,691)	(5,215,685)
<b>7 Total on-balance sheet exposures</b>	<b>189,938,787</b>	<b>184,665,772</b>	<b>220,227,449</b>	<b>213,299,568</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)	316,270	379,344	324,021	380,753
9 Add-on amounts for potential future exposure associated with all derivatives transactions	1,072,631	916,132	1,189,176	929,302
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)	-	-	-	-
<b>13 Total derivative exposures</b>	<b>1,388,901</b>	<b>1,295,476</b>	<b>1,513,197</b>	<b>1,310,055</b>
<b>Securities financing transaction exposures</b>				
14 Gross SFT Assets	1,053,034	2,517,313	1,053,035	2,517,313
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>1,053,034</b>	<b>2,517,313</b>	<b>1,053,035</b>	<b>2,517,313</b>
<b>Other off-balance sheet exposures</b>				
19 Off-balance sheet exposure at gross notional amount	103,242,078	98,664,015	103,242,078	98,664,015
20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(85,849,312)	(81,448,545)	(85,849,312)	(81,448,545)
21 (Impairment provision for off balance sheet inline with accounting standard)	(119,635)	(120,020)	(119,634)	(120,020)
<b>22 Off-balance sheet items</b>	<b>17,273,131</b>	<b>17,095,450</b>	<b>17,273,132</b>	<b>17,095,450</b>
<b>Capital and Total Exposure</b>				
23 Tier 1 Capital	<b>34,374,081</b>	<b>34,156,702</b>	<b>43,813,465</b>	<b>44,057,898</b>
<b>24 Total Exposure</b>	<b>209,653,853</b>	<b>205,574,011</b>	<b>240,066,813</b>	<b>234,222,386</b>



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		Mar-24	Dec-23	Mar-24	Dec-23
<b>Leverage Ratio</b>					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	16.40%	16.62%	18.25%	18.81%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	16.40%	16.62%	18.25%	18.81%
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>	0.00%	0.00%	0.00%	0.00%
<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	1,674,321	3,008,109	1,674,321	3,008,109
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	1,053,034	2,517,313	1,053,035	2,517,313
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)	210,275,140	206,064,807	240,688,099	234,713,182
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)	210,275,140	206,064,807	240,688,099	234,713,182
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)	16.35%	16.58%	18.20%	18.77%
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)	16.35%	16.58%	18.20%	18.77%