



A member of MUFG

PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
30 June 2024

Leverage Ratio Report

(Rp million)

No	Information	Total	
		Bank Only	Consolidated
1	Total assets on the balance sheet in published financial statements (gross value before deducting impairment provision)	216,239,326	241,604,907
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	1,135,643	1,416,604
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction	29,523	29,523
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	18,165,038	18,165,038
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(22,721,451)	(14,737,239)
12	Other adjustments	-	-
13	Total exposure in Leverage Ratio Calculation	212,848,079	246,478,833



A member of MUFG

PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
 30 June 2024

Leverage Ratio Calculation Report

(Rp million)

Information	Bank Only		Consolidated	
	30-Jun-24	31-Mar-24	30-Jun-24	31-Mar-24
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)	215,025,752	212,251,399	240,320,166	234,849,042
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)	(7,929,876)	(7,823,537)	(9,688,466)	(9,571,902)
6 (Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14,791,575)	(14,489,075)	(5,048,773)	(5,049,691)
7 Total on-balance sheet exposures	192,304,301	189,938,787	225,582,927	220,227,449
Derivative Exposure				
8 Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	374,784	316,270	474,432	324,021
9 Add-on amounts for potential future exposure associated with all derivatives transactions	1,028,562	1,072,631	1,281,041	1,189,176
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	1,403,346	1,388,901	1,755,473	1,513,197
Securities financing transaction exposures				
14 Gross SFT Assets	975,394	1,053,034	975,394	1,053,034
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	975,394	1,053,034	975,394	1,053,034
Other off-balance sheet exposures				
19 Off-balance sheet exposure at gross notional amount	108,980,631	103,242,078	108,980,631	103,242,078
20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(90,696,133)	(85,849,312)	(90,696,133)	(85,849,312)
21 (Impairment provision for off balance sheet inline with accounting standard)	(119,460)	(119,635)	(119,460)	(119,635)
22 Off-balance sheet items	18,165,038	17,273,131	18,165,038	17,273,131



A member of MUFG

PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
 30 June 2024

Leverage Ratio Calculation Report

(Rp million)

Information		Bank Only		Consolidated	
		30-Jun-24	31-Mar-24	30-Jun-24	31-Mar-24
Capital and Total Exposure					
23	Tier 1 Capital	34,579,975	34,374,081	44,322,777	43,813,465
24	Total Exposure	212,848,079	209,653,853	246,478,833	240,066,813
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	16.25%	16.40%	17.98%	18.25%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	16.25%	16.40%	17.98%	18.25%
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	1,730,659	1,674,321	1,730,659	1,674,321
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	975,394	1,053,034	975,394	1,053,034
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)	213,603,344	210,275,140	247,234,097	240,688,099
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)	213,603,344	210,275,140	247,234,097	240,688,099
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)	16.19%	16.35%	17.93%	18.20%
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)	16.19%	16.35%	17.93%	18.20%